

Flood / Hurricane Perils



Hurricane Harvey brought flooding and destruction to the gulf coast and primarily Texas in August. At the present time, hurricane Irma is a category 5 storm and headed toward the U.S. and there are two more months left in the 2017 Hurricane season. There is still time for a major storm to strike the east coast of the US with the possibility of widespread destruction in Maryland.

The greatest potential for loss of life and property is from storm surge resulting from hurricanes or tropical storms that can be a 1,000 miles wide, up to 25 feet high, and travel miles inland as much of the Atlantic coastline is less than 10 feet above sea level!

September is considered the peak of the hurricane season, which does not end until the end of November.

Also, the flooding caused by storm surge is not limited to coastal areas; inland areas can also be affected, especially when there is heavy rainfall. Floods can develop slowly or instantly. Flash floods develop in minutes and with no visible signs of rain. Flash floods often contain a dangerous wall of roaring water that carries rocks, mud, and debris. This wall of water can sweep away most things in its path. Overland flooding occurs outside a defined river or stream, such as when a levee is breached. Flooding can also occur when a dam breaks, producing effects similar to a flash flood.

Be aware of flood hazards no matter where you live, but especially if you live in a low-lying area near water or downstream from a dam. Even small streams, gullies, creeks, culverts, dry streambeds, or low-lying ground that appears harmless in dry weather can flood.

Below is a short listing of loss control measures to prevent and/or reduce flood losses.

Pre-Event Actions	Post-Event Actions
<ul style="list-style-type: none"> • Building sites should be carefully evaluated for flood potential. • Existing structures in flood zones should be analyzed for their ability to withstand normally expected events. • Flood shields or barriers, use of temporary diking (or landscaping that incorporates diking features), shutters for building openings, and sandbagging (plan sandbagging layout before flood situation) should be provided. 	<ul style="list-style-type: none"> • Personnel should be assigned to implement emergency action plans, such as installing barriers and operating pumps, repairing damage, and disconnecting utility services. • Salvage should begin as soon as possible and facility protection systems (i.e. sprinkler, fire alarm/detection systems and burglar alarms) and building systems should be restored.

<ul style="list-style-type: none">• Emergency supplies should be kept on hand, portable power equipment to maintain vital utility services should be available, and main electrical service equipment should be placed on upper floors of the building away from historical flood stage heights.	
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Many floods indirectly cause fires that originate in electrical shorts, flammable liquids floating on top of water, and flammable gas escaping from broken piping.

Therefore, other pre-event actions to be considered are:

- No open flames or lights should be allowed near or in a flood exposed structure.
- All flammable gas piping (whether utility or process services) where exposed to mechanical damage should be protected, and shutoffs or disconnects should be installed above normally expected flood stage heights and should be accessible.
- Flood water should be prevented from entering buildings either by having no openings at lower levels or by covering those openings against water entry.

Further flood risk management information can be obtained at the following links:

LGIT Risk Management Manual Module 9 (Members only - password protected).

Email memberservices@lgit.org if you need your password.

<http://www.lgit.org/DocumentCenter/View/503>

<http://mema.maryland.gov/Pages/default.aspx>

<https://www.fema.gov/>