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With the coming of spring rains and the summer hurricane season, residents of coastal Alabama may wish to investigate your risk of flooding.

Whether or not you realize it, you are living in a flood zone. Surprised? Don't be. Everyone lives in a flood zone, an area with likelihood to flood. The only question is what your flood risk is.

According to the Federal Emergency Management Agency (FEMA) Flood website, www.floodsmart.gov, flooding is the #1 natural disaster, and everyone is at risk of potential flooding. Home and business owners can assess the flood risk (low, moderate, or high) by visiting the website above, clicking on "What's Your Flood Risk?", and entering a street address. To find what flood zone a property is in, visit the FEMA Map Services Center (www.fema.gov/business/nfip/mscjumppage.shtm).

Mortgage companies may require flood insurance if the property is in a high risk zone, and flood insurance is available from your local insurance agent through the National Flood Insurance Program (NFIP). Coverage is also available for low and moderate risk areas through NFIP. Coverage under the Coverage for the Preferred Risk Policy offers premiums as low as \$112 per year.

FEMA encourages every home and business owner to protect themselves and purchase flood insurance through the National Flood Insurance Program. You can contact your local homeowners insurance agent on more information about how to purchase this insurance. For more information on the National Flood Insurance Program, read the Alabama Cooperative Extension flyer “Navigating the National Flood Insurance Program” online (www.aces.edu/pubs/docs/A/ANR-1320/).