

# Mount Vernon

## Community & Economic Development Department

### IS YOUR PROPERTY IN A FLOODPLAIN?



#### FEDERAL INSURANCE REQUIREMENTS:

Homes and buildings in high-risk flood areas with mortgages from federally regulated or insured lenders are required to have flood insurance. These areas have a 1% or greater chance of flooding in any given year, which is equivalent to a 26% chance of flooding during a 30-year mortgage.

Homes and businesses located in moderate-to-low risk areas that have mortgages from federally regulated or insured lenders are typically not required to have flood insurance. However, flood insurance is highly recommended because anyone can be financially vulnerable to floods. People outside of high-risk areas file over 20% of NFIP claims and receive one third of disaster assistance for flooding. When it's available, disaster assistance is typically a loan you must repay with interest.

A lender can require flood insurance, even if it is not federally required.

#### ADDITIONAL QUESTIONS?

Feel free to contact the City with additional questions:

Community & Economic Development Department  
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#### IS YOUR PROPERTY IN A FLOODPLAIN?

The Federal Emergency Management Agency (FEMA) provides the official maps that show if a property is located within a floodplain; and if so, which category of floodplain that particular property is within. Click in the following link to be directed to FEMA's website where you can type in a property address to see if it is within the floodplain.

<https://msc.fema.gov/portal>

#### DO I NEED FLOOD INSURANCE?

Your homeowner's insurance typically does not cover flooding.

The need for flood insurance depends, in large part, on whether or not your lending agency requires it. If you are renting you can get flood insurance to cover the contents of your home or business. Below is a link to the National Flood Insurance Program where you can find additional information.

<https://www.floodsmart.gov/floodsmart/>

#### WHO DO I CONTACT TO GET FLOOD INSURANCE?

The National Flood Insurance Program (NFIP) contracts with private insurance companies to provide flood insurance.

Click on the link below to be directed to the NFIP website where a list of these companies can be found.

<https://agents.floodsmart.gov/Agents/>