

# Lessons Learned from a Major Flooding Disaster



According to the Federal Emergency Management Agency (FEMA), last year's heavy rainstorms caused widespread catastrophic flooding leaving thousands of homes damaged. Here are some share-worthy lessons learned.

## 1 Everyone is at risk for flooding

The majority of homes affected were in low- to moderate-risk or Preferred Risk Policy (PRP) areas. Uninsured homeowners had to pay for damages out of pocket.

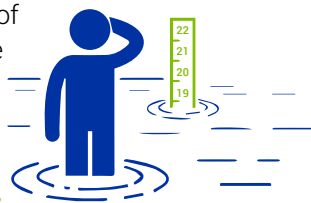
Property owners with homes in low- to moderate-risk areas account for 20% of the NFIP's claims.



## 2 Man-made barriers can escalate flooding

A 3' concrete highway divider along an interstate highway acted as a levee increasing the depth of floodwater by 3 feet on one side, contributing to the damage.

Urbanization, the clearing of land for agriculture or construction, artificial levee systems—all can increase risk and influence where floods happen.



## 3 Major disasters can deplete resources

Many homes and buildings were damaged, so materials to rebuild become scarce and expensive.

Flood insurance helps insureds get back on their feet and return to their homes more quickly after a devastating flood.



## 4 Be sure to plan for the worst-case scenario when building

Case-in-point: In an older elementary school building, flood waters reached the second floor windows, while a newer elevated building took on only 8" of water.

Flooding is not only caused by rising waters; it can be a result of wildfires, snow melt runoffs and mudflows.



## 5 Know your options if your home is uninhabitable

Flood victims were forced from their homes many to discover that FEMA temporary trailer homes were not readily available.

Flood insurance options are available to cover alternative living arrangements.



Keep in mind a homeowners insurance policy does not cover flooding. Only flood insurance protects a home and personal property from flood damage and can help lessen the financial burden of rebuilding after a flood.

For more information visit  
[www.nationalfloodservices.com](http://www.nationalfloodservices.com)