

A Constitution for Personal Flood Safety

Jon W. Zeitler

Science and Operations Officer

NWS Austin/San Antonio, TX





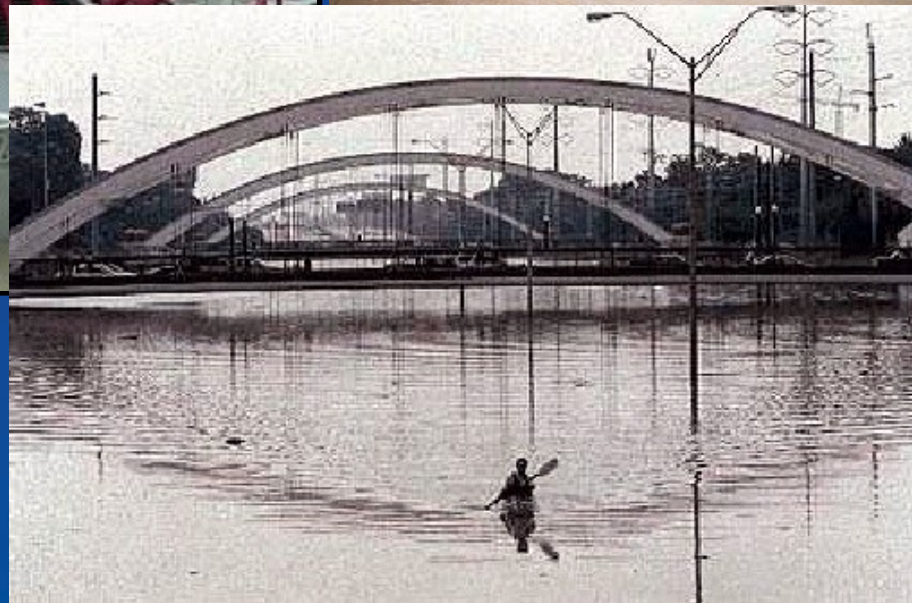
Disclaimer:

The following presentation and views are mine and do not necessarily represent those of the National Weather Service.

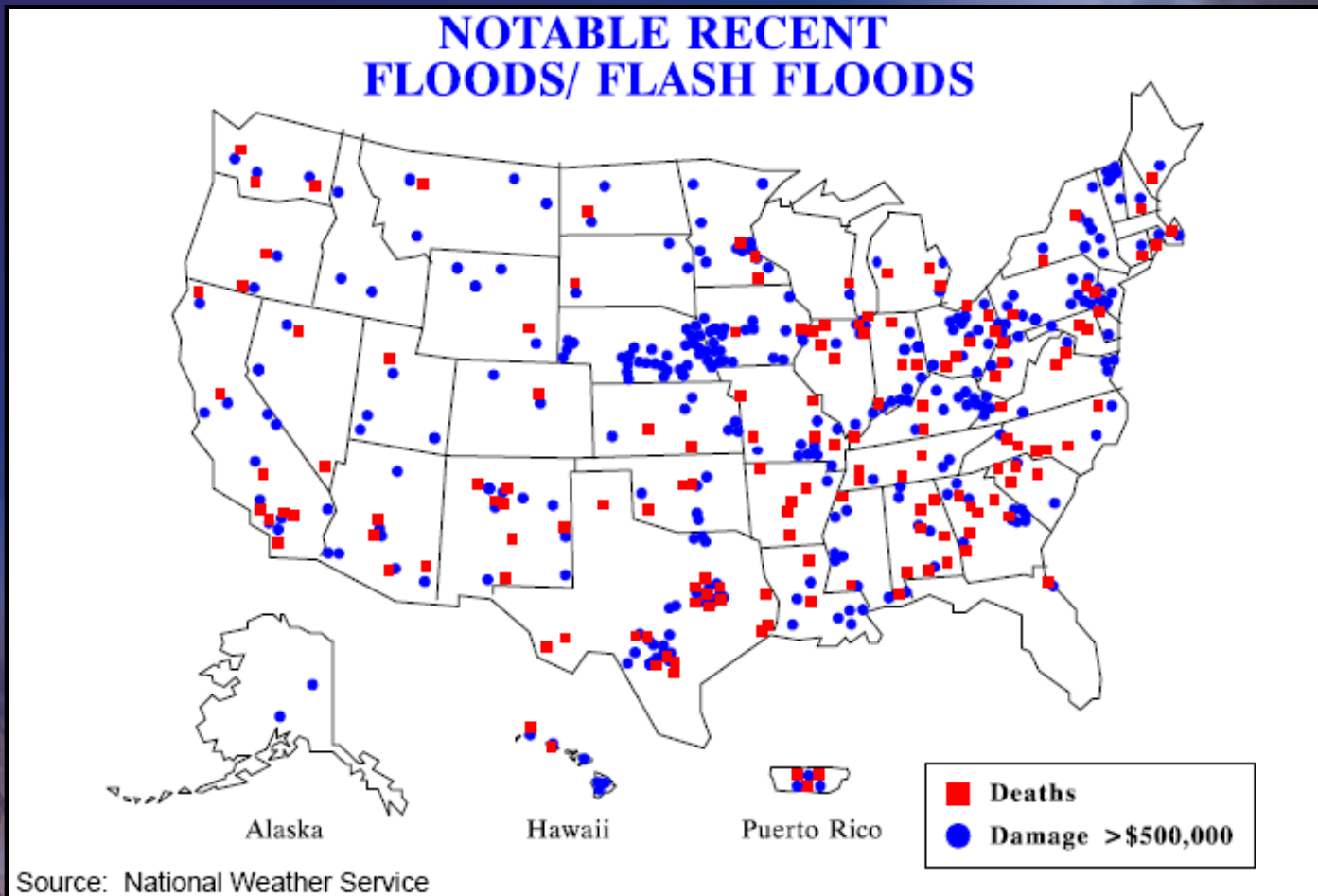
Translation:

I bet you are paying attention now!

Tropical Storm Allison June 2001



Floods Happen Everywhere



Over 75% of Presidential disaster declarations are for flooding.

...establish justice...



Finding the weakest link – Part I

We have low water crossings in South Central Texas and the Hill Country. You can cross them safely only when the water is low.

Why are we surprised when floods occur?

Finding the weakest link – Part II

Houston is known as the Bayou City.

Bayous are basically standing water.

Water stands because the terrain is flat.

So when it rains, water runs off slowly.

Why are we surprised
when floods occur?

Finding the weakest link – Part III

Rapid City, South Dakota, is named for Rapid Creek that flows through town.

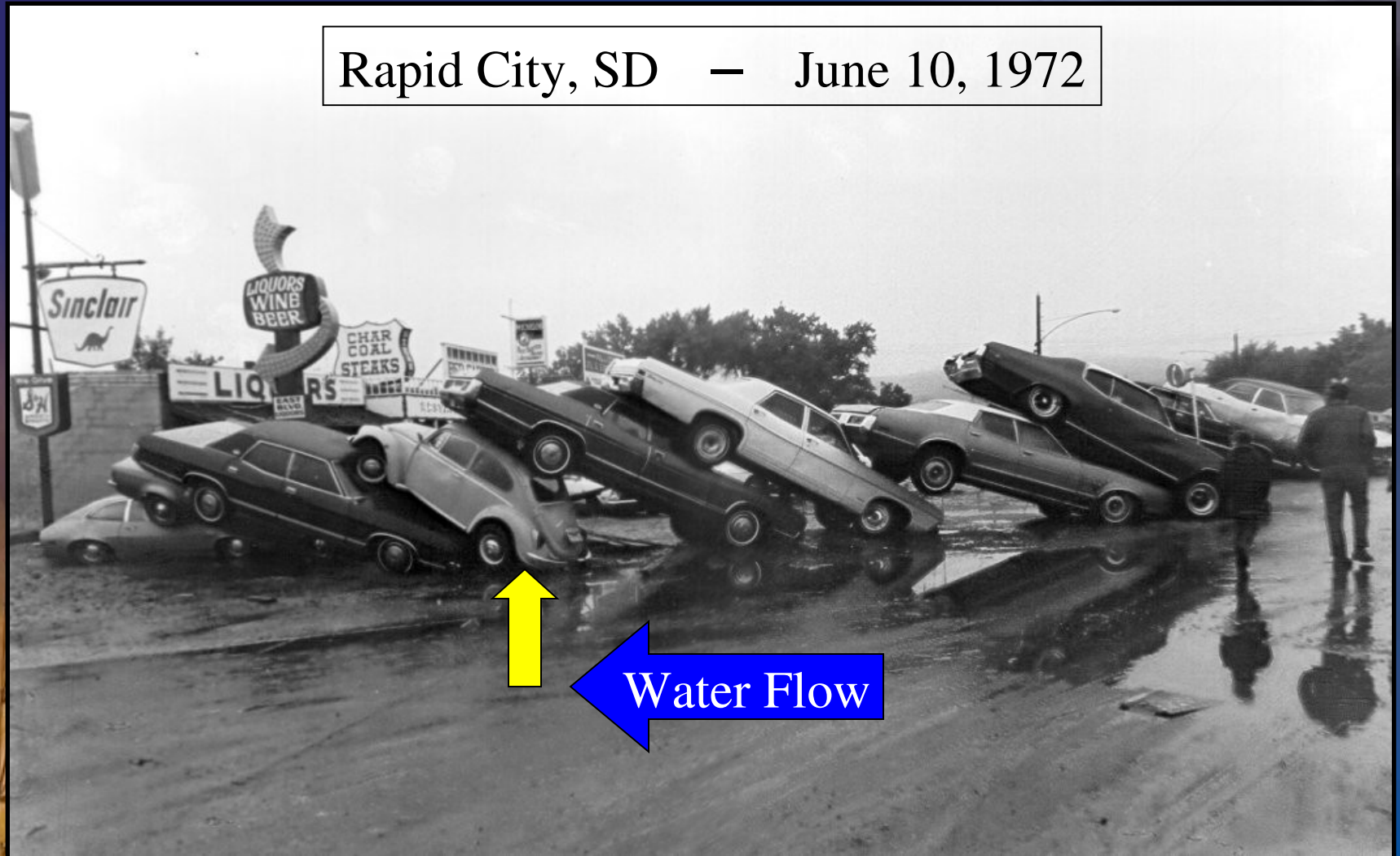
It is called Rapid Creek because the water moves fast.

The water flows fast because the terrain is steep.

Why are we surprised
when floods occur?

One of these cars is not like the others. Which one? Why?

Rapid City, SD — June 10, 1972



It's our responsibility!



Can You Hear Me Now?

...ensure domestic tranquility....



Buy Flood Insurance!

Standard Flood Insurance Policy *Dwelling Form*

Issued Pursuant to the National Flood Insurance Act of 1968, Any Acts Amending Thereof, and Applicable Federal Regulations in Title 44 of the Code of Federal Regulations, Subchapter B, Part 401.

FP-7520.4
(11/00)



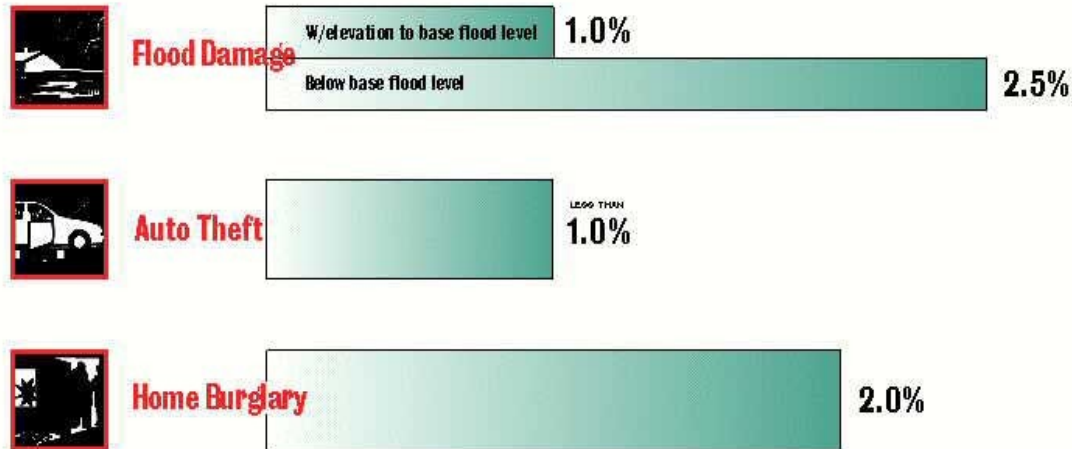
MYTH: "Standard homeowners' insurance covers flood damage."
FACT: Most homeowners' insurance **DOES NOT** cover flood damage.

NFIP Statistics

- Floods are the most common natural disaster and occur in all 50 of the United States and its territories.
- A home at the 100-year floodplain level has a 26% chance of being damaged by a flood during the course of a 30-year mortgage, compared to a 9% chance of fire.
- 25% of all flood insurance claims are from low- to moderate-risk areas.
- The average yearly premium for flood insurance is around \$500.
- NFIP paid \$23.6B in claims from (1998-2007) .

NFIP Claims in FY07

WHICH IS MOST LIKELY TO HAPPEN TO YOU?



You have a greater chance of flood damage.



Source: Federal Insurance Administration

Top 10 States

New Jersey \$153M

Texas \$105M

New York \$59M

Washington \$29M

Ohio \$26M

Oklahoma \$25M

Louisiana \$22M

Connecticut \$16M

Kansas \$15M

Virginia \$14M

HOME

FLOODING AND FLOOD RISKS

ABOUT THE NATIONAL FLOOD INSURANCE PROGRAM

CHOOSE YOUR COVERAGE

PREPARATION & RECOVERY

ONE-STEP FLOOD RISK PROFILE

How can I get covered?

- Rate your risk
- Estimate your premiums
- Find an agent

Address:

City:

State:

Zip code:

Residential: Yes No

GO

RESOURCES

- > Agent Locator
- > File Your Claim
- > Frequently Asked Questions
- > Glossary
- > Flood Facts
- > Media Resources
- > Toolkits



Real Flood Stories: RISING WATERS

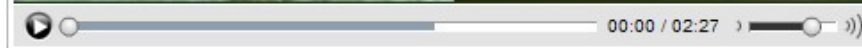
NEARLY RAVAGED HIS INVESTMENT

A little creek. No floods in 40 years. Then suddenly, \$240,000 of flood damage. Without flood insurance, Rich Smith could have been left without a home.

[See His Story](#)

[Transcript](#)

[See all Flood Stories >>](#)



WHAT WOULD FLOODING COST ME?

Two inches of water can cost you \$7,800. This [interactive tool](#) shows the real cost of a flood to your home, inch by inch.



Choose the height of your flood in inches >>

GET COVERAGE STARTING AT \$119 PER YEAR.

Find out about our [Preferred Risk Policy](#) for homes in low-to-moderate risk areas.



Every home is at risk of some form of flooding, which can result from anything from heavy rain to melting snow.

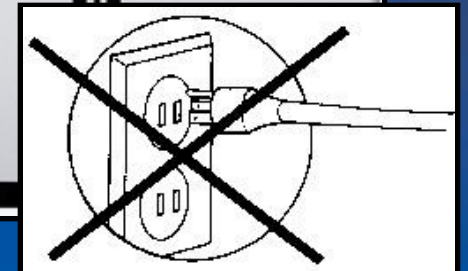
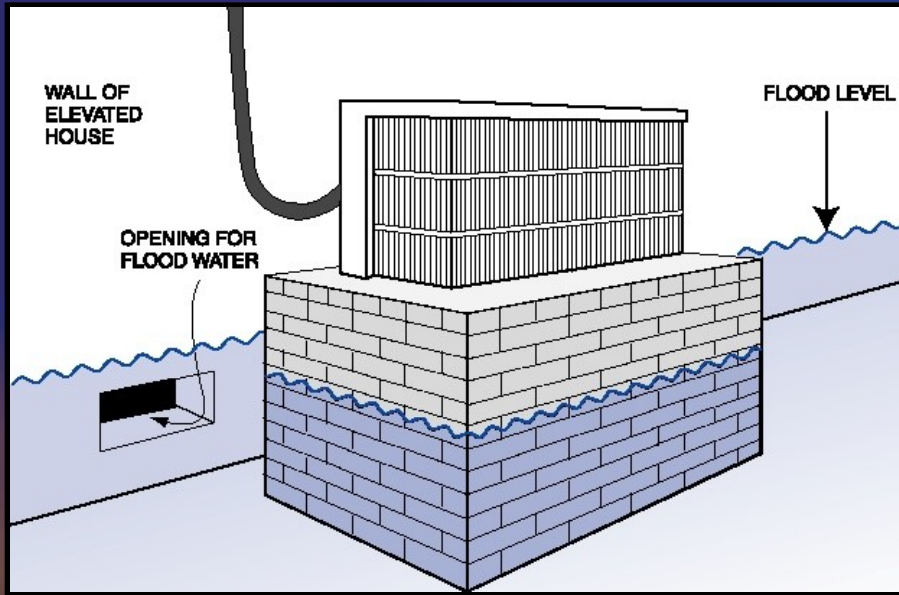
SECURE SITE FOR AGENTS

Convenient resources, tools, and services for [flood insurance agents](#).

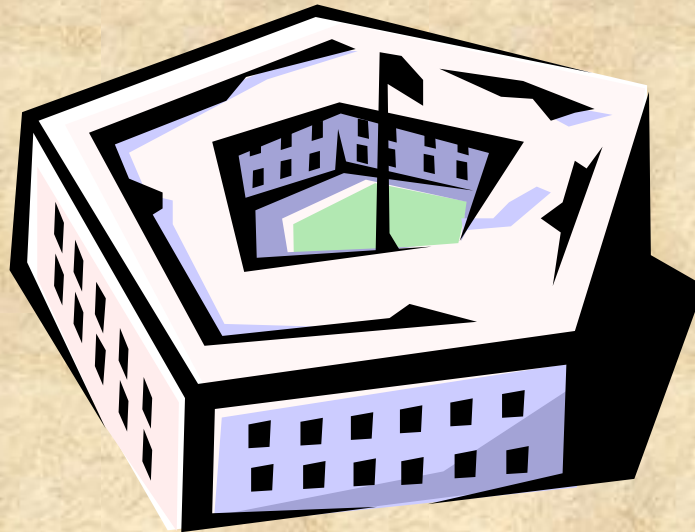
Returning agents [Log In >>](#)

New agents [Register Today >>](#)

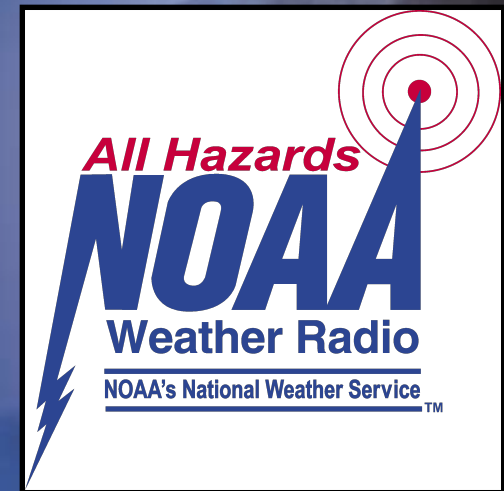
Make your property flood resistant



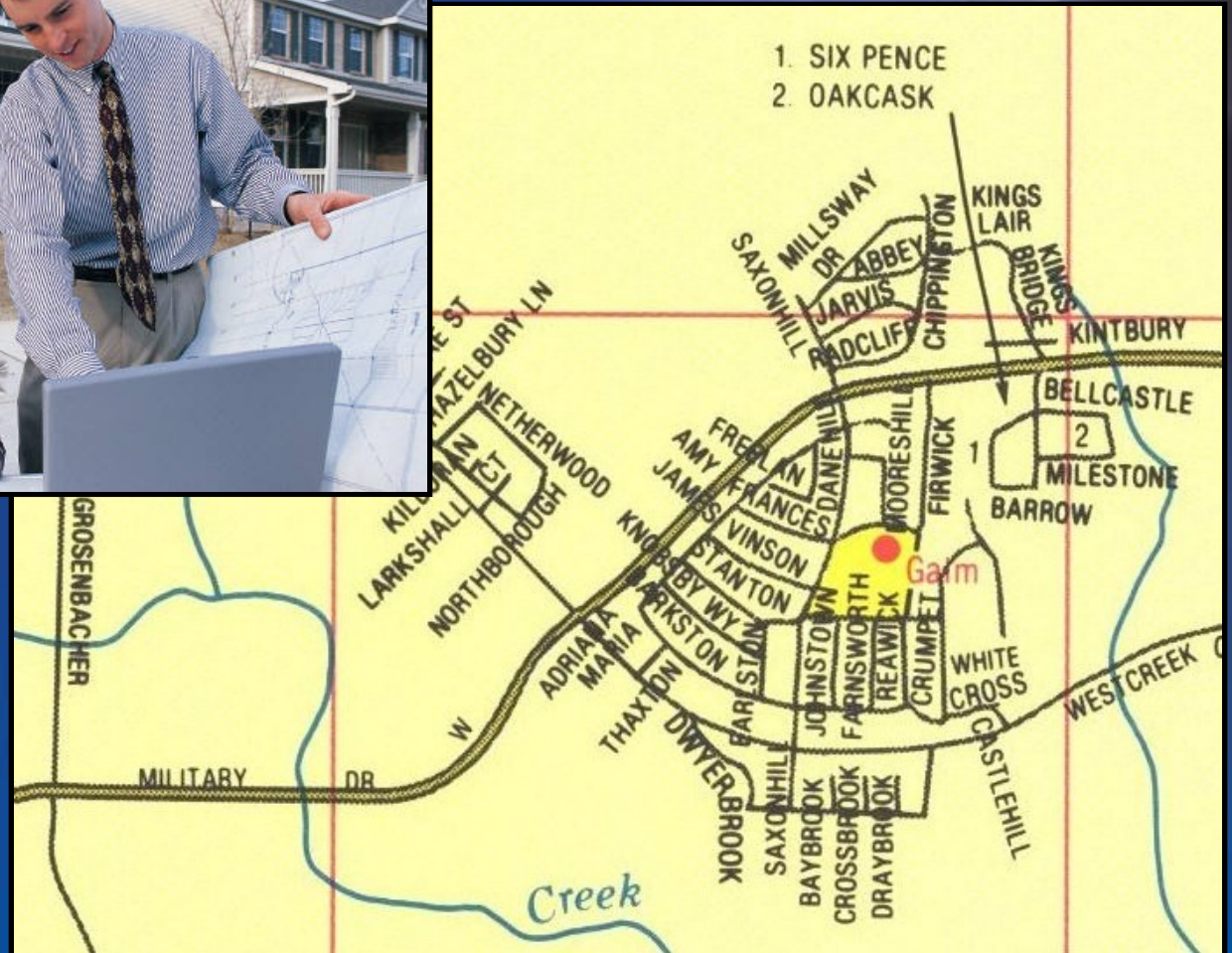
**...provide for the
common defense....**



Buy NOAA Weather Radio All Hazards for your home and business!



Develop a plan and know evacuation routes



**...promote the
general welfare....**



Threat level? Thought Process?

How many would drive
into the path of this?

Yet how many try to
drive through this?




How helpful are these signs?



An invitation to cross?




Turn Around Don't Drown



National Weather Service
Southern Region Headquarters

www.srh.weather.gov



News Organization Search

Local weather forecast by "City, St" or zip code

Departments
Climate, Water, and Weather Systems Ops
Scientific Services Management & Budget

Additional Links
Southern Topics
BLAST Program
Leadership Library
Policy References
MASC




Contact Us
kandis.boyd@noaa.gov

TURN AROUND DON'T DROWN[®]

NEW [Success Stories](#)

Each year, more deaths occur due to flooding than from any other thunderstorm related hazard. Why? The main reason is people underestimate the force and power of water. Many of the deaths occur in automobiles as they are swept downstream. Of these drownings, many are preventable, but too many people continue to drive around the barriers that warn you the road is flooded.

Whether you are driving or walking, if you come to a flooded road, **Turn Around Don't Drown[®]**. You will not know the depth of the water nor will you know the condition of the road under the water.



www.srh.noaa.gov/tadd

Signs of the times?



Ohio firefighter drowns while rescuing teens

Duty Death: Allan Anderson Jr. - [Wellington, Ohio]

Biographical Info

Age: 47

Additional Info: Volunteer firefighter Allan "Buz" Anderson leaves behind his wife, Julie, and four children — Joe, Gerald, Josh and Jacob.



Courtesy of the Wellington Fire Department

Incident Details

Cause of Death: Anderson drowned while trying to rescue two teens that were stranded during a flood.

Date of Incident: June 22, 2006

By CINDY LEISE
The Chronicle-Telegram

HUNTINGTON TWP., Ohio — Allan "Buz" Anderson, who drowned during a water rescue Thursday, would have forgiven the 17-year-old boy who drove around "Road Closed" signs and became stranded, his wife said.

Anderson, 47, raised four boys and knew kids sometimes make poor decisions, said Julie Anderson.

"He was very patient with kids," she said. "He knew they were somebody else's children." Anderson made his living as a press operator and maintenance supervisor for TAPE (Tooling and Process Engineering) Inc., but he loved his work as a rescue diver. He had been training for some 15 years and had been working since 2003 for the Wellington Fire Department.

Protect our first responders!



**...secure the
blessings of
Liberty....**



What is important to you?



STATE OF WISCONSIN
DEPARTMENT OF HEALTH AND SOCIAL SERVICES

Certification of Birth



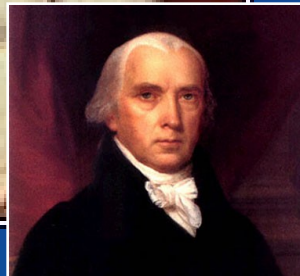
Protect with plastic (The 15-minute Rule)



10-11. What is the minimum amount of time you need to take effective precautionary actions against...

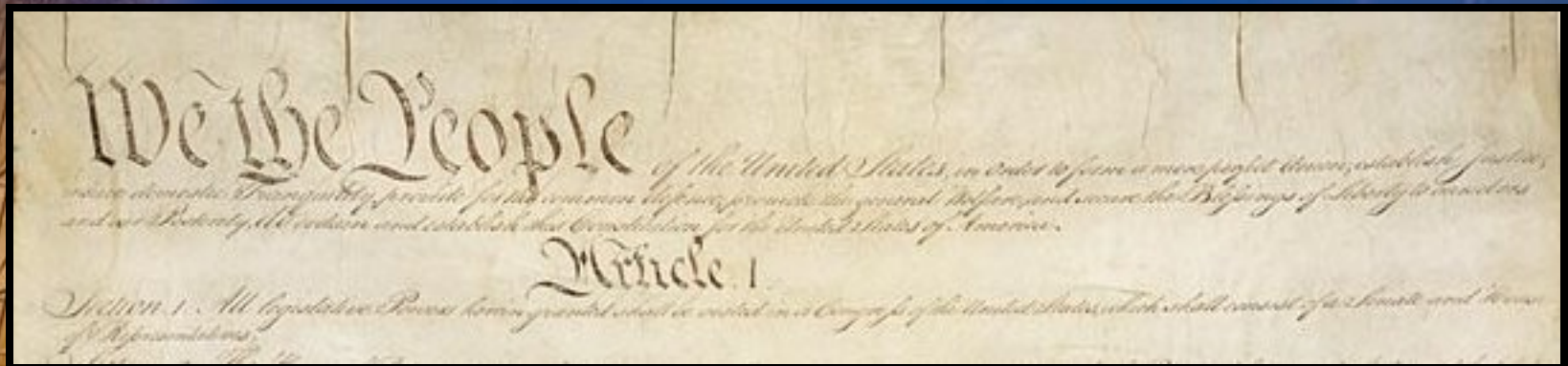
	Less than 30 minutes	Between 30 and 45 minutes	Between 45 and 60 minutes	Between 1 and 2 hours	More than 2 hours
Flash Flood Warnings	21%	24%	24%	21%	11%

Dolley Madison understood the 15-minute Rule!



We can work together to
make a difference.

Will you support this Constitution for
Personal Flood Safety, to give us a new
freedom from flood deaths and damage?



Thank You!

Jon W. Zeitler
Science and Operations Officer

National Weather Service
Austin/San Antonio Weather Forecast Office
2090 Airport Road
New Braunfels, TX 78130



jon.zeitler@noaa.gov
830-629-0130 x224

