



MEMA



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FEMA

Disaster News

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MISCONCEPTIONS ABOUT WHO CAN BUY FLOOD INSURANCE

CLINTON, Miss. – Ninety percent of all natural disasters in the United States involve some degree of flooding. The risk of losing everything is greater from flooding than from fire. Flood insurance helps protect Mississippians. But some people don't buy flood insurance because of common misconceptions regarding the program.

Misconception: My homeowner's insurance policy covers flood damage.

No, it doesn't. Homeowners and business owners should buy flood insurance for their structures and contents. Renters can buy insurance for their belongings. A referral to an agent who sells flood insurance in your area can be reached at 888-379-9531 or go online to www.floodsmart.gov.

Misconception: I don't need flood insurance because I don't live in a high risk flood zone.

Approximately 25 percent of all flood claims come from people living in low-to-moderate flood risk zones. If it rains, it can flood.

Misconception: You can't buy flood insurance if you live in a high-risk flood area.

Wrong. In Mississippi, the only place you can't buy flood insurance is in communities that choose not to adopt the National Flood Insurance Program guidelines for floodplain management.

Misconception: You can't buy flood insurance immediately before or during a flood.

There is a 30-day waiting period after you've paid the first premium, but you can buy flood insurance anytime.

If you live near a levee, endure hurricanes, have a sewer system that may clog, or experience sudden heavy rain falls; flood insurance is a useful investment.

(MORE)

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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.

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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