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 protected against the damages of a flood.
- 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.
- 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.
- Consider installing “check valves” in your home and sealing the walls in your basement.
- Keep your sump pump in working order with a battery back-up.
- Keep a supply of sandbags, plywood, plastic sheeting, or lumber to protect homes and valuables from flooding.

What homeowners should know before a flood occurs

- Remodeled basements. Discuss with your insurance agent to be sure your improvements are covered.
- Family photos and keepsakes. Move them upstairs, since insurance can’t replace memories.
- Raised water heater. Elevate important home systems (electric panels too) so water won’t reach them.

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.