



## Flooding in Kentucky

Flooding is Kentucky's #1 most frequent and costly natural disaster. Anywhere it rains, it can flood. While we cannot control the weather, we can, however, limit the damages that result from floods by applying sound floodplain management practices.

### National Flood Insurance Program

The National Flood Insurance Program or NFIP is a voluntary program that was created by Congress to provide federally backed flood insurance to property owners in communities that manages its flood risk. These policies are available to all property owners to protect themselves financially from flood losses.

Residents and business owners that own property in high-risk areas are only required to buy flood insurance if they have a mortgage from a federally regulated lender. Although flood insurance is not mandatory outside of the areas the highest risk of flooding, everyone has some level of flood risk. In fact, more than 20 percent of the flood insurance claims come from outside high-risk zones. Residences and businesses outside high-risk areas should ask their insurance provider if they are eligible for a Preferred Risk Policy.

Flood risk in Kentucky is managed at both the State and Local levels. The Division of Water and your local community regulate development in in areas with the highest risk of flooding. These regulations help ensure that that new developments are built so that the risk of damage from a flood is significantly reduced. Speak to your [Local Floodplain Coordinator](#) for more info.

### Know Your Flood Risk

The Division of Water, as a Cooperating Technical Partner with FEMA, update and maintains Kentucky's flood maps, called Flood Insurance Rate Maps or FIRMs, through the Risk MAP program. The main feature of FIRMs are the flood zones which are areas identified by FEMA as having some level of flood risk. These zones indicate if your area is at a high-, moderate-, or low-risk of flooding during a 1% chance flood (formally called the 100-year flood). Areas at the highest risk of flooding are shown as A or AE zones on the flood maps. The Commonwealth, and your local community, require floodplain permits for any development in, along, or across a stream in these A and AE zones.

Find your flood zone online by visiting [watermaps.ky.gov/RiskPortal](http://watermaps.ky.gov/RiskPortal) or at [msc.fema.gov/portal](http://msc.fema.gov/portal). For help finding your flood zone or for help understanding your flood risk, contact your community's local floodplain coordinator.

### Flood Insurance

It's not if it will flood, but when. Don't wait to purchase insurance until a flood occurs. Flood insurance policies generally have a 30-day waiting period until they take effect.

A common misconception is that homeowners' policies cover flooding. In fact, most homeowner policies do not cover flood damages. Additionally, federal disaster assistance may be limited or unavailable after a flood occurs.

Contents coverage from flooding is available to homeowners and renters in addition to a standard flood insurance policy to cover your personal belongings. Things covered by a contents policy include personal belongings such as clothing, furniture, and electronics.

To learn more about flood insurance or to locate an insurance agent near you, visit <https://www.floodsmart.gov/>.

## Community Rating System

The Community Rating System (CRS) recognizes and encourages communities for implementing higher standards in their floodplain management programs. The goals of the program are to (1) reduce flood damages, (2) strengthen the insurance aspects of the NFIP, and (3) encourage comprehensive floodplain management. As of 2018, Kentucky has 34 communities participating in the CRS program. Participating communities benefit by reducing their flood risk as a whole, while property owners receive reduced flood insurance premiums, with discounts of up to 45 percent. Contact your local officials to see if your community participates in CRS. Learn more about what CRS can do for you at <https://successwithcrs.us/>.

## After A Flood

Just been flooded? Take the following actions to begin recovering:

- Step 1. Make sure it's safe to go back.** Before you re-enter your home, speak to your community's local elected officials and county Emergency Manager. Be sure your electricity and gas are off prior to going inside. Give your home first aid by covering holes, reinforcing sagging floors, ceilings, or roof sections, and checking for broken or leaking pipes. Minimize the spread and growth of mold as much as possible. Flood insurance will not cover mold damage if the policy holder fails to take action.
- Step 2. Report your loss.** This should be done immediately by speaking to your insurance agent or insurance carrier. Ask them about advance payments related to your flood insurance.
- Step 3. Document your damage:** List the damage of both your structure and its contents. Take pictures & videos as you clean up so you will have a complete and thorough record. Record information such as the items description, brand, model & serial numbers, and the items approximate age.
- Step 4. Begin cleanup.** Dry out your home by lowering its humidity. Open doors, windows, closets, and cabinets, as well as run fans and dehumidifiers. Sort contents and discard debris. Any items touched by floodwaters should either be discarded or properly cleaned. Floodwaters are dirty and can often carry things such as hazardous chemicals, human waste, or other contaminants, so protect yourself.
- Step 5. Begin planning your recovery.** Ask yourself the big question: "Do I want to get flooded again?" Talk to your insurance provider to see if Increased Cost of Compliance funding is available.
- Step 6. Talk to your local officials.** Don't just build it back, build it better. Discuss what mitigation actions you can take during recovery to prevent future flood damages and to reduce your homes risk to flooding. Ask your local officials if disaster assistance or mitigation grant funding is available.

## FLOOD MITIGATION

Flood mitigation on average returns \$7 of savings for every \$1 invested.

Mitigation is taking an action to reduce the loss of life or property due to flooding. These can be actions taken at the individual, neighborhood, or the community levels. Some typical actions property owners can take include building higher, elevating their utilities, installing flood vents, and using flood resistant materials. For communities, actions include adopting & enforcing higher standards, acquiring flood damaged structures, promoting open space, and conducting outreach programs to educate the public about their flood risk.

Funding may be available to support these mitigation actions. FEMA manages several Hazard Mitigation Assistance (HMA) grants that can fund mitigation actions before and after a flood. In addition, Increased Cost of Compliance (ICC) funding through your flood insurance policy may be available.

## Resources:

Learn about the CRS: <https://www.fema.gov/national-flood-insurance-program-community-rating-system>

Learn about mitigation funding: <https://kyem.ky.gov/recovery/Pages/Hazard-Mitigation-Grant-Program.aspx>

Contact the Division of Water: [water@ky.gov](mailto:water@ky.gov) or (502) 564-3410