

FEMA urges New Englanders to be prepared

Release Date: March 7, 2008; Release Number: R1-08-037

BOSTON - Throughout New England, residents are at risk for flooding during spring, the time of year when the warming sun and increased rainfall begin melting the winter snow pack, releasing its often high water content. The Department of Homeland Security's Federal Emergency Management Agency (FEMA) urges New England residents to be prepared.

"The stage is set for spring flooding. Until the hard, frozen ground completely thaws, any melting snow or rainfall cannot readily penetrate into the ground, and the resulting runoff can overflow streams and rivers," said FEMA Region I Mitigation Division Director Kevin Merli.

As nearly 120,000 policy holders throughout New England can attest, flood insurance is the best way to protect against the damaging effects of flooding. In fact, New England policy-holders share more than \$24 billion in coverage. Before the threat of flooding becomes imminent, flood mitigation experts advise individuals to:

- Purchase a flood insurance policy now. Homeowner insurance policies do not include flood loss and there is a 30 day wait period for flood coverage to become effective. Call your homeowner insurance agent to find out about flood insurance.
- Make sure downspouts carry water several feet from your house to a well-drained area. About 2,500 gallons of water will come from a 1,000 square foot roof with one foot of snow depth across the roof. This much water may cause problems if allowed to drain next to the house.
- Move snow on the ground away from the house. Water from the snow may cause a wet basement if allowed to run down along the basement wall. If the ground is sloped 1 inch per foot near the house, moving the snow just 3-5 feet from the house will reduce problems.
- Examine and clean your sump pump, if you have one. Test your sump pump by pouring water into the pit. Make sure the discharge hose carries the water several feet away from the house to a well-drained area. Also make sure that the pipe is on sloped ground so it drains to prevent it from freezing.
- Remove snow from around rural yards to minimize soft, wet soil conditions. Remember that a 20-foot diameter 10-foot high pile of snow contains about 2,600 gallons of water. Move the snow to well drained areas.
- Be aware of local evacuation routes.

Consumers may call 1-888-379-9531 (TTY: 800-427-5593) or visit www.FloodSmart.gov to learn about their potential flood risks, flood insurance and how to prepare for floods.

Last Modified: Friday, 07-Mar-2008 10:11:49

Top Ten Reasons to Buy Flood Insurance Now

It Might be the Best Investment You Ever Make

Release Date: March 7, 2008

Release Number: R1-08-038

BOSTON - Most homeowners insurance does not cover flood damage. If you live in a community that participates in the National Flood Insurance Program (NFIP), you are eligible for flood insurance - whether or not you live in a high-risk flood zone. The NFIP is a federal program enabling property owners in participating communities to purchase insurance as protection against flood losses in exchange for State and community floodplain management regulations that reduce future flood damages. Flood insurance compensates you for all covered flood-related losses to your home or business after your deductible is met. So without further ado, begin the drum-roll and we'll give you...

The Top Ten Reasons to Buy Flood Insurance Now:

1. Buy now because spring flooding is almost here and there is a 30-day waiting period before coverage begins.
2. Coverage is relatively inexpensive with an annual average premium of \$800 in New England.
3. You can depend on being reimbursed for flood damages because NFIP flood insurance is backed by the federal government, even if the President does not declare a federal disaster.
4. You do not have to repay flood insurance benefits, and your premium will not go up because you make a claim.
5. You become eligible for additional benefits to elevate, strengthen or move your building.
6. Renters can purchase flood insurance contents coverage for their personal belongings or business inventory.
7. Basement coverage includes cleanup expense and items such as furnaces, water heaters, washers, dryers, air conditioners, freezers, utility connections, and pumps.
8. You can request a partial payment immediately after the flood, which can help you recover even faster.
9. Buying flood insurance is the best thing you can do to protect your home and business, and your family's financial security from a flood.
10. Be FloodSmart! Buy now because there's a 30-day waiting period before coverage begins. To contact a flood insurance agent serving your area, check out: www.floodsmart.gov.

FEMA coordinates the federal government's role in preparing for, preventing, mitigating the effects of, responding to, and recovering from all domestic disasters, whether natural or man-made, including acts of terror.