

Household Guide to Resources for Flooding in Philadelphia

The following guide includes a list of actions you can take before, during, and after a flood. It also includes links to resources and programs that can help you prepare for and mitigate flooding.

What to do long before a flood:

Obtain flood insurance: Home flood insurance helps to protect your home, family, and financial security from the impacts of flooding. Visit [FloodSmart.gov](https://www.floodsmart.gov) to determine your property's flood risk, what flood insurance could cost and how to obtain it.

▶ <http://www.floodsmart.gov/>

If you are a renter, consider obtaining renters insurance that covers flood losses.

▶ https://agents.floodsmart.gov/sites/default/files/nfip-flood-insurance-for-renters_brochure_02-2022.pdf

Review best-practices: Review helpful resources on best practices to prepare for and mitigate flooding.

- Federal Emergency Management Association's Guide to protect your home from flooding
▶ https://www.fema.gov/sites/default/files/documents/fema_protect-your-home-from-flooding-brochure_2020.pdf
- The Flood Risk Management Task Force Guide to Flooding in Philadelphia
▶ <https://water.phila.gov/pool/files/flooding-guide.pdf>
- Office of Emergency Management's Flood Awareness Week Blog
▶ <https://www.phila.gov/2022-03-18-flood-awareness-week-prepare-now-to-reduce-risks-later>

Train up on how to prepare: Request an emergency preparedness workshop by contacting the Office of Emergency Management at oem@phila.gov.

Manage stormwater: Make sure that you clear any debris from gutters and downspouts to avoid an accumulation of water. If you see a blocked storm drain/inlet causing street flooding, call (215) 685 6300. Learn more about free and low-cost residential stormwater tools through the Raincheck Program

▶ <https://www.pwdraincheck.org/en/>

Elevate and anchor utilities: Elevate and anchor your critical utilities, including electrical panels, propane tanks, sockets, wiring, appliances, and heating systems. See if you are eligible for a low-interest loan to invest in making your property more flood resilient with the Restore, Repair, Renew program.

▶ <https://phdcphila.org/residents/home-repair/restore-repair-renew/>



Waterproof your basement: Install a water alarm and maintain a working sump pump to protect your basement. Install a battery-operated backup pump in case of power failure. Take part in PWD's Take part in PWD's Basement Protection Program. The BBPP helps prevent home flooding by providing free backwater valve installation to reduce backups and free downspout modifications, if needed.

► <https://water.phila.gov/blog/basement-protection-program>

Develop a Plan: Develop a communications and emergency plan with your family and a bag of essential items that you can grab and go in case of an emergency. Visit the City's [flood preparedness webpage](#) for more information on available resources.

► <https://www.phila.gov/services/safety-emergency-preparedness/natural-hazards/flood/>

Connect with community: Develop a plan with neighbors and community leaders to understand where residents can shelter or move their cars in case of imminent flooding.

What to do right before a flood:

Elevate or Move Valuables: When flooding is predicted or imminent, move furniture and valuables to a safe place, such as shelving above the base flood elevation, an attic or the highest floor of your home. Take photos of all valuables and furniture in case you need to file a claim.

Be Ready: Sign up for [ReadyPhiladelphia](#), the City of Philadelphia's emergency alert system. Text READYPHILA to 888-777 for alerts to your phone or visit the ReadyPhiladelphia section on OEM's website to customize your email or text alerts for locations important to you.

► <https://www.phila.gov/departments/emergency-management/programs/readyphiladelphia/>

Alert your neighbors: Share updates with neighbors who may not be receiving alerts. Post information in your window for passers-by. Share resources on how to prepare.

What to do during a flood:

Look out for you and your loved-ones: When a flood is imminent or occurring, your first priority should be the physical safety of you, your loved ones, and your pets. Have an emergency plan ready.

Stay Alert: Monitor local news and weather reports and sign up for emergency alerts through [ReadyPhiladelphia](#). Keep a battery-operated AM/FM radio set to a local station and follow emergency instructions.

Move to higher ground: If outside, move to a higher ground if it is safe to do so. Move to a higher floor if you're caught inside by high waters. Take warm clothing, a flashlight, and portable radio with you. Wait for help. Do not try to swim to safety. If you need to evacuate, take your Go Bag and leave your current location if it is safe and you need to evacuate.



Avoid flooded areas: Do not attempt to walk across flood water deeper than your knee. Water can be much deeper than it looks. Never attempt to drive on a flooded road. Even water that seems shallow can quickly carry vehicles away. Get out and leave your car if it stalls in a flooded area.

Incase of an emergency dial 9-1-1.

What to do after a flood:

Report your flood to your insurer: If you have flood insurance, report your losses to your insurance agent or carrier immediately after a flood. Be sure to ask them about advance payments. Need help finding your insurance agent or carrier? Call the National Flood Insurance Provider at 877-336-2627.

Report flooding to the City: Report photos of flooding to the City via the Philadelphia Flooding Photo Submission form. Photos provided by residents give us a complete and more accurate picture of flooding conditions across Philadelphia.

► <http://phillyh2o.info/flooding-photos>

Ensure it is safe: Rushing into a recently flooded building can create serious health risks. Evaluate the situation to ensure it is safe before entering flooded areas. The first thing you should do in any flood event is to turn off the electricity to the affected area. If you can safely access it, find your circuit breaker and turn off the electricity. Do not attempt to turn on lights or appliances before you ensure it is safe to do so. Do not let children touch surfaces or other items until these have been cleaned and disinfected.

Document the damage: If you seek to file an insurance claim, take photos and videos of the damage and samples of soiled materials, such as carpet and drywall. Your adjuster will need evidence of the damage to prepare your claim. After taking photos, immediately throw away flooded items that pose a health risk. Review steps to prepare a flood insurance claim at [FloodSmart.gov](http://www.floodsmart.gov).

► <http://www.floodsmart.gov/>

Protect yourself during clean-up: Those performing the cleanup should practice good personal hygiene, wear waterproof gloves and protective clothing. Protective gear should be discarded or washed after cleanup is completed each day.

Pump or remove water: Remove all standing water by pumping, mopping, and opening clogged drains. If possible, open windows and doors during cleaning and for at least 24 hours after the cleaning to allow surfaces to thoroughly dry and prevent mold. Use fans and/or dehumidifiers to shorten drying times.

Remove and dispose of soiled items: Discard all medicines and foods in contact with floodwater. Throw out all perishable foods that have been out of refrigeration for more than six hours. Remove and dispose of all wet ceiling tiles, paper products, baseboards, and drywall to a level approximately four feet above the flood water line. Remove wet insulation and materials that absorb water. In instances of major flooding, the Office of Emergency Management will coordinate to collect refuse. Contact 311 if there is

uncollected refuse or debris.

► <https://www.phila.gov/services/property-lots-housing/submit-a-service-request-with-311/>

Clean and dry all surfaces touched by flood waters to prevent mold: All cooking, play, work and structural surfaces such as wall boards that were touched or splashed by floodwater should be washed with soap and water and wiped with a diluted bleach solution (¼ cup bleach to 1 gallon of clean water) to disinfect and avoid mold. Allow surfaces to dry completely. Clothing and bedding exposed to flood water should be soaked in clean water to remove any mud, and then washed in hot water. If hot water is not available, add a disinfectant such as bleach to the rinse water. Mattresses or other large items soaked with floodwater will probably have to be discarded.

Contact Repair Services: If the building's electrical, water, or HVAC systems are damaged you should initiate repairs. Consult your insurance adjuster or insurance company before you sign any cleaning, remediation, or maintenance agreement. The Basic Systems Repair Program (BSRP) provides free repairs to correct electrical, plumbing, heating, limited structural and carpentry, and roofing emergencies in eligible low-income owner-occupied homes in Philadelphia.

► <https://phdcphila.org/residents/home-repair/basic-systems-repair-program/>

This guide is in draft form. Have ideas for more resources to include in the guide?

Email sustainability@phila.gov.