

PROTECTING MUNICIPAL PROPERTY FROM FLOOD LOSS

Working with Federal, State and local emergency management agencies in concert with local emergency response departments, most Maine municipalities are well prepared for protecting people and property during flood emergencies. However, this process sometimes falls short in the protection of municipally-owned assets. This winter has been particularly harsh, with record setting snowfall and extreme temperatures. Depending on the rate of snowpack melt and rainfall this spring, the potential exists for serious flooding conditions. Even without river or coastal flooding, it's reasonable to expect flooding of basements and of low lying areas. Now is the time to look at how we can mitigate damage to municipally-owned properties.

Do not consider the flooding of a basement or building a one-time set of unique circumstances. Chances are that, if a location has flooded previously and nothing has been done to change the conditions, it will flood again. To prevent localized flooding and limit damage to your municipally-owned building:

- Make sure that catch basins and storm drains are clear of snow, ice, leaves and other materials that might cause clogging.
- Shovel trenches through snow banks to direct runoff away from buildings and towards catch basins or natural drainage areas.



- Add extenders to downspouts and roof drains to move water away from the building and towards an area where drainage can occur.
- Check sump pumps for proper operation. Have a back-up pump and a high water alarm system. Have a back-up plan for power failure.
- Relocate the contents of basements and/or lower floors so that when water enters the building there is little or no damage.
- Know how to shut off electricity, gas and water at main switches and valves, so that utilities can be shut off if evacuation is necessary. Have a plan assigning responsibility. Only do this if it can be done safely.
- If flooding is inevitable, close the valve on the fuel tank (in the basement or outside). When a basement floods, the fuel tank can float and move, tear loose the fuel line and contaminate the basement with oil.
- Have sandbags or other devices available to block doors or other points where water might enter.
- During periods when buildings are unoccupied such as weekends or holidays, arrange for at least daily security checks.
- Relocate vehicles, equipment and records to elevated, accessible locations before flooding occurs.

If the building is already flooded, for your own safety!

- Be cautious when entering. There may be unseen structural damage, danger of collapse, holes, hanging fixtures, missing

stairways, electrical hazards, etc.



- Do not enter an area of standing water where there may be downed power lines or electrically charged devices.
- Step carefully; walking surfaces will be slippery and will be littered with trip hazards.
- Flood waters may be contaminated with oil, gasoline, chemicals or raw sewage. Clean and disinfect everything that will be reused. Use proper personal hygiene and treat all flood water as if it is contaminated.

For more information the FEMA publication series *Protecting Your Property From Flooding: Building with Flood Resistant Materials, Anchor Fuel Tanks, Raise Electrical System Components and Install Sewer Backflow Valves* can be found on the MMA website at:

<http://www.memun.org/InsuranceServices/RiskManagementServices/LossControl/LossControlAdvisories.aspx>