



Photo description: Raindrops falling on a body of water.

PROTECT YOUR PROPERTY FROM **FLOODING**



FEMA



Photo description: Residential home with elevated foundation.

Owning a property is one of the most important investments most people make in their lives. We work hard to provide a home and a future for ourselves and our loved ones. Why risk losing it when bad weather hits close to home?

Flooding is the most common and costly natural disaster in the United States and can happen anywhere. Just one inch of water can cause \$25,000 in damages to your home.

While you can't prevent a natural disaster from happening, there are ways to secure your property to minimize damage and keep your home and your future safe.

First, determine the Base Flood Elevation (BFE) for your home.

The BFE is how high the water is expected to rise during flooding in high-risk areas. You need to know your BFE because it is used in floodplain management regulations in your community that could affect your home—for example, how high above the BFE a home or other building should be built. Your local floodplain manager can help you find this information. If you need help finding your floodplain manager, contact FEMA Mapping and Insurance eXchange (FMIX) at FEMA-FMIX@fema.dhs.gov or (877) FEMA MAP (1-877-336-2627).

The following are some additional steps you can take to protect yourself and your property against floods.



Photo description: A family playing together in their living room.

INSIDE THE HOME

PREPARE OR UPDATE A LIST OF BELONGINGS

Documenting all of your belongings will help with the insurance claims process. Consider taking photos of high-value items or doing a video walkthrough of your home to document its contents.

GET FLOOD INSURANCE

Most homeowners insurance policies don't cover flood damage. Protect your investment by purchasing flood insurance for your home and contents, even if you do not live in a high-risk flood zone.

STORE VALUABLES

Store valuables and important documents in waterproof or water-resistant containers above the BFE (preferably on an upper floor). Make copies and store them online or offsite.



For more information on purchasing flood insurance through the National Flood Insurance Program, visit [FloodSmart.gov](https://www.floodsmart.gov) or contact your agent to get coverage.

ELEVATE UTILITIES ABOVE THE BFE

Elevate or floodproof mechanical units, furnaces, water heaters, electrical systems, and other utilities on masonry, concrete, or pressure-treated lumber at least 12 inches above the BFE.

REPLACE CARPETING WITH TILES

Tiles are more flood-resistant than carpet. Using tile or other flood-resistant materials in areas below the BFE can help reduce water damage.

FLOODPROOF BASEMENTS

If you have a basement, minimize damage by floodproofing your basement and sealing walls with waterproofing compounds. Consider installing a sump pump.

INSTALL FLOOD VENTS

Install flood vents in foundation walls, garages, and other enclosed areas to allow water to flow through, drain out, and lower the risk of structural damage.

DID YOU KNOW?

When following National Flood Insurance Program regulations, vents can also help lower insurance rates.



USE FLOOD-RESISTANT INSULATION & DRYWALL

Flood-resistant insulation and drywall will help minimize damage and can be easily cleaned and sanitized.

PREVENT SEWAGE BACK-UP

In some areas, flooding can cause sewage to back up through drain pipes in your home. Consult with a plumber and, if applicable, invest in a sewer backflow valve to prevent this potential health hazard.

Photo description: Woman and child looking at a tablet.



Photo description: Heavy rain pours out of the gutters of a house.





Photo description: Two young girls looking at a flooded neighborhood.

OUTSIDE THE HOME

ELEVATE YOUR HOME

While it is an investment, elevating your home prepares your property against floods and lowers flood insurance premiums. When a home is properly elevated, the lowest floor should be above the BFE. Areas below the BFE can be used for parking, storage, or access to the house.



DID YOU KNOW?

Elevating your home may reduce your flood insurance premium.

SECURE YARD ITEMS

Insecure items can be swept away or damaged by floodwaters. They can also be swept into your home, causing damage. Secure items in your yard by anchoring them or attaching them to more substantial structures.

SEAL CRACKS AND GAPS

Check caulking around windows and doors to make it is not cracked, broken, or missing. Fill any holes or gaps around pipes and wires that enter your building.

SET YOUR HOME OR BUILDINGS BACK, AWAY FROM WATER

Build your home, garage, shed, or other building away from river channels and shore lines. If possible, build on higher ground.



Photo description: Flooded intersection with submerged car and warning sign.

DIRECT WATER AWAY FROM STRUCTURES

If you have a single-family home, make sure your yard slopes away from buildings on your property and that water has a place to drain. Clear your gutters, assess drainage issues, or collect water in rain barrels.

ANCHOR FUEL TANKS

Anchor any fuel tanks to the pad to prevent them from tipping over or floating in a flood. Spilled fuel could become a fire hazard. Make sure vents and fill-line openings are above the BFE. *Note: This may require permission from your fuel provider.*

FLOODPROOF WALLS

Add water-resistant exterior sheathing on walls and seal them to prevent shallow flooding from damaging your home. Cover openings below the BFE and seal all exterior openings around pumping and equipment.

SECURE MANUFACTURED HOMES

If you have a manufactured home and you want flood insurance from the National Flood Insurance Program, your home must be affixed to a permanent foundation so that the wheels and axles do not support its weight and resist flotation, collapse, or side-to-side movement. Your local floodplain manager can help you understand the requirements, and a professional engineer or architect can make sure the anchoring system is designed and installed correctly.



REMEMBER:

Some of these tips may work better together than others. Mitigation measures need to be tailored to your property. Also, not all of these options work together, so talk with an expert who can help you identify which options work best for you.

Always consult professionals such as your insurance agent, architects, engineers, contractors, or other experts in design and construction before making changes to your home. Your local planning and zoning office or building department is a good place to start for advice.

Finally, be kind to your neighbors! Talk to adjacent property owners before you make changes, since some actions on your property may affect theirs.

ADDITIONAL RESOURCES

FEMA, PROTECT YOUR PROPERTY

Learn how to protect your home or business from natural disasters.

<https://www.fema.gov/emergency-managers/risk-management/hazard-mitigation-planning/risk-reduction-activities>

HOMEOWNER'S GUIDE TO RETROFITTING

https://www.fema.gov/sites/default/files/2020-07/fema_nfip_homeowners-guide-retrofitting_2014.pdf

REDUCING FLOOD RISK TO RESIDENTIAL BUILDINGS THAT CANNOT BE ELEVATED

https://www.fema.gov/sites/default/files/2020-07/fema_P1037_reducing_flood_risk_residential_buildings_cannot_be_elevated_2015.pdf

PROTECTING BUILDING UTILITY SYSTEMS FROM FLOOD DAMAGE

https://www.fema.gov/sites/default/files/2020-07/fema_p-348_protecting_building_utility_systems_from_flood_damage_2017.pdf

PROTECT YOUR PROPERTY FROM FLOODING: LOW-COST PROJECTS YOU CAN DO YOURSELF

https://www.fema.gov/sites/default/files/documents/fema_protect-your-home-from-flooding-brochure_2020.pdf



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