



FEMA

Disaster News

December 23, 2007

DR-1734-WA-018

Joint Information Center Media Contact:

FEMA/State News Desk: 360-486-5745

SBA News Desk

916-764-9917

NFIP (FLOOD INSURANCE) AVAILABLE TO FLOOD VICTIMS

Lacey, Wash.—Flood insurance is typically not part of a home or business's regular insurance. Having this additional coverage can make a huge difference when faced with needing to make repairs and replace items following a flood. Flood insurance can help you recover after a flood.

While the numbers are not in yet, only a small percentage of Washington residents who registered for government disaster assistance because of the recent severe storms and flooding in early December had flood insurance.

Flood insurance is required for residents living in a Special Flood Hazard Area. If residents living in a flood zone get flooded they may be eligible for disaster assistance. However, if it happens a second time they are then required to have flood insurance. Those who do not live in the flood plain may purchase flood insurance but are not required to have it in order to receive disaster assistance if their home or business is flooded. The annual cost of a policy averages around \$350.

The National Flood Insurance Program (NFIP) allows property owners to purchase preferred risk flood insurance policies from the federal government if the insured property is outside the flood plain. NFIP can be purchased through a licensed private insurance company or independent property and casualty agent. These policies are available to property owners in all communities participating in the NFIP. Most communities in Washington are participants in NFIP.

When a community participates in the NFIP, they adopt and enforce a floodplain management ordinance that minimizes future flood risks to new or existing construction. The ordinance requires that communities adhere to certain building requirements or set standards for construction in flood-prone areas.

More information about NFIP is available by calling **800-427-2419**, or by visiting www.floodsmart.gov to learn flood risk information for a specific address. Additional information on the NFIP is also available at 800-427-4661 or online at www.fema.gov/NFIP.

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 man-made, including acts of terror.

###

Editors: for more information on the Washington disaster recovery, visit www.fema.gov or www.wadisasternews.com.