



FEMA

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News Release

BRIDGING THE GAP BETWEEN FLOODING EVENTS AND THE LACK OF FLOOD COVERAGE

FEMA uses Flood Safety Awareness Week, March 14-18, to share information about flooding and flood insurance

DENTON, Texas – Despite being the nation’s number one natural disaster, statistics continue to show that most people ignore the risks associated flooding and do not purchase flood insurance.

In Louisiana, nearly 30 percent of households have flood insurance; a fairly impressive number compared to other regional states. Out of more than 1.6 million Louisiana households, nearly half a million have purchased flood insurance policies through the National Flood Insurance Program (NFIP).

Efforts to increase that 30 percent figure continue, especially since out of 15 federally declared disasters in Louisiana in the past 10 years, a total of 12 or 80 percent of those disasters were flood-related or included flooding caused by a tropical storm or hurricane.

Officials with the Federal Emergency Management Agency (FEMA) in Denton, Texas, the regional office that oversees Arkansas, Louisiana, New Mexico, Oklahoma and Texas, point to several reasons for a lack of participation in NFIP.

“Many people assume that their homeowners’ insurance covers floods, but it usually doesn’t,” said FEMA Region 6 Regional Administrator Tony Russell. “Others think that if they don’t live in a flood zone then they don’t have to buy flood insurance or simply can’t because it’s not offered; both assumptions are inaccurate.”

Other Myths:

- **Myth:** Only homeowners can purchase flood insurance.
The truth is anyone in NFIP participating communities can purchase flood insurance.
- **Myth:** People can't buy flood insurance if they are located in a high flood risk area.
Actually anyone can buy flood insurance no matter where they live, as long as the community participates in the NFIP.
- **Myth:** People can't buy flood insurance if their property has been flooded before.
People are eligible to purchase a flood insurance policy after a flood, as long as the community is participating in the NFIP.
- **Myth:** People can't buy flood insurance immediately before or during a flood.
You can purchase flood insurance any time. There is usually a 30-day waiting period before the policy is effective.

In an effort to bridge the gap that exists between the high rate of flooding events and the low percentage of flood insurance policies, FEMA is urging Louisianans to buy flood insurance now before the next flood hits. For more information on flooding and flood insurance, visit www.floodsmart.gov.

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FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.

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