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DIVISION OF EMERGENCY MANAGEMENT

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Wisconsin Flood Safety Awareness Week March 14-18, 2011

(MADISON) – March 14-18, 2011 is Flood Safety Awareness Week in Wisconsin. This campaign reminds people of the dangers associated with flooding and encourages citizens to take protective safety measures such as purchasing flood insurance before the next flood.

Flooding has caused the most damage in Wisconsin's recorded history and Flood Safety Awareness Week reminds people that flooding can occur at any time. Since 2000, Wisconsin has experienced nine federally declared disasters. In June 2008, severe flooding throughout the state led to disaster declarations in 30 counties with more than \$93 million distributed in disaster aid. More recently, summer flooding last July led to nearly \$28 million in total flood-insured losses – in fact, the entire summer of 2010 was the wettest on record.

Nearly 16,500 flood insurance policies are currently in force in Wisconsin, approximately 10,000 of which are in high-risk areas. **Many residents remain at risk, however, as fewer than one percent of households in Wisconsin are covered by a flood insurance policy.**

There is a real possibility of more flooding in 2011. Fast melting snow combined with severe storms and heavy rainfall has the potential to cause extensive flooding this spring, especially along the Mississippi River and the Black, St. Croix, Chippewa, Trempealeau and Wisconsin River Basins.

That's why the Wisconsin Department of Natural Resources, Office of the Commissioner of Insurance, Wisconsin Emergency Management and National Weather Service are joining to promote flood safety awareness and to encourage Wisconsin residents to evaluate their homeowners' policies, assess their risks and purchase flood insurance before the next flood.

***Attached are six pages of Wisconsin flood safety information. Additional maps and information are posted at <http://readywisconsin.wi.gov>. If you need further information, please contact your county emergency management director or Tod Pritchard at tod.pritchard@wisconsin.gov or 608-242-3324.**

Wisconsin Flood Information

- The June 2008 flooding was the most costly natural disaster in Wisconsin's recorded history.
- Wisconsin has received nine presidential disaster declarations for flooding in the last 10 years.
- Since 1982, at least six people have died and 12 have been injured as a result of flooding events.



Great Midwest Floods of 1993

- One of the largest floods in U.S. history.
- Wisconsin and nine other Midwest states affected.
- \$273 million in insured flood damage.
- \$15 billion in total damages.
- Wisconsin incurred \$904 million of these damages.

August 2007 Flooding

- Fourteen counties received a federal disaster declaration for flooding that occurred from August 18-31. The counties in the declaration were Columbia, Crawford, Dane, Grant, Green, Iowa, Jefferson, Kenosha, La Crosse, Racine, Richland, Rock, Sauk and Vernon.
- The National Weather Service reported that 143 new daily precipitation records were established.
- Total damage to property and crops was at least \$112.4 million, with most of it in west-central and southwestern Wisconsin.
- 4,085 households registered with the Federal Emergency Management Agency (FEMA) for disaster assistance.

- \$8 million was provided for disaster housing and other needs through FEMA and \$9.8 million in low interest loans from the U.S. Small Business Administration were issued.

June/July 2008 Flooding

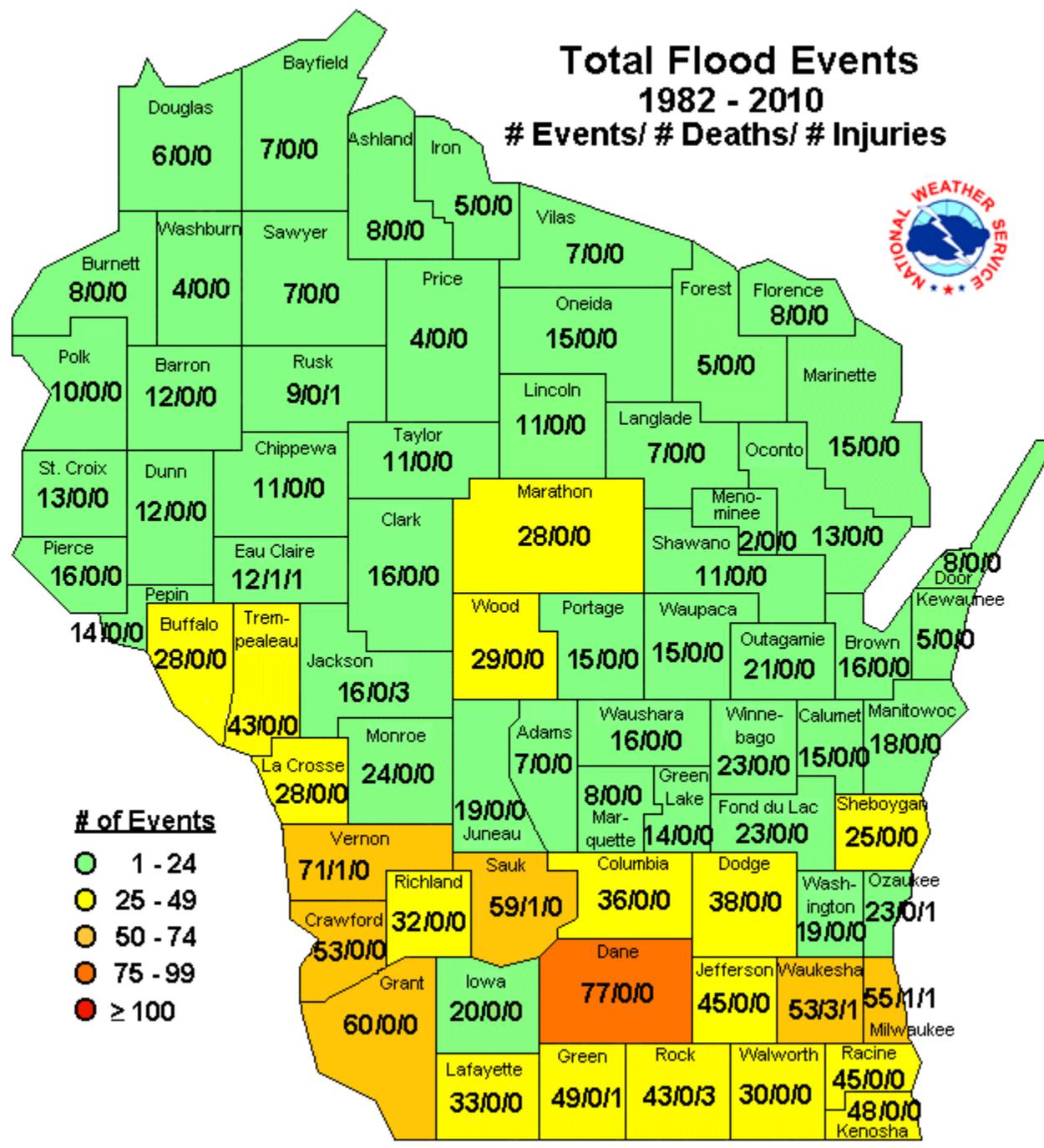
- The National Weather Service estimates damage amounts for residential, business, crop loss and public property exceeded \$765 million making the June 2008 flooding the most costly natural disaster in Wisconsin's recorded history.
- Thirty counties received disaster assistance for individuals. Those counties were Adams, Calumet, Columbia, Crawford, Dane, Dodge, Fond du Lac, Grant, Green, Green Lake, Iowa, Jefferson, Juneau, Kenosha, LaCrosse, Manitowoc, Marquette, Milwaukee, Monroe, Ozaukee, Racine, Richland, Rock, Sauk, Sheboygan, Vernon, Walworth, Washington, Waukesha and Winnebago.
- Many rivers remained above flood stage through the remainder of June into July, in some cases exceeding the previous all-time crest.
- Hundreds of roads were closed, including parts of the interstate system.
- 40,814 households registered with FEMA for disaster assistance.
- \$55.5 million was provided for disaster housing and other needs through FEMA and \$46.7 million in low interest loans from the U.S. Small Business Administration were issued.
- \$30.6 million through mitigation to acquire and demolish flood damaged properties and move people out of the high risk areas.

2010 Flooding

- More than \$45 million in federal disaster assistance was approved to help Grant and Milwaukee County residents recover from severe storms, tornadoes and flooding July 20-24.
- 31,600 households in Milwaukee and Grant Counties applied with FEMA for disaster assistance.
- Storms in September caused more than \$7 million to public infrastructure in nine counties in West Central Wisconsin.

Total Flood Events 1982 - 2010

Events/ # Deaths/ # Injuries



- # of Events**
- 1 - 24
 - 25 - 49
 - 50 - 74
 - 75 - 99
 - ≥ 100

FLOOD MYTHS & TRUTHS

MYTH: A 100-year flood occurs only once every 100 years.

TRUTH: The 100-year flood is an average; there is a 1% chance that a 100-year flood will occur in any given year.

MYTH: Flash floods occur only along flowing rivers and streams.

TRUTH: Flash floods can occur in urban areas where no streams are present

MYTH: Larger vehicles such as SUVs and trucks are safe to drive through flood waters.

TRUTH: Two feet of rushing water can carry away most vehicles, including large vehicles.



Information about Flood Insurance

Doesn't my homeowners' insurance policy cover flooding?

No. Flood damage is not typically covered by a homeowners' insurance policy. It is important to talk to your insurance agent about federal flood insurance, sewer backup, sump pump failure and other homeowners' insurance coverage to make sure you have appropriate coverage.

If my home is flooded, won't federal disaster assistance pay for my damages?

No. In fact, fewer than 50% of flood events qualify for federal disaster assistance. Federal disaster assistance often comes in the form of a low interest loan to help cover flood damage, not compensation for your losses. Even then, those loans are only available if the President formally declares a disaster or if the Small Business Administration designates an area as a disaster.

I live in a low-risk flood zone. Do I really need flood insurance?

It's a good idea to buy flood insurance even if you live in a low- or moderate-risk area. Flooding occurs in low-to-moderate risk areas as well as in high-risk areas. Poor drainage systems, rapid accumulation of rainfall, snowmelt and broken water mains can all result in flooding. Almost 25 percent of all flood insurance claims come from areas with low-to-moderate flood risk. In low risk areas, policies can start as low as \$100.

Am I eligible for flood insurance?

You can purchase flood insurance if your home or business is located in one of the more than 500 Wisconsin communities participating in the National Flood Insurance Program. In addition, homes and buildings in high-risk flood areas with mortgages from federally regulated or insured lenders are required to have flood insurance.

Can I get flood insurance if I'm renting a property?

If you live in a community that participates in the NFIP, you can get flood insurance to cover the contents of your home or business.

Who do I contact if I want to purchase a flood insurance policy?

The National Flood Insurance Program has an arrangement with private insurance companies to sell and service flood insurance policies. You may also contact your insurance agent or company to find out more about federal flood insurance or to find an agent serving your area.

The NFIP has also made available online a "One-Step Flood Risk Profile" that will let you determine your risk, estimate your premium and find an agent. **There is a 30-day waiting period from the time the policy is purchased to when it actually goes into effect. For information, visit www.floodsmart.gov or call 1-800-427-2419.**

Flooding & Flash Flooding Safety Tips – National Weather Service

- Many floods occur along streams and rivers, and if the water table is running high, flooding can occur in low spots and basements of buildings completely outside of the river flood plain. You can determine your risk by knowing your proximity to the water.
- Urban areas have a risk for flash floods due to increased runoff from buildings, roads and parking lots. Low spots, such as underpasses and basements, can become death traps.
- Dam failures have played a deadly role in the history of flash flooding. Be aware of dams upstream from your location. Earthen dams and associated embankments are more easily compromised by heavy rainfall.
- If a flood warning is issued or flooding is observed, move to higher ground.
- When camping or hiking near a stream or river, listen to the latest weather forecasts and keep away from the water if thunderstorms are expected. Never try to walk or drive onto a river sandbar to observe water levels - unexpected rising water levels may trap you!
- Do not attempt to walk or drive through a flooded roadway or intersection. Only six inches of fast-flowing water can knock an adult off their feet. And it takes just two feet of moving water to float a vehicle. **Turn around, don't drown!**

