



## FLOODING

causes more damage in the U.S. than any other natural hazard. It is the most common, and costly, disaster and happens in every state.

Over 25% of all flood insurance claims come from homes that are not in a flood zone. You can build or retrofit your home to resist and mitigate damage from floods.

If you're not in a flood zone, insurance is affordable! Flood damage is not covered by your [homeowners insurance](#).

## INSURANCE

Flood insurance is your first line of defense against damage from floods. Without it you won't be able to fully recover. You can get insurance from the National Flood Insurance Program (NFIP) or new private market insurance companies. Talk to your agent.



Photo: Eric Hamster / CC 0

## BUILDING

You have options to flood proof your home. First, you can choose to build in a low flood risk area. Next, homes (new and existing) can be elevated above the base flood elevation (BFE) or use dry flood-proofing techniques and materials. Finally, wet flood-proofing materials and techniques allow parts of a home to withstand being submerged and to dry out after an event.



Photo: Scott Clement / The Daily Adventurer. Reproduced with permission.

## COMMUNITY

Did you know that your community can affect your flood insurance rates and how your home is built to withstand floods? By using updated building codes and free board (feet above BFE), homes can be built to resist floods. By participating in the NFIP or Community Rating System (CRS), your community can reduce insurance rates for everyone.



FEMA News Photo



Greg Henshall / FEMA