



DISASTER PREPAREDNESS

# FIVE KEY PREPAREDNESS ACTIONS

Floods are the most frequent and costly type of natural disaster, which can be devastating for so many families' well-being. If you take key steps to be better prepared for a disaster event, you will recover more quickly should a disaster occur.



## KNOW YOUR RISK

Extreme weather events are becoming more frequent. You may have flood risk now even if your area never flooded before. **Anywhere it rains, flooding can occur.**

- Look up your address to get your flood score using tools like [www.riskfactor.com](http://www.riskfactor.com)



## PURCHASE FLOOD INSURANCE

You will recover more quickly from a disaster if you have insurance. Get the right coverage now to financially protect your family. **One inch of water in a home's first floor can cost \$25,000 in property damage!**

- Check if your homeowner's or renter's insurance policy covers flood
- Ask your insurance agent about National Flood Insurance Program policies or visit [www.floodsmart.gov/flood-insurance/buy](http://www.floodsmart.gov/flood-insurance/buy)
- Ask your insurance agent about private flood insurance options

## FACT :

THE AVERAGE FEMA ASSISTANCE AFTER A DISASTER IS LESS THAN \$5,000 PER HOUSEHOLD AFTER FLOODING DISASTERS, BUT THE AVERAGE FLOOD INSURANCE PAYOUT IS \$69,000.<sup>2</sup> WHICH WOULD YOU CHOOSE?





### MITIGATE RISKS TO YOUR PROPERTY

If you are a homeowner, there are many steps you can take to lower the risk of flooding to your property. **Remember that doing so can help reduce the risk of far higher costs should a flood event occur.**

- Keep up with regular inspections and house maintenance
- Secure property and belongings to reduce your losses

**Quick Actions: Take steps like laying sandbags near doorways, moving valuable items off the ground floor, putting up storm shutters, and bringing outdoor items inside**

- Make property improvements (learn about at [www.disastersafety.org](http://www.disastersafety.org))

**TIP: On a tight budget, replace carpet with tiles, install a sump pump, flood proof the interior of building systems, etc.**



### SECURE YOUR DOCUMENTS

Organizing key documents after a disaster can be challenging, especially if they have been lost or destroyed. **Gathering important documents in advance will save you critical time** in submitting a flood insurance claim or applying for aid or a loan.

- Organize your important documents, protect them in water-proof bags, and save copies electronically. Examples include:
  - Personal identification docs (social security card, drivers license)
  - Financial and legal documents (house deed, insurance policies, pay stubs)
- Take pictures or videos of your belongings, which will serve as useful evidence of the pre-disaster value of your personal property



### MAKE A RECOVERY PLAN

As natural disasters become more frequent and costly, it is important for your family to discuss how you would seek to recover should one occur.

**Create a disaster finance plan now to protect your family later.**

- Set aside emergency cash
- Explore your credit and loan options
- Look into whether you would qualify for federal disaster aid
- Purchase disaster insurance coverage

**TIP: For more guidance, see SBP's "Making your disaster plan" guide**

