

FEMA Q&A: Disaster Resilience and Hazard Mitigation

Recovering from one disaster can mean being better prepared for the next. That's why FEMA offers a variety of assistance programs before, during, and after a disaster. Here are some answers to common questions about how you and FEMA can work together to reduce hazards to your life and property.

What is hazard mitigation?

- Hazard mitigation is any ongoing or permanent action that reduces or eliminates risk to people and property. With less risk comes less damage and a faster recovery from disaster. This leads to greater resilience at a time when disasters are becoming more dangerous and more frequent.

How can I learn more about hazard mitigation?

- Visit <https://fema.cosocloud.com/dr4757mi-resources/> to learn all about how you can protect your life and property from severe storms, damaging winds, flooding and other hazards.

What can FEMA do to help me prevent flooding in my home?

- FEMA may be able to pay for changes to your home that will reduce your flood risk. For example, we may be able to pay for elevating your water heater, furnace, electrical panel and other utilities off the ground to protect them from floodwaters. **Call the FEMA Helpline at 800-621-3362** to see what kinds of assistance you may be eligible to receive.

Can FEMA help me remove mold from my basements?

- Yes. FEMA may give you up to \$300 toward your cleaning expenses if your home suffers flood damage from a federally declared disaster. Learn more about mold cleanup here: <https://www.cdc.gov/mold/cleanup.htm>

Are there steps I can take to prevent sewage backup in my basement?

- Yes. Slope your land so water runs down and away from your home. Replace concrete and asphalt with shrubs, trees, and grasses to help absorb rainwater. Install rain barrels to channel and capture water.

Will FEMA come into my home to make repairs, clean, or remove soiled or damaged items?

- No. FEMA offers grants for you to hire someone or do the repairs yourself.

Does FEMA provide flood insurance?

- Yes. The National Flood Insurance Program (NFIP) is managed by FEMA and is delivered to the public by a network of more than 50 insurance companies and the [NFIP Direct](#).

Why should I sign up for flood insurance?

- Floods can happen anywhere — just one inch of floodwater can cause up to \$25,000 in damage. Most homeowners' insurance does not cover flood damage. Flood insurance is a separate policy that can cover buildings, the contents in a building, or both, so it is important to protect your most important financial assets — your home, your business, your possessions.

How do I sign up for flood insurance?

- To purchase a National Flood Insurance Program policy, call your insurance company or insurance agent, the same person who sells your home or auto insurance. If you need help finding a provider, go to [FloodSmart.gov/flood-insurance-provider](https://www.floodsmart.gov/flood-insurance-provider) or call the NFIP at **877-336-2627**.
 - Plan ahead: there is typically a 30-day waiting period for an NFIP policy to go into effect, unless the coverage is mandated by a federally backed lender or is related to a community flood map change.

Why do I have to purchase flood insurance to receive a FEMA grant?

- By law, if you own a home within a designated special flood hazard area, and you receive federal disaster assistance to repair or modify your flood-damaged home or personal property, you must purchase and maintain flood-insurance coverage on the property for the life of the building.

How do I find out if my home is in a special flood hazard area?

- To learn more about your flood risk and view the latest flood risk maps, visit <https://msc.fema.gov/portal/home>.

Why is flood insurance so expensive?

- As with other types of insurance, flood insurance premiums are based on risk. The higher the risk, the higher the cost. Your premium helps pay for repairs and recovery if flooding damages your home.

What are my options if I can't afford flood insurance?

- If you're eligible, FEMA will provide you with a Group Flood Insurance Policy, with no out-of-pocket cost to you.

Who do I contact if I have questions about mitigation or flood insurance?

- Call **833-336-2487** or email FEMA-MIMIT@fema.dhs.gov to speak to a FEMA mitigation specialist.

If you were affected by the Aug. 24-26 severe storms, tornadoes and flooding, the deadline to apply for FEMA assistance is Monday, April 8, 2024. Apply one of four ways:

- Call the FEMA helpline at **800-621-3362**.
- Visit [DisasterAssistance.gov](https://www.fema.gov/disaster/assistance).
- Use the FEMA mobile app.

Visit a Disaster Recovery Center. Survivors can visit any center for assistance. To find center locations and current hours, visit [FEMA.gov/DRC](https://www.fema.gov/DRC)

For more information about the disaster recovery operation in Michigan, visit www.fema.gov/disaster/4757.

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- *Information available in accessible electronic formats on FEMA's website.*
- *Qualified sign language interpreters.*
- *Qualified multilingual interpreters.*
- *Information written in other languages.*

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