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Town of South Bethany Urges Residents to Buy Flood Insurance Before it Floods



Resilience is the backbone of emergency management and insurance is an important part of disaster recovery. As such, the Town of South Bethany joins the Federal Emergency Management Agency (FEMA) in reminding people to purchase insurance before there is a flood and it's too late. FEMA has made closing the insurance gap a part of its strategic priorities, since insurance prepares people financially to recover quicker and more fully after a disaster. Flood insurance, even if it is not required, should be considered since most homeowners and renters insurance policies typically do not cover flood.

Many people think their property won't flood if it didn't in the past or they think they do not need flood insurance because individual disaster assistance from FEMA will fill in the gap of not having a policy. Although federal disaster assistance does provide limited temporary financial relief, it will not make you whole and too often people are left relying on their savings and other means to recover.

For this reason, property owners are urged to take action today and buy flood insurance.

Flooding is the most common and costly natural disaster in the United States, and it often happens in low- and moderate-flood risk areas. Last year Hurricane Harvey resulted in more than 19 trillion gallons of rainfall over the state of Texas, resulting in flooding that caused more than \$125 billion dollars in damage. However, there doesn't need to be a large amount of rain for it to flood and cause serious damage. Just one inch of water in a home can cost more than \$25,000 in damage.

There are other hurricane preparation steps residents should consider, such as assembling a go-bag with emergency disaster supplies like flashlights, batteries, cash, first aid supplies, medications, and copies of critical documents. Residents should also establish an evacuation route and make a family communications plan. Visit [Ready.gov/hurricanes](https://www.ready.gov/hurricanes) for more information.

Flood insurance policies typically take 30 days to go into effect. Don't wait until disaster strikes to learn that you're not covered, call your insurance agent today.

If you don't already have an agent, visit www.floodsmart.gov or call **1-800-427-4661** to learn more about flood insurance and to find an agent in your area.

This is a public service outreach in conjunction with the Community Rating System (CRS) Program.

Click or tap here to visit [Ready.gov/hurricanes](https://www.ready.gov/hurricanes)

Click or tap here to visit [FloodSmart.gov](https://www.floodsmart.gov)

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