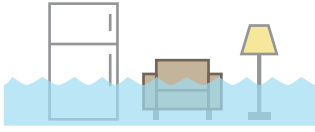


River Flood Risk & Your Home

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 home in a 100-year floodplain has a 26% chance of flooding at least once over 30 years.



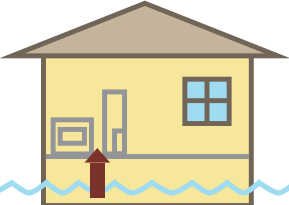
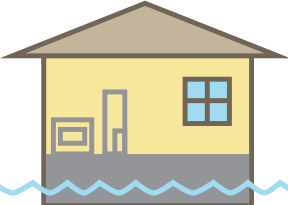


Flooding happens when rivers and streams overflow their banks. Heavy rain can also cause flooding outside of a floodplain and overwhelm stormwater systems.

Considering 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 from heavier rain and more extreme ice thaw events?
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 machinery and equipment from flooding and reduces repair costs of those items 	<ul style="list-style-type: none"> May be less expensive than elevation No change to external appearance 	<ul style="list-style-type: none"> Better protection than other methods Eligibility for grant money 	<ul style="list-style-type: none"> Most protection from extreme floods Lower cost per extra foot once elevated
Cons	<ul style="list-style-type: none"> All ground floors remain at risk to more floods 	<ul style="list-style-type: none"> Lose basement access All ground floors remain at risk to more floods 	<ul style="list-style-type: none"> This is a minimum standard and does not consider future changes in risk More expensive 	<ul style="list-style-type: none"> Most expensive strategy in the short-term The 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.