

## **Protect Your Property**

Many of these options are low cost and efficient, especially when compared to the cost of repair or recovery.

**Get flood insurance.** An important financial tool to protect your home, an NFIP flood insurance policy will help pay for flood repairs, temporary housing assistance, elevation of substantially-damaged buildings, and in some cases, the costs of flood prevention measures.

**Regularly clean out your gutters.** Clogged gutters, downspouts, and drains can cause water to pool along your foundation and worsen flooding conditions.

**\*Elevate your utilities** – place exterior A/C condensers on platforms, and move utilities within your home [furnace, hot water heater, electric panel] three feet above Base Flood Elevation.

**\*Install flood vents.** These are engineered openings that allow flood water (but not debris) to flow through the lowest levels of your home – like garages or basements. This prevents flood water from damaging the structural stability of your home, i.e. tearing it off the foundation or collapsing walls.

**\*Elevate your home.** One of the most effective flood mitigation actions, but also the costliest. Elevated home are lifted three feet above the floodplains and are considered a Preferred Risk Property, with flood insurance rates of approximately \$600/year. If you'd like to consider this option, please contact the Flood Resilience Officer via our [online form](#) or call 973-835-5700 x164. While there are FEMA grants available, the [eligibility requirements](#) are difficult.

**\*Important Note:** some options may require a building permit and may be incompatible with your home's structure – always contact the Construction Department (973-897-0323) before taking action.