



MEMA



Joint Information Center  
502 Clinton Center Drive, Ste. 3200  
Clinton, Mississippi

FEMA

# Disaster News

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DR-1983-NR-029  
Media Contact: 601-926-3396  
State Contact: 866-920-6362

## **FAILING TO FOLLOW FEMA'S INSTRUCTIONS CAN BE COSTLY**

**CLINTON, Miss.** – Disaster survivors of this year's Mississippi River and backwater flooding who qualify for FEMA assistance may be required to purchase flood insurance on their property to protect them in future disasters.

Flood insurance is available through insurance agents. It is underwritten by the National Flood Insurance Program and funded by FEMA. Flood coverage is not included in standard homeowner insurance policies. Call the NFIP at 800-638-6620 for names of local agents.

Failure to buy flood insurance may mean they will not be able to receive future assistance from FEMA if the property is flooded again.

The letter states: "Your home is located in a Special Flood Hazard Area designated by the National Flood Insurance Program (NFIP). If you accept money from FEMA for NFIP-insurable real and/or personal property, you must obtain and maintain flood insurance."

In some cases a disaster survivor's grant will include a three-year group flood insurance policy. When that policy expires, the property owner must buy and maintain a new flood insurance policy or lose future eligibility for FEMA assistance.

Every recipient of FEMA assistance receives one or more letters explaining the assistance, the amount, and any requirements for receiving the assistance. It is important to retain those letters. Also, be sure to always submit a change of address to the Post Office if you move so that any future mail from FEMA will be delivered.

Help in understanding the contents of letters from FEMA is available by calling 800-621-FEMA (3362) or (TTY) 800-462-7585. Help is available in any language. Appropriate help also will be provided to anyone with a disability, just ask.

(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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