

# FEMA Flood Insurance Basics

## How do I know if I am in a flood hazard area?

- FEMA floodplain maps are available at the planning, zoning, clerk or building offices.
- You can also view the maps on-line at: <http://msc.fema.gov>.
- Talk to your neighbors; they may have already looked at the maps.

## I am not in a mapped floodplain, why should I buy flood insurance?

- Not all flood risk areas are mapped; some high-risk areas have been left off due to budget and technical limitations.
- More than one of every four flood insurance claims are filed on properties outside of the mapped floodplain.
- Flood insurance can cost as little as \$100 a year for lower-risk properties.

## I did not flood in 2008 so I must be safe, right?

- To one can accurately predict when or where floods will occur in any year; there have been consecutive 100-year flood events in the same community.
- In areas with new development, flood elevations and flood frequencies are increasing; stormwater controls are not always adequate.
- Weather patterns are constantly shifting; we are seeing wetter summers in some parts of the state, dryer in others.

## How can I protect my home from flooding?

- Buy flood insurance; it's the most effective method available to provide comprehensive coverage at a reasonable cost.
- Elevate utilities and mechanical equipment in your basement; floodproof basement walls and install sump pumps and check valves.
- Analyze the drainage patterns on your lot and the neighborhood; there are landscaping options to fix recurring flooding problems.

## Are all the flood hazard areas in my community mapped?

- Probably not, most communities have flood-risk areas that are not mapped.
- Maps be older and not accurately depict current flood risks; blocked culverts or drainage swales are a common problem.
- Community may have more accurate flood risk information; also check with Regional Planning Commission.

## Will flood insurance cover every type of flood loss?

- No. It only covers overland flooding which affects two or more structures or more than two acres of land.
- It does not cover sewer back-up or groundwater flooding (seepage) unless there is a coverable flood in the area that is the cause of the back-up or seepage.

- Covers subsidence, mud flows, erosion and other losses caused by overland flooding; info: [www.fema.gov/business/nfip/qanda.shtm](http://www.fema.gov/business/nfip/qanda.shtm).

#### **How do I get flood insurance?**

- Contact the agent who wrote your homeowners policy – they generally also write flood insurance policies.
- If your agent doesn't write this coverage, visit the agent look-up tool on the FEMA FloodSmart website: [www.floodsmart.gov](http://www.floodsmart.gov).
- Most reputable insurance companies provide this service, even if your agent isn't aware of it; you may wish to contact the home office.

#### **Why did my community just get new flood maps?**

- It is a congressionally mandated project, funded by FEMA and occurring in every State in the nation.
- Wisconsin is funded by FEMA through a Cooperating Partnership Agreement.
- It started in 2003 with the most populous counties in the State.
- Development pressure is also factored in decisions on which areas to map
- 48 counties will have new maps by the end of 2010, when the current funding cycle ends.