

***RAIN. TIDES. LEVEE FAILURE.  
ICE JAM. SNOW MELT.***

Floods happen, and they happen beside rivers, on the coast, in deserts and along city streets. You don't have to lose your home and possessions to rampaging waters, however. It's never too early to prepare and you can take basic steps right now to protect your family and your home from disaster.

***FIRST THINGS FIRST***

1. Check with your city or county building authority, your insurance agent or your mortgage lender to find out if your community participates in the National Flood Insurance Program (NFIP). If your home is in a participating community, you live in a flood zone. Period. (To find out if yours is a participating community visit the Community Status Book at [www.fema.gov/fema/csb.shtm](http://www.fema.gov/fema/csb.shtm))
2. Consult the same sources to determine if your home is in a high-risk Special Flood Hazard Area, which has at least a one percent chance of being flooded in any given year. Perhaps you live in an "A" zone, generally near a lake, river or stream and subject to rising water. Or you may live in a "V" zone, an area that involves beachfront homes and is susceptible to wind-driven waves as well as rising water.

National Flood Insurance Program  
Federal Emergency Management Agency  
Federal Insurance Administration  
500 C Street, S.W.  
Washington, D.C. 20472  
1-800-427-4661  
<http://www.floodsmart.gov>

**TRAVELERS** 

**Institute for  
Business &  
Home Safety®**

4775 East Fowler Avenue, Tampa, FL 33617  
1(866) 657-IBHS (4247) • [www.ibhs.org](http://www.ibhs.org)

The Institute for Business & Home Safety's mission is to reduce the social and economic effects of natural disasters and other property losses by conducting research and advocating improved construction, maintenance and preparation practices.

**PROTECT  
YOUR HOME  
AGAINST  
FLOOD  
DAMAGE**

**Institute for  
Business &  
Home Safety®**

## KNOW YOUR BFE

Whether you live near a river or on the ocean's shore, you should know the expected flooding level in your area. The base flood elevation (BFE) is the elevation that a flood with a one-percent annual chance of occurring will reach. Consult your local building authority for the base flood elevation in your immediate area. Also check building department records or your property survey for the elevation of your home's lowest floor. This is the lowest enclosed area in your home, including any area that is below ground level on all sides— your basement, for instance. If you are unable to determine the lowest floor elevation, hire a licensed surveyor to do it.

## IF YOU LIVE IN AN "A" ZONE

If your home is in an "A" zone and the lowest floor is below the base flood elevation, the best way to protect it against flood damage is to elevate your entire house so the lowest floor is at or above the base flood elevation. Keep in mind, you must use design standards that meet the minimum requirements of your community's local floodplain management building ordinance for new construction and substantially improved structures.

You can also take the following measures to avoid flood damage in an "A" zone:

- Use water-resistant building materials in areas below the base flood elevation.
- Leave the basement or lower floors unfinished if they're below base flood elevation.
- Prevent sewer lines from backing up by installing backflow valves or standpipes.
- Raise your washer and dryer and other equipment such as the water heater, oil tanks, furnace and electrical wiring on concrete blocks, above the base flood elevation. If you are unable to raise a particular item, consider anchoring it and protecting it with a floodwall or shield.



- Install flood shields or built-up barriers for basement windows and doors. The tops of shields and barriers should extend above the base flood elevation.
- Install and maintain a sump pump system if you have below-grade floors.
- Landscape with native plants and vegetation that resist soil erosion.

## IF YOU LIVE IN A "V" ZONE

Homes in "V" zones are threatened not only by rising water, but by wave action as well. The only way to reduce the flood risk in "V" zones is to elevate the house on piles or piers. Here, too, you must use design standards that meet the minimum requirements of your community's local floodplain management building ordinance for new construction and substantially improved structures. Be sure to have an architect or engineer evaluate your elevation plans.

## BEFORE A FLOOD THREATENS

You can improve the odds of your home surviving a flood by taking these precautions, but you won't make it flood-proof. Nor do these measures guarantee your safety. Take these additional steps to protect yourself and your family as fully as possible:

- Create a plan. Become familiar with your community's disaster preparedness plans

and create a personal plan for your family. Identify escape routes from your home and neighborhood and designate an emergency meeting place for your family to reunite if you become separated. Also establish a contact point to communicate with concerned relatives.

- Conduct a thorough home inventory. Thorough documentation of your belongings will help you file your flood insurance claim. For more information, visit the Insurance Information Institute web site [www.knowyourstuff.org](http://www.knowyourstuff.org).
- Put together an emergency kit. Include a three-day supply of drinking water and food you don't have to refrigerate or cook; first aid supplies; a portable NOAA weather radio; a wrench and other basic tools; a flashlight; work gloves; emergency cooking equipment; portable lanterns; fresh batteries for each piece of equipment; clothing; blankets; baby items; prescription medications; extra car and house keys; extra eyeglasses; credit cards and cash; important documents, including insurance policies.
- Pay attention. If flooding threatens, follow weather and news reports so you know how much danger you're facing. Obey evacuation orders from local authorities.

## YOUR HOMEOWNERS INSURANCE POLICY DOES NOT COVER FLOOD.

The federal government created the National Flood Insurance Program to provide this coverage to property owners. About 20 to 25 percent of all flood claims are paid for homes outside of Special Flood Hazard Areas, so if your community participates in this federal program, you should purchase flood coverage either directly from the NFIP or from a participating insurer. It's also important to note that there is typically a 30-day waiting period when purchasing a new policy. Contact your insurance agent or company.