



FEMA

Aug. 24, 2017
DR-4326-MI NR-011
FEMA News Desk: (609) 508-2235
EMHSD contact: Dale R. George, 517-284-3946

News Release

No Flood insurance? Now Is the Time to Buy

Midland, Mich. – Now is the time to buy flood insurance, if you don't already have it.

Keep in mind that flooding is the most common natural disaster in the U.S., affecting every region and state. Flood insurance can be the difference between recovering and being financially devastated.

It takes 30 days after you purchase flood insurance for it to go into effect. Buying now is the best way to be sure you are covered in case of future flooding in your home or business.

Many borrowers in high-risk areas are required to buy flood insurance. But floods are not limited to high-risk hazard areas. Nationally, more than 20 percent of the claims come from floods in low or moderate flood-risk areas.

You can only purchase flood insurance through an insurance agent. You cannot buy it directly from the National Flood Insurance Program (NFIP) which is administered by the Federal Emergency Management Agency (FEMA). If your insurance agent does not sell flood insurance, you can contact the NFIP Referral Call Center at 888-379-9531. Information is available in both English and Spanish.

Information about NFIP is also available at state and federal Disaster Recovery Centers. The centers are open from 8 a.m. to 6 p.m. Monday through Saturday, but closed on Sunday.

Bay County

Bay City Town Center
4101 E. Wilder Road
Bay City, Mich. 48706

Gladwin County

MSU Co-Op Extension Office
555 W. Cedar Ave., Ste. A
Gladwin, Mich. 48624
(Closing Fri., Aug. 25, 2017)

Isabella County

4855 East Bluegrass Road
Mt. Pleasant, Mich. 48858

Midland County

Carpenter Street School
1407 West Carpenter Street
Midland, Mich. 48640

NFIP flood insurance can cover contents as well as the dwelling. Renters can buy flood insurance that covers only their furnishings and personal property. Businesses can cover their premises and inventories.

The NFIP is not just insurance. The program requires participating local governments to adopt minimum standards for building compliance in Special Flood Hazard Areas, which are the locations defined by FEMA as being most at risk of flooding. The goal is to reduce the risk of repeated flooding of dwellings and businesses.

When a community adopts the necessary regulations, it becomes a participant in the NFIP program and its residents are eligible, and in some cases are required, to buy flood insurance.

###

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.

English: <https://www.fema.gov/disaster/4326>

Spanish: <https://www.fema.gov/es/disaster/4326>

<https://twitter.com/femaregion5>

All FEMA disaster assistance will be provided without discrimination on the grounds of race, color, sex (including sexual harassment), religion, national origin, age, disability, limited English proficiency, economic status, or retaliation. If you believe your civil rights are being violated, call 800-621-3362 or 800-462-7585(TTY/TDD).