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FEMA

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News Release

RETROFITTING HELPS PROTECT YOUR HOME FROM FLOODING

HARRISBURG, Pa. — Both expected and sudden storms may cause serious flood damage to property and possessions. Homeowners who take steps to retrofit their home in anticipation of uncertain weather, come out ahead. Have you taken this precaution? Have you wondered if it's really necessary to go to the expense of retrofitting because you are not in a floodplain or an area prone to flooding?

According to officials of the Federal Emergency Management Agency (FEMA) and the Pennsylvania Emergency Management Agency (PEMA), everyone lives in a floodplain.

“The destruction caused by Hurricane Irene and Tropical Storm Lee confirm how destructive weather can be,” said Commonwealth Coordinating Officer John Forr. “It makes sense to do all you can to be prepared in advance.”

Before you decide to what extent to retrofit your home, you will want to know what damage-reduction methods are available, how they work, their cost, and whether they meet your specific needs.

Damage Reduction Methods:

- Elevation - Involves raising your house to bring the lowest floor above flood level. This is the most common way to avoid flood damage.
- Wet floodproofing - Protecting a building by allowing floodwaters to enter uninhabited areas of the property; for example, parking and storage areas.
- Levees and floodwalls – Constructing barriers of compacted soil or manmade materials like concrete or masonry to block floodwaters.
- Relocation (a) – Moving your house to higher ground.
- Relocation (b) – Moving your house outside of the flood hazard area.
- Demolition – Demolishing your home and rebuilding on the property or elsewhere, to meet flood-resistant standards.

Determine What Methods Will Work Best for You:

- Inspect your home with the various damage-reduction methods in mind.
- Check with local officials concerning hazards, codes and regulations, technical guidance and Hazard Mitigation Grant Program assistance.
- Consult with a design professional and a contractor.

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FEMA mitigation specialists are available for face-to-face consultation in **Lowe's stores** at the following locations through Nov. 14.

Berks County - 4535 Perkioman Ave., Reading
Lancaster County - 1845 Hempstead Rd., Lancaster
Montgomery County - 630 Cowpath Rd., Lansdale
Montgomery County - 2002 Chemical Rd., Plymouth Meeting
Philadelphia County - 2106 S. Christopher Columbus Blvd., Philadelphia
Philadelphia County - 1500 N. 50 St., Philadelphia

Once you have as much information as possible on damage-reduction methods and know which will work for your structure, decide on how much you will have to spend to accomplish your retrofitting goals.

Finances should not be a stumbling block to homeowners, according to Federal Coordinating Officer Thomas J. McCool. "Individuals who want to protect their home by retrofitting should consider FEMA's National Flood Insurance Program (NFIP). Policy-holders may qualify for Increased Cost of Compliance coverage for substantially damaged properties, which helps pay for some types of retrofitting," McCool said. Loans and help with insurance payments may also be available.

For more information on floodproofing your home, order the *Homeowner's Guide to Retrofitting*, Publication 312, by calling FEMA at **1-800-480-2520**. For information on NFIP call **1-800-CALL-FLOOD ext. 304** or visit FEMA's Web site at www.floodalert.fema.gov.

If you had damage from Hurricane Irene or Tropical Storm Lee and have not registered with FEMA, call **1-800-621-3362** or TTY **1-800-462-7585**. If you use **711** or **Video Relay Service (VRS)**, call **1-800-621-3362**. Operators are multilingual and calls are answered seven days a week from 7 a.m. to 10 p.m. You also can register online at www.DisasterAssistance.gov or by **smart phone** or **tablet** at m.fema.gov. If you have a disability and need help registering, don't hesitate to contact FEMA for help.

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FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.

For more information on Pennsylvania's disaster recovery, visit www.fema.gov and www.pema.state.pa.us.