



PROTECTING YOUR HOME

If you are a homeowner, there are many actions that you can take to **reduce your risks and safeguard your property against future disaster events**. Taking action now can help you **avoid costly future disaster repairs**.



1. REGULARLY INSPECT YOUR PROPERTY AND KEEP IT CLEAR OF HAZARDS

- Clear **dead trees and vegetation** and remove **yard debris**
- Clean **drains and gutters**
- Inspect **yard structures** and keep them in good repair
- Have **sloped areas, patios and retaining walls** inspected if they show signs of sloping or cracking



2. SECURE YOUR PROPERTY PRE-DISASTER

- Bring **outdoor items** indoors or put them in secure storage
- Put up protective **window covering/storm shutters**
- Move items **above ground floor** level
- Disconnect **electrical appliances** (do so only if instructed)
- Check and lock all **windows and doors** in the event that you evacuate
- Deploy **temporary flood barriers**, such as portable flood gates or shields, sandbags, inflatable floodwalls, and flood skirts

TIP: Sandbags are effective temporary flood barriers that can slow floodwaters and divert water away from your property. Get prepared affordably by making your sandbags at home. Use doubled plastic bags, pillow cases, or tarps for the bags and any heavy and moldable items for the filling, like potting mix, kitty litter, or old clothing, rags, and blankets.



3.



REGULARLY INSPECT YOUR ROOF AND KEEP IT IN GOOD REPAIR

Keeping your roof in good repair is one of the best ways to **safeguard your home against natural disaster events**. If your roof is in poor shape, your home can develop problems such as **leaks and mold and mildew growth**. Even a small leak can cause large-scale water problems across major home systems.

ROOF INSPECTION CHECKLIST

STEP 1: CHECK FOR LEAKS

Evaluate for signs of damage from **outside**:

- Water stains on roof – look around the chimney, vent, pipes, and valleys
- Discolored roofing

Evaluate for signs of leaks from **inside**:

- Water in attic or stains on ceiling
- Cracked/peeling wall paint or wallpaper

STEP 2: CHECK THE SEALS

Cracked or otherwise-deteriorated sealant is a **leak threat**.

- Check all structural openings (including areas with plumbing, venting, or joints)

STEP 3: CHECK FOR VISIBLE SURFACE DEGRADATION

For shingle roofs, **signs of degradation** include:

- Mold, rotting or rust
- Loose, worn, cracked or missing shingles

STEP 4: CHECK FOR BLOCKED DRAINS

Following heavy rains, **loose debris on a roof can block drains** which may worsen issues of water pooling on the roof

- Remove leaves, roofing material, animal waste, or other materials from drains
- Have a professional inspector use snake cameras to check drains for blockages

STEP 5: CHECK FOR BLOCKED HVAC VENTS

High temperatures resulting from **blocked HVAC vents** can start degrading/or melting roofing

- Heating and air conditioning equipment should be inspected, cleaned, and serviced at least once a year
- Check the heating system in the fall and air conditioning system in the spring





MAKE PROPERTY IMPROVEMENTS

- Consider the **benefits of different mitigation options** for your home (available on pages 3-4) and implement those that make sense for **your risk and budget**.

PROPERTY IMPROVEMENTS

FOR PROTECTION AGAINST HURRICANES AND TORNADOES

While some property improvements can be costly, **mitigation actions are the most effective way to safeguard households** from disaster events. Every \$1 invested in mitigation saves an estimated \$6 in future disaster recovery costs¹.

Protective measures you may wish to consider for your property could include:

PROTECTION FOR WINDOWS AND DOORS

- Installing **hurricane shutters**
- Installing **impact-rated models**
- Adding **bracing** for garage doors

ROOF PROTECTION

- Sealing your **roof deck**
- Installing **wind and impact-rated** roof cover
- Using **ring shank nails** to secure roof cover and attachments
- Protecting **attic vents**
- Bracing any **gable end** roof framing
- Installing **hurricane straps** to strengthen roof and wall connections

STORM SHELTER OR SAFE ROOM

- Register with your **local storm shelter registry** if you install one

Learn more about these options and others at **www.disastersafetly.org**.

NEED A NEW ROOF?

If your roof needs significant repair or replacement, consider upgrading to a FORTIFIED Roof. The **FORTIFIED Roof program** was specifically designed by the Insurance Institute for Business & Home Safety (IBHS) to **prevent damage** that commonly occurs during high winds, hurricanes, hailstorms, severe thunderstorms, and even tornadoes up to EF-2

Learn more about requirements at: **<https://fortifiedhome.org/roof>**



BUDGET-FRIENDLY FLOOD MITIGATION OPTIONS

Protecting your home from floods **does not have to be expensive**. Consider the following budget-friendly options to **reduce damage** from flood events.

EXTERIOR OPTIONS:

- Maintain proper **water runoff and drainage**
- Improve **lot grading**
- Reduce **impervious surfaces** around your home
- Install a **rain barrel**
- Protect **outdoor utilities and service equipment**

INSIDE YOUR HOME:

- Seal your **foundation and basement walls**
- Install **flood vents** (can reduce flood insurance premium)
- Install a **sump pump**
- Prevent sewer backups by installing **backflow preventers**
- Raise **electrical system** components
- Protect **utilities and service equipment** (can reduce flood insurance premium)
- Install a flood **alert system**

USE FLOOD-RESISTANT BUILDING MATERIALS:

- Replace **wooden floorboards and carpets** with ceramic tile, vinyl, rubber, or other flood-resistant materials
- Replace **internal walls and ceilings** with flood-resistant material (such as lime plaster, cement board, concrete, or pressure-treated and decay-resistant wood)
- Replace **wooden doors and window frames** with metal or other flood resistant options

GET YOUR ELEVATION CERTIFICATE

Elevation certificates document the elevation of your building. Getting your elevation certificate is one of the **easiest ways to reduce insurance premium** costs. Learn more at www.floodsmart.gov/elevation-certificates

HIGH COST, HIGH IMPACT OPTIONS:

While expensive, **elevating your home or filling in your basement** are worth considering depending on your flood risk, financial situation, and the age of your home. Both options **reduce flood insurance premiums**.

Learn more about these options and others at floodsmart.gov and disastersafety.org

