

Lucy St. John

From: floodlines-bounces@maillist2.nh.gov on behalf of Walsh, Kellie <Kellie.Walsh@nh.gov>
Sent: Wednesday, March 16, 2016 9:23 AM
To: floodlines@maillist2.nh.gov
Subject: [Floodlines] Flood Insurance
Attachments: FEMA_Art_AfterAFlood_V13_508.pdf; ATT00001.txt

Flood Insurance

Everyone lives in a flood zone, whether you live in a low-, moderate- or high-risk flood area. You do not need to live near water to be flooded. Floods are caused by storms, melting snow, hurricanes, water backup due to inadequate or overloaded drainage systems, as well as broken water mains. You can protect your home, business, and belongings with flood insurance from the NFIP. Flood insurance is necessary because homeowners insurance does not cover flood losses. Anyone who applies for a federally-funded mortgage/loan or refinancing on an existing home in flood-prone areas will be required to carry flood insurance for the life of the mortgage/loan.

All residents in NFIP participating communities can purchase flood insurance. While it is always a good idea to have flood insurance if you live in a high-risk flood area, it is also a good idea even in lower risk areas, since 25%-30% of flood insurance claims come from areas that are designated low-to-moderate risk areas. To learn more about your property's flood risk, please view FEMA's floodplain maps and/or visit FEMA's FloodSmart website and complete the One-Step Flood Risk Profile box, a red box on the left side of the page.

Visit <http://www.nh.gov/oep/planning/programs/fmp/floodaware.htm> for more information about NH Flood Week and follow us on Twitter [@NHOEP](#) !

Kellie C. Walsh, CFM
Assistant Planner
State Floodplain Program Assistant Coordinator
NH Office of Energy and Planning
Johnson Hall, 3rd Floor
107 Pleasant Street
Concord, NH 03301
Main: 603.271.2155 | Direct: 603.271.1755
kellie.walsh@nh.gov