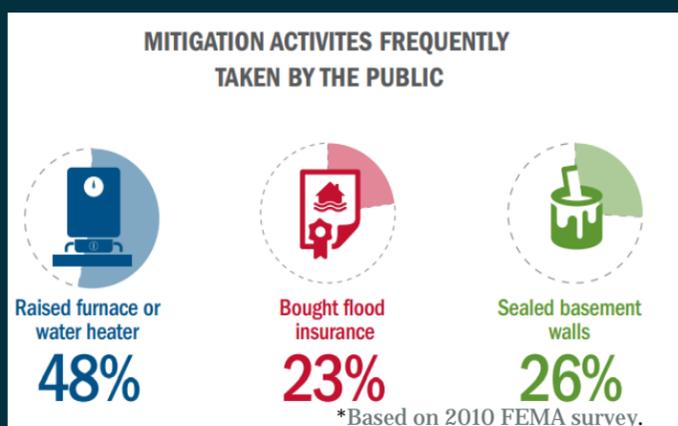


Things You Can Do To Mitigate Against Flooding

Flooding is the nation's number one natural disaster, and it can occur inland, along the coast, and across every region of the country. Even though you may think your community has little or no risk of flooding, the reality is that anywhere it rains, it can flood. In fact, roughly 25 percent of all flood insurance claims are filed in low-to-moderate flood-risk areas. It is important to keep in mind that the risk of flooding isn't based only on your community's history, but on a variety of factors like rainfall, topography, river-flow and tidal-surge data, and changes resulting from new construction in your community. Those all play a part in what actual flood risk you face.

There are steps that you can take to prepare yourself and mitigate against damages. The first thing you can do is **know your risk**, and we have information on risk, including a **One-Step Flood Risk Profile**. Next, you should create an **emergency communications plan** and **build an emergency kit** to ensure you and your family are prepared for a flood. As part of having a plan, we also encourage you to consider your coverage. A flood insurance policy can protect your home, property, or business from the financial damages of flooding. Most homeowner's insurance does not cover damage from flooding, so visit FloodSmart.gov to learn more.

In addition to these steps, there are also small flood proofing measures that you can take to help prevent, or minimize the impact of flooding to your home and its contents. A few examples include:



- Elevate your furnace, water heater and electric panel in your home, if you live in a high flood risk area.
- Install "check valves" to prevent flood water from backing up into the drains of your home.
- When practical, homeowners can construct barriers (such as sandbagging) to stop floodwater from entering your home.
- Seal walls in your basement with waterproofing compounds.

Homeowners around the nation have taken proactive measures, like these, to reduce their risk of damage from flooding. Proactive communities work on mitigating strategies through a combination of flood control projects and good floodplain management activities. In addition, FEMA hazard grants across the country have helped homeowners and communities affected by flooding, prevent future damages. Here are a few examples of how grants have helped protect properties from subsequent flooding:

In New Jersey, a homeowner elevated her home after flooding from severe storms in Spring 2007, protecting her from flooding during the storm surge resulting from Hurricane Irene in August 2011.

In Washington, a homeowner elevated his home after flooding in 2006 with the help of federal and county funding, and was able to avoid damages from flooding that occurred in 2009 when a nearby river surged and floodwaters went under the elevated home.

An inland community in North Carolina that was affected by storms in 1996 used state and federal funding to improve the town's stormwater management system, which included piping improvements and installation of floodgates and retention ponds. In 2011, when Hurricane Irene brought massive downpours and strong winds, town officials were able to open the floodgates and allow the water to flow as it rushed through the town.

The photo below shows how a hospital in Binghamton, New York, averted major storm damage from flooding in 2011 because of a floodwall and other mitigation measures that were implemented with hazard mitigation grants following 2006 flooding.



To learn about flood risks in your area and for information on flood insurance, visit www.floodsmart.gov. For more information on flood preparedness tips and ways you can protect your family before, during and after a flood visit: www.ready.gov/floods.

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