



## Avoiding Flood Damage: A Checklist for Homeowners

FEDERAL EMERGENCY MANAGEMENT AGENCY

Are you looking for ways to protect your home from flooding? There are many things you can do, depending on the flood hazard in your area, the characteristics of your property, and the zoning and building codes in your community. Some methods are fairly simple and inexpensive; others will require a professional contractor.

This homeowner's checklist will help you become familiar with what you can do. For more information about the costs and benefits of each method, talk to a professional builder, architect or contractor. You should also ask your building department about building permit requirements.

### ▶ **Do you know your flood risk?**

Call your local emergency management office, building department or floodplain management office for information about flooding. Ask to see a flood map of your community. There may be a projected flood elevation for your neighborhood. This information will help you determine how much water is likely to come in.

### ▶ **Do you have enough flood insurance?**

Even if you have taken steps to protect your home from flooding, you still need flood insurance if you live in a floodplain. Homeowners' policies do not cover flood damage, so you will probably need to purchase a separate policy under the National Flood Insurance Program (NFIP).

It takes 30 days for a flood policy to take effect. This is why you need to purchase flood insurance before flooding occurs.

If your insurance agent is unable to write a flood policy, call 1-800-638-6620 for information.

### ▶ **Is the main electric switch-box located above potential flood waters?**

The main electric panel board (electric fuses or circuit breakers) should be at least 12" above the projected flood elevation for your home. The panel board height is regulated by code. All electrical work should be done by a licensed electrician.

### ▶ **Are electric outlets and switches located above potential flood waters?**

Consider elevating all electric outlets, switches, light sockets, baseboard heaters and wiring at least 12" above the projected flood elevation for your home.

You may also want to elevate electric service lines (at the point they enter your home) at least 12" above the projected flood elevation.

In areas that could get wet, connect all receptacles to a ground fault interrupter (GFI) circuit to avoid the risk of shock or electrocution.

Have electrical wiring done by a licensed electrician.

### ▶ **Are the washer and dryer above potential flood waters?**

For protection against shallow flood waters, the washer and dryer can sometimes be elevated on masonry or pressure-treated lumber at least 12" above the projected flood elevation. Other options are moving the washer and dryer to a higher floor, or building a floodwall around the appliances.

### ▶ **Are the furnace and water heater above potential flood waters?**

The furnace and water heater can be placed on masonry blocks or concrete at least 12" above the projected flood elevation, moved to inside a floodwall or moved to a higher floor. (You have more