

## PROTECT YOUR PROPERTY

Properties in the 100-year floodplain have a 1% chance of flooding in a given year. Put another way, properties in the floodplain have a 30% chance of flooding over the life of a 30-year mortgage.

- Know how to shut off the electricity and gas to your house when a flood comes.
- Put insurance policies, valuable papers, medicines, etc. in a safe place.
- Be prepared to take temporary flood proofing measures. Move essential items and furniture to upper floors. Keep materials like sandbags, plywood and plastic sheeting handy for emergency waterproofing.
- Consider permanent flood protection measures such as elevating your home (or elevating your furnace, water heater and electrical panel), installing check valves to prevent sewer back-ups, or other flood proofing techniques. The *Homeowners Guide to Retrofitting: Six Ways To Protect Your House From Flooding* is available at the Hull Public Library and online at <http://www.fema.gov/rebuild/mat/rfit.shtm>. Additional flood protection materials are also available at the library.
- Purchase flood insurance. Standard homeowner insurance policies do not cover losses due to floods. However, the Town of Hull participates in the National Flood Insurance Program (NFIP), which makes it possible for Hull property owners to obtain federally backed flood insurance. Flood insurance policies may cover the structure of the property and its contents separately. Make sure you have the coverage you need. Renters can insure their property against flood loss. Local insurance agents can sell an NFIP policy; all agents must charge the same rates. Do not wait for the next flood to buy insurance protection. In most cases there is a 30-day waiting period before coverage takes effect.