TOWN OF DYER

Town Council Office

One Town Square | Dyer, Indiana 46311 | Phone (219) 865-6108 | Fax (219) 865-4233

Dear Resident:

You have received this letter because your property is in an area that has been flooded several times.

Here are some things you can do to protect yourself and your neighborhood from flood damage:

1. Prepare for flooding by doing the following:

   Know the flood safety guidance on the last page of this letter.

   Know how to shut off the electricity and gas to your house when a flood comes.

   Make a list of emergency numbers and identify a safe place to go to.

   Make a household ·inventory, especially of basement contents.

   Put insurance policies, valuable papers, medicine, etc. in a safe place.

   Collect and put cleaning supplies, camera, waterproof boots, etc. in a handy place.

   Develop a disaster response plan - See the Red Cross' website for a copy of the brochure "Your Family Disaster Plan": www.redcross.org/services/disaster/

   Get a copy of *Repairing Your Flooded Home* from the Red Cross' website, too.

2. Consider some permanent flood protection measures.

   Mark your fuse or breaker box to show the circuits to the floodable areas. Turning off the power to the basement can reduce property damage and save lives.

   Consider elevating your house above flood levels.

   Check your building for water entry points. These can be basement windows, the basement stairwell, doors, and dryer vents. These can be protected with low walls or temporary shields.

   Install a floor drain plug, standpipe, overhead sewer, or sewer backup valve to prevent sewer backup flooding.

   More information can be found in *Homeowner 's Guide to Retrofitting: Six Ways to Protect Your House from Flooding* at www.fema.gov/rebuild/mat/fema312.shtm.

   Note that some flood protection measures may need a building permit and others may not be safe for your type of building, so be sure to talk to the Building Department.

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3. Talk to the Building Department for information on financial assistance.

   If you are interested in elevating your building above the flood level or selling it to the Town, we may apply for a federal grant to cover 75% of the cost. If you are interested, we have a hand-out that explains the various grant and other assistance programs that are available for repetitive loss properties.
   Get a flood insurance policy - it will help pay for repairs after a flood and, in some cases, it will help pay the costs of elevating a substantially damaged building.

4. Get a flood insurance policy.

   Homeowner's insurance policies do not cover damage from floods. However, because the City participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy. This insurance is backed by the Federal government and is available to everyone, even properties that have been flooded. Because the City participates in the Community Rating System, you will receive a reduction in the insurance premium.

   Some people have purchased flood insurance because it was required by the bank when they got a mortgage or home improvement loan. Usually, these policies just cover the building's structure and not the contents. There is often more damage to the furniture and contents than there is to the structure. Be sure you have contents coverage.

   Don't wait for the next flood to buy insurance protection. In most cases, there is a 30-day waiting period before National Flood Insurance Program coverage takes effect.

   Contact your insurance agent for more information on rates and coverage.

Sincerely,

Bryan R. Lane

Bryan Lane
Director of Operations