



FEMA



FLOODSMART STORY IDEAS

Background

Floods are the #1 natural disaster in the United States and everyone is at risk. Many people think that they have to live near the water to be affected by flooding. They are wrong. Regional weather systems, hurricanes and tropical storms, run off changes from new construction, or damage caused by wildfires can precipitate flooding in every region of the country. Thirty percent of all claims come from areas with a low-to-moderate risk of flooding. And, the majority of residents in those areas do not have flood insurance.

Flooding damages and destroys homes and property and can be financially and emotionally devastating. Unfortunately, many people don't understand their risk and don't know how to protect their property from floods. You don't have to wait for a storm to inform your audiences about flood insurance.

Some ways to approach this important subject are listed below:

Topic: Personal Financial Planning

The first quarter of the year (New Years through the tax season) is the prime period when individuals and families take stock of their personal finances, often setting and realigning goals for the year as they process receipts and statements from the previous year. This is an excellent time to remind your audience to invest a small amount in flood insurance to protect their largest investment – their home. Recovering from flood damage without protection from flood insurance can wipe out personal savings and other financial resources.

Flood insurance is affordable. The average flood insurance policy is around \$500 a year. And in low- to moderate-risk areas homeowners and renters can protect their property with lower-cost Preferred Risk Policies (PRPs) that start at just \$112 a year. Audiences can learn more about their local flood risk by visiting www.FloodSmart.gov.

Topic: What Homeowners Need to Know about Flood Insurance

For most people, buying a home is the biggest investment they will ever make. It is important for homeowners to be fully informed about flood insurance in order to adequately protect their property, because just a few inches of water in a home can cause thousands of dollars of damage. Disaster assistance is often not available after a flood event – unless the event is declared a presidential disaster.

Many homeowners think that because they aren't required to have flood insurance, they don't need it, or they think their homeowners insurance will cover flooding. Big mistake. Almost everyone in the country, no matter where they live, *can* and *should* get flood insurance...even if it is not required by their lender. And homeowners insurance does not cover flooding – a separate flood insurance policy is necessary. Homeowners shouldn't delay – it takes 30 days for a flood insurance policy to become effective.