

Flood insurance saves Houston family's home after Harvey

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AUSTIN, Texas — Torrential rain from Hurricane Harvey flooded Cathy and Larry Pleasants' home of 24 years in August 2017, damaging the ground floor structure and contents within. The event would have been devastating financially, the Pleasants said, if they hadn't bought flood insurance a few years earlier.

"Until you've experienced it, you don't know what it does," Larry Pleasants said. "It was just chaos. It was like a bomb went off."

When they bought their home, the Pleasants thought that it would never flood. But they purchased flood insurance in 2011 because nearby prairies, which provide natural drainage, were increasingly disappearing under pavement and development.

When Harvey hit, 10 inches of water flowed through their home and damaged walls, cabinets, appliances and furniture.

"If I didn't have flood insurance, we would have sold the house as is and moved into an apartment," Pleasants said. "Our lives would have completely changed."

The Pleasants' annual flood insurance premium provided the maximum coverage of up to \$250,000 for their home and \$100,000 coverage for its contents. An insurance adjuster came to their home within a week after they contacted their



insurance company. Insurance paid for repairs to their home and damages to the contents and within 10 months, repairs were complete. This enabled the couple to stay in the home where they had raised their youngest son.

“It was a no-hassle proposition,” the Pleasants said. “The claim was paid promptly.”

Most residential flood insurance is provided through the National Flood Insurance Program (NFIP) and underwritten by the federal government. NFIP coverage is sold through many private insurers, but it is only available in communities that agree to adopt and enforce floodplain ordinances that reduce risks to property owners.

For additional information, visit www.fema.gov/national-flood-insurance-program. If interested in purchasing flood insurance, please contact your insurance agent.

For additional information on Hurricane Harvey and Texas recovery, visit the Hurricane Harvey disaster web page at www.fema.gov/disaster/4332, Facebook at www.facebook.com/FEMAHarvey, the FEMA Region 6 Twitter account at www.twitter.com/FEMARegion6 or the Texas Division of Emergency Management website at <https://www.dps.texas.gov/dem/>.

