

Taking Action: A Guide for Homeowners



In *RainReadySM* communities, better water management means that homes, schools, and businesses are prepared for rain—whether too much or too little. RainReady programs keep residences secure and dry, services running, and rivers and lakes clean.

Wet basement, parched lawn, or cracking foundation? There are many well-tested options available to homeowners in need of water management solutions. Here are ten actions homeowners can take to protect their properties. For more details, visit www.rainready.org/for-homeowners.

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✓ ASSESS YOUR PROPERTY

The first step to making improvements is understanding how water falls on your property and flows through your pipes. If you have significant problems, you may need the help of an engineer, plumber, electrician, or landscape designer. Try to find an assessor that is independent of any contractor so they will be focused on the most affordable solutions. Always document problems with words, photographs, and videos, as this information will be helpful for assessments, insurance claims, and acquiring help from your municipality.



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✓ MAKE YARD IMPROVEMENTS

In order to prevent flooding and minimize the impact of water scarcity in your home and neighborhood, try to capture stormwater runoff using rain gardens, swales, dry wells, permeable paving, rain barrels, or cisterns. Since conventional lawns exacerbate water management problems, consider replacing yours with a variety of native plants and grasses, which absorb more water and require less fertilizing, mowing, and water. Other yard improvements include re-grading land so that stormwater drains away from your building, disconnecting gutter downspouts from municipal sewer lines, and constructing walls and barriers to prevent water from reaching low-entry points.



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✓ MANAGE WATER WITHIN YOUR HOME

There are a range of appliances, fixtures, water systems, and accessories on the market that can help you manage water in your home. For example, you can save energy, water, and money by using high-performance, water-efficient appliances. Alarm systems for sump-pumps, home rain gauges, and smartphone flood-alert applications all help minimize the damage of flooding. If water regularly enters your home, place appliances, furnaces, hot water heaters and electrical panels above the typical flood level on wood or concrete blocks. There are also a range of floodproofing devices on the market, such as floor-drain guards, standpipes, sump pumps, backwater valves, overhead sewer pumps, and interior and exterior drain tiles.



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✓ HAVE YOUR BUILDING SEWERS CHECKED

Faulty pipes connecting your home to the municipal sewer system can exacerbate foundation damage and flooding in your home. Ensure that roots, grease, waste, or tree roots are not obstructing the

pipe and preventing wastewater from leaving the house. If there are roots in the drain, you can use a root destroyer twice a year to kill them. Also check if your sump pump, foundation drains, and gutter downspouts are connected to sewer pipes and causing them to exceed capacity during heavy rainstorms, which can cause backups. You might need a licensed plumber to determine if the sewer pipes on your property are functioning properly.

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✓ RECLAIM YOUR PUBLIC RIGHTS-OF-WAY

The green spaces between the sidewalk and street can be adapted to capture and absorb stormwater runoff from the nearby surfaces. By incorporating rain gardens or tree plantings into the parkway, you can reduce the risk of runoff entering your building or flooding your street. A rain garden is constructed by digging a trench in the parkway and backfilling it with open-graded stone topped with a sandy, engineered soil mix; mulch; and plants. Rain gardens are very permeable and can store the incoming rainwater until it infiltrates the underlying soil.



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✓ GET INSURED

Home insurance policies cover damage caused by household appliance malfunction, burst pipes, or rain entering the house from above, but they do not cover damage caused by flooding, backup, sump pump failure, below-ground seepage, mold damage, or earth movement. Water backup and sump pump discharge policies can usually be purchased as riders, but they do not cover damage from water seepage through basement walls or from homeowner negligence. If your municipality participates, you can also get coverage through the National Flood Insurance Program, which is federally backed and covers flood-related damage to appliances, plumbing, furnaces, hot water heaters, and other structural items such as drywall, stairways, and insulation.

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✓ BE A WISE HOME BUYER AND SELLER

Check that your realtor is knowledgeable about the signs of water-related damage and is willing to advocate for repairs before finalizing a sale. Because property sellers may be reluctant to disclose risks, research carefully about local subsidence and flooding risks and look for signs like foundation and wall cracks, water marks on basement walls, or a musty smell. Check the residential real property disclosure report, but remember that a seller may be reluctant to fully disclose previous problems. Ask your realtor to request a loss history report for the property, which will reveal any insurance claims made against the property in the past five to seven years. If you think that the property is prone to flooding or foundation cracks but would still like to buy it, you can request that the seller take appropriate action to reduce your risk.



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✓ EXPECT AND PREPARE FOR EXTREME WEATHER

If there are weather warnings, clear your drainage areas, secure your windows and doors, and ensure your sump pump is working. If you are nervous about flooding in your home, move valuable belongings to the upper floors and make sure you have adequate food and water for a few days. If water enters your home, carefully turn off your main electrical switch and move to the upper floors. Take dry clothing, cell phones, flashlights, and a portable radio, and then wait for help. Also, be on alert for gas leaks, as rising water can extinguish the pilot light on your water heater or furnace and let gas into your home. If you leave your property, do not walk or drive through flooded areas. Wait for the water to drain out before reentering the property, and check for structural damage before you enter any buildings. If there is severe damage, call your flood insurance company to file a claim. Even if you aren't covered, note the date and time as well as the depth of the water. Document and photograph items that were damaged, including their estimated value.



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✓ IDENTIFY FUNDING

Many municipalities contribute to the costs of RainReady improvements on private and public property. Re-grading yards, replacing lawns, disconnecting sump pumps from the sewer system, and using efficient appliances can often be more cost-effective than expanding or replacing municipal pipes and storage facilities. This investment should be supported by long-term, dedicated funding that is part of residents' regular water and utility bills and is regularly reported on. Encourage your municipality to explore these options, in addition to federal and state grants, so that RainReady improvements become cost-effective and feasible for all residents.



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✓ MAKE THE CASE FOR A RAINREADY PLAN IN YOUR COMMUNITY

The homes, businesses, and public buildings of a community are inextricably linked by common watersheds—the area of land where rain, snow, and other water drains into rivers or streams. As urban development expands, downstream property owners can discover that their homes and basements have unintentionally become the neighborhood's storage basin, or that their drinking water is being depleted by other people and other uses. Although RainReady improvements on individual properties can provide relief, residents and governments are recognizing the need for a RainReady Plan for whole neighborhoods and regions. Community members should advocate for rain readiness as a necessary component of a municipal plans.

Even if you're not suffering from problems on your own property, keep in mind that the irrigation of your lawn, the runoff from your property, the condition of your sewer pipes, and the type of home appliances you have can exacerbate your neighborhood problems. In other words, good water management means being a good neighbor.

DOES YOUR COMMUNITY HAVE A RAINREADY PLAN? LEARN MORE AT WWW.RAINREADY.ORG
