

accidents but rather from heart attacks or similar complications that set in during the cleanup portion of the flooding. Is your health steady enough to take the risk? How about your emotional health? Will this stress push you to a limit of some sort? Possibly you could handle these conditions, but what about your family, especially youngsters? There are abundant cases of youngsters who suffer emotional anxieties for years after being the victims of floods. The high demand for counselling services following floods attests to the emotional stress placed upon flood victims.



Child sits amidst family's belongings

Photo courtesy Roanoke Times & World News

What about your financial resources? Do you have enough cash on hand to pay for recovery? Where is it taken from? Retirement? An education fund? Even if you have flood insurance, there is still the deductible. Remember, flood insurance only provides money to help you recover. It does not eliminate the hardship of the flooding.

To better predict the amount of damage which may occur in your home, you must find out what the 100-year flood elevation is on your site and what the elevation of the ground is. This will tell you how deep the flood waters will be over the ground and, therefore, how deep it will be in your home during a 100-year flood. Your community Building/Zoning Official's Office should be able to provide that important information to you.

In order to understand more about the amount of damage that may occur to your home, refer to the depth-percent damage figures in appendix A for typical structures. A depth-percent damage func-

tion is a mathematical relationship between the depth of flood water above or below the first floor of a building and the amount of damage that can be attributed to that water. Depth-percent damage values are based on the assumption that similar properties, constructed, furnished, and maintained alike, and exposed to the same flood stages and force, incur damages in similar magnitudes or in proportion to actual values.

Using the depth-percent damage curves, you can determine an estimate of monetary damages to your structure and contents at various flood levels.

To select the appropriate flood proofing measures for your home, you must carefully consider the nature of the flood hazard, the physical conditions of the site, the function and use of the building, and its structural characteristics. The following list contains many key considerations that must be addressed as you consider flood proofing:

Site Characteristics

- Relief/slope
- Proximity to water
- Stability of soil
- Presence of bedrock
- Construction equipment access
- Aesthetics
- Impact upon adjacent properties
- Coastal/riverine

Flood Characteristics

- Flood water velocity
- Depth
- Rate of flood water rise
- Duration of flooding
- Debris content
- Historic accounts of previous flooding

Building and use characteristics

- Slab or crawl space?
- Structural stability?
- Overall size?
- Strength?
- Access during flooding?
- Utility locations?
- Will people be sleeping in area?
- Can area be converted to storage?
- Is area used primarily for storage?
- Type of construction (concrete, brick, wood, etc.)?
- Building condition (excellent, good, fair, poor)?

After learning all you can about flooding in your community and selecting the most appropriate flood proofing technique to protect your property, you need to assess the expected benefits which would accrue as a result of flood proofing and compare these to expected costs to help you determine if flood proofing measures are feasible.

Before you implement the appropriate flood proofing measure, be sure to plan the project carefully and obtain the expertise of qualified professionals to assist. Also, you should be aware of the extent of any remaining flood risk, since it is impossible to eliminate all risks. Purchase flood insurance for additional protection.