

Publications, Contacts, and
Preparations for Survivors

How Can Mitigation Help You Recover?



**LEARN
MORE**



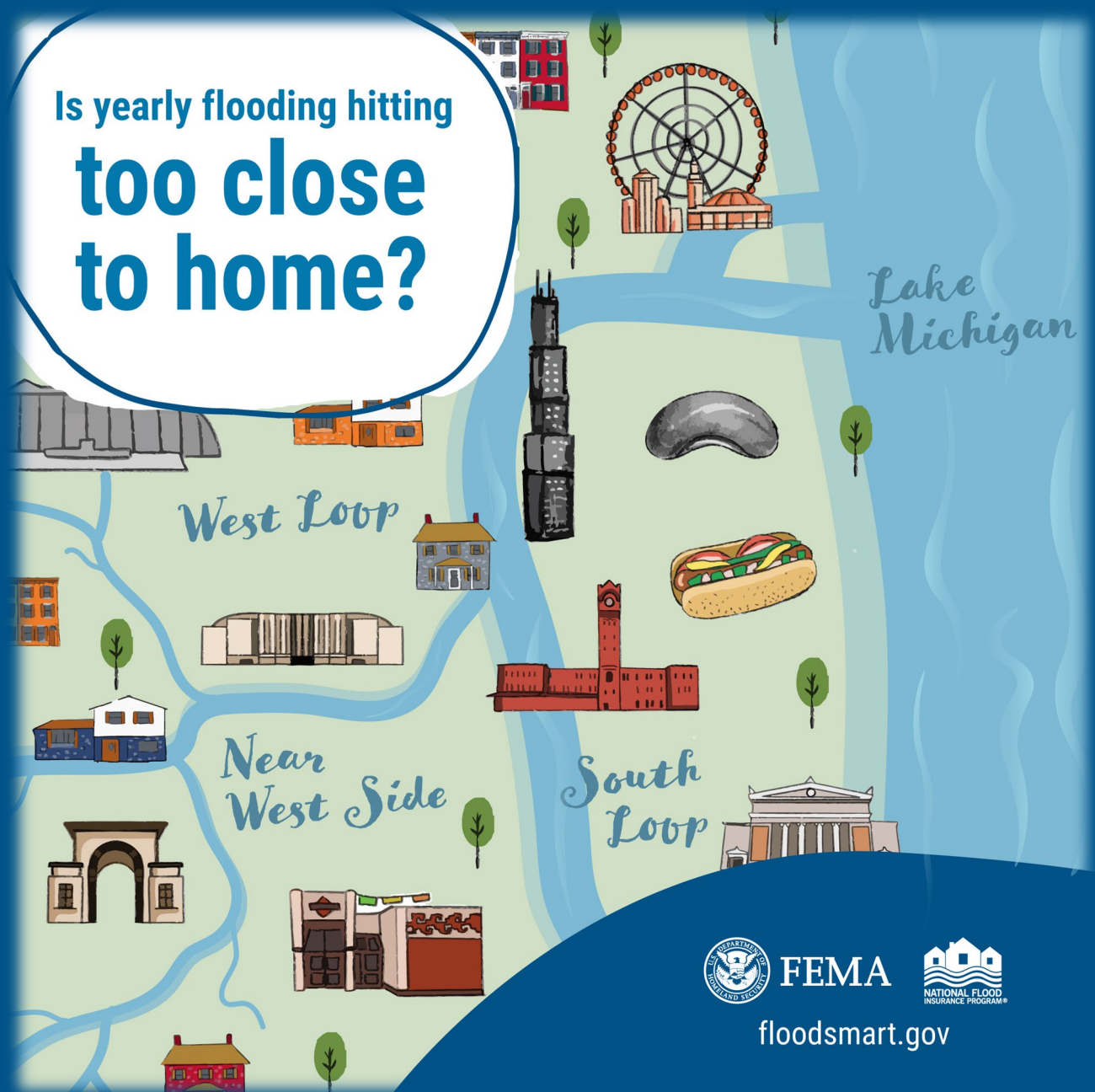
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What is Mitigation?

Mitigation is defined as taking an action now to reduce future risk. For example, a mitigation action is tying your shoe to prevent you from tripping and hurting yourself or purchasing a flood insurance policy to help you recover faster from a flood event.

Why is Mitigation Important?

Mitigation breaks the cycle of disaster damage, reconstruction and repeated damage. Hazard mitigation includes long-term solutions that reduce the impact of disasters in the future.



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floodsmart.gov

Repairing and Rebuilding: Resources for Flooding

Before making repairs and/or rebuilding, talk to your local building officials and Floodplain Manager. Building permits may be required.

- Protect Your Home from Flooding
 - Raise or Floodproof HVAC Equipment
 - Build with Flood Damage Resistant Materials
 - Install Sewer Backflow Valves
 - Install Sump Pumps
 - Raise Electrical System Components
- Rebuilding Safer and Stronger After a Flood Guide
 - Spanish
- Reducing Flood Risk in Homes that Cannot be Elevated
- Protecting Building Utilities from Flood Damage
- Homeowner's Guide to Retrofitting
- Additional Building Science Publications including windstorm and tornado resilience



Hiring a Contractor for Home Repair

Your home is a serious investment. We suggest taking the following steps to protect your investment as you repair or rebuild your disaster-damaged home. Ensure all work complies with local building codes.



Plan Your Project

Take time to detail what you want done, as your project may require a specially licensed contractor.



Get 2-3 Estimates

Be sure to review a contractor's estimate in its totality (cost of materials, timetable of payments, timeline for completion, etc.), as there is more to an estimate than simply the bottom-line cost.



Verify the Contractor's License and Insurance

Only work with contractors who are licensed, registered, and have insurance so any potential accidents on your property are covered.



Don't Make a Down Payment & Make Final Payment When Job is Complete

Beware of contractors who ask for large payments up front to purchase materials.

Before making the final payment make sure you are satisfied with the completed work.

Checklist to Ask Your General Contractor

During construction, if you feel that something is not right, call the **FEMA Disaster Fraud Hotline** at 866-223-0814 or **Illinois Attorney General** at 800-386-5438.

Mold Cleanup

Exposure to mold can pose health risks. We suggest visiting the Center for Disease Control's [Mold Clean Up](#) site. The CDC recommends these eight steps:



Protect Yourself

Put on personal protective equipment (gloves, mask, goggles) to protect your eyes, nose, mouth, and skin.



Toss!

Take it out! Anything that was wet with flood water and can't be cleaned and dried completely within 24 to 48 hours should be taken outside. Take photos of discarded items for filing insurance claims.



Air it out

Open all doors and windows when you are working, and leave as many open as you safely can when you leave.



Circulate

When electricity is safe to use, use fans and dehumidifiers to remove moisture.



Don't mix cleaners

If you use cleaning products, do not mix cleaning products together. **DO NOT** mix bleach and ammonia because it can create toxic vapors.



Scrub surfaces

Clean with water and a detergent. Remove all mold you can see. Dry right away.



Don't cover it, remove it

Painting or caulking over mold will not prevent mold from growing. Fix the water problem completely and clean up all the mold before you paint or caulk.



Dry it up

Dry your home and everything in it as quickly as possible – within 24 to 48 hours if you can.

National Flood Insurance Program (NFIP)

The NFIP offers flood insurance to help you protect the life you've built and recover more quickly after a flood. If you don't have flood insurance, talk to your insurance agent, and visit www.floodsmart.gov to learn more.

- [Why do I need flood insurance?](#)
 - [Spanish](#)
- [Climate Change's Impact on Flood Risk](#)
- [Flood Insurance Requirements for Recipients of Federal Disaster Assistance](#)
 - [Spanish](#)
- [Flood Insurance for Renters](#)
 - [Spanish](#)
- [Map Changes & Flood Insurance: What Property Owners Need to Know](#)
 - [Spanish](#)

**Renters insurance
doesn't cover flood
damage.**



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NFIP Policy Documents

You already know the value of being protected. Renew your flood insurance to ensure your hard work won't be washed away.

- [Answers to Questions about the NFIP](#)
- [Claims Handbook](#)
 - [Spanish](#)
- [Summary of Coverage](#)
 - [Spanish](#)
- [Summary of Coverage for Residential Condominium Buildings](#)
 - [Spanish](#)

Keeping your flood insurance policy **active is now more important than ever.**



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You should also ask your insurance agent about adding a sewer back up rider to your existing policy.

Additional Ways to Stay Safe



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Listen to local officials

Have multiple ways to receive emergency alerts

- Download the free FEMA App – available in English & Spanish
- Sign up for weather alerts from your local NWS
- Check the Wireless Emergency Alert settings on your phone

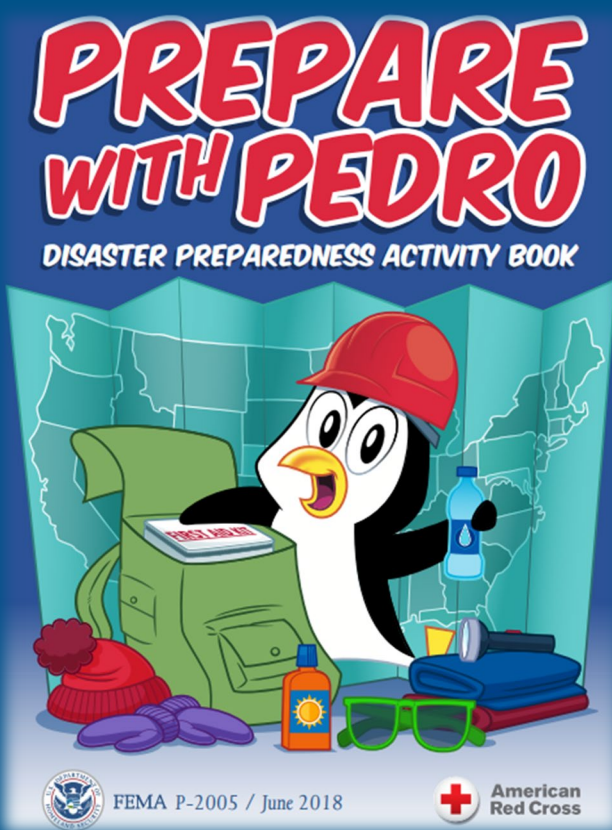
- Know what your flood risks are.
 - FEMA Mapping and Insurance eXchange (FMIX) can help you with questions about flood maps and insurance. You can call 877-336-2627 or email FEMA-FMIX@fema.dhs.gov
 - Visit the FEMA Flood Map Service
- Know who is knocking on your door.
- Learn safety skills including how to shut off utilities.

Family Preparedness Resources



- [Make a Plan](#)
- [Build a Kit](#)
- [Financial Preparedness](#)
- [Low and No Cost Preparedness](#)

Visit [Ready.gov](https://www.ready.gov) for more information including preparedness for older adults, people with disabilities, and pets.



- [Prepare with Pedro Disaster Preparedness Activity Book](#)
 - [Spanish](#)
- [Building Codes Activity Book](#)
- [Prepare Your Family](#)
- [Helping Children Cope](#)

Visit [Ready Kids](https://www.readykids.gov) for more children's activities!

Contact Us

To apply for or follow up on your claim for FEMA Individual Assistance, call 800-621-FEMA (800-621-3362), download the FEMA app or login to www.disasterassistance.gov

To speak to a Community Education and Outreach (CEO) Specialist about mitigation or the NFIP, call 833-FEMA-4-US (833-336-2487) or email FEMA-ILMIT@fema.dhs.gov

- If you use video relay service, captioned telephone service or others, give FEMA your number for that service

FEMA collects and maintains personally identifiable information (PII) of individuals with inquiries about Hazard Mitigation and NFIP Programs. If you provide any PII in contacting us, we would only use it for the purpose of responding to your inquiry in accordance with the [Hazard Mitigation Grant Program \(HMGP\) PIA](#), [DHS/FEMA/PIA-011\(a\) National Flood Insurance Program PIA](#), [Privacy Act of 1974](#), the [E-Government Act of 2002](#) and the [Federal Records Act](#).



Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency, or economic status. Reasonable accommodations, including translation and American Sign Language interpreters via Video Relay Service will be available to ensure effective communication with applicants with limited English proficiency, disabilities, and access and functional needs. If you or someone you know has been discriminated against, call FEMA toll-free at 800-621-3362. If you use video relay service, captioned telephone service or others, give FEMA your number for that service.

Additional Federal, State and Local Resources

- **211** – providing food, clothing, shelter, financial assistance, and referrals to community agencies. Dial 2-1-1 or 773-362-4401. You may also visit 211metrochicago.org
- **Small Business Administration** – providing home loans for those impacted by disaster. Dial 1-800-659-2955 or visit sba.gov
- **Ready Illinois** – providing information for before, during, and after disasters; general inquiries about Homeland Security or Emergency Management public activities. Visit ready.illinois.gov
- **IL Department of Public Health** - IDPH has 200 different programs and services that make up Illinois' public health system. Dial 312-814-2793, 312-814-5278 or visit dph.illinois.gov



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