



Homeowner's Guide to Retrofitting

Six Ways to Protect Your Home From Flooding (FEMA P-312)

As a homeowner, you need clear information about the options that are available to reduce flood damage to your home and straightforward guidance on selecting the option that is best for you. Quite often this is a difficult task. This publication is for readers who have little or no knowledge of flood protection methods or building construction techniques. You should take action to avoid repetitive flood damage to your house. First, you 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 is appropriate for you.

What is "Retrofitting"?



Retrofitting means making changes to an existing building to protect it from flooding or other hazards such as high winds and earthquakes. FEMA P-312, *Homeowner's Guide to Retrofitting: Six Ways To Protect Your Home From Flooding*, provides information that will help you decide whether your house is a candidate for

retrofitting. The guide helps by describing six retrofitting methods that protect your house from flooding.

Six Ways to Protect Your Home From Flooding



Elevation is raising your home so that the lowest floor is above the flood level. This is the most common way to avoid flood damage.



Wet floodproofing makes uninhabited parts of your home resistant to flood damage when water is allowed to enter during flooding.



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 razing your home and rebuilding properly on the same property or buying a home elsewhere.

The guide uses photographs and illustrations to help explain how each of the six retrofitting methods works.

The Next Step

Whether or not your home has been damaged by flooding, contact your local floodplain administrator or building official before retrofitting. This contact is the critical next step in reducing your potential flood losses. Local officials know the retrofitting methods that meet state and local government requirements.

Financial Assistance

The guide provides information on government and non-government financial assistance that can help homeowners with retrofitting projects. Financial assistance means loans, grants, and insurance payments. The assistance goes to individual property owners, communities, and states. For example, under FEMA's National Flood Insurance Program, a policy holder may qualify for Increased Cost of Compliance (ICC) coverage. If your house is substantially damaged by flooding, ICC coverage may help pay for some types of retrofitting. Other programs, such as the Hazard Mitigation Grant Program and the Flood Mitigation Assistance Program, are designed to help financially. The guide describes many government and non-government programs, and it explains how you might qualify for assistance.

You can download or order a copy of FEMA P-312, *Homeowner's Guide to Retrofitting: Six Ways to Protect Your Home From Flooding* from the FEMA Library. To order this or other FEMA publications please call 1-800-480-2520 or fax 1-240-699-0525 Monday through Friday 8 a.m. - 5 p.m. EST. You may also email your request to FEMA-Publications-warehouse@dhs.gov. Please provide the title, publication number, and quantity of each publication along with your name, address, zip code, and daytime telephone number.