

Fact Sheet: Be Flood Smart. Protect Your Property

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Floods are a fact of life in some parts of Iowa. Floods can affect anyone and are the most common and most costly natural disasters in the United States. Flooding occurs in moderate-to-low risk areas as well as in high-risk areas.

There are several things homeowners can do to reduce the risk of future flood damage to their property.

Invest in Flood Insurance

- The smartest way to protect your property from flood damage is to buy flood insurance. Standard homeowners' insurance policies do not cover flood damage, which is most often called an excluded peril. Check with your agent to see whether your policy covers flood damage. Flood insurance is usually written as a separate policy.
- The National Flood Insurance Program (NFIP) is a vital resource for Iowans. If your community participates in the NFIP, as a homeowner or business owner you can get building and contents coverage included in your NFIP policy. Renters can get coverage for contents only.
- FEMA urges you to buy flood insurance before a flood event occurs. NFIP cannot pay a claim if you don't have a policy in effect when damage occurs. Generally, NFIP policies do not become effective until 30 days after you buy them..
- Flood insurance pays policyholders even if there is no federal disaster declaration.
- Without flood insurance it may be too expensive for homeowners to repair or rebuild.
- For more information, visit www.FloodSmart.gov or call the NFIP helpdesk at 800-427-4661.

Seal Foundation Cracks



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- Use mortar and masonry caulk to fill foundation cracks and to seal all exterior openings, such as holes where wires, cables and pipes enter or exit a structure (winds of 74 mph can blow water up a wall about 4 feet).

Install a Sump Pump and Backflow Valve

- Sump pumps are used where basement flooding happens regularly and to solve dampness where the water table is above the foundation of a home. Sump pumps send water away from a house to any place where it is no longer problematic, such as a municipal storm drain or a dry well. Make sure you have a sump pump with battery-operated backup in case of electrical failure. Have a plumber install a backflow valve that will push the flow of water and sewer backup away from your home.

Elevate Utilities

- Install or relocate utility systems and components – including HVAC, electric, plumbing, water and wastewater – at or above the flood protection level required by local flood-plain management regulations or building codes. Depending on the building characteristics, some systems or equipment may be suspended from walls, floor systems, or roof framing to raise them above the required elevation. Relocating the basement HVAC unit to the first floor and placing exterior units at a higher grade provides greater flood protection than in-place elevation.

Landscape to Improve Runoff

- Landscaping is an effective, easy way to keep overland water at bay and make a property more attractive. Add fill dirt with a binding material like clay around a foundation and angle it away from your home to properly channel water. Cover with low-growing vegetation or ornamental materials, such as shredded bark or lightweight lava rock. Avoid heavier rock or landscaping gravel, unless required for drainage, to keep it from flying around in a high-wind event and causing damage.

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