

# HINTS FOR HOMEOWNERS

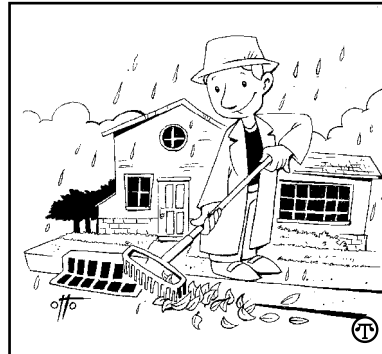
## Protect Your Property Before Floods Occur

(NAPS)—There's a flood of information available about protecting your home and property from flood damage. A little research and advance planning can save a lot of grief.

Here are some steps you can take to reduce flood damage to your home:

- Elevate or relocate electrical boxes, water heaters, and washer/dryers to an area less likely to be flooded.
- Move furniture, TV and other valuables to the upper floors.
- Use water-resistant building materials.
- Leave the basement or lower floors unfinished if they're below the base flood elevation.
- Prevent sewer lines from backing up by installing backflow valves or standpipes.
- If you are unable to raise a particular item, consider anchoring it and protecting it with a floodwall or shield. Install flood shields or built-up barriers for basement windows and doors. The tops of shields and barriers should extend above the base flood elevation.
- If your property is next to a ditch or stream, keep them clear of brush and other debris which may obstruct the flow of water, causing them to overflow into roads and yards. Most counties have regulations requiring the removal of debris or other material that impedes the free flow of storm water.

It's also important to note that standard homeowners' insurance policies do not cover flood damage. You can purchase flood insurance in high-risk, medium-risk, or low-



**Taking precautions now can help prevent catastrophes later on, should your home be threatened by flood waters.**

risk areas. There is a special policy for homes in low-risk areas that starts at just a little more than \$100 a year. In addition, National Flood Insurance is backed by the federal government.

Congress created the NFIP to provide insurance coverage in communities that adopt and enforce measures to reduce flood damage. Buildings constructed in compliance with the NFIP's minimum standards are 80 percent less likely to be damaged by a flood than those constructed before the community adopted and enforced these requirements.

The NFIP's Community Rating System also rewards mitigation efforts in local communities with discounts on policyholders' flood insurance premiums.

People in communities that participate in the NFIP can purchase flood coverage from a licensed insurance agent. For more information about the NFIP, call 1-800-427-9662 or visit the NFIP Web site at [www.floodalert.fema.gov](http://www.floodalert.fema.gov).