

# Low risk doesn't mean no risk!

New Hampshire Flood Safety Awareness Week | March 14-18, 2022 | #NHFloodWeek  
New Hampshire Floodplain Management Program

Nobody ever thinks it's going to be their house. But a common misconception is that low risk means that you're not at risk of flooding or that you don't need to be prepared for a flood. Below are five reasons why low risk doesn't mean no risk and why you should prepare before you are impacted by a flood.

- 1. Floods can happen anywhere. To anyone. At any time.**  
No matter where you live or own property, flooding is always possible.
- 2. Flood maps don't account for all flooding factors.**  
Other conditions can increase the possibility of flooding in moderate- and low-risk areas.
- 3. Just 1 inch of water can cause \$25,000 of damage to your home.**  
A flood insurance policy may offer low-cost coverage in moderate- to low-risk areas.
- 4. Protection measures can be easy and inexpensive.**  
Try simple and effective protection measures you can do today.
- 5. Flooding is the most common disaster in New Hampshire.**  
Adopting floodplain regulation can improve a community's resiliency to future floods.



## What is high-, moderate-, and low-risk?

- Moderate- to low-risk flood areas are designated with the **letters B, C, and X on FEMA flood maps**. In these areas, the risk of being flooded is **reduced, but not completely removed**.
- High-risk flood areas begin with the **letters A or V on FEMA flood maps**. These areas face the highest risk of flooding. If you own a property in a high-risk zone and have a federally backed mortgage, you are required to purchase flood insurance a condition of that loan.

Learn more about [New Hampshire Flood Safety Awareness Week](#).  
Visit [FloodSmart.gov](#) to learn more about flood insurance.  
Visit [ReadyNH.gov](#) to learn how to be ready when a flood happens.