



FEMA

Disaster News

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Buying Flood Insurance Now Will Save Dollars, Heartache Later

CLEVELAND - People who live near water are not the only ones who experience flooding. Floods can move and spread for miles. Flash floods can begin and end within just hours, cutting a path of major destruction.

One of the ways residents can protect themselves is with flood insurance. The Federal Emergency Management Agency (FEMA) offers this important insurance coverage through the National Flood Insurance Program (NFIP). The NFIP was created by Congress in 1968 to provide flood insurance at a reasonable cost in exchange for careful management by local communities of flood-prone areas.

In the last two years, the NFIP has experienced consistent growth, with the number of policies in force increasing by more than 11 percent and more than five million Americans are now protecting their homes with flood insurance. Still, more needs to be done, according to David Maurstad, FEMA mitigation director and NFIP administrator.

“Americans inside and outside of high-hazard flood zones must recognize that flooding is America’s Number One natural disaster and that everyone faces some level of risk,” Maurstad said.

Flood insurance provides coverage that homeowners or renters insurance does not – coverage for damages caused by floods.

The cost of flood insurance is far cheaper than having to pay thousands of dollars to repair their home or replace contents because a flood caught them off guard.

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FEMA manages federal response and recovery efforts following any national incident. FEMA also initiates mitigation activities, works with state and local emergency managers, and manages the National Flood Insurance Program. FEMA became a part of the U.S. Department of Homeland Security on March 1, 2003.

The Ohio EMA coordinates state assistance and resources during an emergency and prepares the state for all hazards through planning, training, exercises and funding activities at the state and local levels. This includes providing eligible assistance to individuals and governmental entities recovering from disaster-related damage and costs.

County EMA directors must plan, train, and exercise for any possible emergency/disaster, natural or man-made, that may impact the county, with the express intent of saving lives and protecting property.

Working with county commissioners, the county EMA directors initiate the issuance of a disaster declaration and, when needed, coordinate response and recovery efforts with the Ohio EMA and FEMA.

After the disaster is over, the county EMA director works closely with local, state, and federal officials to identify and implement mitigation efforts, which may limit the occurrence of future disasters.