

# Individual Preparedness

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# Topics

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- RIEMA Mission
- Flood Hazard & Risk
- National Flood Insurance Program (NFIP)
- Flood Zones
- Mapping Resources
- Evacuation
- Preparedness



# RIEMA Mission

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- The mission of RIEMA is to reduce the loss of life and property for both natural and man-made incidents by utilizing an all hazards approach to prevention, preparedness, response, recovery and mitigation while providing leadership, assistance, and support to regional, state and local entities.



# What Does RIEMA Do?

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- Community Outreach and Education
- Planning
- Hazard Mitigation
- Training and Exercise
- Technical Services



# Recent Events

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- Great Rhode Island Flood of 2010
- Tropical Storm Irene, 2011
- Hurricane Sandy, 2012
- Severe Winter Storm, 2013



# Know the Flood Hazard and Determine Your Risk

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- Is my home or property located in a flood zone or evacuation zone?
  - FEMA Map Service Center
  - Rhode Island Floodplain Mapping Tool
- How do I find the evacuation maps for my community?
  - Rhode Island Hurricane Evacuation Maps (21 coastal communities)
- Am I properly prepared for a flood emergency or disaster?
  - Individual Preparedness



# National Flood Insurance Program

- National Flood Insurance Act of 1968
  - Established the NFIP
  - Required mapping of flood-prone areas
  - Made flood insurance available to all residents of communities that meet floodplain management requirements
  - Afforded communities ability to obtain certain types of disaster assistance



# National Flood Insurance Program

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- How It Works



# National Flood Insurance Program

- Flood Insurance Facts
  - Standard homeowners insurance doesn't cover flooding.
  - Flood Insurance is required if you live in a Special Flood Hazard Area (SFHA) or high-risk area AND have a federally backed mortgage or other commitment (reverse mortgage, line of credit, etc.)
  - A lender can require flood insurance, even if a structure is NOT in the SFHA.
  - Flood insurance can be purchased through a local insurance agent.



# National Flood Insurance Program

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- Rhode Island NFIP Facts
  - All 39 communities and 1 Tribal Nation participate in the National Flood Insurance Program (NFIP).
  - Approximately 16,000 structures in designated floodplains
    - 9,600 have flood insurance 60%
  - Currently 15,705 policies state-wide (both in and out of the floodplain) (Data as of June 25, 2014)
    - Bristol County: 2,086
    - Kent County : 2,216
    - Newport County: 2,975
    - Providence County: 2,648
    - Washington County: 5,780
  - Average RI Premium is \$1,377/annually



# Definitions of FEMA Flood Zones

Risk Type	Zone	Description
Low to Moderate	X (unshaded)	Area of minimal flood hazard
Low to Moderate	X (shaded)	0.2% Annual Chance Flood
High Risk	A	1% Annual Chance Flood <i>Inland floodplains that do not have a base flood elevation (BFE)</i>
High Risk	AE	1% Annual Chance Flood <i>Special flood hazard area that has a determined elevation &amp; wave height &lt; 3 ft</i>
High Risk - Coastal	VE	1% Annual Chance Flood <i>Velocity zone that has a determined elevation &amp; wave height &gt; 3 ft</i>



# Mapping Resources

- FEMA Map Service Center

- Know your local flood risk by viewing and downloading your community's Flood Risk Products.

- Flood Risk Map
- Flood Risk Report
- Flood Risk Database
- [msc.fema.gov](http://msc.fema.gov)

The screenshot displays the FEMA Map Service Center website. At the top, the FEMA logo and 'Map Service Center' title are visible. A navigation bar includes links for 'Product Catalog', 'Map Search', 'Quick Order', 'Digital Post Office', and 'Help'. The main content area is divided into several sections: 'Product Search by...' with a form for address and map panel ID; 'New to the FEMA Map Service Center?' with links for homeowners, real estate agents, insurance agents, engineers, and federal customers; 'Coming soon!' with information about flood zone designation; 'Try our new Live Chat service!' with chat hours; 'Announcements' regarding the transfer of FEMA orthoimagery to USGS; 'What are you looking for?' with links to flood maps, FIRMettes, DFIRM databases, and MapViewer; 'More Information' with links to product availability, finding flood maps, LOMCs, definitions, product information, price list, and ordering; 'NFHL' (National Flood Hazard Layer) with links to online viewing, GIS datasets, and DVD orders; and a 'FIRMette Tutorial' section with a map image and a link to learn how to create FIRMettes.



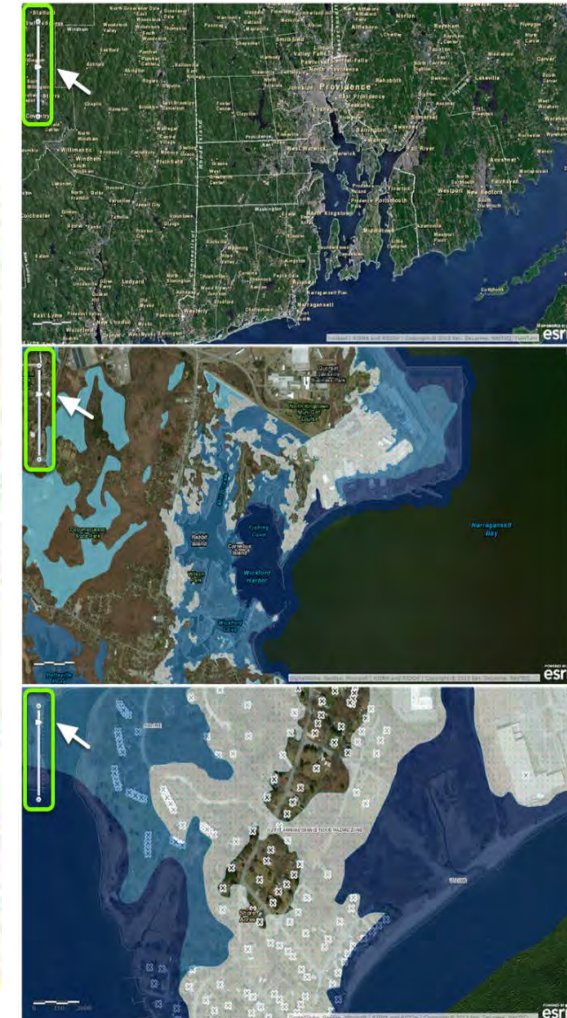
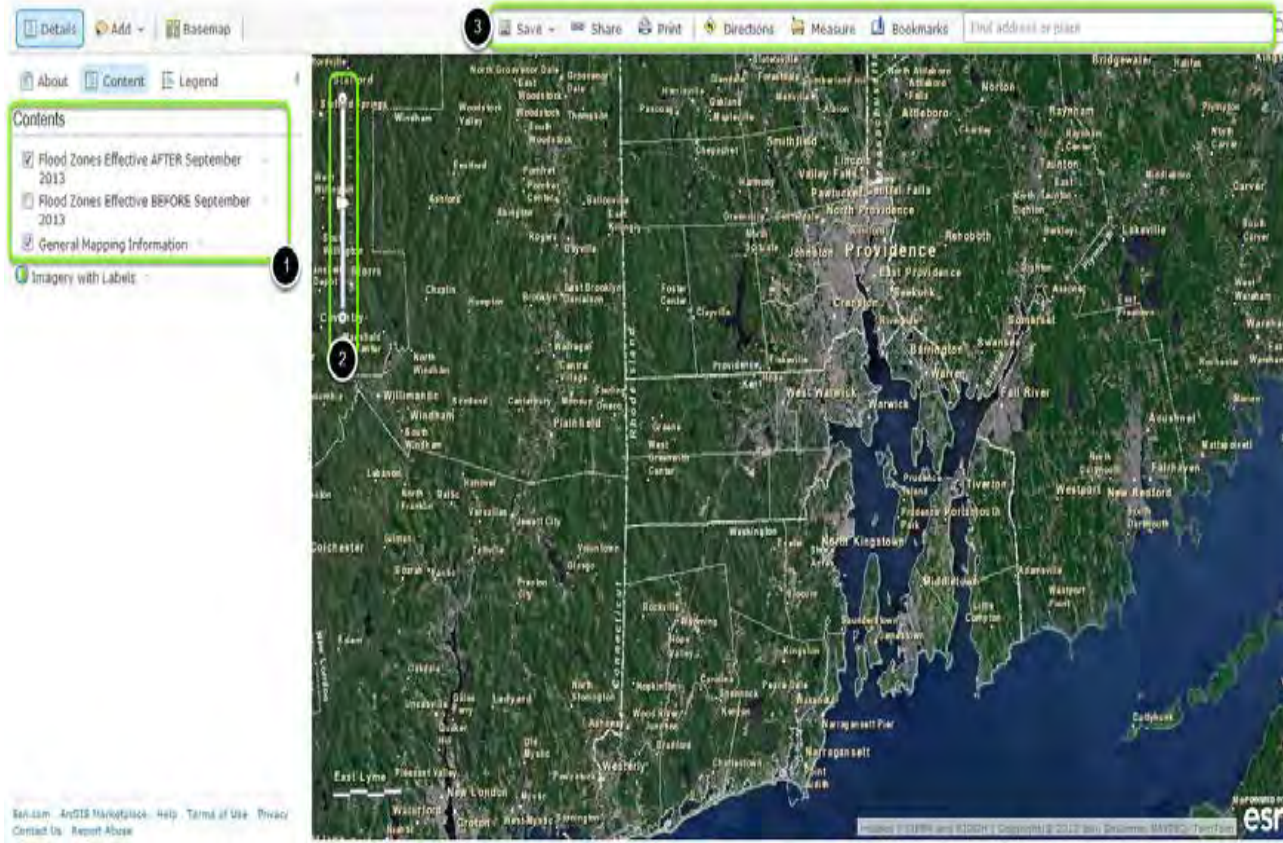
# RI Floodplain Mapping Tool

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- Tool is provided for reference only.
- Designed to provide users with an easily accessible online resource by which to make informed decisions about the flood risk for a specific area or property.
- The floodplains shown on this Tool are delineated on the FEMA historic, preliminary, or effective Flood Insurance Rate Maps.
- [riema.ri.gov/prevention/floods/flood\\_mapping.php](http://riema.ri.gov/prevention/floods/flood_mapping.php)



# RI Floodplain Mapping Tool



# Evacuation

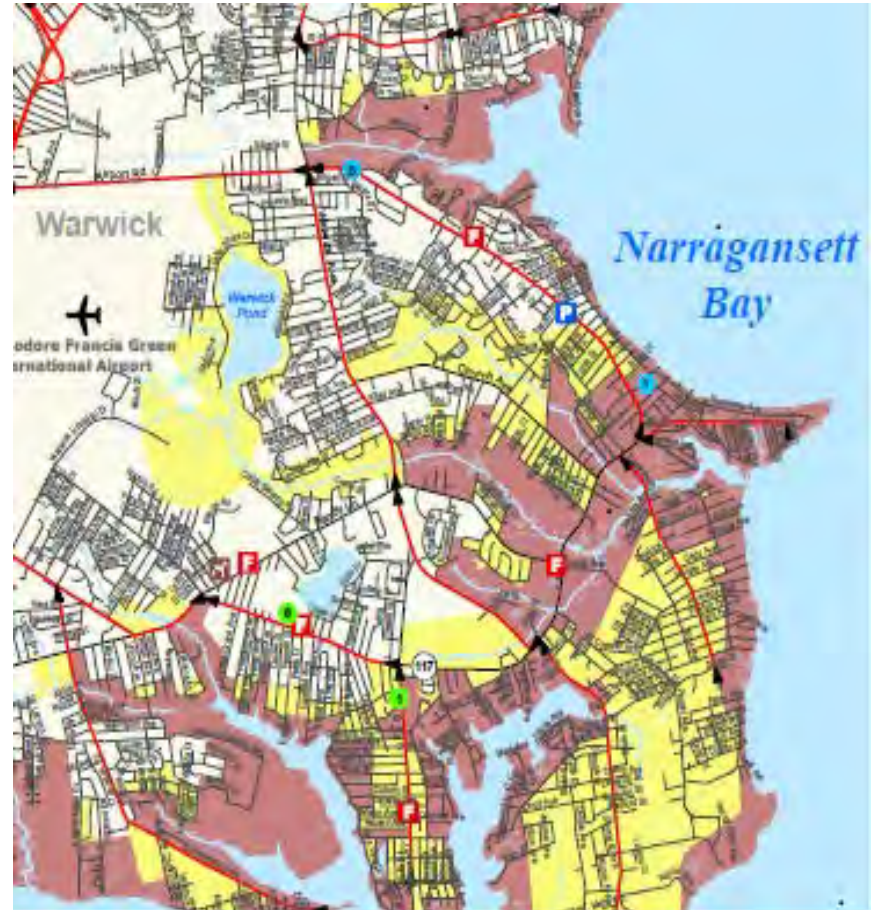
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- Evacuations are a local decision.
- Almost every year, people along the Gulf and Atlantic coasts evacuate in the face of approaching hurricanes.
- When community evacuations become necessary, local and State officials provide information to the public through various mediums (TV, radio, websites, twitter, Facebook, etc.)
  - Alert and warning methods, such as sirens, telephone calls, text messages, also are used.



# Evacuation

- Maps
  - Developed by RIEMA, Army Corp. of Engineers, NOAA, FEMA, RIDOT, RISP and coastal communities.
  - Evacuation Zone "A" (red) is recommended to be evacuated prior to a Cat. 1 or 2 hurricane.
  - Evacuation Zone "B" (yellow) is recommended to be evacuated prior to a Cat. 3 or 4 hurricane.



[riema.ri.gov/preparedness/evacuation/](http://riema.ri.gov/preparedness/evacuation/)



# Evacuation

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- Planning
  - If ordered to evacuate, do not wait or delay your departure.
  - Select an evacuation destination that is outside of the affected area.
  - Be prepared to wait in traffic.
  - If possible, make arrangements to stay with a friend or relative who will not have to evacuate.
  - Know your local shelter locations. Remember, shelters do not usually accept pets.
  - Make sure that you fill up your car with gas before you leave.



# Preparedness

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- We cannot predict when disasters or emergencies will strike, but we can work to make sure that all households, businesses, and communities are prepared.
- Ideally, everyone should be prepared and have emergency resources available in the event of a disaster.
- Being prepared may sound like an overwhelming task, but it doesn't have to be. Follow three steps to get started:

- Make a Kit
- Make a Plan
- Stay Informed



# Preparedness

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- Make A Kit
  - A disaster-supply kit should consist of a three-days (72 hours) supply of basic items that household members may need in the event of a disaster.
  - A disaster-supply kit can be used in your home if there is an extended power outage or it could be used if you have to leave your home and go to a shelter.
  - During an emergency, you will probably not have time to shop or search for the items you need.



# Preparedness

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- Make A Kit (cont.)
  - A basic disaster-supply kit should include the following recommended items:
    - Water (one gallon per person per day)
    - Food (preferably non-perishable)
    - Flashlight and extra batteries
    - Weather radio
    - Cash (banks and ATMs may be unavailable)
    - First aid supplies
    - Clothing
    - Sanitation and toiletry supplies
    - Prescriptions and medications



# Preparedness

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- Make A Kit (cont.)
  - Keep canned foods in a cool, dry place.
  - Keep boxed foods in tightly-sealed plastic or metal containers.
  - Change stored food and water supplies every six months.
  - Twice a year, check your disaster kit and make sure all items are in good working order.
  - Put all of your supplies in one or two easy to carry containers.
  - Consider making disaster kits for work and for the car.



# Preparedness

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- Make A Plan
  - Emergency plans can help to make sure you keep in contact with family and friends.
  - Create and practice a family communications plan in case you are separated during an emergency.
  - Select a family meeting spot where everyone can go in case you are separated.
  - Make sure all family members have an emergency contact list.
  - Learn where your city or town's shelter is located and how to get there.



# Preparedness

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- Stay Informed
  - Reliable, accurate information is an essential resource before, during, and after an emergency or disaster.
  - Ask officials about your city or town's emergency plan.
  - Know your local emergency management contact information. Visit [riema.ri.gov/response/local/index.php](http://riema.ri.gov/response/local/index.php) for more info.
  - Stay up to date on the current watches, warnings and advisories by listening to the radio, TV, and internet.
  - Visit our website: [riema.ri.gov](http://riema.ri.gov)
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  - Related links: [Ready.gov](http://Ready.gov)



# Steps to Secure Your Home for Flood

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1. Get flood insurance – You can benefit from it even if you do not live in a high flood risk area.
2. Avoid building in a flood prone area unless you elevate and reinforce your home.
3. Elevate the furnace, water heater, and electric panel if susceptible to flooding.
4. Install “check valves” in sewer traps to prevent floodwater from backing into the drains of your home.
5. Seal the walls in your basement with waterproofing compounds to avoid seepage.



# Be Your Own Advocate

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- Know Your Zone and Risk
- Purchase Flood Insurance
- Make a Kit
- Make a Plan
- Stay Informed



# Questions?

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