



FEMA

Inland Flooding

The next time you hear hurricane -- think inland flooding!

While storm surge has the highest potential to cause hurricane related deaths, more people died from inland flooding associated with tropical systems from 1970 to 1999. Since the 1970's, inland flooding has been responsible for more than half of all deaths associated with tropical cyclones in the United States. Flooding from hurricanes can occur hundreds of miles from the coast placing communities, which would not normally be affected by the strongest hurricane winds, in great danger

Take steps now to protect your financial well-being before a hurricane strikes. Buying flood insurance is the best way to protect yourself financially from flood damage. Call your agent now so that you are covered this hurricane season.

Anyone - property owners, renters and business owners, can purchase flood insurance if your community participates in the National Flood Insurance Program (NFIP). FEMA administers the NFIP, which Congress established in 1968 with the goals to reduce future flood damage through floodplain management and to provide people with flood insurance.

To buy a flood insurance policy, contact your local insurance agent or find an agent.

If you are a homeowner, you can insure your home for up to \$250,000 and its contents for up to \$100,000. Renters can cover belongings for up to \$100,000. Nonresidential property owners can insure a building and its contents for up to \$500,000 each. The cost of a policy depends on a number of variables, most important of which is whether you live in a low-, moderate- or high-risk flood area. Those flood risk areas are identified on Flood Insurance Rate Maps, which show flood hazard areas and are used to determine the flood insurance rate for a given property.

Contact your local floodplain management officials to view current local flood maps, or go to FEMA's Map Service Center online at www.msc.fema.gov to see the latest flood map for your community.

Other helpful measures that will better prepare you for a flood or other disaster include:

- Create a personal plan for evacuation;
- Move important objects and papers to a safe place where they can't get damaged;
- Conduct a thorough home inventory - documenting your belongings will help you file an insurance claim;
- Build an emergency supply kit; see how to at www.ready.gov.