

# Five Steps You Can Take to Protect Against Future Flooding

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**ST. PAUL** – If you are a Minnesota resident recovering from June 16 – July 4 disaster, consider taking steps now to make your home more resilient against future flood risks.

Here are five ways you can protect your property from flooding:

1. **Invest in Flood Insurance:** Did you know that just 1 inch of water can cause \$25,000 in damage? Talk to your insurance agent about coverage options to adequately insure your home. And remember, you don't have to be in a floodplain to be at risk of flooding or to get insured. Forty percent of flood insurance claims nationwide and one third of disaster assistance payments for flooding go to areas considered low- to-moderate risk for flooding. Visit [FloodSmart.gov](https://www.floodsmart.gov) to learn more.
2. **Seal Foundation Cracks:** Use mortar and masonry caulk to fill foundation cracks to help keep water out.
3. **Install a Sump Pump and Back Flow Valve:** Make sure you have a sump pump **with battery-operated backup** in case of electrical failure and consider hiring a plumber to push the flow of water and sewer back up away from your home.
4. **Elevate Utilities:** Raise and anchor air conditioning condensers, heat pumps, water meters, and other service equipment onto platforms **at least 1 foot** above the potential flood elevation. Consider raising other major appliances above the ground floor.
5. **Landscape to Improve Runoff:** Build up any sunken areas around the foundation, dig small depressions to properly channel water, and otherwise improve your yard, so it **slopes away** from your home.

**Federal Funds May be Available to Help You Reduce Your Home's Disaster Risk**



FEMA

Homeowners who applied with FEMA and received disaster assistance may receive additional funds to pay for specific risk reduction measures. For Minnesotans affected by the June 16 – July 4 storms and flooding, this assistance could include repairing your roof to withstand higher winds and help prevent water infiltration, elevating your water heater or furnace and/or elevating or moving an electric panel to avoid future flood damage. This additional funding will be provided within the award amount homeowners receive who were eligible for FEMA's home repair assistance. More information about this financial resource is available on our [Hazard Mitigation Under the Individuals and Households Program fact sheet](#).

In addition, eligible U.S. Small Business Administration (SBA) disaster loan borrowers may increase their loans by up to 20% of the total physical damage to add mitigation measures to their home or business to help protect against future disasters. Learn more at [www.sba.gov/funding-programs/disaster-assistance](http://www.sba.gov/funding-programs/disaster-assistance).

For even more flood risk reduction tips, visit [www.FEMA.gov/protect-your-property](http://www.FEMA.gov/protect-your-property). Learn more about the disaster operation in Minnesota by visiting our website [www.fema.gov/disaster/4797](http://www.fema.gov/disaster/4797).

