



Joint Field Office
Windsor, Connecticut
FEMA

July 13, 2007

DR-1700-07-029 DN

Public Information Contacts:

FEMA News Desk: 800-398-2107

CT DEMHS: 860-566-3180

Disaster News

It Pays to Buy Flood Insurance Now

Floodsmart.gov Makes It Easy

Unfortunately, many people realize the value of flood insurance only after their property is flooded.

“When it comes to flood insurance, lack of awareness is a big problem,” said Federal Coordinating Officer Mike Parker from the U.S. Department of Homeland Security's Federal Emergency Management Agency. “Many people mistakenly think their homeowners insurance covers flooding, but it does not.”

Danbury residents Pat and Frank Dekany have been through the experience. When their home near the Still River was flooded in 1999, they had no insurance to cover the costs to make it habitable again and to replace ruined property. Their only recourse was a low-interest loan from the Small Business Administration. They finally finished repaying that loan this year.

When they were again flooded in April, things were different because now the Dekanys have flood insurance through the National Flood Insurance Program (NFIP). The insurance checks “just keep on coming,” Pat said. “They have been very good to us.”

Even those who live on higher ground risk flooding in a state that has floods as often as Connecticut. There have been eight widespread floods over the past 25 years and many more local flooding incidents.

“Only two percent of our state’s residents currently have flood insurance and this is a problem,” said Gov. M. Jodi Rell. “The NFIP assures that flood insurance is available to all. I urge everyone to use this program.”

To make it easier for consumers to understand flood risk and buy insurance, the NFIP created a one-stop Web site at www.floodsmart.gov. At floodsmart.gov you can enter your specific home address and see how the NFIP classifies your risk.

“But be aware that everybody lives in a flood plain,” said FEMA Certified Floodplain Manager Ron Lansverk. “Even if your property is classified as having a low risk, a quarter of all flood damage claims come from people whose property has a low to moderate risk classification.”

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Another interactive feature of floodsmart.gov shows the types of damage and repair costs a resident could expect from different levels of water. For example, only two inches of water inside your home can result in repair and replacement bills of \$15,000.

The Web site also gives the names, addresses and phone numbers for more than 30 insurance agents in Connecticut who sell flood insurance. “Sometimes we hear people say that they want to buy flood insurance but can’t find an agent who sells it,” Lansverk said. “Floodsmart.gov solves that problem.”

Frank Dekany admires the new shed in his back yard that insurance covered to replace the one ruined in the April flood.

“I recommend flood insurance,” he said. “You’ve got to have it just to protect yourself.”

Complete information about flood risk and flood insurance is available at www.floodsmart.gov or by calling (800) 427-4661.

Editors: This is the second in a series of five news releases about the need for flood insurance coverage in Connecticut. In addition to answering your questions, the FEMA news desk can help you find local angles and sources if you need them.

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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. FEMA administers the National Flood Insurance Program through its Federal Insurance Administration.