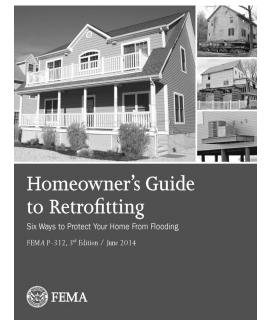


Information on Retrofitting Your Home

The following content is informational in nature and has been obtained from the Federal Emergency Management Agency's (FEMA) website www.fema.gov

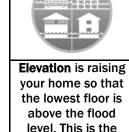


As a homeowner, you may need clear information about the options that are available to reduce flood damage to your home and guidance on selecting the option that is best for you. Quite often this is a difficult task. To assist homeowners who want to know how to protect their homes from flooding, FEMA has published the *Homeowner's Guide to Retrofitting: Six Ways to Protect Your Home From Flooding*.

The Homeowner's Guide to Retrofitting is for readers who have little or no knowledge of flood protection methods or building construction techniques. Should you take action to avoid repetitive flood damage to your house you may need to know what damage-reduction methods are available, the degree to which they work, how much they cost, and whether they meet your needs. All of these questions are answered by the guide.

In addition, the guide explains how the degree of flood risk varies from one location to another. By knowing the basic questions to ask, you are guided toward the investment in retrofitting that may be appropriate for you. You can access the *Homeowner's Guide to Retrofitting* at www.fema.gov.

Six Ways to Protect Your Home From Flooding

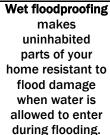


most common way

to avoid flood

damage.







Relocation means moving your home to higher ground where the exposure to flooding is eliminated altogether.



Dry floodproofing is sealing your home to prevent flood waters from entering.



Levee and

floodwall
protection means
constructing
barriers to prevent
flood waters from
entering your
home.



Demolition
means tearing
down your home
and rebuilding
properly on the
same property or
buying a home
elsewhere.

What Is Retrofitting?

Retrofitting means making changes to an existing building in order to protect it from flooding or other hazards, such as high winds, and it is an important tool in hazard mitigation.

Financial Assistance

Financial assistance can come in the form of loans, grants, and insurance payments. The assistance goes to individual property owners, communities, and states. Programs such as the FEMA's Hazard Mitigation Grant Program and the Flood Mitigation Assistance Program are designed to financially assist property owners with retrofitting projects. The Homeowner's Guide to Retrofitting describes many government and non-government programs and it explains how you might qualify for assistance. For additional retrofitting information and assistance contact the Flood Info Hotline at (239) 252-2942 or email

floodinforequest@colliergov.net.