



## Evaluate Your Flood Risk

Floods can happen everywhere, even if your home isn't located in an area that has flooded in the past. In fact, only 75% of all flood insurance claims come from structures in designated flood zones – which means a full quarter of claims come from areas that were not previously identified as being flood prone. Remember that even one inch of water above your floor can have devastating results for your home and possessions.

To evaluate your flood risk, consider the following questions:

- ☐ Is your neighborhood within a designated flood zone? If you aren't sure, you can check with any of the following (also be sure to check the most recent flood maps):
  - Your local emergency management office
  - Your insurance agent
  - Your mortgage lender
- ☐ In addition to flooding from rivers, have you considered your flood risk from:
  - Flash flooding / storm water runoff
  - Water main breaks
  - Roof failure
- ☐ What is your home's Base Flood Elevation (BFE)?
  - The BFE is the elevation at which your home has a 1% chance of flooding annually
  - Refer to your property survey to determine the BFE, which is the equivalent of the elevation of your home's lowest floor
  - If needed, hire a licensed surveyor to determine your BFE
- ☐ Is your home in a Special Flood Hazard Area (Zone A)?
  - The emergency management office should be able to identify the zone you live in so you can plan accordingly
  - The lowest floor of your home may be below the BFE