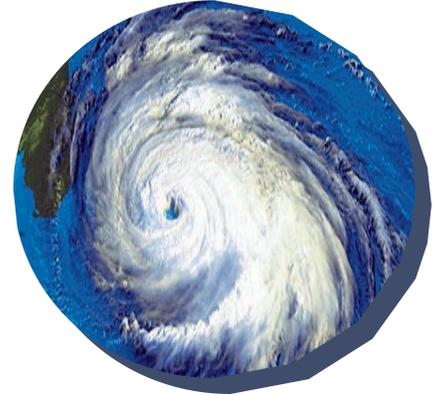




FLOODPLAIN *focus*

FOR THE CITIZENS OF HAVRE DE GRACE

- ◆ Floods are the Number One natural disaster in the United States.
- ◆ In the past 5 years, all 50 states have experienced floods or flash floods.
- ◆ Everyone lives in a flood zone - some at higher risk than others.
- ◆ Just a few inches of water from a flood can cause thousands of dollars in damage.
- ◆ In a high-risk area, your home is more likely to be damaged by flood than by fire.
- ◆ Hurricanes, storm surge, heavy rains, winter storms and snowmelt are common causes of flooding.



Tropical storms and hurricanes can be particularly dangerous and lead to potentially catastrophic conditions caused by heavy rains, storm surge, and inland flooding. Flooding causes damage and destruction across regions nationwide, wiping out homes and businesses. However, many residents and business owners are unaware that they qualify for flood insurance. You can take steps to reduce the financial impact of flooding before a disaster strikes.

Homeowners' insurance does not cover flood damage.

A Preferred Risk Policy provides both building and contents coverage for properties in moderate- to low-risk areas for one low-price. Renters can get their own contents coverage policy.

You are eligible to purchase flood insurance as long as your community participates in the National Flood Insurance Program. **Yes, Havre de Grace does participate and is currently a class 8.**

When your community participates in the Community Rating System (CRS), **you can qualify for an insurance premium reduction discount of up to 45% if you live in a high-risk area and up to 10% in moderate- to low-risk areas.**

In most cases, it takes 30 days after purchase for a policy to take effect, so it's important to buy insurance before the storm approaches and the floodwaters start to rise.

People outside of mapped high-risk flood areas file over 20-percent of all National Flood Insurance Program flood insurance claims and receive one-third of Federal Disaster Assistance for flooding.

From 2005 to 2014, total flood insurance claims averaged more than \$3.5 billion per year.

Let's Not Forget...

the considerable and costly damage we experienced from the heavy rains and storm surge caused by prevailing winds.

1972 - Hurricane Agnes

1996 - Hurricane Fran

2003 - Hurricane Isabelle

2011 - Hurricane Irene

2011 - Tropical Storm Lee

2012 - Hurricane Sandy

2013 - Tropical Storm Andrea

To determine which flood zone your property may be located in, call the City of Havre de Grace, Department of Planning at: **410-939-1800 x1123**

Flood protection references and brochures are available at our local public library or at City Hall.

Call your insurance agent to ask if they provide flood insurance through the NFIP.

