

## Flood Watch vs. Flood Warning

**Flood Watch** = "Be Aware." Conditions are right for flooding to occur in your area.

**Flood Warning** = "Take Action!" Flooding is either happening or will happen shortly.

## Flood Insurance and the Coastal Barrier Resources Act of 1982

Standard homeowners insurance policies do not cover flood damage. Flood Insurance is available to the majority of Talbot County property owners through the National Flood Insurance Program.

The Coastal Barrier Resources Act (CBRA) of 1982 restricts development on the Coastal Barrier Resource System (CBRS), in an effort to protect the natural barrier system and prevent future flood damage.

If you live in a CBRS area, you are eligible for federally regulated flood insurance only if your property was improved before October 1, 1982.

More information on the CBRA:  
<https://www.fws.gov/cbra/Flood-Insurance.html>

## Additional Resources

FEMA Mobile Application (alerts, prepare):  
<https://www.fema.gov/mobile-app>

FEMA FloodSmart.gov (flood insurance):  
<http://www.floodsmart.gov/>

National Weather Service (forecasts and more):  
<http://www.weather.gov/>

Talbot County Dept. of Emergency Services:  
<http://www.talbotdes.org/>

## More Information

To ask questions about flood insurance or to find an insurance agent or additional information about the Coastal Barrier Resource System, call the National Flood Insurance Program Help Center at 1-800-427-4661 or visit [www.FloodSmart.gov](http://www.FloodSmart.gov).

To see if you are eligible for Hazard Mitigation Grants and loans: [www.fema.gov/hazard-mitigation-assistance](http://www.fema.gov/hazard-mitigation-assistance).

To learn how to build safer, stronger and possibly decrease your flood insurance premiums:  
[www.fema.gov/building-science](http://www.fema.gov/building-science).

Flood mapping information is available on the FEMA Map Service Center website at [www.msc.fema.gov](http://www.msc.fema.gov) along with other helpful information.

Contact **Talbot County Planning and Zoning Department** at [www.talbotcountymd.gov](http://www.talbotcountymd.gov) for local information about Talbot County Flood Insurance Rate Maps and Floodplain Management Ordinance regulations. Mapping questions may be directed to the Floodplain Management Coordinator at **410-770-8030** and questions relating to floodplain building construction compliance may be directed to the **Talbot County Permits and Inspections Department** at **(410) 770-6840**.



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# Talbot County Planning and Zoning Department

*What You Need to Know*

## Flood Safety National Flood Insurance Program (NFIP)



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# FLOOD SAFETY TIPS FOR PERSONAL AND PROPERTY PROTECTION

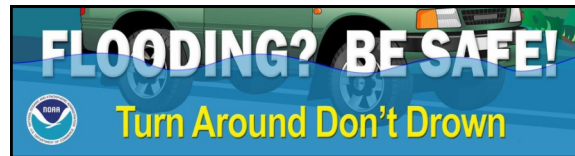
Floods are the #1 natural disaster in the United States.

## Before a Flood

- Avoid building in a floodplain.
- Comply with your local floodplain ordinance.
- Purchase a flood insurance policy, if you don't already have one, or review your current insurance policy to ensure adequate building and contents coverage.
- Know the local emergency flood warning procedures.
- Construct barriers (levees, berms, floodwalls) to stop floodwater from entering your home.
- Seal basement walls with waterproofing sealants to prevent water infiltration.
- Make a family emergency plan. Your family may not be together when disaster strikes, so it's important everyone understands how to get back together and what you will do in case of an emergency.
- Plan places where your family will meet, both within and outside of your immediate neighborhood.
- Be prepared! Make an emergency supply kit with items like non-perishable food, water, a battery-powered or hand-crank radio, and flashlights and batteries sufficient for three days. Also, prepare a portable kit for each vehicle. Pack a "Go!" bag with important items, including needed medications.

## When a Flood is Imminent

- If flooding is forecast, listen to the radio or television for information.
- **If advised to evacuate your home, do so immediately.** Don't forget to protect your pets or take them with you.
- If flash flooding might occur, move immediately to higher ground.
- If possible, move essential items to an upper floor.
- Turn off utilities at the mains if instructed to do so. Disconnect electrical appliances. Shut off electrical, water, and gas services in your home.



## During a Flood

- Don't walk through moving water. Six inches of moving water can make you fall.
- If you have to walk in water, if possible, walk through still water. Use a stick to check the firmness of the ground in front of you.
- Keep children away from flood waters, ditches, culverts, and storm drains.
- Don't drive into floodwaters. If floodwaters rise around your car, abandon the car and move to higher ground if you can do so safely.
- Don't touch electrical equipment if you are wet or standing in water.
- Listen for news reports to learn whether the community's water supply is safe to drink.



## After a Flood

- Avoid floodwaters; water may be contaminated by oil, gasoline, and raw sewage. Water may also be electrically charged from underground or downed power lines.
- Avoid moving water.
- Be aware of areas where floodwaters have receded. Roads may have weakened and could collapse under the vehicle's weight.
- Obey road closure signs and don't go around barricades.
- Stay away from downed power lines, and report them to the power company.
- Return home only when authorities indicate it is safe, but remain cautious.
- Stay out of any building if it is surrounded by floodwaters.
- Service damaged septic tanks, cesspools, pits, and leaching systems as soon as possible. Damaged sewage systems are serious health hazards.
- Clean and disinfect everything that got wet. Mud left from floodwater can contain sewage and chemicals. When in doubt, throw it out.
- Contact your insurance agent to discuss any claims.
- A flood can cause emotional and physical stress. You need to look after yourself and your family as you focus on cleanup and repair.