

# HINTS FOR HOMEOWNERS

## Easy Steps To Reduce Your Flood Risk

(NAPSA)—Anywhere it can rain, it can flood; and anywhere it can flood, homes can suffer from thousands of dollars' worth of damage. Only two inches of floodwater inside a home can damage drywall, flooring, furniture and electrical systems, adding up to \$7,800 or more in losses. Without a flood insurance policy, your financial security is at risk.

In 2006, every state in the country experienced a flood. During this year's hurricane and summer season, severe storms and tropical systems increase the risk of flooding across the country. Fortunately, you can prepare now to protect your home from costly damage. These simple steps will help reduce your flood risk:

- **Learn your flood risk.**

Properties that are not within high-risk areas can still flood. Find out your flood risk by entering your address at "What's Your Flood Risk?" at [www.FloodSmart.gov](http://www.FloodSmart.gov). Insurance agents can also help check your risk.

- **Move important objects and papers to a safe place.** Store your valuables where they're least likely to get damaged, such as a bank safe-deposit box or attic.

- **Conduct a thorough home inventory.** Making a detailed list of your belongings will help you file your flood insurance claim. For information, visit [www.knowyourstuff.org](http://www.knowyourstuff.org).

- **Reduce your flood risk through home improvements.** Visit [FloodSmart.gov](http://FloodSmart.gov) to learn about ways to lower your risk of sewer backup, electrical problems,



**You don't have to live in a high-flood-risk area to need to protect your home.**

basement flooding and other flood-related issues.

- **Purchase a flood insurance policy.** Most homeowners insurance does not cover floods. If you already have a flood policy, remember: Your policy needs to be renewed each year.

If you live in a high-risk area (Special Flood Hazard Area), you are at a significant risk for flooding and should consider flood insurance protection. Flood insurance is vital to ensure that residents have financial protection against the devastating effects of flooding.

However, even for those who live outside of a high-risk area, the risk is only reduced—20 to 25 percent of flood claims every year come from low- to moderate-risk areas. Residents who live in these areas should know their risk and consider purchasing protection.

To learn more about the benefits of protecting your home and property against flooding, and how to purchase a flood insurance policy, visit [www.FloodSmart.gov](http://www.FloodSmart.gov) or dial (800) 427-2419.