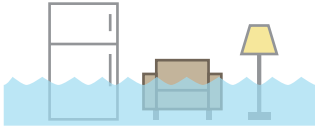


Inland Flood Risk & Your Home

Penn State Initiative for Resilient Communities // psirc.psu.edu



Floodwaters and sewer backups can cause sizable property damage, requiring drywall, carpet, furniture, and appliances to be replaced.

41 million people

in the US live in a 100 year floodplain based on recent research. According to the Federal Emergency Management Agency (FEMA), a 100-year floodplain has at least a 1% chance of certain levels of flooding each year. Repeat flooding can occur in such areas.



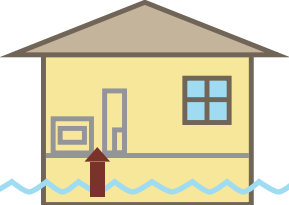
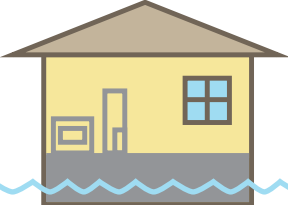


Flooding happens when rivers and streams overflow their banks. Heavy rain can also cause flooding outside of a floodplain and overwhelm stormwater systems.

Understanding Flood Risk & Mitigation Benefits

1. Are you located in a floodplain?
2. Extreme weather events are projected to increase. How can you protect your home during stronger storms?
3. Can FEMA or local grants help pay for mitigation?
4. Will your flood insurance costs go down if you choose any flood protection measures?
5. How long do you plan to be in your home and how does this affect the flood protections you might choose?
6. What are the costs of inaction? How costly would it be if your home flooded? Which items would you need to replace? Where would you live during repairs? How long would you be out of your home?

Protect Your Home

There is no one-size-fits-all solution to protect your home. Each method involves different costs and can change your flood insurance rate. The options you choose depend on your budget and how much risk you are willing to accept.

				
	Elevating your utilities & appliances	Filling in your basement	Elevating your home to FEMA's recommendation	Elevating your home above FEMA's recommendation
Pros	<ul style="list-style-type: none">Protects important parts of home from flooding and reduces repair costs	<ul style="list-style-type: none">Less expensive than elevationNo change to external appearance	<ul style="list-style-type: none">Better protection than other methodsEligibility for grant money	<ul style="list-style-type: none">Most protection from extreme floodsLower cost per extra foot once elevated
Cons	<ul style="list-style-type: none">Ground floor remains at risk to more extreme floods	<ul style="list-style-type: none">Lose basement accessGround floor remains at risk to more extreme floods	<ul style="list-style-type: none">This is a minimum standard and does not consider future changes in riskMore expensive	<ul style="list-style-type: none">Most expensive strategy in the short-termThe ideal height is unclear

This is based on research from the Penn State Initiative for Resilient Communities. You can read that research online. Consider contacting your city or county for more flood protection information.