**Mitigate Your Home Toolkit**

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 RIII. 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.

**FEMA REGION III POINTS OF CONTACT**

|  |  |  |
| --- | --- | --- |
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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. Buy a National Flood Insurance Program (NFIP) policy from your insurance company.
* To check your flood risk, look up your address in the [FEMA Flood Map Service Center](https://msc.fema.gov/portal/search).
* Reduce your risk by [protecting your home from flooding](https://www.fema.gov/media-library/assets/documents/21471).

**TALKING POINTS**

**Buy 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.
* Buy a NFIP policy from your insurance company. Even if your home is in a low- or moderate-risk flood zone, FEMA recommends purchasing insurance from NFIP. More than 20 percent of flood insurance claims come from properties that are not in identified high-risk 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](http://www.floodsmart.gov) for ongoing information.

**Avoid Risk**

* Know your flood risk: Find out if you live, work, or travel through areas that are prone to flooding.
  + To help communities understand their risk of flooding, FEMA creates flood maps (known as Flood Insurance Rate Maps (FIRMs)) to show the locations of high-risk, moderate-to-low-risk and undetermined risk areas.
  + To check your flood risk, look up your address in the [FEMA Flood Map Service Center](https://msc.fema.gov/portal/search).
* Reduce your risk by
* [Protecting your home from flooding](https://www.fema.gov/media-library/assets/documents/21471).
* [Retrofitting your home](https://www.fema.gov/media-library/assets/documents/480).
* Working on [Low-Cost Projects you can Do Yourself](https://www.fema.gov/media-library/assets/documents/165910).
* Insure your risk by going to [Floodsmart.gov](https://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.
  + For additional flood risk-reduction tips, visit [www.fema.gov/protect-your-property](http://www.fema.gov/protect-your-property).

# **NEWS RELEASE**

**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](https://www.fema.gov/media-library/assets/documents/165910). Annual home Pre-Disaster Mitigation is a key component to any household emergency plan.

Additionally, FEMA suggests buying a National Flood Insurance Program (NFIP) policy from your insurance company. Even if your home is in a low- or moderate-risk flood zone, FEMA recommends purchasing insurance from the NFIP. More than 20 percent of flood insurance claims come from properties that are not in identified high-risk 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 home so that the lowest floor is above flood levels is a common way to avoid flood damage.
* **Relocation**: Moving the home to higher ground.
* **Wet flood-proofing**: Making uninhabited parts of the home resistant to flood damage when water enters during flooding.
* **Dry flood-proofing**: Sealing the home’s exterior walls to prevent water from entering the home.
* **Demolition**: Razing the home. Homeowners then can rebuild to flood-safety standards on the same property or buy a home elsewhere.

Other possible pre-disaster mitigation options include coordinating with your local and state emergency management officials to see if any FEMA grant programs are an option. 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 FEMA library offers several related publications. The booklet, Homeowner’s Guide to Retrofitting, provides details about each retrofitting method and is available online at:

[www.fema.gov/library/viewRecord.do?fromSearch=fromsearch&id=1420](http://www.fema.gov/library/viewRecord.do?fromSearch=fromsearch&id=1420). Protecting Your Home and Property from Flood Damage also is geared to homeowners and can be found at <https://www.fema.gov/media-library/assets/documents/21471?fromSearch=fromsearch&id=4654>. For more information on mitigating your home, go to <https://www.fema.gov/media-library/resources-documents/collections/9> to review mitigation fact sheets.

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**

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

* [National Flood Insurance Program](https://www.fema.gov/national-flood-insurance-program)
* [Floodplain Management](https://www.fema.gov/floodplain-management)
* [Flood Hazard Mapping](https://www.fema.gov/national-flood-insurance-program-flood-hazard-mapping)
* [Flood Insurance](https://www.floodsmart.gov/floodsmart/pages/benefits.jsp)
* [Ready.gov/floods](https://www.ready.gov/floods)

Mitigate Your Home Video Testimonials and Info Vignettes:

* [Introduction to NFIP:](https://www.youtube.com/watch?v=tYCh2w6Tb3o&list=PL720Kw_OojlIUiWw2bDc-On5MjQw13E6e&index=2&t=) Explains the NFIP and highlights how the program can help communities understand and reduce risk.
* [Flood Insurance and Communities:](https://www.youtube.com/watch?v=0CxDqBy3sN0&list=PL720Kw_OojlIUiWw2bDc-On5MjQw13E6e&index=2) 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:](https://www.youtube.com/watch?v=AdbjQH66EQs&list=PL720Kw_OojlIUiWw2bDc-On5MjQw13E6e&index=3) Emphasizes the importance of communities understanding their flood risk to best mitigate (and how to mitigate) future losses to life, property, and community vision.

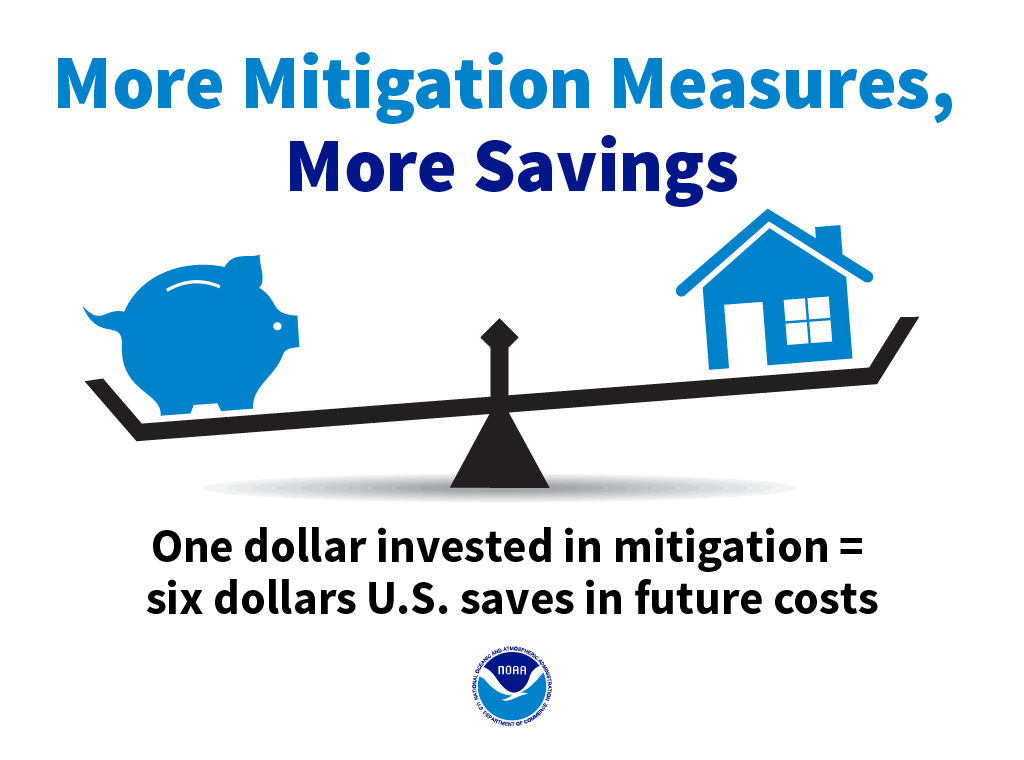
# **SOCIAL MEDIA**

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 examplecan be found on FEMA’s official [Facebook](http://www.facebook.com/fema), [Twitter](http://www.twitter.com/fema) or  [Instagram](http://instagram.com/fema) accounts, Ready.gov’s official [Facebook](https://www.facebook.com/readygov) or [Twitter](https://twitter.com/readygov) accounts, NOAA’s official [Facebook](https://www.facebook.com/#!/NOAA) or [Twitter](https://twitter.com/search?q=NOAA&src=typd) accounts, National Weather Service’s official [Facebook](https://www.facebook.com/NWS/) and [Twitter](https://twitter.com/NWS?ref_src=twsrc%5Egoogle%7Ctwcamp%5Eserp%7Ctwgr%5Eauthor) accounts, or FEMA Region III’s [Twitter](http://www.twitter.com/femaregion3) account.   
  
**Personal Property**

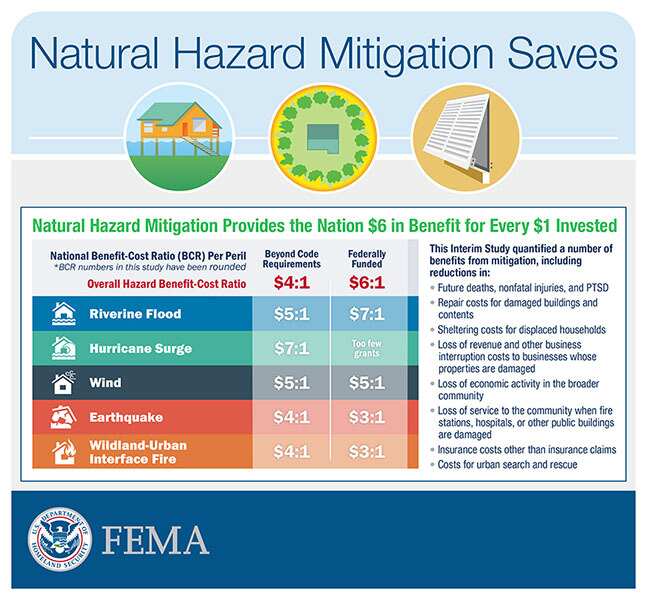
* 30: The number of days it takes for flood insurance to begin. Don’t wait until it’s too late! <https://www.floodsmart.gov/how/how-do-i-buy-flood-insurance> #FloodSafety
* Only flood insurance will cover the damage from floods. Speak with your insurance agent to learn more. #FloodSafety
* A few inches 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](https://twitter.com/search?q=%23flood) 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 floodsmart? Learn about the National Flood Insurance Program and prepare today: [https://www.floodsmart.gov](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](https://twitter.com/fema)'s Flood Map Service Center: <https://msc.fema.gov/portal/home>  #FloodSafety
* Reduce your risk from [#flooding](https://twitter.com/search?q=%23flooding) by renting, buying, or building outside of high risk flood zones. [#FloodSafety](https://twitter.com/search?q=%23FloodSafety)

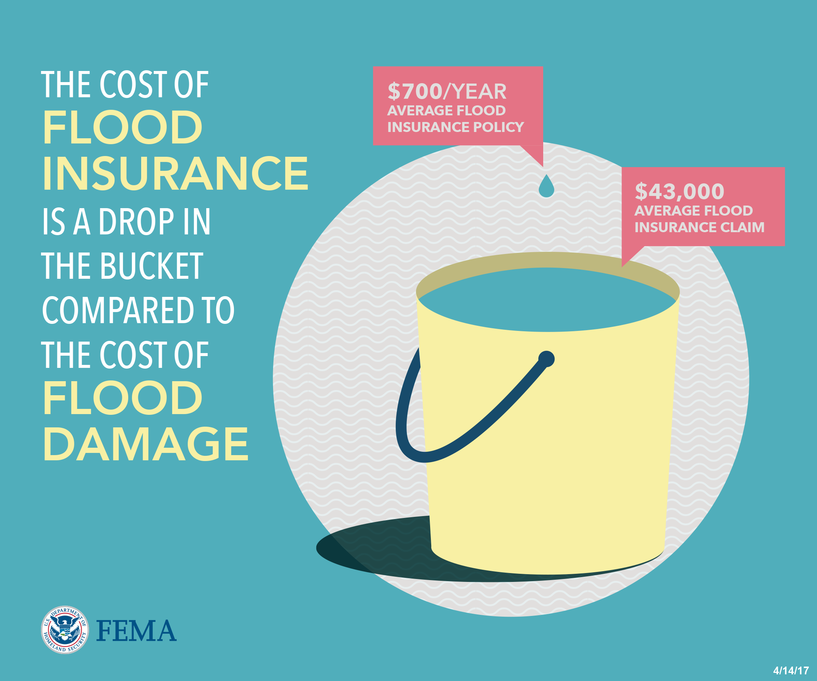
**RELEVANT IMAGES** 









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