Hazard of the Month: Flood Preparedness:

From just 1996 to 2019, Howard County experienced 78 flooding events. The Ellicott City flash flood of 2018 impacted 90 businesses, 107 homes and caused an estimated total of $22.4 million in damages. During any given year, there is an 11-30% chance of a flooding event in Howard County.

To learn how you can prepare for, respond to, and recover from flooding events, click on the links below:

- Before a Flood
- During a Flood
- After a Flood

Before a Flood:

Determine Your Risk:
Howard County has a history of floods, but some areas are at greater risk than others. Most homeowners’ insurance does not cover flood insurance. You can learn about the chances of flooding in your area and how much flood insurance might cost on the Howard County Department of Public Works Flood Insurance Rate Map page.

Howard County Environmental Services staff can be reached about flood-related questions at DoIFlood@HowardCountyMD.gov or by phone at 410-313-6444.

Click on the National Flood Safe page or call 877-336-2627 to find flood insurance through the National Flood Insurance Program.

Watch the Weather:
- Up-to-date weather information for your area can always be found on the National Weather Service website.
• Keep an eye on social media pages that post weather updates for Howard County and surrounding areas, such as the National Weather Service’s Baltimore-Washington Twitter account.
• Learn the difference between a Flood Watch and Flood Warning.
• Write down these local weather radio station frequencies in case you lose electricity and internet.

Make a Plan and Take Preventive Action:

When the chance of flooding is high, here are some steps to help protect your property and valuables:

▪ Keep important documents in a waterproof container.
▪ Create password-protected digital copies.
▪ Protect your property.
▪ Move valuables to higher level.
▪ Declutter drains and gutters.
▪ Install check valves.
▪ Consider a sump pump with a battery.

You should always have a generalized emergency plan for your household. Click on the Ready.gov Make a Plan webpage to learn what it should include.

During a Flood:

Here are some immediate actions to take during a flood:

Inside your home:

▪ Stay updated on the flood status by radio, television, and internet.
▪ Stay out of any room where flood waters cover electrical cords or outlets.
▪ Head to upper floors when possible if lower floors become flooded.
▪ Evacuate immediately if ordered to do so. Turn off utilities and lock the doors as you leave.

In a vehicle:
  o Do NOT drive through flooded areas or past barricades—even shallow waters can sweep away your car. Remember: Turn Around, Don’t Drown!

Outside:
- Head for higher ground and shelter immediately.
- Call 911 if you become trapped or believe you are at risk of drowning.
- Avoid contact with flood waters, which may contain sewage, debris, and other toxins.

**After a Flood:**

Once floodwaters have stopped rising, keep yourself safe:

- Monitor the radio, television, and internet to determine whether/when it is safe to return to or leave your home.
- Continue to Avoid contact with floodwater.
- Stay off the roads as much as possible, even if water has receded.
- Check on Contact family members and friends to check that they are safe.

If you are returning to your home after evacuating:

- Turn off your electricity and other utilities. (if they weren’t already)
- Continue monitoring radio, television, and social media for government assistance information programs.
- Call your insurance agent/company.

**Flood Resources:**

- View the following resources to learn about gaining assistance, repairing your home, and salvaging belongings:
  - FEMA, [Starting Your Recovery After a Flood](#)
  - American Red Cross, [Flood Relief](#)
  - “Returning After a Flood”
  - “Food Safety After a Power Outage or Flood”
  - “Cleaning Mold and Mildew”
  - “Flood Protection”