

Oct. 20, 2010
Joint Field Office: New Berlin, WI
DR-1933-WI NR-038
State News Desk: 608-242-3239
FEMA News Desk:
262-780-3271
202-431-7453 (After hours)

News Release

EVERYONE SHOULD CONSIDER FLOOD INSURANCE

NEW BERLIN, Wis. – Wisconsin residents might think their property is not at risk for flooding if it is not located near water. But in recent years, heavy spring and summer rains have caused significant flood damage across Wisconsin, even in areas that are away from lakes or rivers. In fact, 20 to 25 percent of all flood claims are filed in low-to-moderate flood-risk areas. *Everyone*, regardless of whether their property is located in a designated flood zone, is subject to flooding.

Most homeowners insurance does not cover flood damage. However, residents of communities that participate in the National Flood Insurance Program (NFIP), which is managed by the Federal Emergency Management Agency (FEMA), is eligible to purchase flood insurance.

Flood insurance covers physical flood damage to buildings or contents (personal property). Coverage for each can be purchased separately.

Residents of high risk flood areas, which are called Special Flood Hazard Areas (SFHAs), are required to purchase flood insurance for the life of their mortgage if the mortgage is from a federally-regulated lender. Residents of areas outside of SFHAs may be eligible for a low-cost Preferred Risk Policy for as little as \$119 annually.

To learn more about flood risk and insurance, contact a local insurance agent. To find a directory of local agents, as well as information about flood risk and insurance, visit www.floodsmart.gov or call 1-800-427-2419.

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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