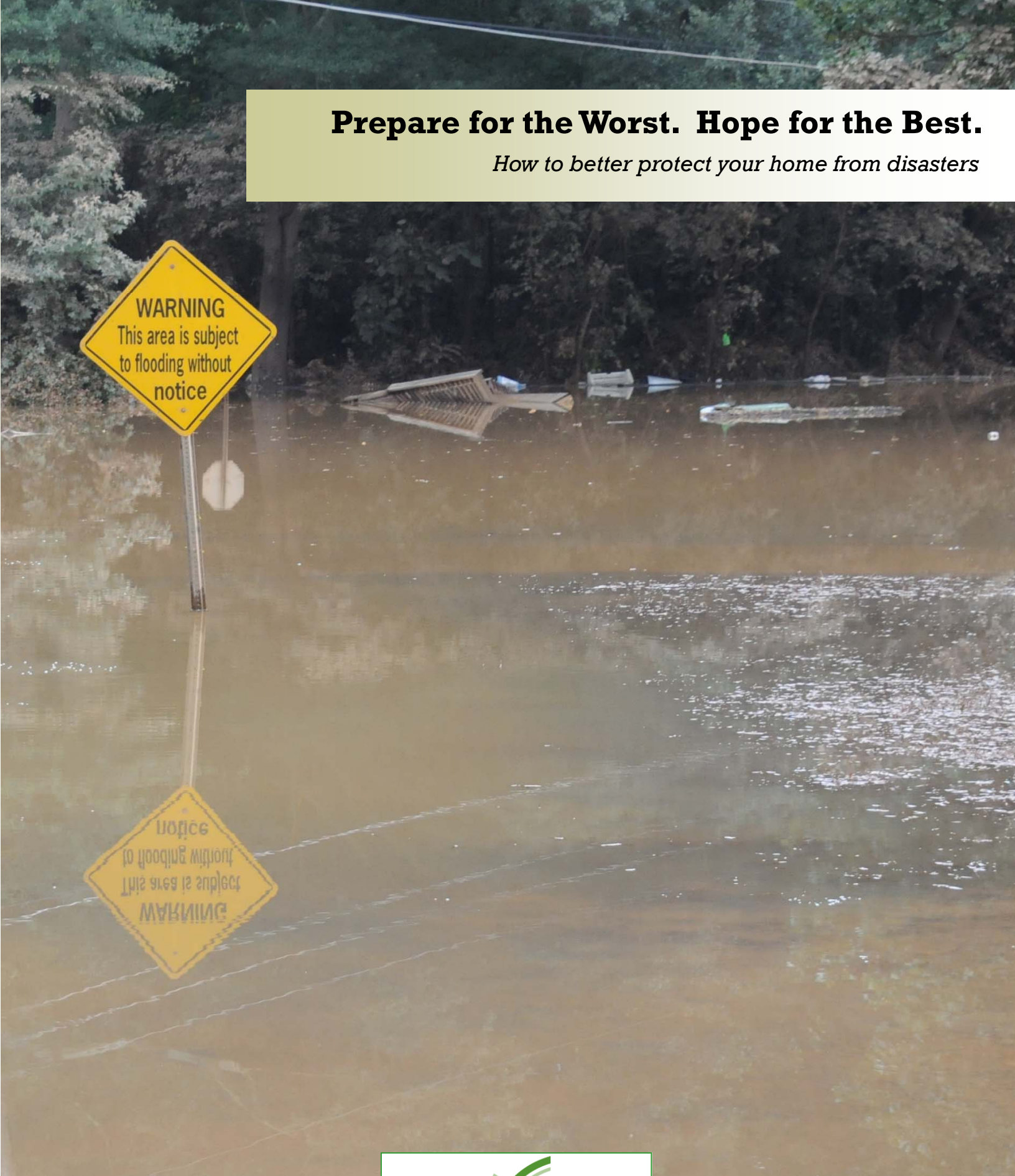


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How to better protect your home from disasters



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The Road to Rebuilding

Georgia's sudden September 2009 flooding drowned the dreams of many and brought to many more a harsh reality: disasters can strike anytime, anywhere and often with little or no warning.

In any storm, by the time the first raindrops begin to fall, it's virtually too late to protect your property. But there are many actions that can be taken in advance of a storm that can yield positive results.

Repairing, remodeling or building a new home or business all present perfect opportunities to incorporate disaster-resistant measures. The upfront investment in time, money and resources will pay big dividends in the end.

How to Get Started:

Recovering from a disaster can be overwhelming at best. Yet there are ways to keep the details from being so daunting.

A step-by-step approach can help organize time, energy, resources and costs. Here are some suggestions:

◆ Make a plan.

Assemble a list of what needs to be done. Then, organize the tasks in a logical order. For example, group together actions that will require the expertise of a certain kind of professional to repair. This helps to avoid repeatedly rehiring the same professional to do multiple tasks and can sometimes result in better rates. Review the plan daily. Update as needed to keep projects on track.

◆ Set a budget.

It's easy to get carried away with rebuilding projects and to overspend, so do a budget early on – even before all financing is identified. There are various forms of disaster assistance available for those who are flood-damaged. Often, this assistance can be coupled with other financial and in-kind resources to help complete rebuilding. Keep track of what is spent to help determine what funding still may be needed as work progresses.

◆ Check local requirements before beginning work.

Most jurisdictions have building codes or ordinances that govern building, rebuilding and floodplain management to ensure safe, uniform construction. **This often includes requirements for permits.** Be sure that all repairs or rebuilding are properly permitted *before* work begins. Not getting a permit up front can lead to problems later.



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◆ Hire a professional when needed.

Some projects are simple enough to fit into a do-it-yourself category. However, many repairs require competent, experienced tradespeople. Before hiring a contractor, do a thorough check on the person and/or company. Look for someone who is licensed and insured. Ask for references. Ask for a written bid prior to authorizing or paying for work. It's best to sign a contract up front that clearly spells out the work to be done, dates of when the work will begin and end, required materials and costs. If possible, don't pay cash for work. Report unscrupulous business practices to the nearest law enforcement agency.

◆ Incorporate disaster-resistance measures for all hazards.

Think beyond flooding. Georgia is prone to high-wind events as well as severe storms, tornadoes and in some areas, hurricanes. When repairing, rebuilding or building anew, use as many techniques as possible that will help protect your structure, utilities and personal property. Check with local building officials for ideas or go online to www.fema.gov for details, including how to access many free publications on a variety of rebuilding topics.

◆ Think green.

For larger rebuilding projects, look for ways to be environmentally friendly. There are many options to consider, including high-efficiency furnaces, air conditioners, electrical systems, appliances, doors and windows that can save money and resources in the long term.



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12 Disaster Rebuilding Tips for Less Than \$50

Repairing damage after a disaster can be expensive. In cases of severe damage, the costs can be staggering.

However, many projects can be done for little or no money. Most can make a big difference in the next disaster, and provide the extra bonus of lowering utility and home-maintenance costs year-round.

Here are some ideas:

1. Cut it short.

When floor-level water meets drywall, it wicks up into the wallboard, which can lead to mold if left untreated. So when replacing drywall, create a small buffer zone by leaving a 1/2-inch to 1-inch gap between the bottom of the drywall sheeting and the top level of the floor. If adding carpeting, be sure the gap is above the carpeted level. Cover the gap with baseboard.

Cost: Free for this technique. Drywall and baseboard costs separate.

Benefits: Quicker, easier and cheaper cleanup in cases of low-level floods or common everyday spills, like liquids in a kitchen or bathroom.

2. Power up.

Raise electrical outlets. Check first to see what local codes allow, but most don't have restrictions on the height of an outlet above the floor. Consider moving outlets up at least 1 foot above the minimum flood level or 24 inches above floor level.

Cost: Free, if done after drywall has been removed. If drywall is still in place, costs can vary.

Benefits: Helps keep water from seepage or a low-level flood from infiltrating and damaging an electrical receptacle, which can cause damage to an electrical system and usually requires an electrician to repair or replace.

3. Show your numbers.

Add visible address numbers to a house exterior and to the street curb or mailbox. Though it seems like a small task it will make a difference if there is an emergency, especially if occupants need to be rescued. Large numbers are best. Consider visibility (color, design, etc.) when choosing. Check local building codes and homeowner association or subdivision covenants for compliance requirements.



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3. Show your numbers (con't.)

Cost: Most numbers sold at home-improvement store are 4 inches tall and cost about \$2 each. Larger numbers, depending on style and size, range from \$5 to \$10 each.

Benefits: Missing or barely visible address numbers can cause dangerous delays for emergency responders, especially during a disaster. The larger the numbers, the easier they are to see at night or during bad weather. After a disaster, a visible address helps inspectors locate damaged property.

4. Put on a strip.

Install weather stripping on outside doors and windows to help seal out air and even water. Weather stripping should seal well when a door or window is closed. With doors, a space as small as 1/8-inch between a standard exterior door and its threshold is equivalent to a 2-square-inch hole in a wall. Closing the gaps can save up to 15 percent in heating and cooling costs and can help minimize the intrusion of low-level water.

Cost: Weather stripping supplies and techniques range from simple to complex but most are easily installed as do-it-yourself projects. Costs range from less than \$5 for a 1-inch x 7-foot white vinyl piece to \$11 for a 3/4-inch x 1-foot aluminum and vinyl adjustable door set.

Benefits: Relatively easy to install, effective, durable, comes in a variety of colors. Vinyl stripping holds up well and resists moisture. Metal stripping lasts for years. Both are affordable.

5. Turn on the radio.

Buy a NOAA Weather Radio All Hazards to get advanced warning of weather emergencies from the nearest National Weather Service office. Radio broadcasts include such information as watches and warnings for heavy rains, flash flooding, severe thunderstorms, hurricanes, extreme heat/cold warnings, creek and river rises, and other hazards. Information is broadcast, as needed, 24 hours a day, seven days a week.

Cost: Prices range from \$20 to \$200, depending on the model and features. The radios can be purchased at retail stores that sell electronics, some drug stores, through mail-order catalogs or via the Internet.

Benefits: Provides early warning to save lives and protect property, (i.e., moving, securing, raising or evacuating valuable items). Portable. Can run on AC power or batteries. Inexpensive enough to have more than one (house, office, cabin, car, boat, etc.)



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6. Caulk it up.

Use caulk to seal all exterior openings, such as holes where wires, cables and pipes enter or exit a structure (winds of 74 mph can blow water up a wall about 4 feet). Once only available in polyurethane and silicone forms, caulk now comes in many non-toxic varieties that are specifically designed for a number of different home-repair jobs.

Cost: All-purpose caulk, suitable for most jobs, is less than \$2 a tube; for doors and windows, less than \$10 a tube.

Benefits: Makes a daily difference by helping to prevent heat loss around windows and doors. In severe storms, a well-sealed exterior helps to keep out wind-driven rain and overland flooding. A small opening can allow enough water in to fill interior cavities or walls. Some caulks are designed for use in high-moisture areas. Caulk can be used indoors or outdoors; some types can last up to 20 years.

7. Well ... cover it.

Add a clear plastic cover over exterior window wells to help keep out debris, leaves, animals and excess water – both from the window cavity (well) and a structure's interior. Most covers are made from a polycarbonate plastic and specially designed for window-well areas.

Cost: Prices vary, depending on size and style, but most range from \$15 to more than \$50 each. Available at most local home-improvement stores.

Benefits: Weather resistant, generally not affected by sunlight or temperature extremes. Easy to install and relatively maintenance free. Many can be customized to fit openings of special sizes and/or shapes.

8. Gut your troughs and downspouts.

Keep gutters and downspouts clear of leaves, twigs and sediment buildup so water flows freely down and out. Composition roofs are known to shed shingle granules that can lead to silt buildup. Gutter clogs accelerate rust and often force water to spill uncontrollably over the edges and down onto foundation walls. From there, water can leak into crawl spaces or basements instead of properly draining away from a structure. Consider installing mesh leaf guards over gutter tops to minimize debris buildup. Thoroughly clean the entire system at least twice a year, especially before rainy seasons and in the fall when leaves, limbs and other debris might cause problems.

Cost: Free, if gutters and downspouts are routinely maintained. If gutters get clogged, scoop out debris and flush with water until free-flowing from the end of downspouts.



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8. Gut your troughs and downspouts (con't.)

Benefits: Well-maintained gutters and downspouts can double or triple the life of a roof drainage system, keep water from getting inside a structure and prevent ground saturation around the foundation, which also can lead to water leaking into the interior.

9. Elbow a way around.

Add an elbow or drain sleeve to the bottom of downspouts to help divert water away from a structure. Elbows can come in aluminum or flexible heavy plastic tubing and are made to fit round or square downspouts. The flexible variety is especially good if water needs to be diverted some distance away from a structure.

Cost: Aluminum elbows start at about \$4 each; metal about \$6 each. Flexible gutter elbows (heavy plastic tubing) range in size from 8 to 18 inches. Costs start at \$4.

Benefits: Keeps rainwater from eroding foundations and from finding its way into crawl spaces or basements.

10. Block that splash.

Place splash blocks directly under the lower end of a downspout to stem soil erosion and divert water away from a structure. Choose blocks large enough to handle the volume of water that could come through a downspout in a heavy rainstorm. Also, place the block high enough and at enough of an angle to divert water at least 3 feet from the foundation

Cost: Plastic or fiberglass splash blocks range from \$5 to \$10 each. Concrete splash blocks average about \$15 but can run as much as \$45, depending on the size.

Benefit: Saves damage to a structure's foundation and helps to keep water from channeling under ground (below slabs, for example) and through to the interior.

11. Shape up and out.

Landscaping is an effective, easy way to keep overland water at bay and make a property more attractive. Add fill dirt with a binding material like clay around a foundation and angle away from the structure. Cover with low-growing vegetation or ornamental materials, such as shredded bark or lightweight lava rock. Avoid heavier rock or landscaping gravel, unless required for drainage, to keep it from flying around in a high-wind event and causing damage.



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11. Shape up and out (con't.)

Don't plant vines that grow up exterior walls. Certain vines can break mortar or open cracks in siding which allow in moisture or insects.

Cost: A 50-pound bag of wood bark or mulch will cost about \$15. Or, check with local officials. Sometimes, communities offer mulch from large-scale tree removal projects that's free for the hauling. The amount of bark required will depend on the coverage area. Many low-growing, spreading plants can be purchased for less than \$50.

Benefits: Helps keep overland flooding from reaching a foundation and leaking inside. Foliage helps hold soil in place, naturally enhances drainage and increases curb appeal.

12. Go green.

Plant trees to add color, create visual interest, help stem erosion, and improve water and air quality. Be smart about what and where trees are planted, taking care to keep them far enough from structures that they don't pose a danger in high-wind events. If needed, a consult tree professional for planting tips.

Cost: Prices vary depending on tree species, age and size but good deals do abound. The Georgia Forestry Commission offers packages of 10 to 15 seedlings in three different variety mixes for about \$40 each package — just in time for the state's planting season which begins in December. Get details online at www.gfc.state.ga.us.

For a \$10 membership, the Arbor Day Foundation will send 10 seedlings chosen for your geographic area. Check the foundation's tree store for more sizes and varieties by going online at www.arborday.org.

Benefits: Can provide shelter and shade from weather extremes, contribute to a healthy environment, attract wildlife and help fight global warming. Can increase house values up to 15 percent. Also, planting the right trees in the right places can reduce annual heating and cooling costs by as much as 30 percent.



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From the Outside Looking In ... How to Better Protect Flood-Damaged Structures

Many Georgians haven't wasted any time repairing their flood-damaged houses and businesses. That's a good thing.

Another good thing is incorporating disaster-resistance measures in the repair/rebuilding process, or even when building anew. There are several techniques that can be put into place from the ground up and the outside in to provide better protection in the future.

Before beginning exterior work, be sure to have a means to provide temporary protection (i.e. tarps, plywood, etc.) that will keep out weather elements and avoid interior damage if the project lasts several days. Don't forget to check local code and permitting requirements **before** beginning any work.

Here are a number of ideas to help protect structures from floods, severe storms and high winds:

Roof:

High winds and hail are common causes of roof damage. Failing to properly secure a roof also can mean that water may leak or blow into a structure during severe storms. To better withstand the pressures that high winds can put on a structure, make a strong connection by:

- ◆ Ensuring the roof deck is properly fastened to the rafters or trusses that support the deck. A qualified roofer should know the proper nail weight and spacing.
- ◆ Attaching roof rafters to the walls with metal connectors to tie the structure together to help resist wind uplift. This is best done when new sheathing and shingles are installed. It's a good idea to go further and tie the structure to the foundation as well to fortify the entire structure.
- ◆ Installing a waterproof underlayment beneath shingles.
- ◆ Securing shingles on composition roofs with six nails per shingle.
- ◆ Ensuring that flashing is made of a corrosion-resistant metal and securely attached to the structure.
- ◆ Fortifying gable roofs by bracing the end wall of the gable. This can be added fairly easily, but have a contractor do it to ensure the bracing is properly designed and attached.



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From the Outside Looking In ...

How to Better Protect Flood-Damaged Structures

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- ◆ Keeping gutters clean and clear. Consider adding metal screens to help keep leaves, twigs and other debris from landing in the gutter and restricting water flow. Be sure to check the gutter/downspout connection for clogs as well.

Walls & Foundations:

A strong connection is not just important at the top, but all the way to the bottom as well. Make this connection by:

- ◆ Tying one floor to another with a continuous strap nailed on the outside of the wall or with a floor-tie anchor nailed to the inside of the wall.
- ◆ Securing the structure to the foundation with connectors nailed to the studs and bolted into the concrete – again to help the structure resist wind uplift.
- ◆ Repelling water by adding a waterproofing membrane around the foundation (this will require siding removal).
- ◆ Sealing all exterior openings, such as holes where wires, cables and pipes enter or exit a structure (winds of 74 mph can blow water up a wall about 4 feet).
- ◆ Installing a French drain at the base of the foundation – either around the full perimeter of the structure or in areas that frequently flood. French drains refer to a trench in which a drain pipe is laid; traditional versions are a trench filled with gravel. Ensure that the drain has a method for diverting water away from the structure (not towards someone else's) to a storm drainage system, retention pond or some other source. Check with local building officials for requirements.

Windows & Doors:

Exterior glass is highly vulnerable in a severe storm, but there are ways to lessen the chances of windows and doors breaking in bad weather. Do this by:

- ◆ Installing shutters to protect windows and doors, OR
- ◆ Installing impact-resistant laminated glass windows or doors.

Windstorm protection for glass should include all windows and doors, especially sliding glass doors, because they are more vulnerable to wind damage than most other doors.



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Garage Doors:

Garage doors can be especially vulnerable in severe storms because of their size. Strengthen these doors by installing permanent wood or metal stiffeners to an existing door or replacing the door with one that is specifically designed to resist high winds.

Outdoor Appliances:

If floodwaters have damaged an air conditioning unit or heat pump to the point of replacement, take advantage of the situation and install the new one on a raised platform. Be sure to tie the unit down to the platform.

Landscaping:

Proper landscaping and tree care can help protect a structure in floods and in high-wind events. Here's how:

- ◆ Don't underestimate the power of a little dirt when it comes to keeping overland water at bay. Add fill dirt around the foundation and angle it away from the structure. Cover with low-growing vegetation or ornamental materials such as shredded bark or light-weight lava rock. Avoid heavier rock or landscaping gravel, unless required for drainage, to keep it from flying around in a high-wind event.
- ◆ Keep trees trimmed so that branches are at least 7 inches away from the exterior of the structure.
- ◆ Keep vines off exterior walls because they can break mortar or help open cracks in the siding, which allow in moisture or insects.

Fuel tanks:

Floodwaters can easily tip an unanchored fuel tank causing it to spill fuel and/or float away. Avoid this by:

- ◆ Anchoring the tank to a large concrete slab or by running straps that are attached to ground anchors over the tank to keep it in place. Use non-corrosive metal structural supports and fasteners. Check with the fuel tank manufacturer for recommendations on anchoring.
- ◆ Keeping the fuel tank topped off to increase its weight and reduce buoyancy.



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Fortifying a Structure from the Inside Out

Fortifying the outside of a structure to keep rain, wind and water from getting inside is essential to avoiding big-ticket damage or costly repairs.

It's equally important to protect the inside. Repair costs can add up quickly here as well. However, an investment up front can save a lot of time, work and money later if disaster should strike.

Here are some ideas to better protect a structure from the inside out:

Floors:

- ◆ Consider foregoing wall-to-wall carpeting. Instead, use one or more rugs or carpet remnants for a floor covering. Smaller pieces can be rolled up and stored on an upper floor in a heavy rain event.
- ◆ Completely dry subflooring before laying new flooring.
- ◆ Do not use laminate flooring on top of concrete – predominantly in a basement – where the floor could retain moisture or get wet.

Drains:

- ◆ Install a sewer backflow valve to temporarily block drain pipes and prevent sewage from backing up into the house.
- ◆ Install a sump pump in the basement floor to help keep groundwater from entering a structure. Sump pumps are used to remove water from basements and other low areas. Consider choosing a model with a battery backup so that it continues to work if the power goes out.

Electrical System:

- ◆ Raise wiring and electrical components – panel boxes, switches, outlets – at least 1 foot above the Base Flood Elevation (BFE). For those who are not in a designated floodplain, consider raising these components an extra foot above the level required by building codes. For help in determining the BFE and/or to which heights these components can be raised, check with local building officials.
- ◆ Choose wire rated for underground use if it has to run into areas that could get wet.
- ◆ Ensure that all junctions are in approved junction boxes.



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Electrical System (con't):

- ◆ Upgrade all outlets to a style that includes Ground Fault Interrupters.
- ◆ Raise electric baseboard heaters above the BFE.
- ◆ Hire a licensed electrician for all wiring projects. Be sure that the work is properly permitted and approved by the local building department.

Appliances:

- ◆ Elevate appliances such as water heaters, furnaces, washers and dryers. When possible, move them from a basement or lower level to an upper floor. Otherwise, relocate appliances on a masonry or pressure-treated lumber base that's at least 1 foot above the BFE (or at least 6 inches tall if there is no BFE). Make sure washers and dryers will not vibrate off the platform during use. Hire a licensed contractor when plumbing or electrical changes are needed.

Interior Walls:

- ◆ Wash and disinfect studs and sills if the drywall and insulation have been removed. **Give the studs and sills plenty of time to dry** before hanging new drywall. Use a moisture meter to be doubly sure.
- ◆ Cut drywall so that it is 1/2 to 1 inch off the floor, especially in basements. Concrete floors commonly absorb ground moisture – particularly in winter months. That moisture can wick up the wallboard if it's touching the floor, allowing mold to grow out of sight within the walls. Hide the gap with wooden or vinyl baseboard.
- ◆ If greenboard or other moisture-resistant drywall got wet, replace it. These materials can present the same health hazards as regular drywall when soaked with floodwaters.

For more information on disaster rebuilding techniques and ideas, go online at www.fema.gov and click on the "Recover and Rebuild" link at the top of the page.



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Getting Down to Business ...

How to Better Protect Your Business from Disaster

Everyone in business knows that time is money.

When disaster strikes, the time a business is disrupted is just one of many problems a company can face. Damaged equipment, ruined inventory, workforce impacts and sudden drops in cash flow can drive many businesses to the brink of extinction in the blink of an eye.

There are, however, ways to minimize the impacts on a business, no matter the size, *before* disaster strikes. Here are some ideas:

Do a disaster risk analysis for the business. Determine the most probable type of disaster that can occur, such as, wind, flood, fire, power outage, etc., and how each disaster type would impact the business.

Develop both emergency and recovery plans for the business. Plan what to do if a disaster were to occur, including what employee assignments will be. Practice those assignments. Also, create a recovery plan of how to jumpstart the business once the disaster event is over.

Evaluate all insurance coverage. Know specifically which business components are covered and under what conditions. If possible, insure to replacement cost. Consider insuring more than physical assets, such as the building or equipment, and include business interruption protection as well to help with cash flow.

Ask about flood insurance. If flooding is not covered under the business policy, which is usually the case, consider buying a flood insurance policy through the National Flood Insurance Program (NFIP). This coverage is available for the structure, contents or both in any community that participates in the NFIP. Home businesses often are not covered under a homeowner's flood insurance policy but can be insured separately. There is a 30-day waiting period before the policy becomes effective.

Protect business records and files. Regularly back up vital electronic files such as suppliers, billing and payroll records, and customer lists. Consider doing this at least weekly. Make at least three copies of essential information and store the backups in secure, off-site locations.

Estimate the cost of repairing or replacing each essential piece of equipment in the business. These estimates will help determine operational vulnerability and focus disaster-resistance needs.



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Maintain a list of essential suppliers and/or repair services needed to begin disaster recovery for the business. Include alternate vendors for supplies and equipment outside of the immediate area around your business in case of a widespread disaster. Keep backups of this information off site as well.

Maintain an up-to-date inventory of assets, important materials and equipment. Document these assets both in writing and with photographs. Include this documentation with the off-site backup files.

Assign disaster mitigation duties to employees. For example, some employees could be responsible for securing storage bins or others for backing up computer files and delivering copies to a secure location.

Prepare the company's workforce. Determine workforce readiness in the event of a disaster. Know which employees can or should report immediately to work once it's safe and which ones may not be able to work right away because of personal issues. Help employees prepare themselves and their families for a variety of disasters by providing information on developing family disaster plans, making disaster supply kits and how to better protect their personal residences.

Consider storing minimal inventory on site. One recommendation is to maintain just three to five days' worth of inventory on hand so that when a disaster occurs, the loss isn't as great.

Identify equipment susceptible to damage. Consider the location of the equipment. For example, equipment near a hot water tank or pipes could be damaged if the pipes burst. Likewise, equipment near windows could be damaged in a tornado, hurricane or other high-wind event.

Relocate or elevate and secure major appliances, critical equipment or machinery above possible flood levels. Items such as furnaces, water heaters, copiers, computer networks, etc., can be re-set and secured on a raised platform base. Electrical panel boxes and outlets also can be relocated higher. Any alternate location should be above the base flood elevation at that site. Local building officials can identify the base flood elevation.

In any situation requiring structural changes, be sure to first check with local authorities to determine what code requirements must be met.

For more information, visit: www.ready.ga.gov or www.fema.gov



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Georgians Can Build Higher and Safer

One option for minimizing the impact of a future flood is to raise an entire house up and, hopefully, out of harm's way.

Simply put, the process is known as elevation. Nationwide, scores of home and business owners have done it. The upfront costs can represent a sizeable investment. But the dividends of doing so can meet or exceed those costs from just one event.

Elevation means raising a structure so that the lowest floor is at or above the base flood elevation – the minimum level at which a flood has a 1 percent chance of occurring in any year. A new foundation is put under the elevated structure and stairs or landings then are built to provide access to the main floor.

When a structure is properly elevated, the living area will be above all but the most severe floods.

To decide whether elevating a structure is a good idea, consider these factors:

What is the risk of another flood impacting the structure? Properties in a Special Flood Hazard Area (SFHA), commonly referred to as a “100-year floodplain,” usually have a greater chance than others of being impacted. The term “100-year flood” really means that there is a 1 percent chance of a flood occurring in any year. A “500-year flood” has a .02 percent chance of striking in any year.

What kind of flooding could impact the structure? Take into account the potential water depth, the velocity of floodwaters (how fast they move affects the damage potential) and the frequency of flooding in the area.

What level of protection is needed? Should the elevation protect against a 1-percent flood, a .02-percent flood or some other level?

How long might floodwaters remain before receding? The longer the exposure, the greater the damage.

How would floating debris impact the structure?

Once these questions are answered, check with local building authorities to find out what is required or allowable by local or state codes and ordinances. This answer will determine, in large part, what can and can't be done.



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Next, check with a few qualified contractors who have done this type of work before to determine what's involved in elevating an existing structure, or building a new, elevated structure and the associated costs.

In some areas, local ordinances may require that a structure be elevated if it has sustained substantial damage (50 percent of the building's pre-flood market value) from any cause, or if substantial improvements costing 50 percent of a building's market value, are going to be made. Local officials will determine whether a structure fits either of these categories.

Elevating a structure can have the following benefits:

- ◆ The structure is compliant with a community's local floodplain ordinance, which enables residents to purchase flood insurance.
- ◆ The flood risk to a building and its contents is reduced, thereby eliminating the need to move vulnerable items above the water during flooding, or losing contents altogether.
- ◆ Flood insurance premiums are reduced.

An additional benefit is that the existing lot often is adequate in size, enabling an elevation to occur without having to purchase additional land — a factor that may be required to accomplish other types of mitigation.

The Federal Emergency Management Agency (FEMA) offers a free publication, "Above the Flood: Elevating Your Flood-Prone House" (Pub# 347), that explains how to elevate a house. To get a copy, go online to www.fema.gov and download an electronic version, or order a hard copy by calling 800-480-2520.



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