



FEMA

News Release

NEW HENDERSON COUNTY FLOOD MAPS TO GO INTO EFFECT

Henderson County, Texas rural areas – Rural Henderson County residents and business owners who do not have flood insurance are encouraged to buy coverage now to get the best possible premiums before new flood insurance rate maps go into effect.

New flood maps for rural Henderson County become effective on April 5, 2010. Residents of incorporated cities should check with local residential city to see if the city participates in the National Flood Insurance Program.

The new flood insurance rate maps (FIRMS) show locations of the 1 percent and 0.2 percent floodplains and floodways, which indicate possible flooding risks for residences and businesses. Property owners need to know that this could mean a change in their floodplain status.

“We encourage residents to look at the flood maps now and to be familiar with flood risks in the community,” said Gary Jones, FEMA acting regional administrator. “The maps can help residents make informed decisions about flood insurance and flood protection.”

The National Flood Insurance Program offers federally-backed flood insurance at relatively nominal rates, as damage from flooding is *not* covered by homeowners’ insurance. Now is the time to buy flood insurance. The NFIP allows most property owners who buy flood insurance before new maps become official to “grandfather” their existing floodplain status and save on flood insurance costs. Buying flood insurance now will not only reduce flood insurance costs, but grandfathered policies can be passed on to future owners of a property provided coverage doesn’t lapse. The same holds true for property owners who already have flood insurance. Property owners who wait until after December 18 to act may pay premiums that correspond with their actual floodplain status according to the new maps.

While many people are required by mortgage and lending companies to have flood insurance, FEMA and NFIP strongly recommend that all area residents have flood insurance. The reason is simple: You don’t have to be in a mapped floodplain to flood.

Floodplain administrators in each community have copies of the maps available for public viewing. Policyholders are encouraged to contact their insurance agent or company to ensure that they have adequate coverage and that policies account for new flood risk data. More information on flood insurance is available at www.floodsmart.gov. *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.*

