

# If it rains where you live, it can flood where you live.



**Know Your Zone** is a public awareness initiative provided by MSD to encourage homeowners, renters, and business owners to:



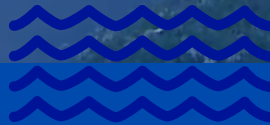
Educate yourself  
on your individual  
flood risk



Evaluate your  
need for flood  
insurance



Increase your knowledge  
of the National Flood  
Insurance Program



## Do You Know Your Zone?

The St. Louis region is rich with water resources, with three large rivers bordering MSD's service area.

Overland flooding can occur during heavy rains. It can also occur in areas where there are no nearby waterways due to rain water being channeled via a natural floodway to distant waterways or nearby stormwater system.

- 💧 The average flood damage claim for homeowners and renters exceeds \$35,000 in damages. Residents without insurance in low-risk flood zones receive one-third of disasters assistance for flooding.
- 💧 1 out of 5 of all flood insurance claims come from areas outside of high-risk flood zones.
- 💧 Most homeowners insurance does not cover flood damage.

**DID YOU KNOW?** Floods are the #1 natural disaster in the United States.

# Local Resources

**Contact your Municipal Leaders**

**United Way 211**

1-800-427-4626

[www.helpingpeople.org/united-way-2-1-1/](http://www.helpingpeople.org/united-way-2-1-1/)

**Salvation Army**

(314) 646-3000

[www.stlsalvationarmy.org](http://www.stlsalvationarmy.org)

**American Red Cross**

314-516-2800

<https://www.redcross.org/local/missouri>

# Additional Resources

**National Flood Insurance Program**

1-888-724-6924

[www.FloodSmart.gov](http://www.FloodSmart.gov)

**Map Service Center**

1-877-336-2627

[MSC.FEMA.gov](http://MSC.FEMA.gov)

**FEMA Disaster Assistance/  
Region VII (Missouri)**

1-816-283-7061

[FEMA.gov](http://FEMA.gov)

**Disaster Help**

[Disasterassistance.gov](http://Disasterassistance.gov)

**Disaster Preparedness**

[Ready.gov](http://Ready.gov)

**National Weather Service**

[NOAA.gov](http://NOAA.gov)



## The National Flood Insurance Program (NFIP)

The National Flood Insurance Program, a federal program, was created by Congress in 1968 to provide a way for property owners to financially protect themselves from overland flooding.

The NFIP is administered by the Federal Emergency Management Administration (FEMA).

From 2010 to 2018, total flood insurance claims averages more than \$17 billion per year.

There are two types of flood insurance coverage :

- buildings
- contents

