

January 15, 2014--The Ottawa County Sheriff's Office of Emergency Management is monitoring the Grand River closely throughout this freeze-thaw cycle. Such conditions are conducive to ice jams and flooding. Flooding occurs when ice flows down river and becomes jammed in still frozen waterways down river. The river rose 1.5 feet on January 10, 11 and 12. It is currently two feet below flood stage as measured in Robinson Township. There are no watches or warnings at this time, however, preparedness is always encouraged.

Steps to Prepare for a Flood

Flooding can occur during any season in Michigan. Planning in advance can buy you critical time when a flood is coming, and can increase your odds of protecting valuable documents, real estate, and cherished, personal belongings. Developing a flood plan now for your family, business, or community can help you respond quickly in the event of a flood near your property. A "rapid-response" plan can be as simple as a one-page plan that answers the following questions:

1. How will we find out about a coming flood?

The first part of a Flood Plan is putting yourself in a position to get some advance warning of an unfolding situation. Large-scale flooding on the main stem of a river may occur over many hours or several days, but flash floods can strike in minutes. Important steps you can take include signing up for flood alerts and monitoring weather patterns and local conditions. Flooding in Michigan can happen any time of year.

- Sign up for National Weather Service Flood Alerts at www.focusonfloods.org/flood-alerts
- Monitor river levels via NOAA Watch at www.noaawatch.gov/floods.php
- Determine your property's proximity to waterways by reviewing flood hazard maps at www.floodsmart.gov/floodsmart/pages/flooding_flood_risks/understanding_flood_maps.jsp

2. At what river level does our property begin to flood?

First, determine "What's Your Number?" by learning the flood stage at the stream gauge nearest you. This information is available through the National Weather Service's Advanced Hydrologic Prediction Services web site at <http://water.weather.gov/ahps>. Then, determine the level at which floodwaters begin to affect your property. This step may take research or personal experience to determine, such as talking to neighbors to find out how high the river was during recent floods, and at what point flooding began in your neighborhood. Each neighborhood and each property has its own unique terrain and placement to consider when determining this factor, and it is safest to err on the side of caution.

3. How can we prepare for floods?

Preparing your household for a flood involves steps that will improve your readiness for many different types of disasters. Give yourself plenty of time to evacuate by developing an emergency kit including first aid supplies, a three-day supply of non-perishable food, bottled water, a battery-powered radio, flashlights, and extra batteries. Also, have personal items ready like rubber boots, a rain jacket, warm clothes, and hygiene and sanitation products. Learn additional ways to prepare at www.ready.gov/floods

Flood Watch

Flooding is possible. Tune in to your NOAA Weather Radio, local radio, or television for information and check the flood alert sites on the Internet.

Flash Flood Watch

Flash flooding is possible. Be prepared to move to higher ground and tune in to your NOAA Weather Radio, commercial radio, or television for information.

Flood Warning

Flooding is occurring or will occur soon. If advised to evacuate, do so immediately.

Flash Flood Warning

A flash flood is occurring. Seek higher ground immediately.

4. How will we learn about evacuation orders?

Contact your local emergency management office to find out how your community notifies residents of floods and how it will issue evacuation orders. Make a commitment to follow evacuation orders the first time to help prevent emergency personnel from having to return to the affected area for a rescue when travel is no longer safe.

5. What roads can we use to evacuate in the case of rising waters?

Research indicates the majority of flood-related fatalities occur when cars become trapped on roads that are known to flood. To prevent this, follow instructions from emergency personnel and before a flood happens talk to neighbors, emergency personnel, and others to determine when and where flooding typically occurs on access roads leading to your home. Know what roads you regularly travel and whether or not they will flood, and plan alternate routes when needed.

6. What steps should we take to prepare our property?

Research the flood-proofing options available to you. Can you install a quick-disconnect furnace, or elevate electrical and mechanical equipment? Are there steps you can take to alleviate pressure on your structure and to prevent extensive damage to doors and windows if flooding does occur? For additional information about protecting your property from floods, visit www.mcswa.com.

7. Where should our family meet if we are separated during a flood event?

Before a flood or other emergency strikes, designate a safe place away from your home where your family members can all meet. Make sure that all family members know the location, you have a plan for contacting each other, and you have an emergency kit ready to take with you. In addition, it is important to know whether your child's school or family members' work place is in a flood zone. If so, what provisions are in place to ensure their safety?

8. How do I keep my family safe during a flood?

Floods are among the most frequent and costly natural disasters. For information on keeping your family safe before, during and after a flood, please visit www.mcswa.com

Other Considerations

A written plan is essential for helping individuals and household members to think through important issues in advance. You should also research whether there are similar plans in place for your work and children's daycare and school, and how they work with your plan.

Expect roadways to be blocked during a flood. Contact your friends and family to ensure they are safely sheltered. Listen to local media for flood-prone roads as well as making contact with neighbors in your area.

Remember, the most common things people regret planning to protect during an emergency include pets, photos, and computers. Can you pack all these in a vehicle and drive to higher ground in time? Ensure you have a plan in place to protect your pets and keepsakes before an emergency.

Why Buy Flood Insurance?

Flooding can occur during any season in Michigan. The National Flood Insurance Program estimates that 90 percent of all natural disasters involve flooding. A small amount of water can bring a tremendous amount of damage, and many property owners are unaware that their properties are at risk for flooding. A home located in the floodplain has a four times greater risk of flooding than burning, during the course of a 30-year mortgage.

What's worse: many property owners don't realize that their homeowners' or property owners' insurance doesn't cover flood damage. To be covered from flood damage, one must purchase National Flood Insurance through an insurance agent. Consider that even just an inch of water can require a homeowner to replace carpet, drywall, floor boards, moldings, doors and other belongings. Additionally, clean-up of mud and residue can be costly, as can repairing any mold and mildew damage that may occur.

To help calculate flood damage that might occur to your home, visit www.floodsmart.gov and click on the link to learn more about "What Could Flooding Cost Me?"

1. Is flood damage covered by my homeowners insurance?

Flood damage is excluded in nearly all homeowners and renters insurance policies but, if desired, can be purchased as a separate policy.

2. Where do I get flood insurance?

Any licensed property/casualty insurance agent can sell a flood insurance policy. If you experience trouble in locating an agent, contact the National Flood Insurance Program's agent referral program at 1-888-CALL-FLOOD. You can also locate an agent by using the Agent Locator page tool at www.floodsmart.gov.

3. Is there a waiting period before my flood insurance policy becomes effective?

There is a 30-day waiting period before a new or modified flood insurance policy becomes effective.

4. Do I need to live in a floodplain to get flood insurance?

It is important to note that nearly 30 percent of all flood claims come from outside the "100-year-floodplain" as determined by the National Flood Insurance Program. The fact that a property is outside of the high-risk special flood hazard area (also referred to as 1% chance or 100-year-old flood area) does not mean that the river or stream can't still reach that property. You do not need to live in a floodplain to purchase flood insurance – coverage is available to any person located in a community that participates in the National Flood Insurance Program. For a listing of participating Michigan communities, visit www.fema.gov/cis/MI.html.

5. Is water back up in basements covered by a flood insurance policy?

Coverage for water back up in basements (drains/sewers) is excluded from the flood insurance policy.

6. Can I get coverage for water back up in basements?

Although basement water back up is excluded under most homeowners' insurance policies, coverage can be obtained by purchasing an endorsement. Most insurance companies offer sewer and drain back up as optional coverage. Coverage and limits vary by insurance company, so check with your agent/company about specifics. Some insurers include full coverage for sump pump failure while others specify items that are covered.