

# How to prepare for flooding

Borough of Downingtown, Chester County, Pennsylvania

## Before a flood

### Find out if you are in a flood prone area:

- [ChescoViews](#)  
View custom online maps using Chester County data including parcels, floodway and floodplain boundaries. Click on Flood Hazard under Table of Contents.
- [FEMA Flood Hazard Maps](#) (external link)  
Locate Flood Insurance Rate Maps, learn how to read them or request a map change.
- [FEMA Flood Map Service Center](#) (external link)  
Order or view current Flood Insurance Rate Maps online. Registration is required, but there is no charge to view maps.

### Update flood procedures every year for your family or business:

- Learn the safest route from your home or business to high ground.
- Make arrangements for housing in case you need to evacuate your home.
- Identify a meeting place and share phone numbers in case your family is separated by rising flood waters.
- Teach all family members how and when to turn off gas, electricity and water lines.
- [Flood information and Additional Flood Emergency Links](#)

### Register to receive alerts and warning information:

- [Chester County Flood Alerts](#)  
Navigate within the map to either the “East Branch Brandywine Creek near Downingtown” gauge, the “East Branch Brandywine Creek below Downingtown” gauge, or other applicable gauge location. The “East Branch Brandywine Creek below Downingtown” has a National Weather Service Action Stage of 6.0 feet. Click on the link to subscribe to stream alert emails (text message alerts also available)
- [ReadyChesCo.org](#)  
Sign up for Chester County’s official source for emergency information and government notifications provided by the Chester County Department of Emergency Services

### Additional Flood Status Maps:

- [River Flood Forecasts](#)  
National Weather Service real time projected forecasts for flood levels during times of high water and storm events on an as needed basis
- [National Weather Service Flood Status Live Map](#)  
GIS mapping of our area and current flood levels

### Talk to neighbors, share your experiences with flooding and information on how to prepare:

- Remember, the next flood can always be bigger than floods you have seen before.

### **Minimize flood damage:**

- Store valuables at higher elevations (a second story, if possible).
- Store household chemicals above flood levels.
- Ensure that underground storage tanks are fully sealed and secure.
- Close storm shutters and place sandbags in doorways.
- Install check valves in building sewer traps to prevent flood waters from backing up in sewer drains.
- Move vehicles and RVs to higher ground.

### **Keep emergency supplies on hand:**

- Build a [disaster supply kit](#) (external link).
- Some items to include in your kit are: a portable radio, emergency cooking equipment, flashlights, fresh batteries, non-perishable food and drinking water, essential medicines and a first-aid kit.
- Consider purchasing a [NOAA Weather Radio](#) (external link).

### **Keep street drains, storm grates and flap gates free of leaves and other debris:**

- Call the Borough at 610-269-0344 if you need assistance.

### **Purchase flood insurance**

Whether you rent or own your home, contact your insurance agent to learn about flood insurance. You can also visit [floodsmart.gov/](http://floodsmart.gov/) for information.

#### Why would I need flood insurance?

Flooding is our most common natural hazard in the Borough of Downingtown and in the United States. Flooding, whether it affects a few houses in your neighborhood or an entire valley, causes significant damage to buildings and can ruin your financial investment. Just one foot of floodwater can result in over \$50,000 of damage to a 2,000 square foot home.

Homeowners and renters insurance does not pay for flood damage; only flood insurance does. Without flood insurance, a family would be responsible for any flood damage to their home. Most federal disaster assistance will not make a family whole after flood damage, since it comes in the form of small grants or Small Business Administration loans that must be paid back.

#### How is flood insurance rated?

Flood insurance can be purchased for the building itself and/or the contents. Flood insurance rates do not differ by the company that offers flood insurance. The rates are set nationally and are based on a variety of factors about your building and its use, including:

- Flood risk (each flood zone is rated a little bit differently)
- Building type (residential or nonresidential)
- Age of building (in comparison to the Flood Insurance Rate Map)
- Type of foundation

#### How do I buy flood insurance?

Contact your insurance agent. Most agents who sell homeowners or renters insurance also sell flood insurance. If not, call the National Flood Insurance Program Help Center at 1-800-427-4661.

### Can I purchase flood insurance if I'm not in the floodplain?

Yes, you can. Most properties in the X Zone, which refers to areas of moderate or low flood risk, are eligible for a Preferred Risk Policy. The Preferred Risk Policy is much less expensive than a policy in a mapped floodplain.

## **During a flood**

### **Keep a battery-powered radio tuned to a local station**

- Follow all emergency instructions.

### **If you are caught in your building by rapidly rising waters, call 911 for help**

- Then move to a higher floor or to the roof. Take warm, weatherproof clothing, a flashlight, a cell phone and a portable radio.

### **Do not walk or wade in flooded areas; be prepared to evacuate**

- If advised to evacuate, do so immediately. Evacuation is much simpler and safer before flood waters become too deep for ordinary vehicles to drive through.

### **If you evacuate by car**

- Do not drive where water is over the road or past barricaded road signs.
- If your car stalls in a flooded area, abandon it as soon as possible and walk to safety in the direction you came from.
- Follow recommended evacuation routes, as shortcuts may be blocked.

### **When flooding is imminent, but only if time permits**

- Close the main gas valve.
- Turn off all utilities in your building at the main power switch. Do not touch any electrical equipment unless it is in a dry area or you are standing on a piece of dry wood while wearing rubber-soled shoes and rubber gloves.
- Record flood statistics such as time, gage reading, and local flood elevations for use in future home flood forecasting.

## **After a flood**

### **Before re-entering your home**

- Check for structural damage that could cause the building to collapse. Be cautious of potential gas leaks, electrical shorts and live wires.

### **When re-entering a building**

- Use flashlights, rather than lanterns or candles (in case of gas leaks).

### **Have a professional check your**

- Heating system, electrical panel, outlets and appliances for safety before using. Call the gas company to have them turn the gas back on.

### **Follow Chester County Public Health [emergency preparedness](#) procedures**

- [How to clean a house after a flood.](#)
- [Safe food and medicine after a flood.](#)
- [Septic tank systems during power outages or floods.](#)

### **Document your losses and contact your insurance agent for flood loss claims**

- Photograph damages and record repair costs.
- Learn how to document damage and start clean up.

### **Apply for financial assistance**

- Only available following a federal disaster declaration. Listen to the radio or television for updates on disaster assistance and registration procedures.

## **Related information**

- [Chester County Flooding and Stormwater Reduction](#)
- [Chester County Watersheds Map](#)
- [Stormwater Management](#)

## **Related agencies**

- Chester County [Department of Parks + Preservation](#)
- Chester County [Water Resources Authority](#)
- Chester County [Department of Emergency Services](#)
- [Brandywine Conservancy](#)
- [Brandywine Red Clay Alliance](#)
- [Stroud Water Research Center](#)