



PROTECT YOUR HOME AND PROPERTY FROM FLOODING

Flooding can happen after spring rains, heavy thunderstorms, tropical storms, hurricanes, and king tides. Flood waters can be extremely dangerous. The force of six inches of swiftly moving water can knock people off their feet. Cars can easily be swept away in just 2 feet of moving water.

Protecting your Home from the inside:

- Know your BFE (base flood elevation) - The BFE is how high the water is expected to rise during flooding in high-risk areas.
- Dry Floodproofing - Sealing your home to prevent floodwaters from entering. Homeowners can dry floodproof their homes using waterproof coatings or coverings to prevent water from passing through walls; install waterproof shields; use flood-resistant insulation and drywall; consider a sump pump.
- Wet Floodproofing - Installing flood vents that allow flood waters to flow through and drain out of any foundation walls, enclosed areas e.g., garages. Flood vents and other wetproofing measures can minimize structural damage.
- Locate all your home's "mechanicals" at least 12" above your BFE.
- Consider Flood Insurance - Most homeowner's insurance does not cover damage from flooding. *Per FEMA: just an inch of water can cause \$25,000 in damages to your home.

Protecting Your Home from the outside:

- Check the roof, making any repairs as quickly as possible.
- Maintain guttering making sure water flows away from your home's foundation.
- Seal cracks or gaps around windows/doors or any place water could enter your home.
- Secure yard items that could otherwise be swept into your home causing damage.
- Trim trees removing dead limbs and/or any limbs overhanging your home.
- Keep the street drainage channels free of debris.



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What to do if your property is flooded:

- Sandbags may be used to provide temporary flood-proofing protection to your home.
- Do not drive your vehicle through flooded streets.
- Do not enter a flooded building until flood waters have receded. Floodwaters may contain wastewater, waterborne bacteria, and physical debris which may present a hazard to human health and safety.
- Contact your flood insurance provider to file a claim within two weeks of an event.
- Any repair work needed must have community and county approval and permits.
- When a flood insurance claim payment is received, document how all claims' monies are spent.