NEWS RELEASE

400 Worcester Road
Framingham, Mass. 01701

Telephone: 875-1381

MASSACHUSETTS CIVIL DEFENSE AGENCY

AND OFFICE OF EMERGENCY PREPAREDNESS

FLOOD FACT SHEET

BEFORE THE FLOOD

-Find out if you are in a flood zone. This can be done through your insurance agency.

-Keep your automobile fueled. If electric power is cut off, filling stations may not be able to operate pumps for several days.

-Stock a supply of food that requires little cooking and no refrigeration.

-Have a portable radio, cooking equipment and flashlights in working order.

-Plan a safe evacuation route to higher ground.

WHEN YOU RECEIVE A FLOOD WARNING

-If time permits, move essential items to safe ground, grease immovable machinery. Disconnect any electrical applieances that can't be moved.

-Move to a safe place before escape routes are cut off by floodwater.

-Stay away from streams and low lying areas.

-Store a supply of drinking water in clean bath tubes or large containers. Water service may be interrupted.

-Listen to local news and evacuate promptly if you are told to.

DURING THE FLOOD

-Avoid areas subject to sudden flooding.

-Do not cross a flowing stream of water.

-Do not attempt to drive over a flooded road - you may become trapped.

-Be prepared to evacuate immediately.

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AFTER THE FLOOD

-Do not use fresh food that has come in contact with flood waters.

-Do not drink or use water that could have been contaminated.

-Do not visit the disaster area; your presence will only hamper rescue and emergency operations.

-Use flashlights, not lanterns or torches to examine buildings.

-Do not handle live electrical equipment in wet areas.

-Report broken utility lines to authorities.

-Keep tuned to radio and television stations for information about medical care, temporary housing, clothing, food, and recovery efforts.

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Many parts of the country, including this area, could experience serious flooding as a result of winter storms. Homeowner's insurance policy and other forms of property insurance do not cover losses from flooding.

Insurance protection against flood losses is available from the Federal Government's National Flood Insurance Program (NFIP), and that coverage can be purchased through any licensed insurance agent or broker.

The Federal Emergency Management Agency (FEMA), estimates there are between six and eight million insurable buildings in the United States which are exposed to the risk of flooding, but there are only two million flood insurance policyholders in the country.

These policyholders are residents of the 17,500 communities which participate in the flood insurance program by agreeing to adopt and enforce sound flood plain management programs to reduce the risk of future flood damage.

Any building which is principally above ground and has at least two walls and a roof may be insured, and the contents of insurable buildings can be insured separately. There is normally a five-day waiting period between the time flood insurance is purchased and the time it goes into effect. The time to get insurance is now, before Spring floods start.

Recently, a number of private sector insurance companies made arrangements to sell and service flood insurance under their own names, with backing from the Federal Government to assure they will not lose money as a result of their flood insurance business.

There are two levels of community participation in the flood insurance program. In the intial or "emergency" phase, only the general area of potential flood hazard in the community is known. In this phase, owners of single-family homes can purchase up to $35,000 in coverage for their house and $10,000 for contents.

When more precise information on the flood potential is determined from a flood insurance study of the community and after the community has adopted more stringent flood plain management measures, the limits of coverage are greatly increased. For the single-family home, the maximum amount of coverage goes to $185,000 and for its contents, $60,000.

NFIP was created by Congress in 1968 in response to the increasing amount of federal funds being spent for disaster relief.

(Continuation)

FEMA also administers the government's disaster relief programs and reports that nearly 90 percent of the presidentially declared major disasters are flood related. FEMA reports further that nearly half the requests from governors for presidential disaster declarations are denied.

Flood insurance cannot prevent floods from occurring, but it can reduce the terrible financial burden of rebuilding and recovering after a flood.

Information on flood insurance may be obtained from local insurance agents or by calling 1-800-638-6620.

MICHAEL S. DUKAKIS
GOVERNOR

THE COMMONWEALTH OF MASSACHUSETTS
EXECUTIVE DEPARTMENT
CIVIL DEFENSE AGENCY AND OFFICE OF EMERGENCY PREPAREDNESS
400 WORCESTER ROAD
P.O. BOX 1496
FRAMINGHAM, MASS. 01701-0317

ROBERT J. BOULAY
DIRECTOR

March 14, 1986

Mayor Francis H. Duehay
City of Cambridge
795 Massachusetts Avenue
Cambridge, MA 02139

Dear Mayor Duehay:

As I am sure you know, the serious consequences of floods in the Commonwealth of Massachusetts is a matter of great concern for all of us in the emergency management community. During the spring floods each year the citizens of the Commonwealth have suffered losses in the millions of dollars. Most of those losses were not recovered.

Now is the time to emphasize the importance of the National Flood Insurance Program (NFIP). The N.F.I.P. is an attempt by the federal government to provide flood insurance protection to all citizens who live in flood prone areas of the country. Most homeowners insurance policies will not protect them from loss due to flooding. If your community is one of the more than 17,000 participating in the NFIP, homeowners in your area can purchase flood insurance.

Any local licensed property/casualty agent is authorized to sell flood insurance, and there is a five day waiting period on most policies. The best time to act is now!

I have included a copy of a news release on flood insurance and a fact sheet about floods for your use. Please distribute these materials as widely as possible to your local news media and civic groups. You will be doing a major public service, which just might save your community thousands of dollars in the event the next flood hits close to you.

This office in no way endorses the procurement of this type of insurance from any one insurance agent, but does endorse the concept of having flood insurance for citizens who live in flood prone areas.

Sincerely,

Robert J. Boulay

Robert J. Boulay
Director

RJB/kmm
Enclosure

23. S-193

Comm. from Robert J. Boulay, Director, Mass. Civil Defense Agency & Office of Emergency Preparedness Re: National Flood Insurance Program (NFIP).

In City Council,

March 24, 1986

Placed on File
Copy to Emergency Management Director

Copy sent to David O'Connor, Dir. Emergency Management Dept.
3/26/86 mh