

Federal Funds to Help Reduce Your Home's Disaster Risk & Tips to Mitigate Flood and High-Wind Impacts

Release Date: Novanm 15, 2024

SPRINGFIELD – Eligible homeowners who applied for FEMA assistance may receive additional funds for specific mitigation measures to help prevent loss in the future. For Illinoisans with damage from the July 13 – 16 severe storms, this assistance could include funds for roof repairs to withstand higher winds and help prevent water infiltration, elevating a water heater or furnace and elevating or moving an electrical panel to avoid future flood damage.

In addition, eligible U.S. Small Business Administration (SBA) disaster loan borrowers may choose to receive expanded funding to help mitigate their home or business against future disasters. The maximum amount an applicant may be eligible to borrow for mitigation measures is 20% of the SBA's verified damages. The borrower should request mitigation funds as soon as possible, but not later than two years after the approval of the loan.

As recovery after the July 13 – 16 severe storms continue, FEMA encourages residents to consider mitigation actions to strengthen their property against future flood and high-wind events.

Flood Mitigation Tips

- **Invest in Flood Insurance.** Did you know an inch of water can cause \$25,000 in damage? Most homeowners' insurance does not cover flood damage. Flood insurance is a separate policy that can cover buildings and/or contents in a building. To purchase a National Flood Insurance Program policy, call your insurance company or insurance agent. Find a provider online at [FloodSmart.gov/flood-insurance-provider](https://www.floodsmart.gov/flood-insurance-provider) or call 877-336-2627.
- **Seal Foundation Cracks.** Use mortar and masonry caulk to fill foundation cracks to help keep water out.



FEMA

- **Install a Sump Pump and Back Flow Valve.** Make sure you have a sump pump with battery-operated backup in case of electrical failure and consider hiring a plumber to install a back flow valve to push the flow of water and sewer backup away from your home.
- **Elevate Utilities.** Raise and anchor air conditioning condensers, heat pumps, water meters and other service equipment onto platforms at least one foot above the potential flood elevation. Consider raising other major appliances above the ground floor.
- **Landscape to Improve Runoff.** Build up any sunken areas around the foundation, dig small depressions to properly channel water, and otherwise improve your yard so it slopes away from your home.

Wind Mitigation Tips

- **Reinforce Your Residence.** Retrofitting your home can provide structural updates that didn't exist when it was constructed. For example, a homeowner can install straps to their roof's structural beams to make it strong enough to resist the "uplift" effect of high winds that can cause it to lift and collapse back down on the house.
- **Defend Those Doors.** Garage or double-entry doors can fail under wind pressure. Garage doors can be reinforced with girts and by strengthening the wheel tracks. Double-entry doors can be reinforced with a heavy-duty deadbolt, adding slide bolts on one of the doors, and using longer hinge attachments on the door and frame.
- **Guard your Glass.** Storm shutters prevent windows from breaking when there is windborne debris. You can also add shatter-resistant film or stormproof high-impact glass to defend glass from breaking.
- **Trim and Tighten.** Consider cutting away any dangling tree branches that pose a threat to your home and securing outdoor furniture and fuel tanks that can serve as projectiles during high wind events.
- **Ensure You're Fully Insured.** Take the time to review your insurance coverages and talk to your agent to verify your household is adequately insured for high-wind events and other disaster risks in your community.

For more information about FEMA and SBA mitigation assistance, visit go.dhs.gov/3x8 and www.sba.gov/funding-programs/disaster-assistance/mitigation-assistance.

For even more tips to protect your home in high-wind and flood events, visit



FEMA

Page 2 of 3

[Protect Your Property From Severe Winds Brochure 2023 \(fema.gov\)](#) and [Protect Your Property From Flooding Brochure 2020 \(fema.gov\)](#).



FEMA