Prepare Now for Future Disasters: Protect Your Home and Family

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MIDLAND, Mich. – September is National Preparedness Month and the flooding in mid-Michigan that caused millions of dollars in damage earlier this year, along with the ongoing coronavirus pandemic, are important reminders disasters can impact **anyone**. Take the time this month to make an emergency plan and take simple steps to protect your home and family from future disasters.

Protect Your Home

Review your existing insurance policies and ensure the amount and extent are adequate to cover losses from any possible hazard. Homeowners' insurance covers wind damage, but a rider needs to be added to insure against sewer backup. In addition, homeowners' insurance doesn't typically cover flooding, so you may need to purchase a flood insurance policy from the National Flood Insurance Program (NFIP).

Don't wait until it's too late: NFIP policies can take up to 30 days to go into effect. Learn your property's flood risk by accessing your community's flood map then talk to your insurance agent about the type of coverage that is best for your home. Even if your property is in a low- or moderate-risk flood zone, FEMA recommends purchasing insurance from NFIP. More than 25 percent of flood insurance claims come from properties that are not in identified high-risk zones.

There are many other ways you can minimize your home's potential risk of costly flood damage, such as installing a sump pump and back flow valve, elevating utilities and landscaping to improve runoff. The graphic below provides some ideas to put in place before the next flood.

Protect Yourself and Your Family

- **Michigan State Police/Emergency Management and Homeland Security Division**'s website MIREADY has comprehensive information on the

importance of being informed and planning ahead.

- Visit Ready.gov/plan to learn how to make an emergency plan based on local weather hazards.
- Review your family's emergency plans now to see if they should be altered due to COVID-19.
- Build disaster kits and have them ready in your home, work and vehicles. Visit Ready.gov/kit for more information.
- Make sure your kits are stocked with essential items, including those that can protect you and your family from COVID-19, such as masks, soap, hand sanitizer, disinfecting wipes and other Centers for Disease Control and Prevention (CDC) recommendations. Consider the unique needs of each member in your household, such as supplies for seniors, individuals with disabilities, and pets.
- Download the Michigan mobile app. Basic supply checklists, Michigan-specific hazard fact sheets, and links to stay connected and informed are included in the app.
- Download the FEMA mobile app. It provides severe weather alerts from the National Weather Service for up to five selected locations.
- Plan how to leave and where to go if advised to evacuate. Always follow the instructions given by state, local, or tribal emergency management officials.

To learn more about disaster risks and ways to prepare, visit Ready.gov. Find more information about steps you can take before, during and after a flood at FloodSmart.gov.

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FEMA's mission is helping people before, during, and after disasters.

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 (including 711 or Video Relay). If you are deaf, hard of hearing or have a speech disability and use a TTY, call 800-462-7585.

English: www.fema.gov/disaster/4547

Spanish: https://www.fema.gov/es/disaster/4547

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