COUNTY OF RACINE

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COUNTY EXECUTIVE DECLARES FLOOD SAFETY AWARENESS WEEK AND URGES HOMEOWNERS TO GET FLOOD INSURANCE

County Executive Bill McReynolds has joined with Governor Doyle in proclaiming March 15-19, 2010 as Flood Safety Awareness Week.

Record flooding in Racine County in 2007 and 2008 caused millions of dollars in damages to homes and businesses. Flash flooding in 2009 resulted in declaration from the Small Business Administration (SBA) which made low interest loans available to those affected.

Unfortunately, damage from a flood is not normally covered under a standard homeowner's policy. Therefore, residents need to review their homeowner's policy and consider their risks for flooding and the need for flood insurance. If you don't think flood insurance is worth it, consider this: According to the National Flood Insurance Program (NFIP), although less than 1% of Wisconsin homes and businesses have flood insurance, $34 million in flood insurance claims were paid as a result of the 2007 and 2008 flood events.

"Over the past several years, I have met with many residents whose homes were badly damaged during flood events; most did not have flood insurance," commented Racine County Executive Bill McReynolds; "I strongly urge homeowners to review their policies and, if needed, buy flood insurance."

"Every homeowner who could potentially be the victim of flooding should get flood insurance," commented David Maack, Racine County Emergency Management Coordinator, "There is no guarantee that Federal assistance will be available; and, even when it is, it covers just a fraction of the total loss."

In fact, those affected by flash flooding last year were not eligible for FEMA assistance. The Small Business Administration (SBA) was able to provide some low interest loans, but many were not eligible for that assistance.

Homes and buildings in high-risk flood areas with mortgages from federally regulated or insured lenders are required to have flood insurance. These areas have a 1% or greater chance of flooding in any given year. Homes and businesses in areas less prone to flooding may not be required to have flood insurance. But flood insurance is still recommended, because 25% of all flood claims occur in these lower risk areas.

Flood insurance protects the building and your possessions, but not the land they occupy.

Building coverage includes:

- The insured building and its foundation
- The electrical and plumbing system
- Central air conditioning equipment, furnaces, and water heaters
- Refrigerators, cooking stoves, and built-in appliances such as dishwashers
- Permanently installed carpeting over unfinished flooring

Contents coverage includes:

- Clothing, furniture, and electronic equipment
- Curtains
- Portable and window air conditioners
- Portable microwaves and dishwashers
- Carpeting that is not already included in property coverage
- Clothing washers and dryers

Besides getting flood insurance, Racine County Emergency Management suggests that residents also consider taking the following precautions:

- Avoid building in a flood-prone area unless you elevate and reinforce your home.
- Elevate appliances and utilities like the furnace, hot water heater, and electric panel if susceptible to flooding.
- Install "check valves" in sewer traps to prevent floodwater from backing up into the drains of your home.
- Seal the walls in your basement with waterproofing compounds to avoid seepage.
- Check to see if your homeowner's insurance will cover sewer and storm water back-up in your basement and that the coverage would be adequate. If not purchase a rider on your policy.

If you must evacuate and have time, you should do the following:

- Secure your home. Bring in outdoor furniture if you can safely do so. Move essential items to an upper floor.
- Turn off utilities at the main switches or valves if instructed to do so. Disconnect electrical appliances. Do not touch electrical equipment if you are wet or standing in water.

If you have to leave your home, remember these evacuation tips:

- Do not walk through moving water.
- Six inches of moving water can make you fall. If you have to walk in water, walk where the water is not moving. Use a stick to check the firmness of the ground in front of you.
- Do not drive into flooded areas.
- Six inches of water will reach the bottom of most passenger cars, causing loss of control and possible stalling. A foot of water will float many vehicles. Two feet of rushing water can carry away most vehicles including SUV's and pick-ups.
- If floodwaters rise around your car, abandon it and move to higher ground if you can do so safely.

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