

Mitigation for Homeowners

Mitigation is an effort to reduce the loss of life and property damage by lessening the impact of a disaster through construction and remodeling best practices. On average, every \$1 spent on mitigation saves \$6 in future losses. As Hoosiers recover, it's important to consider ways to reduce future disaster risks.

FEMA Assistance to Reduce Disaster Risks

If you applied for FEMA assistance in Indiana following the [August 2026 severe storms and flooding](#), you may receive additional funds for specific mitigation measures to help prevent loss in the future. If you are eligible, after receiving your initial Home Repair Assistance award letter, applicants whose Home Repair Assistance includes additional funds for mitigation measures will receive a follow-up letter explaining the intended mitigation measures. Assistance for mitigation measures is limited and will only be provided for elements of the home that were present and functional before they were damaged by the disaster.

Flood Mitigation Tips

- **Ensure you're fully insured.** Take the time to review your insurance coverage and talk to your agent to verify your household is adequately protected against the disaster risks in your area. And remember: most homeowners' insurance policies do not cover flood damage. To learn more, visit [FloodSmart.gov](https://www.floodsmart.gov) or call your insurance agent.
- **Elevate utilities.** Raise or floodproof HVAC and mechanical units, electrical systems and other utilities. This can protect them from flood damage and reduce the cost of repairs.
- **Seal foundation cracks.** Use mortar and masonry caulk to fill foundation cracks to help keep water out.
- **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.
- **Landscape to improve runoff.** Build up any sunken areas around the foundation, dig small depressions to properly channel water and improve your yard so it slopes away from your home.

Wind Mitigation Tips

- **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.
- **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.** Reinforce garage doors and double-entry doors to prevent failure from wind pressure. Reinforce garage doors with girts and strengthen the glider 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.



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- **Maintain your property.** 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.

Mitigation if Your Home is Substantially Damaged

After a disaster, local officials in communities that participate in the National Flood Insurance Program are required by local floodplain management ordinances to inspect disaster-damaged structures and complete substantial damage assessments in Special Flood Hazard Areas (SFHA).

In the high-risk flood area or SFHA, if the cost of repairing a structure to its condition before the disaster is 50% or more of its pre-disaster market value, the house or building is considered “substantially damaged.” If your community has adopted a higher standard, such as 45% of the market value or adding repairs over a certain period of time, your community’s standard would apply.

Before making any structural changes to your home, you should work with your local building officials to determine your specific rebuilding requirements and required permits. For more information, ways to bring a structure into compliance or details about financial assistance that may be available to assist with required mitigation work to your home, visit [fema.gov/fact-sheet/frequently-asked-questions-substantial-damage](https://www.fema.gov/fact-sheet/frequently-asked-questions-substantial-damage).

For questions about the process, you may call the Substantial Damage Property Assistance Line at 833-495-9888, Monday through Friday from 9 a.m. to 6 p.m. Call center staff can explain the assessment process, answer general questions about permitting and rebuilding, help you understand next steps and connect you with appropriate local officials or recovery resources if additional assistance is needed.

The assistance line provides information and guidance but does not determine whether a property is substantially damaged. Local governments will continue to make all official substantial damage determinations as required under their local floodplain ordinances.

Additional Resources

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

- [Protect Your Property From Severe Winds Brochure 2023 \(fema.gov\)](https://www.fema.gov/protect-your-property-from-severe-winds-brochure-2023)
- [Protect Your Property From Flooding Brochure 2020 \(fema.gov\)](https://www.fema.gov/protect-your-property-from-flooding-brochure-2020)
- [fema.gov/sites/default/files/documents/fema_building-codes-toolkit.pdf](https://www.fema.gov/sites/default/files/documents/fema_building-codes-toolkit.pdf)
- [ready.gov](https://www.ready.gov)

To work with a Mitigation Specialist in Indiana, email fema-INmit@fema.dhs.gov.

For more information regarding floodplain-related issues, contact your local floodplain administrator, the National Flood Insurance Program at 877-336-2627, or visit [FloodSmart.gov](https://www.floodsmart.gov).

Disaster survivors who feel they have been discriminated against based on race, color, nationality, sex, religion, age, disability, English proficiency, or economic status have the right to file a complaint by contacting FEMA at FEMA-CR-Intake@fema.dhs.gov or by calling 1-800-621-3362.

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