

City of Mandeville Department of Planning & Development

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PROTECT YOURSELF WITH FLOOD INSURANCE

Get information on your flood risk and prepare now with an emergency plan, which should include purchasing flood insurance to protect property and possessions from flood damage.

Remember, most homeowners insurance does not cover floods, and there typically is a 30-day wait before a policy goes into effect. If you already have a flood policy, be sure to renew it each year to remain financially protected against costly flood damage.

A flood can be devastating, and you don't have to live near water to be at risk. Factors such as changing weather patterns or land development can present new flooding risks for your community.

Only 6 inches of flood water can cause over \$20,000 in damages to a 1,000 sq. ft. home.

In high-risk areas, there is at least a 1-in-4 chance of flooding during a 30-year mortgage.

Homeowners can insure a home for up to \$250,000 and its contents for up to \$100,000. Renters can cover their belongings for up to \$100,000. Non-residential property owners can insure a building and its contents for up to \$500,000 each.

As your community participates in the CRS, you may be entitled to a discount on your flood insurance premium.

For more information on your flood risks, flood insurance, or the Community Rating System (CRS), please contact your local floodplain manager:

**City of Mandeville
Lauren Brinkman
(985) 624-3101**

OR VISIT



FloodSmart.gov
The Official site of the NFIP