

# Protect Your Home from Future Flooding

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AUSTIN, TEXAS – Flooding can happen anywhere, and is the costliest and most common disaster in the United States. Last year, Hurricane Harvey resulted in over \$1 billion dollars in flood damage. There are a variety of ways you can minimize your home’s risk of flooding, and many of them are easy and inexpensive.

## Invest in Flood Insurance

Flood damage isn’t covered by a standard homeowner’s insurance policy, and just one inch of floodwater can cause more than \$25,000 in damage.

- A National Flood Insurance Program (NFIP) policy can be purchased from your insurance company. Even if your home is in a low or moderate-risk flood zone, FEMA recommends purchasing an NFIP policy as extra protection. More than 25 percent of flood insurance claims come from properties that are not located in an identified high-risk zone
- An NFIP policy must be purchased 30 days before the policy can take effect. Buy now to ensure coverage during this hurricane season
- U.S. Citizenship is not required to purchase flood insurance
- NFIP policies can be purchased by homeowners or renters
- Visit [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. Review Your Landscaping
- Routinely clean and maintain gutters, downspouts, and splash pads so rainwater flows away from your house
- Clear debris from drainage ditches and storm drains
- Improve your lot grading so storm water 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 recycled and used for washing your car, and other chores. Seal Foundation Cracks



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- 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
- Make 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. For more information on protecting service equipment, visit FEMA's Homeowner's Guide to Retrofitting at <http://bit.ly/2Lk1Don>
- If possible, move major appliances such as washers, dryers and hot-water heaters to floors above ground level. For additional flood risk-reduction tips, visit [www.fema.gov/protect-your-property](http://www.fema.gov/protect-your-property). For more information on Indiana's recovery, visit [www.fema.gov/disaster/4363](http://www.fema.gov/disaster/4363) or the [@FEMARegion5](https://twitter.com/FEMARegion5) Twitter account.



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