



FLOOD SAFETY TIPS

Going into the fall we may experience some minor flooding depending on the rest of the summer rainfall. Please keep any storm water inlets clear of debris. If you have any questions concerning property in Warren, the Engineering Department does have the FEMA FIRM maps in the office and can help you.

Flood Safety

- **Do not walk through flowing water.** Drowning is the number one cause of flood deaths, mostly during flash floods. Currents can be deceptive; six inches of moving water can knock you off your feet. If you walk in standing water, use a pole or stick to ensure that the ground is still there.
- **Do not drive through a flooded area.** More people drown in their cars than anywhere else. Don't drive around road barriers; the road or bridge may be washed out.
- **Stay away from power lines and electrical wires.** The number two flood killer after drowning is electrocution. Electrical current can travel through water. Report downed power lines to the power company or city emergency management office. PSE &G number is 1-800-436-7734 and JCP & L number is 1-888-544-4877. Emergency information is available on the Warrennj.org website also.
- **Have your electricity turned off by the power company.** Some appliances, such as television sets, keep electrical charges even after they have been unplugged. Don't use appliances or motors that have gotten wet unless they have been taken apart, cleaned, and dried.
- **Look out for animals, especially snakes.** Small animals that have been flooded out of their homes may seek shelter in yours. Use a pole or stick to poke and turn things over and scare away small animals.
- **Look before you step.** After a flood, the ground and floors are covered with debris including broken bottles and nails. Floors and stairs that have been covered with mud can be very slippery.
- **Be alert for gas leaks.** Use a flashlight to inspect for damage. Don't smoke or use candles, lanterns, or open flames unless you know the gas has been turned off and the area has been ventilated.

Flood Insurance:

If you don't have flood insurance, then talk to your insurance agent. Homeowner's insurance policies do not cover damage from floods. However, because Warren participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy. This insurance is backed by the Federal government and is available to everyone, even for properties that have been flooded.

- Some people have purchased flood insurance because it was required by the bank when they got a mortgage or home improvement loan. Usually these policies just cover the building's structure and not the contents.
- At last count, there were 91 flood insurance policies in Warren. If you are covered, check out the amount and check to see if you have contents coverage. Remember even if the last flood missed you or you have done some flood-proofing, the next flood could be worse. Flood insurance covers all surface floods.
- If your flooding problem is caused or aggravated by sewer backup, check out a sewer backup rider to your homeowner's insurance policy.

Community Ratings System (CRS)

The National Flood Insurance Program's (NFIP) Community Rating System (CRS) is a voluntary incentive program that recognizes and encourages community floodplain management activities that exceed the minimum NFIP requirements.

As a result, flood insurance premium rates are discounted to reflect the reduced flood risk resulting from the community actions meeting the three goals of the CRS:

- Reduce flood damage to insurable property; <https://www.fema.gov/flood-insurance>
- Strengthen and support the insurance aspects of the NFIP, and
- Encourage a comprehensive approach to floodplain management.

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