



Winter Flooding: Preparation and Tips

Winter storms can bring rain to many parts of Arizona, causing [floods](#) and loss of property. Preparing now can help minimize the risk of damage and reduce the repair costs from future storms.

Most homeowner insurance policies do not cover flooding from storms, which is why it is recommended that Arizonans consider buying a separate flood insurance policy to supplement their coverage.

Flood insurance can be obtained through the federally subsidized and administered [National Flood Insurance Program](#) (NFIP). Flood insurance must be in effect for 30 days before a flood hits in order to receive coverage.

The following information will help with preparing for and recovering from a flood.

What to do before a flood happens:

- Look into coverage options with NFIP.
- Pay attention to weather forecasts and flood warnings for your area.
- Move important objects and papers to a safe place.
- [Plan](#) for an evacuation.
- [Have emergency supplies](#) on hand.
- Have a working sump pump (if applicable).
- Anchor fuel tanks.
- Elevate furnace, water heater, washer and dryer.
- Have clean water on hand.

What to do when a flood occurs:

- Avoid contact with floodwaters, walking through floodwaters or driving through floodwaters.
- Stay away from downed power lines and electrical wires.
- Keep an eye out for snakes and wild animals.
- Throw away water-damaged food.
- Check for sewage and water line damage.
- Take photos and make a list of damaged or lost items.
- Call your insurance agent.
- Keep power off until an electrician has inspected your system.

More information on flood insurance is available through [FloodSmart.gov](#), insurance agents, or by calling (800) 421-4661.

(Sources: [National Flood Insurance Program](#), [Arizona Division of Emergency Management](#))