

## Safety Tips

Flood protection and safety tips:

- Always check with the Planning and Permits Department before you build on, fill, alter or grade your property.
- Do not dump or throw anything into ditches or stormwater basins.
- Do not walk through flowing water.
- Do not drive through a flooded area.
- Stay away from power lines and electrical wires.
- Look before you step.
- Be alert for gas leaks.
- Know the difference between a **flood watch** and a **flood warning**. A watch means flooding is possible. A warning means flooding is occurring or will occur soon.

Most standard homeowners insurance policies do not cover flood damage. Flood Insurance is available to a majority of Talbot County property owners. The Coastal Barrier Resources Act (CBRA) of 1982 restricted development on the Coastal Barrier Resource System (CBRS), in an effort to protect the 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 1982.

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. This site may also be accessed through the County website at [www.talbotcountymd.gov](http://www.talbotcountymd.gov).

## More Information

To ask questions and get information about flood insurance or to find an insurance agent or to find 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 and stronger and possibly decrease your flood insurance premiums:  
[www.fema.gov/building-science](http://www.fema.gov/building-science)

To learn more about flood safety, visit NOAA's National Weather Service at: [www.floodsafety.noaa.gov](http://www.floodsafety.noaa.gov).

Contact **Talbot County Planning and Permits Department** [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 Zoning Coordinator and questions relating to floodplain management building construction compliance may be directed to the building inspectors at **410-770-8030**.



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## Talbot County Planning and Permits Department

*What You Need to Know*

## Flood Safety National Flood Insurance Program (NFIP)



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# Flood Safety Tips

## Personal and Property Protection Measures

There are several actions you can take to protect your family from injury and your property from damage due to flooding.

### Before a Flood

- Avoid building in a floodplain.
- Purchase a flood insurance policy if you do not already have one or review your current insurance policy to ensure your home and contents are adequately covered.
- Know the local emergency flood warning procedures.
- Construct barriers (levees, berms, floodwalls) to stop floodwater from entering your home.
- Seal walls in basements with waterproofing compounds to avoid seepage.
- Make a family emergency plan. Your family may not be together when disaster strikes, so it is important to know how you will contact one another, how you will 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! Get an emergency supply kit, with items like non-perishable food, water, a battery-powered or hand-crank radio, extra flashlights and batteries sufficient for three days. It is good to prepare a portable kit for each vehicle. Pack a bag with important items in case you need to evacuate. Don't forget to include needed medications.

### When a Flood is Imminent

- If a flood is likely in your area, 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 there is any possibility of a flash flood, move immediately to higher ground.
- If possible, bring in outdoor furniture and move essential items to an upper floor.
- Turn off utilities at the main switches or valves if instructed to do so. Disconnect electrical appliances. Shut off the electrical supply, water services and gas valves in your home.



### During a Flood

- Do not walk through moving water. As little as 6 inches (15 centimeters) of moving water can make you fall.
- If you have to walk in water, wherever possible, walk where the water is not moving. 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.
- Do not drive into flooded areas. If floodwaters rise around your car, abandon the car and move to higher ground if you can do so safely.
- Do not touch electrical equipment if you are wet or standing in water.

### After a Flood

- Listen for news reports to learn whether the community's water supply is safe to drink.
- 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 vehicles weight.
- 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.

