

# Mitigation for Homeowners May Reduce Potential Damage in Future Storms

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**Release Date: May 6, 2021**

**CLANTON, Ala.** – Rebuilding after a disaster can present opportunities as well as challenges for homeowners. This is certainly true for those impacted by the March 25-26 severe storms and tornadoes.

The challenges include getting the job done quickly and efficiently. The opportunities involve rebuilding stronger, smarter, safer and better, with more resilience. The process is called mitigation.

Mitigation reduces the risk to property from future events. While it may involve a larger initial investment, mitigation pays off in the long run. In fact, FEMA estimates that on average, for every **\$1** spent on mitigation, **\$6** are saved from future losses.

FEMA has several guides to assist you in deciding what repairs you can incorporate. These guides contain information and tips about wind retrofits, flood insurance, clean up, flood & wind resistant materials, elevation of your home or appliances, mold & debris removal. (click on the title to download the guide)

[Wind Retrofit Guide for Residential Buildings](#): The purpose of this Guide is to provide guidance on how to improve the wind resistance of existing residential buildings across the Gulf Coast. Although this Guide was developed to support initiatives in the Gulf Coast region, the content of this document should serve as guidance on retrofitting existing buildings for improved performance during high-wind events in all coastal regions; it is applicable to one- and two-family dwellings, but not to manufactured housing.

[Home Builder's Guide to Coastal Construction](#): This guide contains a series of 37 fact sheets that provide technical guidance and recommendations concerning the construction of coastal residential buildings. The fact sheets present information aimed at improving the performance of buildings subject to flood and wind forces in coastal environments.

[Homeowner's Guide to Retrofitting](#): This guide is specifically for homeowners who want to know how to help protect their homes from flooding. As a homeowner, you need clear



information about the options available to you and straightforward guidance that will help you make decisions. This guide gives you both, in a form designed for readers who have little or no experience with flood protection methods or building construction techniques.

Before you dive in on those repairs, develop a plan. Here are a few things to consider:

**Finalize your plan. There are a wide range of options for protecting your home from flood and wind events through mitigation. Be sure to consult with a licensed contractor and the local building department before making any structural changes to understand requirements and obtain any necessary permits.**

- **Contact your local building official** before rebuilding/renovating/retrofitting. Make sure your plans meet local and state government requirements. Get proper permits.
- **Be smart when you start.** Use reliable, licensed contractors. Get a written estimate. Check references. Pay by check.
- **Get insurance.** Anywhere it rains, it can flood. Protect your investment in your home by purchasing flood insurance, even if you do not live in a high-risk flood zone. FEMA's National Flood Insurance Program (NFIP) helps cover costly losses associated with flooding. For more information, Visit <https://www.floodsmart.gov>.

**FEMA provides grant funding** for certain kinds of mitigation projects under the **Hazard Mitigation Assistance Program**. For more information, and how to apply for the program, visit <https://www.fema.gov/grants/mitigation/hazard-mitigation/individuals>

For referrals to Alabama's health and human service agencies as well as community organizations, dial **211**, text **888-421-1266**, or chat with referral specialists via [www.211connectsalabama.org](http://www.211connectsalabama.org).

For more information on Alabama's disaster recovery, visit [ema.alabama.gov](http://ema.alabama.gov), [AlabamaEMA Facebook page](https://www.facebook.com/AlabamaEMA), [www.fema.gov/disaster/4596](https://www.fema.gov/disaster/4596) and [www.facebook.com/fema](https://www.facebook.com/fema).

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*FEMA's mission is helping people before, during, and after disasters.*

