Most homeowners insurance doesn't cover flooding.

Homeowners need additional protection from floods associated with hurricanes, severe storms, heavy rains and other conditions.

The National Flood Insurance Program (NFIP) offers flood insurance to homeowners, renters, and business owners if their communities participate in the program.

Participating communities agree to adopt and enforce ordinances that meet or exceed requirements to reduce the risk of flooding.

Go to www.floodsmart.gov for more information.

Did you know....

- Just an inch of water can cause costly damage to your property.
- A car can easily be washed away by two feet of water.
- Even small increases in sea level rise can result in increased storm surges and high tides.
- Your home has a 26% chance of being damaged by a flood during the course of a 30-year mortgage, compared to a 9% chance of fire.

Homeowners and community land managers can plan storm-water uses that mitigate impacts and help conserve water resources.

Rain barrels capture storm water, which would otherwise flow into sewers or contribute to flooding, for use in landscaping.

For additional information, go to http://ncseagrant.ncsu.edu/

Does Your Yard or Neighborhood Flood?

For more information about storm-water programs for homeowners and communities, contact the North Carolina Cooperative Extension www.bae.ncsu.edu/stormwater

What homeowners and communities can do to manage storm water and reduce flood risks.
Localized flooding is becoming a problem for more property owners and neighborhoods across the region. Flooding may be due to any one of the following or a combination:

- Debris blocking drainage ditches, culverts, or outfalls.
- Property owners filling in ditches or drainage systems.
- More runoff from increased development.
- Increased rainfall resulting from changes in climate and/or local weather patterns.
- Higher river or creek levels
- Higher tides that may be due to increases in sea level.
- Wind tides.

**What conditions make local flooding worse?**

- Maintain storm water control and treatment practices on your property or in your neighborhood.
- Maintain drainage systems.
- Reduce storm water runoff coming from your property by directing runoff from buildings and driveways into natural areas or rain garden or by installing a cistern to capture runoff to use later for watering gardens.
- Elevate New Construction.
- Build further back from waterways.
- Keep ditches and culverts cleared.
- Do not spray ditches with herbicides.

**Actions your community can take....**

- Adopt storm water regulations.
- Adopt and enforce minimum floodplain management standards required for participation in the National Flood Insurance Program.
- Build community understanding of local flood and storm water management by providing information at community meetings and events and through local newsletters and websites.

To find out more about the flood risks in your area, go to the North Carolina Floodplain Mapping Program website: [http://www.ncfloodmaps.com/](http://www.ncfloodmaps.com/)

**Build a rain garden to manage storm water.**
[www.bae.ncsu.edu/topic/raingarden/](http://www.bae.ncsu.edu/topic/raingarden/)