

FLOOD SMART

D.I.Y. in 5



INVEST IN FLOOD INSURANCE

DIY: Did you know an inch of water can cause **\$25,000 in damage**? Talk to your agent about coverage options to adequately insure your home.



SEAL FOUNDATION CRACKS

DIY: Use mortar and masonry caulk to fill foundation cracks to help **keep water out**.



INSTALL A SUMP PUMP & BACK FLOW VALVE

DIY: Make sure you have a sump pump with **battery-operated backup in case of electrical failure**, and consider hiring a plumber to install a back flow valve, to push the flow of water & sewer backup away from your home.



ELEVATE UTILITIES

DIY: 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 to push the flow of water & sewer backup away from your home.



LANDSCAPE TO IMPROVE RUNOFF

DIY: 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**.

Protect Against a Flood

If you live in a flood prone area, taking proactive measures are a must in order to protect your house and your valuables.



Take pictures of your valuables for insurance inventory



Store your important documents in a waterproof container



Create digital versions and save them on a secure thumb drive

Keep your valuables out of the basement so they're not in danger of flood water.

Get flood insurance so you're financially protected against flood damage.



Learn about your flood risk and the floodplain in your area at FloodSmart.gov.



Sign up for local weather alerts.

Raise your utilities (electrical panels, water heater, furnace, etc.) above the base flood elevation.

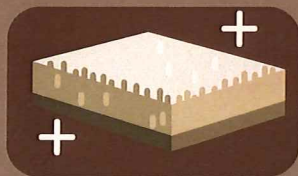
Keep your sump pump in working order with a battery back-up.

Utilities are the #1 reason that people file claims and most typically have to pay out of pocket because the claim is less than or equal to their deductible.

Keep a supply of sandbags, plywood, plastic sheeting, or lumber to protect homes and valuables from flooding.

Consider installing "check valves" in your home and sealing windows, doors and foundation walls.

What homeowners should know before a flood occurs



If you remodeled your basement, talk to your insurance agent to be sure the improvements are covered.



Move family photos and keepsakes upstairs, since insurance can't replace memories.



Elevate important home systems (electric panels too) so water won't reach them.

Be sure to contact your local permitting office before starting any work to your home.



FEMA

This information is only a portion of what you need to be prepared; for more information and resources, visit Ready.gov and FEMA.gov.