



**FEMA**

**FOR IMMEDIATE RELEASE**

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**FEMA, STATE URGE N.J. RESIDENTS TO PREPARE FOR POSSIBLE SPRING FLOODING**

**Washington, D.C.** – The US Department of Homeland Security’s Federal Emergency Management Agency (FEMA) and the New Jersey Office of Emergency Management (NJOEM) are urging New Jersey residents to take steps now to protect themselves before seasonal floods strike.

Floods are the most common natural disaster in the United States, with the spring months bringing heightened risks due to rapid snowmelt, severe storms and heavy rainfall. In New Jersey, floods have caused six of the eight disasters declared by the president over the past 10 years. Yet despite the state’s vulnerability, it has fewer than 225,000 current flood insurance policies, although that figure represents a 4.5% increase over last year. New Jersey has a population of over 8.7 million.

“Floods pose a threat to every state in our nation and they happen year round – often with little notice,” said David Maurstad, Assistant Administrator of Mitigation and Federal Insurance Administrator for FEMA. “We strongly encourage residents in New Jersey – and across the country – to include flood insurance in their flood preparedness strategy.”

This spring also marks the 15<sup>th</sup> anniversary of the Great Midwest Floods of 1993 – one of the largest floods in U.S. history, and weather conditions this spring are similar to those that caused the devastating 1993 floods. New Jersey residents are reminded that their spring flood risks are significant. As recently as last year, the April 2007 nor’easter’ caused severe flooding and extensive damage to both inland and coastal communities.

Most homeowners’ policies do not cover flood damage. Flood coverage must be purchased separately, and there is typically a 30-day waiting period before a new flood insurance policy becomes effective, so the time to purchase a policy is now. Federally backed flood insurance is available to residents, business owners and renters in high and low- to moderate-risk areas.

“Relying on disaster assistance to recover from flooding is taking a big risk,” said FEMA Region II Administrator Stephen Kempf. “In many cases, disaster assistance is not available and, when it is, it often comes in the form of a loan that must be paid back with interest. Flood insurance is the best option for financial protection because it is a dependable investment that promotes swift and cost-saving recovery.”

Residents are reminded that protecting themselves from flooding requires simple action, including: storing important documents, adhering to local evacuation plans and purchasing flood insurance to protect their financial investment.

“Planning, preparing and readying ones family, home and workplace are the necessary first steps that all residents living in a flood plain should take prior to any threat of flooding in their area,” said Colonel Rick Fuentes, NJOEM Director and Superintendent of the New Jersey State Police.

FEMA and NJOEM also offer the following tips to prepare for flooding:

### **Before a Flood**

- Have a safety kit with drinking water, a first-aid kit, canned food, a radio, flashlight and blankets.
- Know safe routes from home, work and school that are on higher ground.
- Protect your property. Most homeowners insurance does not cover flooding. Make sure that your flood insurance policy is up to date.

### **During a Flood**

- If flooding occurs, go to higher ground. Get out of areas subject to flooding. This includes dips, low spots, canyons, washes etc.
- Avoid areas already flooded, especially if the water is flowing fast. Do not attempt to cross flowing streams.
- Roadbeds may be washed out under flood waters. NEVER drive through flooded roadways. If your vehicle is suddenly caught in rising water, leave it immediately and seek higher ground.

### **After a Flood**

- Do not turn electricity back on in your home if you detect gas or if the electrical system has been flooded.
- Clean and disinfect everything that was touched by floodwaters or mudflows, and throw out any affected foodstuffs.
- Follow directions from local officials regarding the safety of drinking water.

Flood insurance is available through approximately 90 insurance companies in more than 20,400 participating communities nationwide. The average flood insurance policy costs around \$500 a year. Everyone can purchase flood insurance – renters, business owners and homeowners – and last year one-third of all claims paid by the National Flood Insurance Program were for policies in low- to moderate-risk areas. In low- to moderate-risk areas, lower-cost Preferred Risk Policies (PRPs) start at less than \$120 a year. Individuals can learn more about their flood risk and how to protect their property by visiting [FloodSmart.gov](http://FloodSmart.gov), [ready.nj.gov](http://ready.nj.gov) or by dialing 1-800-427-2419.

*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 manmade, including acts of terrorism.*

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