



GEMA



FEMA

FOR GEORGIA COUNTIES

Disaster News

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GEORGIANS VULNERABLE WITHOUT FLOOD INSURANCE

ATLANTA – There are more than 91,000 flood insurance policies in the State of Georgia, but that’s not enough.

Recent storms and flooding in Georgia have led to more than 1,200 houses being inspected for damage by representatives of the Federal Emergency Management Agency (FEMA). Of those houses inspected, only 89 had flood insurance policies.

“This means that Georgians are not being protected as well as they could be,” said Charley English, Director of the Georgia Emergency Management Agency (GEMA).

The National Flood Insurance Program (NFIP) enables homeowners, business owners and renters to purchase federally backed flood insurance. NFIP is overseen by FEMA.

“People do not need to live in a flood plain to buy NFIP insurance,” said English. Flood insurance is easy to obtain and is sold by most insurance agents in the state. “However, most Georgia homeowners’ insurance policies do not cover flooding and that makes people vulnerable to economic difficulties,” he added.

Homeowners and business owners are eligible to purchase flood insurance if their community is among the 479 Georgia communities participating in the NFIP. Participating communities agree to adopt and enforce floodplain management ordinances to reduce future flood damage. To find out if your community participates in the NFIP, go to www.fema.gov/fema/csb.shtm .

The average premium for a yearly flood insurance policy is around \$450 and may be less for structures located in low to moderate risk flood zones.

“Purchasing both structure and contents flood insurance before a flood occurs is the first and most important way to protect your home and personal property,” said Terry Quarles, Federal Coordinating Officer for FEMA. “Buying flood insurance is just the smart thing to do.” To find an insurance agent who handles flood insurance, visit www.floodsmart.gov or call **888-435-6637**.

(MORE)

GEORGIANS VULNERABLE WITHOUT FLOOD INSURANCE - Page 2

There is a 30-day waiting period before a new flood insurance policy becomes effective. The waiting period is waived if the consumer is obtaining, increasing, extending or renewing a federally-backed loan for the property. The waiting period is reduced to one day in communities where the flood insurance rate map (FIRM) is revised to show a structure in the floodplain when the structure had not been in the floodplain.

Flood insurance pays on losses even if a presidential disaster declaration has not been issued.

FEMA leads and supports the nation in a risk-based, comprehensive emergency management system of preparedness, protection, response, recovery, and mitigation, to reduce the loss of life and property and protect the nation from all hazards including natural disasters, acts of terrorism, and other man-made disasters.

Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has been discriminated against, call FEMA toll-free at 800-621-FEMA (3362). For TTY call 800-462-7585.

FEMA's temporary housing assistance and grants for public transportation expenses, medical and dental expenses, and funeral and burial expenses do not require individuals to apply for an SBA loan. However, applicants who receive SBA loan applications must submit them to SBA loan officers to be eligible for assistance that covers personal property, vehicle repair or replacement, and moving and storage expenses.

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For more information on Georgia's disaster recovery, visit www.fema.gov or www.gema.ga.gov or www.ready.ga.gov/ or <http://twitter.com/GeorgiaEMA>