Protect Your Home from Future Flooding

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INDIANAPOLIS, IN – Flooding is the most common and costly disaster in the United States and can happen anywhere. Just four months ago, floodwaters caused millions of dollars in damage across Indiana. There are many ways you can minimize your home's potential risk of flooding and not all of them are difficult or expensive.

Buy Flood Insurance

Flood damage isn't covered by standard homeowners' insurance policies, and just one inch of floodwater can cause more than $25,000 in damage.

- Buy a National Flood Insurance Program (NFIP) policy from your insurance company. Even if your home is in a low- or moderate-risk flood zone, FEMA recommends purchasing insurance from NFIP. More than 25 percent of flood insurance claims come from properties that are not in identified high-risk zones.
- See msc.fema.gov/portal to know the flood risk in your area and visit www.floodsmart.gov for more information.

Review Your Landscaping

- Routinely clean and maintain gutters, downspouts and splashpads so rainwater flows away from your house.
- Clear debris from drainage ditches and storm drains.
- Improve your lot grading so stormwater 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 used in ways such as washing your car.

Seal Foundation Cracks

- 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, making 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. FEMA has more information on protecting this equipment at http://bit.ly/2Lk1Don.
- Move major appliances such as washers, dryers and hot-water heaters above the ground floor.

For additional flood risk-reduction tips, visit www.fema.gov/protect-your-property.

For more information on Indiana's recovery, visit www.fema.gov/disaster/4363 or the @FEMARegion5 Twitter account.

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Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has been discriminated against, call FEMA toll-free at 800-621-FEMA (3362). For TTY call 800-462-7585.

FEMA’s temporary housing assistance and grants for public transportation expenses, medical and dental expenses, and funeral and burial expenses do not require individuals to apply for an SBA loan. However, applicants who receive SBA loan applications must submit them to SBA to be eligible for assistance that covers personal property, vehicle repair or replacement, and moving and storage expenses.

FEMA’s mission is helping people before, during and after a disaster.

The U.S. Small Business Administration (SBA) is the federal government’s primary source of money for the long-term rebuilding of disaster-damaged private property. SBA helps businesses of all sizes, private non-profit organizations, homeowners and renters fund repairs or rebuilding efforts and cover the cost of replacing lost or disaster-damaged personal property. These disaster loans cover losses not fully compensated by insurance or other recoveries and do not duplicate benefits of other agencies or organizations. For more information, applicants may contact SBA’s Disaster Assistance Customer Service Center by calling 800-659-2955 (Deaf and hard-of-hearing individuals may call 800-877-8339), emailing disastercustomerservice@sba.gov, or visiting SBA’s Web site at sba.gov/disaster.

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