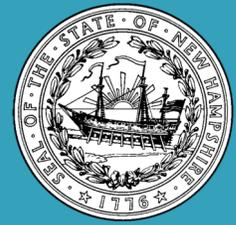


5 Myths About Flooding...Busted!



Myth #1: A flood has never happened near my home or business so I don't need to worry about flooding.

FACT: It can flood anywhere it rains—plus climate change is making weather less predictable and increasing sea levels, which isn't helping. New development in floodprone areas can also make flooding problems worse.

Myth #2: I am not in a flood zone on the FEMA flood maps so I don't need to worry about flooding.

FACT: Flood maps do not show all places where it will flood, now or in the future. In fact, almost 25% of flood insurance claims are outside of FEMA flood zones.

Myth #3: A little flooding won't cause much damage to my property.

FACT: Just 1 inch of water can cause over \$25,000 in damage to your home! Use the **Cost of Flooding Calculator** at [FloodSmart.gov](https://www.floodsmart.gov) to understand how much flood damage can cost you.

Myth #4: I can't buy flood insurance because my building is outside of a FEMA flood zone.

FACT: Anyone who lives in or owns property in a community that participates in the National Flood Insurance Program (most NH communities) can buy flood insurance. Contact your insurance agent or visit [FloodSmart.gov](https://www.floodsmart.gov) to learn more.

Myth #5: My homeowners insurance policy will cover damage from a flood.

FACT: Most homeowners insurance policies **do not** cover flood damage.

The best time to prepare for a flood is right now!

Visit [ReadyNH.gov](https://www.readynh.gov) to learn how to prepare for a flood or other disaster.

Visit [FloodSmart.gov](https://www.floodsmart.gov) or contact your insurance agent to learn more about flood insurance.



**New Hampshire
Flood Safety Awareness
Week**