

## **Know Your Flood Risk**

Just a few inches of water from a flood can cause tens of thousands of dollars in damage. Knowing your flood risks can help prepare you to reduce your flood damage.

Visiting FEMA's online Map Service Center (MSC) resource at <http://www.msc.fema.gov> can help you locate your property on the current Flood Insurance Rate Map.

If your property is in or near a Special Flood Hazard Zone, talk to your local floodplain manager or insurance agent to understand the necessary steps that need to be taken to protect your property.

Talk to your local floodplain manager about other important methods of floodplain management such as: regulations, ordinances, obtaining necessary building permits, and mitigating against certain hazards that are not available on flood maps such as storm water run off and ponding.

## **Know How to Reduce Your Flood Risk**

Reducing your flood risk can involve changes to your house and property. Once you know the flood hazard, taking the following steps can

help reduce your exposure to such a risk.

1. Relocate utilities. Your washer, dryer, furnace, water heaters, and heating, ventilating, and cooling (HVAC) equipment can be damaged in the event of a flood and should be elevated above the risk.
2. Insure you have proper flood openings below finished floors. This will allow for the automatic entry and exit of floodwaters.
3. Floodproof propane and fuel oil tanks. Propane and fuel oil tanks that are not properly flood proofed can pose a serious threat to your family, house, public safety and environment. To prevent oil tanks from floating away they should be anchored to a cement slab heavy enough to keep the tank secure.
4. Personal property should be moved above the risk or stored in water tight containers. This will help reduce the damage and expense to replace damaged personal property.

Find out more information about how to reduce your flood risk by

visiting: [http://www.fema.gov/hazard/flood/fl\\_before.shtm](http://www.fema.gov/hazard/flood/fl_before.shtm)

## **Know how to Insure Your Flood Risk**

Since Homeowner Insurance does not cover flooding you should see your insurance agent for your flood insurance rates. Because of Grandfathering, you may be entitled to lower insurance rates if the new map changes in your flood zone affect you, if you purchased flood insurance before the change.

All federally regulated or insured loans will have new floodplain determinations but you will need to get insurance before the maps change to save the most money.

See all of your available flood insurance options by visiting the National Flood Insurance Program website at <http://www.floodsmart.gov/floodsmart/> or talking to your local flood insurance agent about the ways you can save on your flood insurance policy.

FEMA Region III updates can be found on Twitter at: [twitter.com/femaregion3](https://twitter.com/femaregion3). Visit FEMA's Facebook page to see how FEMA operates in communities across America. <http://www.facebook.com/FEMA>