



# Lessons Learned from a Major Flooding Disaster

According to the Federal Emergency Management Agency (FEMA), 2018'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



Homeowners in low- to Moderate-risk areas had to pay for flood damages out of pocket.

Property owners with homes in low- to moderate-risk areas account for 25% of the NFIP's claims.

## 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.

## 2 MAN-MADE BARRIERS CAN ESCALATE FLOODING



A three foot concrete highway divider can act as a levee and increase the depth of floodwater resulting in increased damages.

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

## 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.

## 3 MAJOR DISASTERS CAN DEplete RESOURCES



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

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

**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.**

