

Mitigate Your Home

Flooding is the most common and costly disaster in the United States and can happen anywhere. At any time, floodwaters can cause millions of dollars in damage across FEMA Region 3. There are many ways homeowners can minimize their home's potential risk of flooding and not all of them are difficult or expensive. The following toolkit offers pre-disaster mitigation tips relevant for homes and businesses. We encourage everyone to use the resources available in the toolkit to help prepare yourself and others before disaster strikes.

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Home Mitigation

Key Messages for Home Mitigation

Know Your Risk. Anywhere it can rain, it can flood. To check your specific flood risk, look up your address in the [FEMA Flood Map Service Center](#).

Reduce Your Risk. By preparing now, you can protect your family, home and belongings from flooding.

Insure Your Property. Flood damage isn't covered by standard homeowner's insurance policies, and flood damage is expensive. Just one inch of floodwater can cause more than \$25,000 in damage. Talk to your insurance agent about flood insurance or visit www.floodsmart.gov.

Talking Points for Home Mitigation

Avoid Risk

- Over the past 30 years, flooding has been more dangerous in the U.S. than any other weather-related disaster.
- Find out if you live, work, or travel through areas that are prone to flooding.
 - FEMA creates flood maps , known as Flood Insurance Rate Maps (FIRMs), to show the locations of high and moderate risk areas.
 - To check your flood risk, look up your address in the [FEMA Flood Map Service Center](#).
 - Flood maps provide a guide to flood-prone areas, but it is impossible to predict all flooding. Many areas outside the high-risk flood zone can flood. For example, if you live in an urban or suburban area, you might be at risk from flooding due to stormwater runoff.
- Reduce your risk by
 - [Protecting your home from flooding](#).
 - [Retrofitting your home](#).
 - Working on [Low-Cost Projects you can Do Yourself](#).

Buy Flood Insurance

- Flood damage isn't covered by standard homeowner's insurance policies and just one inch of floodwater can cause more than \$25,000 in damage.
- Everyone should consider flood insurance. Even if your home is in a low- or moderate-risk flood zone, purchasing flood insurance is a smart choice. More than 20 percent of flood insurance claims come from properties that are not in identified high-risk zones.
- Renters should purchase a flood insurance contents policy. Flood damaged household goods are rarely salvageable.
- Talk to your insurance agent about flood coverage or visit www.floodsmart.gov.

Tips for Homeowners

- Review Your Landscaping
 - Routinely clean and maintain gutters, downspouts, and splashpads so rainwater flows away from your house.
 - Clear debris from drainage ditches and storm drains.

- Improve your lot grading so stormwater will drain away from the building.
- Connect a rain barrel to your gutter downspouts to collect runoff from the roof. This non-potable water can be used to water your plants or wash your car.
- Seal Foundation Cracks
 - Close any foundation cracks with mortar and masonry caulk or hydraulic cement, which expands and fills gaps completely.
 - Seal walls in your basement with waterproofing compounds to avoid seepage, making sure floor drains are free of obstructions.
- Install a sump pump: Sump pumps propel groundwater away from your home and can be an excellent defense against basement seepage and flooding. Choose a battery-operated sump pump in case the power goes out.
- Prevent Sewer Backups
 - Install drain plugs for all basement floor drains to prevent sewer backups.
 - Have a licensed plumber install sewer backflow valves for all pipes entering the building to prevent floodwater and wastewater from backing up into your home through toilets, sinks, and other drains.
- Elevate Appliances and Electrical Equipment
 - Raise and anchor service equipment and appliances such as air-conditioning units, water heaters, heat pumps, and water meters onto platforms so they are at least one foot above the potential flood height.
 - Move major appliances such as washers, dryers and hot-water heaters above the ground floor.

News Release Template

Flooding Is Always a Potential Threat

Winter is here, and although communities look forward to the eventual start of spring, it's also a time to be aware of the current threats of Mother Nature. We might think of hurricanes or spring downpours when we think of floods, but rapid snowmelt, ice jams or a few inches of rain can cause flooding during the winter.

Now is the best time to protect your home against future flooding. The Federal Emergency Management Agency has [information and documents to help homeowners and contractors make changes to an existing building to protect it from flooding or other hazards](#).

First and foremost on the list is to get flood insurance. Even if your home is in a low- or moderate-risk flood zone, FEMA recommends purchasing insurance. More than 20 percent of flood insurance claims come from properties outside of high-risk zones.

It's the first thing to do because there is a 30-day waiting period before a policy can take effect. If the waters are rising, it's too late to purchase a policy.

Other steps you can take to protect your family and your property include:

- Become Water Resistant: Make uninhabited parts of the home resistant to flood damage when water enters during flooding.
- Make sure downspouts carry water several feet from your house to a well-drained area. About 2,500 gallons of water will come from a 1,000-square-foot roof with one foot of snow. This much water may cause problems if allowed to drain next to the house.
- Examine and clean your sump pump if you have one. Test your sump pump and make sure the discharge hose carries the water several feet away from the house.
- Remove snow from around rural yards to minimize soft, wet soil conditions. Remember that a 20-foot diameter, 10-foot high pile of snow contains about 2,600 gallons of water. Move the snow to well-drained areas.
- Anchor any fuel tanks. An unanchored tank in your basement can be torn free by floodwaters and the broken supply line can contaminate your basement. An unanchored tank outside can be swept downstream, where it can damage other houses.
- Have a licensed electrician raise electric components (switches, sockets, circuit breakers and wiring) at least 12 inches above your home's projected flood elevation. If you have appliances in your basement, elevate them on masonry blocks.
- Plan and practice a flood evacuation route with your family.
- Ask an out-of-state relative or friend to be the "family contact" in case your family is separated during a flood. Make sure everyone in your family knows the name, address, and phone number of this contact person.

For larger-scale projects, like elevating or relocating a property, coordinate with your local and state emergency management officials to see if any FEMA grant programs are an option. FEMA has multiple grants that are made available to states and local communities to mitigate the negative effects of flooding.

Here are several helpful guides to reduce your risk from flooding:

- The [Homeowner's Guide to Retrofitting](#) provides an overview of ways to retrofit a property to be more resistant to flooding.
- [Protecting Your Home and Property from Flood Damage](#) has large-scale and small-scale steps to reduce flood damage.
- [Protect Your Home from Flooding: Low Cost Projects You Can Do Yourself](#) has details on quicker projects homeowners can tackle on their own.

Homeowners can call FEMA's building science hotline at (866) 927-2104 or submit questions by email to FEMA-Buildingsciencehelp@dhs.gov for technical assistance.

A flood emergency of any magnitude is stressful for home and property owners. Please take a moment this New Year to know your risk. Every pre-disaster mitigation step you take can help reduce your flood risk, improve your level of preparedness and in some cases even help to lower insurance premiums.

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Online Resources

More information about preparing for floods can be found through the following links:

- [National Flood Insurance Program](#)
- [Floodplain Management](#)
- [Flood Hazard Mapping](#)
- [Flood Insurance](#)
- [Ready.gov/floods](#)

Mitigate Your Home Video Testimonials and Info Vignettes:

- [Introduction to NFIP:](#) Explains the NFIP and highlights how the program can help communities understand and reduce risk.
- [Flood Insurance and Communities:](#) Illustrates steps that communities can take to mitigate their risk from disasters, like updating flood maps, participating in the NFIP and Community Rating System (CRS), and providing outreach and education to communities.
- [Flood Risk Basics and Communities:](#) Emphasizes the importance of communities understanding their flood risk to best mitigate (and how to mitigate) future losses to life, property, and community vision.

Social Media

Social Media for Home Mitigation

Hashtags:

#Floodready

#Floodsmart

Personal Property





- 30: The number of days it takes for flood insurance to begin. Don't wait until it's too late! <https://www.floodsmart.gov/how/how-do-i-buy-flood-insurance> #FloodSafety
- Only flood insurance will cover the damage from floods. Speak with your insurance agent to learn more. #FloodSafety
- Prepare for a flood today by reviewing your property & flood insurance policies. #FloodSafety
- Snap some pictures of your property & do an inventory. This will be handy if flood waters damage your property. #FloodSafety
- Flood waters can damage important papers. Store critical docs in a waterproof container or electronically. #FloodSafety
- Before a flood: reduce potential property damage by elevating utilities & installing sewer backflow valves. #FloodSafety
- Prepare before a [#flood](#) by installing a water alarm in your basement. More tips: <https://www.floodsmart.gov/flood/first-prepare-for-flooding> #FloodSafety
- Before a flood: reduce potential property damage by using flood resistant materials. #FloodSafety
- Whether it's a few inches or a mile-high surge, flood insurance covers you for the unexpected: <https://www.floodsmart.gov/how/how-do-i-buy-flood-insurance> #FloodSafety
- Are you floodsmart? Learn about the National Flood Insurance Program and prepare today: <https://www.floodsmart.gov> #FloodSafety


Know Your Risk

- Take this action—learn your [#flood](#) risk. Access it by entering your address at <https://msc.fema.gov/portal/home> #FloodSafety
- Anywhere it rains, it can flood. Learn your risk level for floods by entering your address at <https://msc.fema.gov/portal/home> #FloodSafety
- Floods can occur during any season. Learn your risk level for floods by entering your address at <https://msc.fema.gov/portal/home> #FloodSafety
- Flooding is an increased risk if you live close to sea level! Know your risk and prepare! <https://msc.fema.gov/portal/home> #FloodSafety
- Understand your local flood risk by checking out [@fema](#)'s Flood Map Service Center: <https://msc.fema.gov/portal/home> #FloodSafety
- Reduce your risk from [#flooding](#) by renting, buying, or building outside of high risk flood zones. [#FloodSafety](#)




Flood Insurance Social Media Copy




Message	Graphic	Social Copy
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<p>One Inch of Water</p>		<p>One inch of flood water can cause up to \$25,000 in damage, not to mention the time and energy it takes to recover after a flood. Protect yourself and your savings with a flood insurance policy. Learn more at FloodSmart.gov. #FloodSmart</p>
<p>Homeowners Insurance</p>		<p>Do you know if your home is covered in case of #flooding? Odds are, your homeowners insurance won't cover damage after a flood. Thankfully, flood insurance can help you protect the life you've built. Learn more at FloodSmart.gov. #FloodSmart</p>
<p>Heavy Rains</p>		<p>Make sure you're covered from summer rains and flash floods with a flood insurance policy from the NFIP. Visit FloodSmart.gov to get peace of mind. #FloodSmart</p>
<p>Hidden Risks</p>		<p>If you don't have flood insurance, you aren't covered from the hidden risks that can lead to flooding. Protect your home from the unexpected with a flood insurance policy from the NFIP. Visit FloodSmart.gov for more information. #FloodSmart</p>

<p>Renters Flood Insurance</p>		<p>While your landlord may have flood insurance to cover the building you live in, their insurance will not cover your personal belongings. Protect the things you love with a renters flood insurance policy. Learn more at FloodSmart.gov. #FloodSmart</p>
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Evergreen Social Media Copy – Spanish

Message	Graphic	Social Copy
<p>One Inch of Water (Spanish)</p>		<p>Una pulgada de agua puede causar hasta \$25,000 en daños, sin mencionar la energía y el tiempo que toma poder recuperarse después de una inundación. Proteja sus ahorros con una póliza de seguro contra inundación. Aprenda más en FloodSmart.gov/es. #FloodSmart</p>
<p>Homeowners Insurance (Spanish)</p>		<p>¿Sabe si su hogar está cubierto en caso de una inundación? La mayoría de los seguros de propietarios no cubren los daños por una inundación, pero el seguro contra inundación sí lo cubre. Aprenda más en FloodSmart.gov/es. #FloodSmart</p>
<p>Hidden Risks – Rainfall (Spanish)</p>		<p>Aunque viva lejos de la costa, asegúrese de estar cubierto de las lluvias intensas y de hasta los huracanes con una póliza de seguro contra inundación del NFIP. Visite FloodSmart.gov/es para más información. #FloodSmart</p>

<p>Hidden Risks (Spanish)</p>		<p>Si no tiene un seguro contra inundación, no está cubierto de los riesgos ocultos que pueden causar las inundaciones. Proteja su hogar de lo inesperado con un seguro contra inundación del NFIP. Visite FloodSmart.gov/es para más información. #FloodSmart</p>
<p>Hidden Risks - Small Streams (Spanish)</p>		<p>En una tormenta severa, incluso una pequeña corriente puede desbordarse rápidamente y romper sus bancos. Protéjase con una póliza de seguro contra inundación hoy. Aprenda más en FloodSmart.gov/es. #FloodSmart</p>
<p>Information Gap - Renters Insurance (Spanish)</p>		<p>Aunque su propietario tenga un seguro contra inundación para cubrir el edificio, su seguro no cubrirá sus pertenencias personales. El seguro contra inundación para inquilinos sí lo cubre. Visite FloodSmart.gov/es para más información. #FloodSmart</p>

Images and Graphics

More Mitigation Measures, More Savings



One dollar invested in mitigation =
six dollars U.S. saves in future costs

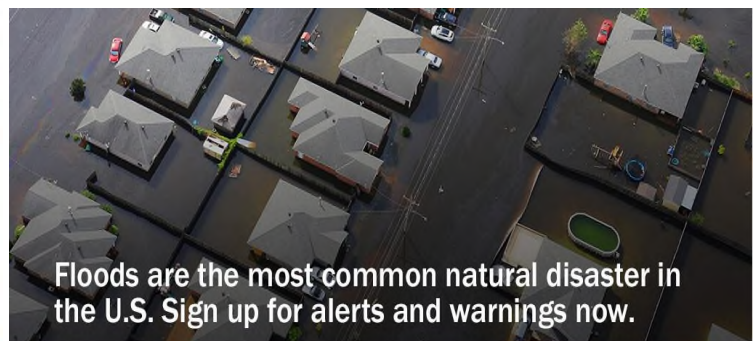


Natural Hazard Mitigation Saves



Natural Hazard Mitigation Provides the Nation \$6 in Benefit for Every \$1 Invested

National Benefit-Cost Ratio (BCR) Per Peril <small>*BCR numbers in this study have been rounded</small>	Beyond Code Requirements	Federally Funded	This Interim Study quantified a number of benefits from mitigation, including reductions in:
Overall Hazard Benefit-Cost Ratio	\$4:1	\$6:1	
Riverine Flood	\$5:1	\$7:1	<ul style="list-style-type: none"> Future deaths, nonfatal injuries, and PTSD Repair costs for damaged buildings and contents Sheltering costs for displaced households Loss of revenue and other business interruption costs to businesses whose properties are damaged Loss of economic activity in the broader community Loss of service to the community when fire stations, hospitals, or other public buildings are damaged Insurance costs other than insurance claims Costs for urban search and rescue
Hurricane Surge	\$7:1	Too few grants	
Wind	\$5:1	\$5:1	
Earthquake	\$4:1	\$3:1	
Wildland-Urban Interface Fire	\$4:1	\$3:1	



Floods are the most common natural disaster in the U.S. Sign up for alerts and warnings now.

#BeInformed

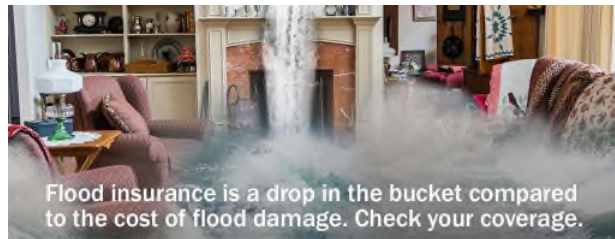
Ready



Check your insurance to ensure
you have enough coverage.

#BeInformed

Ready



Flood insurance is a drop in the bucket compared
to the cost of flood damage. Check your coverage.

#BeInformed

Ready

**From heavy rains to flash floods,
you'll be covered.**



FEMA



**Renters insurance
doesn't cover flood
damage.**



FEMA

