



Rebuilding After a Hurricane: Stronger. Safer. Smarter.

Flood Insurance: Get Covered or File a Claim

- ✓ Call the insurance agent who handles your flood insurance to file a claim. Be sure to have your insurance company name and your policy number with you when you place the call. Ask your agent to email you a copy of your policy and declarations page for easy access and reference for other assistance purposes.
- ✓ The National Flood Insurance Program (NFIP) offers additional coverage to qualified policyholders in high-risk areas whose property has been declared by a local official to be substantially damaged by flood. This coverage can help pay for the costs of complying with local ordinances, and reduce the risk of damage from future floods. To learn more, visit: <http://www.fema.gov/increased-cost-compliance-coverage>.
- ✓ Discuss with your insurance agent the options for flood insurance coverage and ways to maximize the discounts on your flood insurance premium.
- ✓ To learn more about the NFIP or find an insurance agent, visit: <http://www.fema.gov/national-flood-insurance-program> or call 1-888-229-0437.



Know Your Updated Risk

- ✓ Visit the FEMA Map Service Center for answers to frequently asked questions, and tips to rebuild better and safer at: <http://msc.fema.gov/portal>.
- ✓ Clickable .PDF maps and other resources are available on the FEMA Risk Mapping, Assessment and Planning web page at: <http://www.fema.gov/risk-mapping-assessment-and-planning-risk-map>.

Build Back Stronger and Safer

- ✓ If you are thinking about or intend to rebuild, contact your local floodplain administrator or building official for information about local building codes and permit requirements. These individuals are typically found in your local building department or are known by local clerk offices.
- ✓ Discuss with your builder or contractor the options for elevating and strengthening your home against future floods. For ideas and resources, visit: <http://www.fema.gov/mitigation>.

REMEMBER: Generally the higher you build above minimum required standards, the lower your flood insurance premium.

Resources

- ✓ **FEMA P-312, Homeowner’s Guide to Retrofitting: Six Ways to Protect Your Home from Flooding** is a guide for homeowners which provides clear information and straightforward guidance about flood mitigation options. Flood proofing methods are explained, including how they meet particular needs. The guide, available in sections, is written for people with little or no experience in flood protection or construction. Available at: www.fema.gov/media-library/assets/documents/480.
- ✓ **FEMA P-805, Protecting Your Home And Property From Flood Damage: Mitigation Ideas for Reducing Flood Loss** provides step-by-step instructions for flood recovery and rebuilding. It includes specific guidance on steps you can take to make your home more resilient to future flooding — from elevating the entire structure to elevating or relocating your electric panel. Available at: www.fema.gov/media-library/assets/documents/21471. (Also available in Spanish)
- ✓ **FEMA P-348, Protecting Building Utilities from Flood Damage** contains the design and construction requirements for systems in residential and non-residential structures in flood-prone areas that comply with NFIP floodplain management requirements. The publication provides guidance on designing and constructing building utility systems so that the buildings are fully operational and can be re-occupied as soon as electricity, sewer, and water have been restored. Available at: www.fema.gov/media-library/assets/documents/3729.
- ✓ **FEMA P-85, Protecting Manufactured Homes from Floods and Other Hazards** provides a best practices approach in reducing damages from natural hazards, including flood, wind, and earthquake. Available at: www.fema.gov/media-library/assets/documents/2574.
- ✓ **Technical Bulletins** provide guidance for builders and contractors on complying with the minimum building performance requirements of the NFIP. All Technical Bulletins are available at: <https://www.fema.gov/media-library/collections/4>.

Learn More

For more information, see the FEMA Building Science Frequently Asked Questions at: www.fema.gov/frequently-asked-questions-building-science.

If you have any additional questions on FEMA Building Science Publications, contact the helpline at: FEMA-Buildingsciencehelp@fema.dhs.gov or 1-866-927-2104.

Additional FEMA building guidance can be found in the FEMA Library at: www.fema.gov/library.

“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.”