



FEMA

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Disaster News

FLOOD INSURANCE SPECIALIST TO REAL ESTATE AGENTS: EVERYONE NEEDS COVERAGE

COLUMBIA, Mo. – Missourians know all too well about the nation’s No. 1 natural disaster: flooding.

Flood insurance specialists with the U.S. Department of Homeland Security’s Federal Emergency Management Agency (FEMA) urge real estate agents throughout the state to advise property owners to protect themselves from the cost of flood damages by purchasing flood insurance.

On average, 25 percent of all flood insurance claims are from moderate-to-low-risk flood zones. Anyone living in a community that participates in the National Flood Insurance Program (NFIP) can purchase flood insurance regardless of where their property is located within the community.

“There is a misconception that you can buy flood insurance **only** if you live in a special flood hazard area as identified on a community’s adopted flood map,” said Libby Turner, FEMA’s federal coordinating officer. “If your community participates in the NFIP, you can purchase flood insurance no matter where your property is located.”

FEMA specialists are meeting with officials of communities in the state to educate jurisdictions about the program and encourage non-participating communities to join.

To learn how your property is zoned, visit www.FloodSmart.gov. For more information on NFIP, call **1-888-379-9531**, visit www.FloodSmart.gov, or call your local insurance agent. Policies purchased now will be effective 30 days after the premium is paid and will remain in effect for one year.

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 **1-800-621-FEMA (3362)**. If you have a speech disability or hearing loss and use a TTY, call **1-800-462-7585** directly; if you use 711 or video Relay Service (VRS), call **1-800-621-3362**.*

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