

Mitigation for Homeowners May Reduce Potential Damage in Future Storms

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BROOKLYN, N.Y. – Rebuilding after a disaster can present opportunities as well as challenges for homeowners. This is certainly true for those who had losses and damage from the Remnants of Hurricane Ida.

The challenges include getting the rebuilding done quickly and efficiently. The opportunities are rebuilding stronger, smarter, safer and better, with more resilience. That process is called mitigation.

Mitigation reduces the risk to property from future events. While it may involve a larger initial investment, mitigation pays off in the long run. In fact, FEMA estimates that, on average, for every dollar spent on mitigation, six are saved from future losses.

FEMA has several guides with information and tips about wind retrofits, flood insurance, cleanup, flood- and wind-resistant materials, elevation of your home or appliances, and debris removal.

Visit these sites:

[Wind Retrofit Guide for Residential Buildings:](#)

This is to show how to improve the wind resistance of existing residential buildings. Although this guide was written for the Gulf Coast region, it can apply as well to retrofitting buildings in all coastal regions. It talks about one- and two-family dwellings, but not manufactured housing.

[Home Builder's Guide to Coastal Construction:](#)

This gives you 37 fact sheets of technical guidance about the construction of coastal residential buildings.



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Homeowner's Guide to Retrofitting:

This is for homeowners to help with minimizing flood damage in a form designed for those who have little or no experience with flood-protection methods or building techniques.

Before you begin those repairs, develop a plan. Here are some things to consider:

- **Finalize your plan.** There are a wide range of options for protecting your home from flood and wind through mitigation. Be sure to consult with a reputable contractor and your local building department before making any structural changes to understand requirements and to get the necessary permits.
- **Be smart when you start.** Use reliable, licensed contractors. Get a written estimate. Check references. Pay by check.
- **Get insurance.** Anywhere it rains -- and sometimes in places where it doesn't -- it can flood. Protect your investment in your home by purchasing flood insurance, even if you do not live in a high-risk flood zone. FEMA's National Flood Insurance Program (NFIP) helps cover costly losses associated with flooding. For more information, Visit www.floodsmart.gov.

FEMA might offer money for certain kinds of mitigation projects under the Hazard Mitigation Assistance Program. For more information and how to apply for the program, visit www.fema.gov/grants/mitigation/hazard-mitigation/individuals.

For official information on the recovery effort, visit www.fema.gov/disaster/4615. Follow us on twitter at twitter.com/femaregion2 and www.facebook.com/fema.

