



State Emergency  
Response Team



FEMA

June 3, 2009  
FL-1840-NR-05  
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# News Release

## FOR FLORIDA COUNTIES

### **THOSE IN AREAS AT LOWER RISK FOR FLOODING ENCOURAGED TO BUY FLOOD INSURANCE**

**TALLAHASSEE, Fla.** – Hurricane Season began Monday, June 1 and the Federal Emergency Management Agency (FEMA) would like to remind Florida residents that anyone who lives in a community that participates in the National Flood Insurance Program (NFIP) can purchase flood insurance, even if their property is not in a flood plain or area at high risk for flooding.

On May 27, 2009, President Barack Obama declared Volusia County a federal disaster area. Immediately following the announcement, county residents and business owners who suffered losses or damages from the storms that started May 17 began registering for FEMA disaster assistance. Some of the same folks who sustained damages from last year's Tropical Storm Fay may also be impacted by this event. FEMA's mission is to help all eligible applicants who register directly with the agency, regardless of how many times in the past they have availed themselves of its services. In addition, those with flood insurance should file flood insurance claims as soon as possible to help speed up their recovery.

Many Volusia County residents and business owners have discovered something that can help all Floridians understand why flood insurance is so important to have -- between 20-25% of those who file flood insurance claims do not live in areas at high risk for flooding.

In 2008, after Tropical Storm Fay, nearly 150 flood insurance policy holders with properties in areas with a low-to-moderate risk for flooding received more than \$7 million from the NFIP in settlement payouts.

“Most Volusia County flood insurance policy holders who received flood insurance payments after Tropical Storm Fay actually had property in areas that were not considered to be at a high risk for flooding,” said Doug Wright, state coordinating officer. “This should be a lesson to us all that everyone needs flood insurance— even those who believe their property won't flood because their home or business is in an area that normally doesn't flood.”

In recent years flood insurance has been very helpful to Volusia and other state residents recovering from floods. As of February 28, 2009, there were nearly 52,000 active flood insurance policies in Volusia County, with the county receiving nearly \$36 million in NFIP settlement payouts since 1978. Nearby counties have also benefited greatly from having flood insurance policies.

“As Hurricane Season approaches protect your property by purchasing flood insurance,” said Jeff Bryant, federal coordinating officer. “It takes 30 days for flood policies to take effect and be active, so today’s a good day to speak to a local insurance agent about what policy would be best for you.”

In the wake of Tropical Storm Fay, homeowners and renters in disaster-designated counties across Florida received a combined total of \$18.6 million in FEMA (Individuals and Households Grant Program) assistance, with the average household receiving \$3,472 in non-repayable grants. However, those with active flood insurance policies received an average of \$21,739 from NFIP settlements, and some who received flood insurance settlements also received grants from FEMA— thereby making recovery faster and easier.

### **More Great Reasons to Buy Flood Insurance**

- Those in low-to-moderate flood risk areas (zones B, C or X) may purchase low-cost flood insurance policies that cover structures and their contents.
- Cost range from \$112 to \$352 for homeowners and begin at just \$500 for businesses.
- Those who have flood insurance may file a claim and receive a settlement regardless if there is a presidential disaster declaration or not.
- After a disaster declaration the average flood insurance settlement is often substantially higher than the average FEMA grant.
- Flood insurance settlements are designed to bring homes and businesses back to pre-flooding condition, but FEMA assistance is simply meant to return a home to a safe and functional condition.
- Businesses don’t qualify for FEMA assistance, so flood insurance can be a life line when flooding occurs.
- Neither homeowners’ or renters’ insurance cover damage caused by flooding
- Secondary homes can be covered by flood insurance policies, but FEMA only provides disaster aid for primary residences.

Flood insurance polices may be purchased through local insurance agents. To get more information on flood insurance and to find out if your community participates in NFIP, go online to [www.floodsmart.gov](http://www.floodsmart.gov), or call toll-free **1-888-275-6347** or **TTY 1-800-427-5593**.

Volusia County residents who sustained losses or damages as a result of the storms beginning May 17 are encouraged to register for FEMA assistance. Applying is as close as an open Disaster Recovery Center (contact a local emergency manager or call FEMA’s registration line to get details), a phone or a computer. Registrations can be completed online at [www.disasterassistance.gov](http://www.disasterassistance.gov), or by calling FEMA’s toll free registration number at **800-621-FEMA (3362)** or **TTY 800-462-7585** for the hearing- or speech-impaired. Telephone representatives are available between 7 a.m. and 10 p.m. local time seven days a week, until further notice.

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*FEMA leads and supports the nation in a risk-based, comprehensive emergency management system of preparedness, protection, response, recovery, and mitigation, to reduce the loss of life and property and protect the nation from all hazards including natural disasters, acts of terrorism, and other man-made disasters.*

*Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has been discriminated against, call FEMA toll-free at 800-621-FEMA (3362). For TTY call 800-462-7585.*

*FEMA's temporary housing assistance and rents for public transportation expenses, medical and dental expenses, and funeral and burial expenses do not require individuals to apply for an SBA loan. However, applicants who receive SBA loan applications must submit them to SBA loan officers to be eligible for assistance that covers personal property, vehicle repair or replacement, and moving and storage expenses.*

The Florida Division of Emergency Management and State Emergency Response Team (SERT) coordinates disaster preparedness, response, recovery and mitigation programs with all 67 counties and the federal government. For more information and to GET A PLAN! please visit [www.FloridaDisaster.org](http://www.FloridaDisaster.org).

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