



FEMA

W-06034

May 25, 2006

MEMORANDUM FOR: Write Your Own (WYO) Principal Coordinators and
NFIP Servicing Agent

FROM: WYO Clearinghouse

SUBJECT: FEMA News Release 1604-362,
"Inland Flooding a Deceptive Hurricane Danger"

Attached is the FEMA news release "Inland Flooding a Deceptive Hurricane Danger." Although the release specifically addresses the risk of hurricane-related inland flooding in Mississippi, the information could help to save lives in any area subject to hurricane activity.

The 2006 hurricane season begins on June 1. Please share this news release with others in your organization, as appropriate.

Attachment

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Suggested Routing: All departments



Inland Flooding a Deceptive Hurricane Danger

Release Date: May 24, 2006

Release Number: 1604-362

» More Information on Mississippi Hurricane Katrina

BILOXI, Miss. -- Inland flooding accounts for the majority of U.S. hurricane-related deaths, a fact not lost on Mississippi residents still reeling from Hurricane Katrina and a good reason to be alert in the new hurricane season that begins June 1.

Inland Mississippi residents, as well as those on the state's Gulf Coast, should be prepared to evacuate ahead of a hurricane that could trigger deadly inland flooding, warn officials of the U.S. Department of Homeland Security's Federal Emergency Management Agency (FEMA) and the Mississippi Emergency Management Agency (MEMA).

"Heavy rainfall from hurricanes can cause flash flooding and endanger people far from the Gulf Coast," MEMA Director Robert Latham said. "People should not think they are out of harm's way just because they live inland."

Evacuation readiness is the Week 7 focus of Mississippi's Stay Alert. Stay Alive. hurricane preparedness campaign. This also is National Hurricane Preparedness Week. The new hurricane season begins June 1.

A study from 1970 to 1999 showed that freshwater flooding accounted for more than half - 59 percent - of tropical hurricane deaths. Such flooding is why 63 percent of U.S. hurricane deaths during that period occurred in inland counties.

About one fourth - 23 percent - of hurricane-related deaths involve people who drown in, or are attempting to abandon, their vehicles. Nearly 80 percent of children killed by tropical hurricanes drowned in freshwater floods.

Here are some tips to help Mississippi residents avoid getting caught in hurricane-related flooding:

- When you hear hurricane, think inland flooding.
- Determine whether you live in a potential flood zone.
- If advised to evacuate, do so immediately.
- Keep abreast of road conditions through the news media.
- Move to a safe area before access is cut off by flood water.
- Do not attempt to cross flowing water. As little as six inches of water may cause you to lose control of your vehicle.
- Develop a flood emergency action plan.
- Have flood insurance. Flood damage is not usually covered by homeowners insurance.
- Do not make assumptions. Check your policy.

FEMA's National Flood Insurance Program (NFIP) is available to homeowners, renters and business owners in communities that adopt and enforce floodplain management ordinances to reduce future flood losses. This is done by regulating new construction in high flood-risk areas.

More than 4.7 million flood insurance policies are in effect in about 20,000 participating communities nationwide, representing nearly \$793 billion worth of coverage. More information is available at FEMA's www.floodsmart.gov web site.

The NFIP's Preferred Risk Policy (PRP) offers lower-cost protection for homes and apartments outside of known floodplains. Most single-family homes, townhouses and apartments in these areas are eligible for the lower PRP rates as long as the building does not have a significant history of flooding.

FEMA manages federal response and recovery efforts following any national incident. FEMA also initiates mitigation activities, works with state and local emergency managers, and manages the National Flood Insurance Program. FEMA became part of the U.S. Department of Homeland Security on March 1, 2003.

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