



FEMA

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Press Release

FEMA URGES ALABAMA RESIDENTS TO PREPARE FOR 2008 HURRICANE SEASON: *JUNE 1 MARKS THE START OF HURRICANE SEASON AND HEIGHTENED RISKS FOR FLOODING*

Washington, D.C. – It only takes *one* storm to cause serious flood damage. While the 2006 and 2007 seasons were relatively quiet, natural disasters are unpredictable and preparedness is critical for all Alabama residents as another storm season begins. Hurricane season brings a heightened risk of flooding to Alabama and residents need to have an evacuation plan, a family emergency plan and a disaster supply kit, along with flood insurance to ensure they are properly prepared for potential flooding in the coming months.

“Flooding and hurricanes go hand in hand, and residents can take simple, responsible action to lessen their vulnerability to flooding - starting with flood insurance,” said David Maurstad, Assistant Administrator of Mitigation and Federal Insurance Administrator for FEMA. “Everyone in a high-risk flood area simply must have flood insurance. However, residents in low- to moderate-risk areas should consider flood coverage as well. Last year, 20 to 25 percent of the nation’s flood insurance claims came from these lower risk areas.”

Since 2004, Alabama has been hit by three major hurricanes: Hurricane Ivan, Hurricane Dennis and Hurricane Katrina. The average flood insurance claim in Alabama over this time period was more than \$56,000. However, the majority of Alabama residents are still not protected with flood insurance. This leaves residents vulnerable in the face of hurricane season and means that they may have to absorb financial losses on their own or seek limited funding from other sources to rebuild or repair in the wake of a storm.

“Alabama residents who aren’t insured against flooding should not wait until the first storm of the season to obtain a policy. Flood insurance policies typically take 30 days to take effect, and by then it could be too late,” said Maurstad. “Now is the time to talk to your insurance agent about your individual risk and flood insurance options.”

Residents should know that most homeowners insurance policies don’t cover flood damage. Typically, only a separate flood insurance policy provides this coverage, and flood insurance is more affordable than some might think. The average cost of a flood policy is \$500, and could save thousands of dollars in damages. Most properties in Alabama’s low- to moderate-risk areas are eligible for Preferred Risk Policies (PRPs) that start at less than \$120 a year.

FEMA also offers the following tips to prepare for flooding:

Before a Flood

- Have a safety kit with drinking water, a first-aid kit, canned food, a radio, flashlight and blankets.
- Know safe routes from home, work and school that are on higher ground.
- Protect your property. Most homeowners insurance does not cover flooding. Make sure that your flood insurance policy is up to date.

During a Flood

- If flooding occurs, go to higher ground. Get out of areas subject to flooding. This includes dips, low spots, canyons, washes, etc.
- Avoid areas already flooded, especially if the water is flowing fast. Do not attempt to cross flowing streams.
- Roadbeds may be washed out under flood waters. NEVER drive through flooded roadways. If your vehicle is suddenly caught in rising water, leave it immediately and seek higher ground.

After a Flood

- Do not turn electricity back on in your home if you detect gas or if the electrical system has been flooded.
- Clean and disinfect everything that was touched by floodwaters or mudflows and throw out any such foodstuffs.
- Follow directions from local officials regarding the safety of drinking water.

Flood insurance is available through approximately 90 insurance companies in more than 20,400 participating communities nationwide. Everyone can purchase flood insurance – renters, business owners and homeowners – and last year a quarter of all claims paid by the National Flood Insurance Program were for policies in low- to moderate-risk areas. In low- to moderate-risk areas, lower-cost Preferred Risk Policies (PRPs) start at less than \$120 a year. Individuals can learn more about their flood risk and how to protect their property by visiting [FloodSmart.gov](https://www.floodsmart.gov) or by calling 1-800-427-2419.

FEMA coordinates the Federal Government's role in preparing for, preventing, mitigating the effects of, responding to, and recovering from all domestic disasters, whether natural or manmade, including acts of terrorism.

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