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Press Release

PURCHASE FLOOD INSURANCE BEFORE FLOODING

CHICAGO – With forecasts predicting significant flooding this spring, Ohio faces the threat of flooding along rivers and tributaries throughout the state. The Federal Emergency Management Agency (FEMA) is encouraging individuals, families and businesses to prepare for flooding now by purchasing a flood insurance policy, as there is a 30-day waiting period before a flood insurance policy takes effect.

Over the past 20 years, there have been numerous flood disasters in Ohio, 18 of which have been significant enough to warrant disaster declarations by the President. A claim on a flood insurance policy can be filed after any flooding event whether or not it is declared a disaster by the President.

“We’re all at some level of flood risk. Homeowners, renters and business owners should take steps now to protect against that risk,” said Andrew Velasquez III, FEMA Region V administrator. “Because homeowner’s insurance does not cover flood loss, purchasing a flood insurance policy is one of the best ways to protect yourself from the financial impacts associated with flood damage.”

Flood insurance is available to everyone in those communities that participate in the National Flood Insurance Program. Homes and businesses do not have to be in a high-risk flood hazard area to be eligible for coverage. In fact, more than 20 percent of all claims come from floods that happened in low or moderate flood-risk areas.

The average cost of a flood insurance premium in Ohio is about \$775 a year – just \$2 a day for financial protection from what could be devastating effects of a flood in a home or business. Flood insurance policies can be purchased for both the property and contents; an insurance agent can tailor a policy to fit specific needs.

Find out more about flood insurance and your flood risk online at www.floodsmart.gov or call 1-888-379-9531.

FEMA’s mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.

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