



King County



FEMA

News Release

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It's summer: The perfect time to think about...*flood insurance*?

Don't wait for flood season; it takes 30 days for a policy to kick in

With late summer sunshine and rivers running low in King County, now is the perfect time to think about...*flooding*?

Absolutely it is, according to officials from King County and the Federal Emergency Management Agency (FEMA). If your home, business or farm is located near a river or stream that could flood when the rainy season arrives, *now* is the time to purchase flood insurance or review your current policy.

"It takes 30 days for most flood insurance policies to take effect, so it is critical that people understand that waiting for the rainy season before purchasing flood insurance could put their home and property at risk," said FEMA Regional Mitigation Division Director Mark Carey.

King County Executive Kurt Triplett said the "buy insurance early" message is always important for people who live near waterways subject to flooding – places like the Snoqualmie Valley or the City of Pacific on the White River. But he is especially concerned about residents of the Green River Valley, where there is a higher risk of flooding this year due to problems affecting Howard Hanson Dam.

"Homes and businesses in the Green River Valley that haven't seen flood water in decades could be flooded by several feet of water if we experience heavy and prolonged rain," Triplett said. "It's simple: If you have a flood risk and you don't have flood insurance for your home or business, buy insurance now. Don't wait until it's too late."

The increased risk in the Green River Valley is due to water seeping more rapidly through an earthen bank next to the dam after record high water last winter. Until the U.S. Army Corps of Engineers can make repairs, it must limit the amount of flood water it stores behind the dam. That means the dam has reduced flood control capability for the entire valley, including parts of Auburn, Kent, Renton, South Seattle and Tukwila.

“Most home and business insurance policies do not cover flood damage,” said Carey.

Even if you do carry flood insurance, Carey emphasized that your insurance may not cover some impacts of flooding. For example, flooding can sometimes cause sewer backups even outside the immediate flood zone. He advises that residents review their insurance with their agent, understand what is covered and consider increasing their coverage.

Discounts on flood insurance are available for many residents, particularly in areas where floodplain management programs exceed national requirements. Triplett pointed out that for the third straight year King County's efforts to protect people and property in floodplains have earned it the highest rating of any county in the United States under FEMA's Community Rating System.

“It's a great recognition, but the best part is that it results in up to a 40 percent discount in flood insurance rates for policyholders in unincorporated King County, an average savings of \$370 per year,” Triplett said.

National Flood Insurance Program (NFIP) policies are available to communities that agree to adopt and enforce sound floodplain management practices, and according to Carey, virtually every community in the northwest qualifies. “By aggressively managing their floodplains, local officials can guarantee access to affordable coverage, and that's important,” said Carey.

Flood insurance covers structural damage and contents for all insurable residential and non-residential buildings. Policies can be purchased from any licensed insurance agent or broker. Maximum coverage for single-family homes is \$250,000 for the structure itself, and \$100,000 for contents. Renters can also insure their personal belongings for up to \$100,000. Businesses can insure buildings for up to \$500,000 for the structure, and contents for up to \$500,000.

For more information about the NFIP visit <http://www.floodsmart.gov> or call 1-800-427-4661.

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