



Ask the Realtor: Flood Insurance

With all the water uprising across the county, there is a renewed interest in flood insurance.

Your standard homeowners' policy does not cover flood insurance. Flood insurance is a separate policy and is offered by the National Flood Insurance Program (NFIP) or through private insurance companies. If you live in a flood plain zone, your mortgage company will require you to get flood insurance. But, you can purchase a policy if you are not in a flood plain zone.

What does it cover? When it comes to the physical structure of your house, NFIP tops out at \$250,000. If you have a \$300,000 house that's a total loss because of a flood, the most you can recoup through the program is \$250,000 to cover the structure itself. For your personal possessions, the cap is \$100,000 under the federal program. If you already have insurance through the federal program, then you can buy "excess flood insurance" through a private carrier that would cover claims above the national limits.

If you are considering flood insurance, there is a 30 day waiting period from the time you ask for it til when it kicks in. So, if there is a hurricane on your door step or that river is hitting its 100 year high, and you decide to purchase it, you're too late.

Do you need it? If you are in area that has a dam or rivers, you may want to check the flood zone map. The federal government does update flood zones and what you thought was fine may not be. You can go to floodsmart.gov to enter your address and find out if your home is in a floodplain.

Get Your Garden Ready

Whether it is vegetables or flowers, there is a right time to prep and plant.

In the Northeast, April is the time to:

- Rake or remove mulches from all flower beds.
- Plant rosebushes. They often do best if planted before growth starts and buds swell.
- Plant lilies-of-the-valley, violets, and garden lilies. Divide summer- and fall-blooming perennials like irises and chrysanthemums.
- Plant blackberries, raspberries, strawberries, and fruit trees.
- Start seeds indoors for heat-loving crops such as eggplant, tomatoes, and squash. And don't plant them outdoors til May.
- Plant cool-season vegetables outside, such as beets, peas, lettuce, collards, turnips, carrots, brussels sprouts, Swiss chard, kale, kohlrabi, onions, parsley, parsnips, radishes, and spinach

In May

- Get that herb garden started by putting in plants.
- Plant beans, sweet corn, potato slips, pumpkin, and watermelon.
- Start cucumber, cantaloupe, summer squash, and watermelon seeds indoors. You can plant them when they are hardy
- Pinch back growth of newly planted annuals and perennials; this will help the plants develop more flowers.
- Be sure to weed your garden before the weeds go to seed.
- At the end of the month, go ahead and plant your heat loving plants

Enjoy your bumper crop this year !

If you are considering buying or selling, let's work together and make it a reality.

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