



# Flood Hazard Mitigation

## How do I know if my property has a high potential for flooding?

**A1.** If your property has experienced flooding in the past, and no measures have been taken to correct or prevent further flooding, then your property has a high potential for flooding.

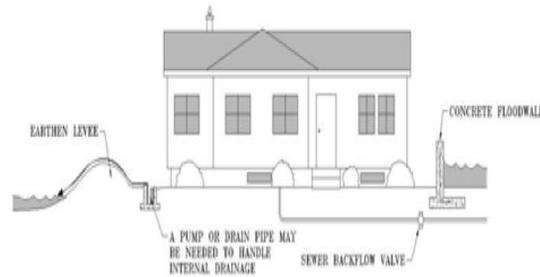
**A2.** If you are required by your mortgage lender to pay flood insurance, you are in a designated flood hazard area. But, if you do not have a loan against the property or if the loan originated prior to 1979, you may not have this requirement.

**A3.** The best way to determine if you are in a floodplain is to look at the FEMA Flood Insurance Rate Maps available online ([www.fema.gov](http://www.fema.gov)) and at City Hall.

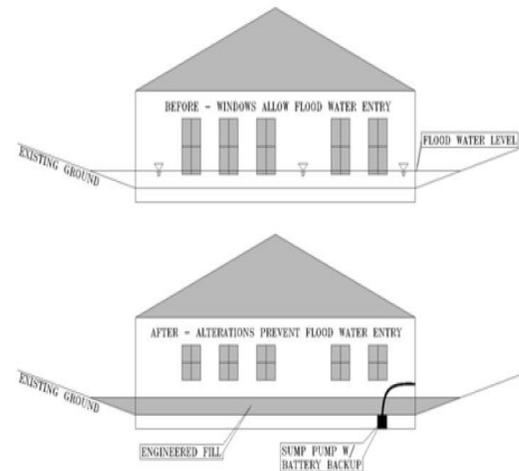
## If I determine that my home or business has a high potential for flooding, is there anything I can do to prevent my structure from further flooding and eliminate the need to purchase flood insurance?

**A.** Each case is unique, but most flood prone structures can be modified to prevent further flooding. The following diagrams are examples of ways a structure could be protected from flooding.

Small levees and / or floodwalls could be used to protect the structure.



In other situations, exterior walls of a structure are sometimes modified so as to remove openings that floodwater formerly flowed into. Sump pumps and engineered fills are then added to relieve hydrostatic pressure of the below grade structures.



Prior to any modifications, you should seek the advice of a qualified flood proofing expert.

For further information, contact the City's Flood Plain Administrator at City Hall at (573) 896 - 5600.



Citizen Information Brochures  
May be obtained from the  
Maintenance Department

245 S. Summit Dr. Holts Summit, MO. 65043

Office Hours: 8am - 5pm, Mon. - Fri.

(573) 896 - 5600

<http://www.holtssummit.org/>

