

# All Texans are at risk for floods

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No place is safe from flooding. If it can rain, it can flood. And nowhere is that truer than Texas.

Nearly every major city in Texas is vulnerable to Gulf Coast hurricanes or sits in “Flash Flood Alley,” one of the most flash flood-prone areas in the nation. More than 200,000 single-family homes in disaster-declared Texas counties were flooded by Hurricane Harvey last year, and many of them were in areas not considered high-risk for floods.

Don’t assume your area won’t flood because it hasn’t in the past: Risk of flooding can change considerably as factors like drought and urban development affect the ground’s surface. Nationwide, 26 percent of flood insurance claims come from properties outside high-risk zones.

Floods are the most common and costly natural disaster in the United States. A single inch of water in an average home can cost more than \$26,000 in damage, and floods have struck all 50 states in the past five years.

Homeowners and renters insurance typically do not cover flood damage. Adding flood insurance now can mean the difference between post-disaster recovery and financial devastation.

Contact your insurance agent or call the National Flood Insurance Program (NFIP) Help Center at 800-427-4661 for a referral to an agent. More information is



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Page 1 of 2

available at [www.FEMA.gov](http://www.FEMA.gov), [www.FloodSmart.gov](http://www.FloodSmart.gov) and [www.fema.gov/Texas-disaster-mitigation](http://www.fema.gov/Texas-disaster-mitigation).

Texans can go to [www.facebook.com/FEMAHarvey/](https://www.facebook.com/FEMAHarvey/), [twitter.com/femaregion6](https://twitter.com/femaregion6), and [www.fema.gov/disaster/4332](http://www.fema.gov/disaster/4332) throughout May to learn how NFIP can protect homes from disaster. Texas NFIP 2018 is a month dedicated to sharing tips with Texans about how to prepare for hurricane season. Use #TXNFIP18 to find information online and share with friends and family.

For additional information on Hurricane Harvey and Texas recovery, visit the Texas Division of Emergency Management website at <https://www.dps.texas.gov/dem/>.



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Page 2 of 2