



Flooding – Are You at Risk?

Anywhere it Can Rain, It Can Flood

The catastrophic storms that have dominated the news may have gotten you to think about your own building’s vulnerability for flood damage. You may be wondering, “Am I at risk of flooding? How do I know? And what can I do about it?”

A greater interest in these topics is a good thing. Floods continue to be the most common and costly natural disaster in the United States, and the fact is that they can strike *anywhere*. It’s important for everyone to know this simple truth: **anywhere it can rain, it can flood.**

The effects from flooding can be devastating, even with smaller events. A few inches of floodwater can cause damage costing tens of thousands of dollars to repair. And, if significant rainfall happens upstream of your property, flooding can strike even if it didn’t rain in the area of your home.

The good news is that you can take steps to prepare. By purchasing flood insurance and planning to make your property safer and stronger, you can significantly lessen the effects of flooding on your home or business, your family, and your finances.

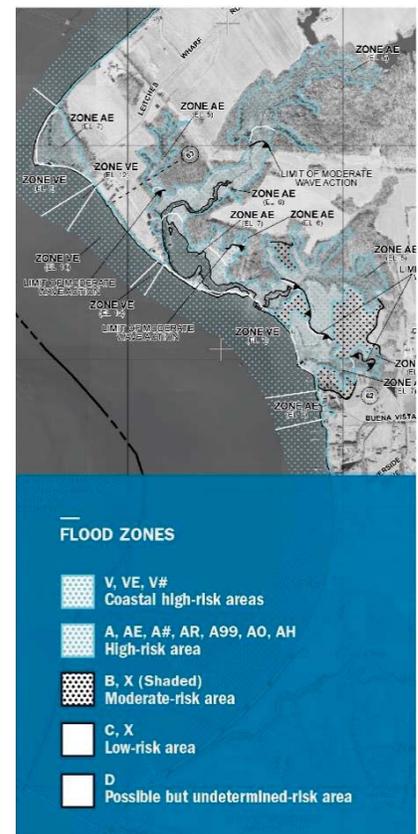
Understanding FEMA’s Flood Maps

FEMA works with local communities to develop Flood Insurance Rate Maps (FIRMs) that are intended to inform flood insurance premiums and to help communities plan for flooding and establish local land use regulations. They are reviewed and updated periodically because flood risk can change over time.

The maps, which are created using the best science and data available, show areas of “high,” “moderate,” and “low” flood risk (see image). Properties in “high-risk” flood zones—or those that have a 26-percent chance of flooding over the life of a 30-year mortgage—may be required to carry flood insurance.

But as we’ve seen in many disasters, **properties in moderate- and low-risk zones can flood, too.** In fact, property owners outside of mapped high-risk flood areas file more than 20-percent of all National Flood Insurance Program (NFIP) claims and receive one-third of federal Disaster Assistance for flooding.

It’s important to remember that “low risk” does not mean “no risk.” Consider protective action and plan for the potential risk of flood hazards regardless of the zone in which your property is shown on the map.



Protecting Your Assets

You can take a range of actions to reduce the physical and financial effects of future floods. Making these changes can provide peace of mind now and help you to recover more quickly if you experience a flood.

First, buy flood insurance. Flood insurance is available to homeowners, business owners, and renters whether in a high-risk zone or not. Whether it is purchased through the NFIP or from private insurers, flood insurance enables survivors to recover more quickly and more fully after flood events. It is the best way to protect against financial losses caused by floods, and buying a policy should be considered even if it is not required.

Second, explore ways to make your property safer and stronger. Contact your local floodplain administrator about steps you can take now to protect your property. These may include:

- Storing important documents, insurance cards, banking information, and items of sentimental value in a high location so they stay dry.
- Using flood-resistant materials in areas of your home that are susceptible to flooding (for example, replacing carpet with tiles).
- Installing flood vents, which reduce the risk of damage by allowing floodwater to flow through and drain out.
- Elevating your home's furnace, water heater, and electric panel.
- Installing check valves to prevent floodwater from backing up into the drains of your home.
- Elevating your property so that your lowest living floor is above the flood elevation level depicted on your local flood map.

Flood risk is ever-changing. As you think about your own vulnerability to this hazard, above all it's important to remember and plan for one reality: anywhere it can rain, it can flood. Buying flood insurance and taking mitigation action will help make your property, family, and finances more resilient even as this risk evolves in the future.

Are you interested in learning more about flood maps and how to mitigate risk?

If you have questions about how to find or read a flood map, you can talk to a map specialist at the FEMA Map Information eXchange (FMIX) toll free at (877) FEMA MAP (1-877-336-2627).

FEMA produces mitigation guidance for communities, businesses, and homeowners. Some key publications for homeowner mitigation include the following:

- [Building Science Publications: Flood and Wind](#)
- [Protecting Your Home and Property From Flood Damage](#) (also available in Spanish)
- [Homeowner's Guide to Retrofitting](#)
- [Mitigation's Value to Your Community Fact Sheet](#)

"FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards."