

Mississippi Flood Fact Sheet



Hurricane Season 2008

Almost the entire state of Mississippi is susceptible to hurricane-related seasonal flooding. Heavy rains and tropical storms have had a major impact on residents throughout the state in the summer and early fall months. In the last 10 hurricane seasons (1998–2007), Mississippi has experienced seven flood-related federally declared disasters including Hurricane Katrina in 2005, the largest flooding disaster in U.S. history. Just 3 years earlier, heavy rains from Tropical Storm Isidore moved through Mississippi, causing more than \$16.5 million in insured flood damages.

MAPPING THE COASTAL FLOOD RISK

New preliminary flood hazard maps were recently released for Hancock, Harrison and Jackson Counties, and are expected to become effective this fall. When the new maps are adopted, many will find that their flood risks – and insurance requirements – may have changed. It is important to learn how your home or business may be affected. Visit www.mscoastalmapping.com for more information.

If you live in one of these counties, you're at a significant risk for flooding during hurricane season and need to be prepared. In the past 10 years, more than 95 percent of all flood insurance claims in the state of Mississippi came from these three coastal counties. **Be FloodSmart**, and reduce your flood risk with the steps below.

MISSISSIPPI FLOOD FACTS

(Source: National Flood Insurance Program)

More Mississippi residents are now flood insured.

Policies have increased more than 2 percent in the past year, to 78,336 as of March 2008.

However, many Mississippi households remain at risk.

With more than 1.1 million households in Mississippi (2000 U.S. Census), only 7 percent of the state's households are covered.

BE FLOODSMART – REDUCE YOUR RISK

- **Learn your flood risk.** Properties that are not located within high-risk areas can also flood. Find out your flood risk right now by entering your address at FloodSmart.gov “**One Step Flood Risk Profile.**” Insurance agents can also help check your risk.
- **Plan for evacuation.** Plan and practice a flood evacuation route, ask someone out of state to be your “family contact” in an emergency and make sure everyone knows the contact's address and phone number.
- **Move important objects and papers to a safe place.** Store your valuables where they can't get damaged.
- **Conduct a thorough home inventory.** Thorough documentation of your belongings will help you file your flood insurance claim. For more information, visit www.knowyourstuff.org.
- **Build an emergency supply kit.** Food, bottled water, first aid supplies, medicines and a battery-operated radio should be ready to go when you are. Visit www.ready.gov for a disaster supply checklist.
- **Reduce your flood risk through home improvements.** Visit FloodSmart.gov to learn about ways to lower your risk of sewer backup, electrical problems, basement flooding and other flood-related issues.
- **Purchase a flood insurance policy.** Most homeowners insurance does not cover floods and there is typically a 30-day wait before a policy becomes effective. If you already have a flood policy, remember: your policy needs to be renewed each year.

ADDITIONAL INFORMATION

Visit FloodSmart.gov or call **1-800-427-2419** to learn how to prepare for floods, how to purchase a flood insurance policy and what the benefits are of protecting your property against flooding.

