



Protect Your Home From Future Flood Damage

Release Date: April 24, 2009

Release Number: 1830-018

» More Information on Minnesota Severe Storms and Flooding

MOORHEAD, Minn. -- Flooding can cause serious damage to property and possessions, but homeowners who take steps to retrofit their homes in anticipation of the unexpected will come out ahead. Retrofitting means modifying your home to protect against flood damages.

According to officials of the Federal Emergency Management Agency (FEMA), the flooding in Minnesota that began on March 16 demonstrates just how quickly and how much damage can occur during a flooding event. However, before a homeowner decides on what extent to retrofit a home, four things should be considered. You will want to know what damage-reduction methods are available, the degree to which they work, their cost, and whether they meet your needs.

Damage Reduction Methods

- **Elevation:** Involves raising your house to bring the lowest floor above flood level. This is the most common way to avoid flood damage.
- **Wet flood proofing:** Protects a building by allowing floodwaters to enter uninhabited areas of the property, such as parking and storage areas.
- **Dry flood proofing:** Sealing the house to prevent floodwaters from entering.
- **Relocation:** Moving your house to higher ground.
- **Levees and floodwalls:** Barriers constructed of compacted soil or manmade materials like concrete or masonry that block floodwaters.
- **Relocation:** Moving your house outside the flood hazard area.
- **Demolition:** Demolishing your home and rebuilding on the property or elsewhere, to meet flood-resistant standards.

While elevation, wet flood proofing and dry flood proofing reduce the likelihood of damage from floodwaters, they do not prevent floodwaters from reaching the house. For this reason, protecting service equipment such as furnaces, hot water heaters and sewer systems is an essential part of a retrofitting project. Interior and exterior service equipment can be protected by elevating it, relocating it or protecting it in place

Determine What Methods Work Best

- Inspect your home with the various damage-reduction methods in mind.
- Check with local officials concerning hazards, codes and regulations, technical guidance, financial assistance and permitting.
- Consult with a design professional and a contractor.

Once you have obtained as much information as possible on damage-reduction methods and know which will work for your structure, decide on how much you will have to spend to accomplish your retrofitting goals.

Finances should not be a stumbling block to homeowners who have flood insurance. Policyholders may qualify for Increased Cost of Compliance coverage for substantially damaged properties, which helps pay to bring the home into compliance with local floodplain development requirements. Loans and help with insurance payments may also be available.

For information on the National Flood Insurance Program call 1-800-CALL-FLOOD ext. 304 or visit FEMA's Web site at www.floodsmart.gov. For more information on flood proofing your home, you can order the Homeowner's Guide to Retrofitting, Publication 312, by calling FEMA at 1-800-480-2520.

FEMA leads and supports the nation in a risk-based, comprehensive emergency management system of preparedness, protection, response, recovery, and mitigation, to reduce the loss of life and property and protect the nation from all hazards including natural disasters, acts of terrorism, and other man-made disasters.