

# Prepare Now for Future Disasters: Protect Your Home and Family

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May 9-15 is the National Weather Service's Hurricane Preparedness week this year. The severe winter storms that caused millions of dollars in damage earlier this year, along with the ongoing coronavirus pandemic, are important reminders disasters can impact anyone. Take the time now to make an emergency plan and take simple steps to protect your home and family from future disasters.

Review your existing insurance policies and ensure the amount and extent are adequate to cover losses from any possible hazard. Homeowners' insurance may cover wind damage, unless you are along the coast and require an additional wind policy. Additionally, you may need a rider to be added to your homeowners' policy to insure against sewer backup. It's very important to know that your homeowners' and renters' insurance generally excludes damage from flooding. However, a flood insurance policy from the National Flood Insurance Program (NFIP) or a private flood provider can also provide coverage for the contents of your home.

Don't wait until it's too late: NFIP policies generally take 30 days to go into effect, unless there has been a recent map change in your area, or it is required as a condition of your federally backed mortgage or loan. See more on [waiting periods](#) here. Learn your property's flood zone by accessing your [community's flood map](#) then talk to your insurance agent about the type of coverage that is best for your home and/or belongings. If you find you are not in a high-risk area, flood insurance is still needed, available and can be more affordable. Almost 40 percent of NFIP flood insurance claims from 2015-2019 came from properties outside of high-risk zones.

There are many other ways you can minimize your home's potential risk of costly flood damage, such as installing a sump pump and back flow valve, elevating utilities, and landscaping to improve runoff.

Watch this [YouTube video](#) on how to protect your home from floods with five do-it-yourself projects.



- The [Office of the Governor's website](#) has comprehensive information on the importance of being informed and planning ahead.
- The [Texas Ready website](#) has a wealth of information, including a link to live weather alerts and a fillable emergency plan you can complete with your family.
- [Texasflood.org](#) has tips for before, during and after a flood.
- Review your family's emergency plans now to see if they should be altered due to [COVID-19](#).
- Build disaster kits and have them ready in your home, at work and in all vehicles. Visit [Disaster Supply Checklist \(texasready.gov\)](#) for more information.
- Make sure your kits are stocked with essential items, including those that can [protect you and your family from COVID-19](#), such as masks, soap, hand sanitizer, disinfecting wipes and other Centers for Disease Control and Prevention (CDC) recommendations. Consider the unique needs of each member in your household, such as supplies for [seniors](#), [individuals with disabilities](#), and [pets](#).
- Download the [FEMA mobile app](#). It provides severe weather alerts from the National Weather Service for up to five selected locations.
- [Plan](#) how to leave and where to go if advised to evacuate. Always follow the instructions given by state, local, or tribal emergency management officials.

To learn more about disaster risks and ways to prepare, visit [Ready.gov](#). Find more information about steps you can take before, during and after a flood at [FloodSmart.gov](#).

If you don't have internet access or need services not on the website, you may call FEMA's helpline at 800-621-3362 (TTY: 800-462-7585) between 6 a.m. and 10 p.m.

For more information on the severe winter storms in Texas, visit [fema.gov/disaster/4586](#). Follow the FEMA Region 6 Twitter account at [twitter.com/FEMARegion6](#).

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