FLOOD PREPAREDNESS

Frequently Asked Questions

ACWA
Association of California Water Agencies

When is the safest time to prepare?

Before the storm. Preparing an emergency kit, learning your evacuation routes, signing up for alerts and making a household plan takes very little time. Doing these things before an emergency makes a huge difference.

Can flooding happen where I live?

Yes. Flooding can occur throughout California, including in urban, rural, mountain, coastal and desert communities. Different areas face different types of flood risks, including river flooding, flash flooding, stormwater flooding, coastal flooding and debris flows. You don't have to live next to a river to be at risk.

How do I find out whether my home is at risk of flooding?

Start by checking your local flood-risk and hazard information. You can use MyHazards to identify hazards in your area. You can also check local flood maps and contact your city or county emergency management agency.

I have never flooded before. Do I still need to prepare?

Yes. Past experience does not guarantee that your property will not flood in the future. Flood risk can change because of development, changes to drainage systems, extreme rainfall, wildfires and other factors. The best time to prepare is before a storm.

What should I do before a major storm?

- Check the weather forecast and local emergency information.
- Sign up for emergency alerts.
- Know your flood risk and evacuation routes.
- Prepare an emergency kit.
- Make a household communication and evacuation plan.
- Plan for children, older adults, people with disabilities and pets.
- Clear debris from gutters and drainage areas around your property.
- Secure outdoor items that could become hazards.
- Know how to safely shut off utilities if necessary.

What should I keep in my emergency kit?

Consider keeping the following and check your supplies periodically to replace anything that has expired or is no longer usable.

- Drinking water
- Nonperishable food
- Medications
- First-aid supplies
- Flashlights and batteries
- Battery-powered or hand-crank radio
- Phone chargers or backup power
- Copies of important documents
- Cash
- Pet supplies
- Infant or specialized supplies
- Sturdy shoes and weather-appropriate clothing

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Does homeowners insurance cover flooding?

Generally, standard homeowners insurance does **not** cover flood damage. Consider talking with your insurance provider about flood insurance, even if you live outside a mapped flood zone. Flood risk depends on many factors, including local levee systems, which can be overwhelmed by storms that exceed their design capacity. Flood insurance may also be less expensive in areas where coverage is not required. Don't wait until a storm is approaching to explore your options, as many policies have waiting periods.

Do I need flood insurance if I'm not in a flood zone?

You may still want to consider it. Flooding can occur outside mapped high-risk areas, and maps do not eliminate all flood risk. Talk with your insurance provider about your property's specific risk and coverage options.

What if I have an older family member or someone with a disability in my household?

Plan ahead for anyone who may need additional assistance during an evacuation. Consider transportation, medications, mobility equipment, medical devices, communication needs and where the person would go if your household needed to evacuate.

What if I live below an area that recently experienced a wildfire?

Be especially alert during heavy rain. Wildfires can alter the landscape and increase the risk of flash flooding, mudflows and debris flows in areas downslope from burn scars. Monitor local forecasts and emergency alerts and follow evacuation instructions.

How will I know if I need to evacuate?

Subscribe to your community's emergency alert system to receive evacuation notices and other urgent updates by text, phone or email. Follow evacuation orders from local emergency officials and leave promptly. Use designated evacuation routes, and take essential supplies, medications, important documents and pets if it is safe to do so.

Can I drive through a flooded road if the water doesn't look very deep?

No. Turn around! Floodwater can be deeper and move faster than it appears. It can hide damaged pavement, debris and other hazards, and even relatively shallow moving water can make a vehicle difficult to control. If a roadway is flooded, find another route and follow instructions from local officials. Always turn around when it is safe to do so. If you become trapped, call 911 when possible and follow emergency officials.