

# Mitigate Your Home (Flood) Toolkit

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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 7. 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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## Key Messages

- Flood damage isn't covered by standard homeowners insurance policies and just one inch of floodwater can cause more than \$25,000 in damage. Purchase a flood insurance policy from your insurance company or visit <https://www.floodsmart.gov/flood-insurance/providers> to find a flood insurance agent.

- To check your flood risk, look up your address in the [FEMA Flood Map Service Center](#).
- Reduce your risk by protecting your home from flooding.

## Talking Points

### Purchase Flood Insurance

- Flood damage isn't covered by standard homeowners insurance policies and just one inch of floodwater can cause more than \$25,000 in damage to your home.
- Renters insurance typically doesn't replace personal belongings damaged by flooding.
- Purchase a flood insurance policy from your insurance company. Even if your home is in a low- or moderate-risk flood zone, FEMA recommends purchasing flood insurance. More than 20 percent of flood insurance claims come from properties that are not in identified high-risk flood zones.
- Go to [msc.fema.gov/portal](https://msc.fema.gov/portal) to know the flood risk in your area and visit [www.floodsmart.gov](https://www.floodsmart.gov) for more information about flood risks and how flood insurance can protect your home or business from the costs of flood damage.
- Renters can purchase a contents-only flood insurance policy to cover the cost of flood damages to their personal items.
- With a flood insurance policy, flood losses are covered even if a disaster is not declared. Disaster assistance is not enough to fully recover or replace treasured household items. Most types of federal disaster assistance come in the form of low-interest loans that must be repaid with interest. The average disaster assistance claim is \$9,000 but the average flood insurance claim pays \$90,000.

### Avoid Risk

- Know your flood risk: Find out if you live, work, or travel through areas that are prone to flooding.
  - No matter where you live or work, some risk of flooding exists.
  - To help communities understand their risk of flooding, FEMA creates flood maps (known as Flood Insurance Rate Maps (FIRMs)) to show the locations with high-risk, moderate-to-low-risk and undetermined risk of flooding.
  - To check your flood risk, look up your address in the [FEMA Flood Map Service Center](#).

- Just one foot of moving water can sweep your vehicle away. If you see flood water covering the road, turn around, don't drown!
- Reduce your risk by
  - Protecting your home from flooding.
  - [Retrofitting your home](#)
  - Working on [low-cost projects you can do yourself](#).
- Insure your risk by going to [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.
  - For additional flood risk-reduction tips, visit [www.fema.gov/protect-your-property](http://www.fema.gov/protect-your-property).
  - Check with your local city/county officials about building or remodeling your home to be flood resistant and NFIP compliant.

# NEWS RELEASE

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## Mitigating Your Home

Now is the best time to protect your home against future flooding. The Federal Emergency Management Agency has a wealth of [information and documents](#) to help homeowners and contractors make changes to an existing building to protect from flooding or other hazards. Annual home Pre-Disaster Mitigation is a key component to any household emergency plan.

Additionally, FEMA suggests purchasing a National Flood Insurance Program (NFIP) flood insurance policy from your insurance company. Even if your home is in a low- or moderate-risk flood zone, FEMA recommends purchasing flood insurance. More than 20 percent of flood insurance claims come from properties that are not in identified high-risk flood zones.

As an annual practice, FEMA recommends implementing property owner-based pre-disaster mitigation steps, such as dry flood proofing. Some pre-disaster mitigation methods include:

- **Elevation:** Raising a structure so that the lowest floor is above flood levels is a common way to avoid flood damage.
- **Relocation:** Moving the structure to higher ground, away from high-risk flood areas.
- **Wet flood-proofing:** Protecting a structure from collapse by allowing floodwaters to enter uninhabited parts (used for parking or limited storage) that have been built with flood-resistant materials.
- **Dry flood-proofing:** Sealing the structure's exterior walls to prevent water from entering.
- **Demolition:** Removing the structure and rebuilding to flood-safety standards on the same property or buying a new structure elsewhere.

Contact your local Floodplain Administrator or building code official to learn about building requirements for your area and how to protect your home from flood damage. A permit may be required construction, alterations or repairs can begin.

Coordinate with your local and state emergency management officials to see if any FEMA grant programs may help with the costs of mitigation. FEMA has an array of grants that are made available to states and local communities to mitigate the negative effects of flood hazards. Check with your local officials to see what financial assistance you may be eligible to receive. In addition, U.S. Small Business Administration disaster loans to individual property owners and businesses can be used to mitigate flood damage.

The booklet, *Homeowner's Guide to Retrofitting*, provides details about each retrofitting method and is available online at: <https://www.fema.gov/media-library/assets/documents/480>.

Homeowners can receive technical assistance by calling FEMA's building science hotline at (866) 927-2104 or submitting questions by email to [FEMA-Buildingsciencehelp@dhs.gov](mailto:FEMA-Buildingsciencehelp@dhs.gov).

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

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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.
- [Freeboard](#): Explains the benefits of freeboard (building higher than the flood level).
- [Flood Insurance Affordability](#): Provides fact and dispels myths about the affordability of flood insurance.
- [Flood Insurance Has You Covered](#): Describes how flood insurance provides financial protection.
- [Renter's Insurance Myth](#): Clarifies that renter's insurance may not cover flood damages and encourages getting a contents-coverage flood policy to protect personal belongings.
- [Hidden Risks of Flooding](#): Highlights the hidden risks of flooding and how to protect your home and belongings with flood insurance.
- [What is Flash Flooding?](#): Explains what causes flash flooding and how flood insurance can provide financial protection.
- [What is Riverine Flooding?](#): Explains riverine flooding and how flood insurance can provide financial protection.
- [What is snowmelt flooding?](#): Explains flood risk because of melting snow and how flood insurance can provide financial protection.
- [Survivor Story: Danielle Reese](#): Homeowner shares a personal story of how flood insurance helped her rebuild and get back to her routine faster.
- [Survivor Story: Marty Severson](#): Retired veteran shares personal story of how flood insurance helped him recover after the river overflowed.

- [Survivor Story: Robert and Redgy Nelson](#): Couple shares how flood insurance helped them quickly restore their home after flooding from heavy rains.
- [When the Clouds Form](#): Reminds homeowners of things they can do to prepare and protect their home from flooding

## SOCIAL MEDIA

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FEMA and Ready.gov recommend using social media tools to promote mitigating risk from flooding. Below are sample messages that you can post on your own social media accounts to engage your friends/followers and promote whole community preparedness. More information and ideas on how to take action and be an example can be found on FEMA's official [Facebook](#), [Twitter](#) or [Instagram](#) accounts, Ready.gov's official [Facebook](#) or [Twitter](#) accounts, NOAA's official [Facebook](#) or [Twitter](#) accounts, National Weather Service's official [Facebook](#) and [Twitter](#) accounts, or FEMA Region 7's [Twitter](#) account.

### 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
- A few inches of water in a 1,000-square foot home could cost more than \$10,000 in repairs & replacement of personal possessions #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 damage resistant materials. #FloodSafety
- Whether it's a few inches or a mile high, flood insurance covers you for the unexpected: <https://www.floodsmart.gov/how/how-do-i-buy-flood-insurance> #FloodSafety
- Are you flood smart? 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
- Everyone has a flood risk – find out yours 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
- 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
- Even minor flooding can be expensive. Learn more at [www.floodsmart.gov/flood-insurance-cost/calculator](http://www.floodsmart.gov/flood-insurance-cost/calculator) #FloodSmart
- Floods can happen anywhere, to anyone, at any time. Learn more about how you can protect the life you've built with flood insurance. Visit [www.floodsmart.gov](http://www.floodsmart.gov) #FloodSmart



## Relevant Images

# 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"> <li>• Future deaths, nonfatal injuries, and PTSD</li> <li>• Repair costs for damaged buildings and contents</li> <li>• Sheltering costs for displaced households</li> <li>• Loss of revenue and other business interruption costs to businesses whose properties are damaged</li> <li>• Loss of economic activity in the broader community</li> <li>• Loss of service to the community when fire stations, hospitals, or other public buildings are damaged</li> <li>• Insurance costs other than insurance claims</li> <li>• Costs for urban search and rescue</li> </ul>
 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	



FEMA



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

#BeInformed


Ready 

An illustration showing a grey silhouette of a house with a chimney, a dark car parked in front, and three stylized human figures standing near the house. A large, dark purple umbrella is open over the scene, suggesting rain or protection. The background is a light yellow sky and grey ground.

Check your insurance to ensure you have enough coverage.


#BeInformed

Ready 

A photograph of a living room interior that is severely flooded. Water is rising around furniture, including a red armchair and a patterned sofa. A fireplace is visible in the background, and the water reflects light, creating a misty atmosphere.

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

#BeInformed

Ready 



THE COST OF  
**FLOOD  
INSURANCE**  
IS A DROP IN  
THE BUCKET  
COMPARED TO  
THE COST OF  
**FLOOD  
DAMAGE**

**\$700/YEAR**  
AVERAGE FLOOD  
INSURANCE POLICY

**\$43,000**  
AVERAGE FLOOD  
INSURANCE CLAIM



4/14/17



## DID YOU KNOW?

- ✓ Sewer back-up coverage is often an *add-on* to a homeowner's policy.
- ✓ Floods **aren't covered** by homeowners insurance.
- ✓ Flood insurance takes effect after 30 days.
- ✓ As long as your community participates in the National Flood Insurance Program, you **can** buy a flood policy.

LEARN MORE AT [FEMA.GOV](http://FEMA.GOV)

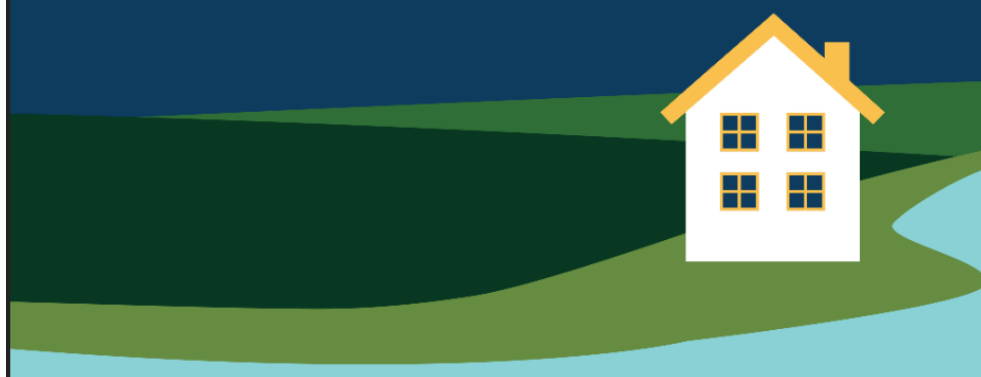


**This spring, rivers will  
overflow their banks.**

**GET FLOOD INSURANCE**



FEMA



**Protect the life  
you've built  
with flood  
insurance.**



FEMA



**Protect the life  
you've built  
with flood  
insurance.**



FEMA



**Just 1 inch of water  
can cause \$25,000 of  
damage to your home.**



FEMA



**Most homeowners insurance  
does not cover flood damage.**

**But with flood  
insurance  
you're covered.**



**98%** of U.S.  
counties  
have flooded.