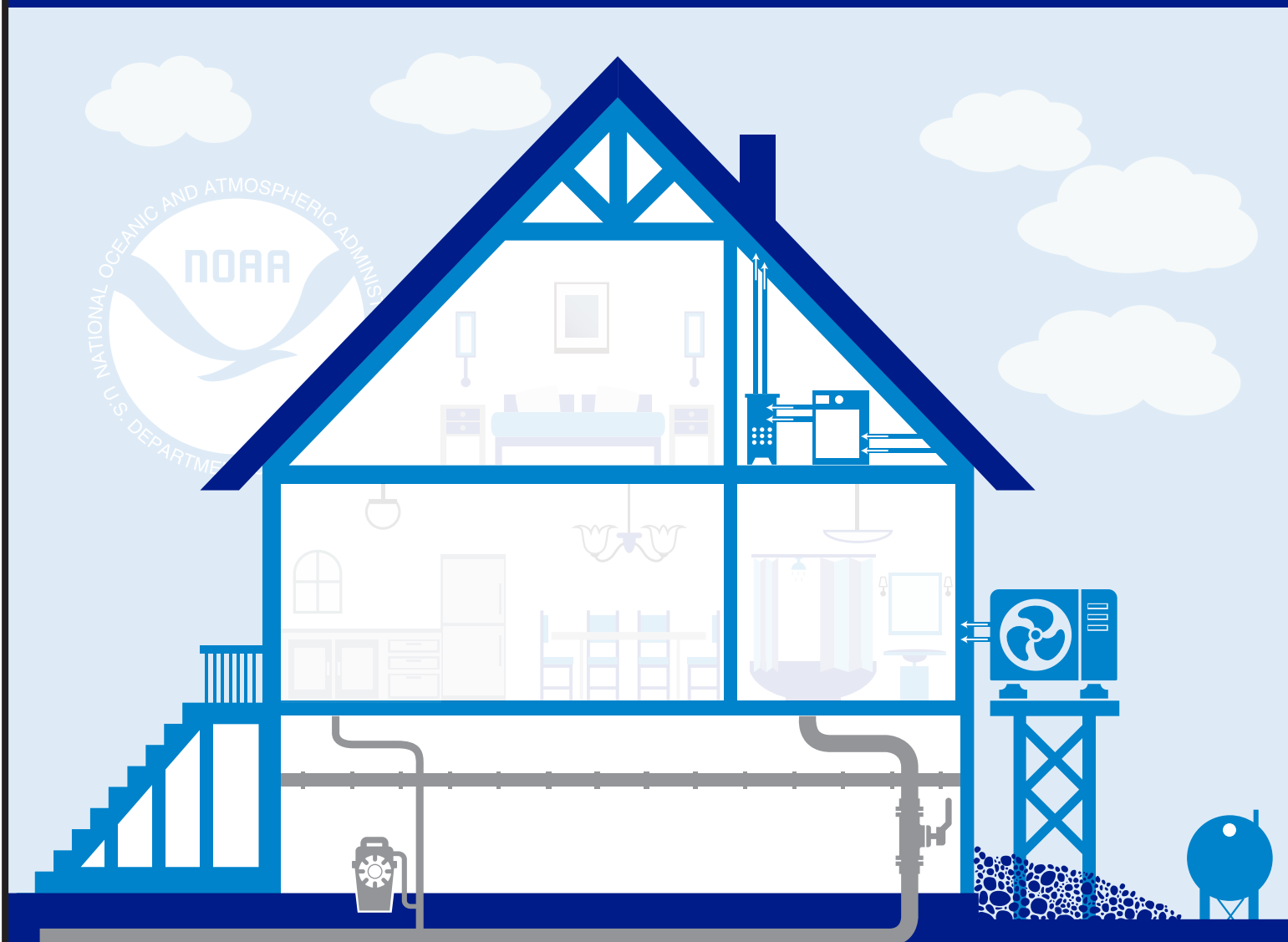


ARE YOU FLOOD READY?

In a flood zone, a house has a one in four chance of being flooded over the life of a 30-year mortgage.



Make your home flood-ready.



Sewer

Install backflow valves to protect home from sewage backup.



Utilities

Raise electrical and heating and cooling systems.



Outside Equipment

Anchor fuel tanks and other equipment.



Pumps

Ensure sump pump works and battery is fully charged.



Elevation

Raise your home to avoid floodwater.

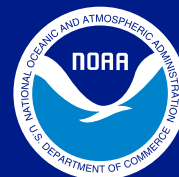


Landscaping

Slope away from foundation, minimize paved areas, and use native plants.



Save money on repairs and flood insurance premiums.





BE FLOOD-READY.

Take steps to prepare before a flood happens. Understand your flood risk. Take steps to lower your risk. Have a plan to protect your family.

Take time to investigate.

Flood zones. Input your address and this website will provide the location of the applicable flood zone boundaries.

region2coastal.com/view-flood-maps-data/what-is-my-bfe-address-lookup-tool

Home elevation. Visit the local building official or hire a surveyor to find this important measurement. A home's lowest floor should be above the base flood elevation, which is how high water is expected to rise in a 100-year flood as depicted on Federal Emergency Management Agency (FEMA) flood maps. Flood insurance premiums are determined using this information.

Risk reduction tips. This website offers good advice.

disastersafety.org/flood/reduce-flood-damage-to-homes

Look beyond FEMA flood maps. More than two-thirds of flood losses occur outside of FEMA flood zones. Use this tool, the New Jersey Coastal Hazard Profiler, to learn more. *njfloodmapper.org/profiler*

Buy flood insurance. Homeowners insurance does not cover flood damage.

Take time to prepare.

Make a family emergency plan. Don't forget the pets! Know what is required if going to a shelter or hotel. For more information, visit *redcross.org/prepare/location/home-family/plan*.

Evacuate when told. Follow the advice of local officials. Even if your house is safe, nearby properties may be at risk. Emergency vehicles may not be able to reach you.

Map the route. Know where to go when the call to evacuate comes.

Office for Coastal Management