



FEMA

W-12033

May 2, 2012

MEMORANDUM FOR: Write Your Own (WYO) Principal Coordinators and the  
National Flood Insurance Program (NFIP) Servicing Agent

A handwritten signature in black ink, appearing to read "Dennis Kuhns".

FROM: Dennis Kuhns  
Division Director  
Risk Insurance

SUBJECT: FEMA FloodSmart Hurricane Season News Release

On May 1, 2012, FEMA issued a news release with the headline: "Get FloodSmart: Protect Now With Flood Insurance". The news release, copy enclosed, emphasizes the 30-day countdown to the 2012 Hurricane Season and the importance of flood insurance and the need for Congress to reauthorize the National Flood Insurance Program before it expires on May 31, 2012.

You may also access the news release at this link:  
<http://www.fema.gov/news/newsrelease.fema?id=62558>.

Attachment

cc: Vendors, IBHS, FIPNC, Government Technical Representative



Press Office  
U.S. Department of Homeland Security  
500 C Street, SW  
Washington, DC 20472

**FEMA**

Date: May 1, 2012  
No.: HQ-12-033  
Contact: FEMA News Desk, (202) 646-3272

## Press Release

# Get FloodSmart: Protect Now With Flood Insurance

Get FloodSmart: Protect Now With Flood Insurance

30-DAY COUNTDOWN TO THE 2012 HURRICANE SEASON BEGINS MAY 2

WASHINGTON - Every year, thirty days from the start of hurricane season, FEMA officials urge U.S. residents to prepare their homes and businesses for the heightened flood risks associated with hurricanes and tropical storms. This year, FEMA is placing more urgency in this message due to the expiration of the National Flood Insurance Program (NFIP) on May 31, 2012, the day before the 2012 hurricane season begins on June 1st.

The authorization for the National Flood Insurance Program is scheduled to expire on May 31 unless Congress acts in advance to reauthorize it. The NFIP makes federally backed flood insurance available to homeowners, renters and business owners. The NFIP identifies areas of flood risk; it encourages communities to implement measures to mitigate against the risk of flood loss; and it provides financial assistance to help individuals recover rapidly from flooding disasters.

"Flood insurance is essential to help protect against the devastating effects of flooding, and the time to act is now," said David Miller, Associate Administrator for FEMA's Federal Insurance and Mitigation Administration. "As we approach a potentially active hurricane season, FEMA is urging Congress to reauthorize the NFIP and send a clear signal to citizens, communities, and private sector partners that the federal government will continue to support our nation's efforts to manage flood risk."

Flooding is the most common and costly natural disaster to affect every state across the country. Severe weather has already brought significant flood events to many states in the U.S. As we continue to monitor conditions and respond to these events, we must also look forward to summer and hurricane-related weather patterns that will heighten flood risks for many.

FEMA also stresses that flood risks associated with hurricane season extend beyond the Gulf and Southeastern coasts. The largest amounts of rainfall from hurricanes are often produced by slow moving storms that stall out miles from a shoreline as did Tropical Storm Lee in 2011. In addition, last year Hurricane Irene caused major flooding over much of the mid-Atlantic and Northeast when it moved inland, with high winds and torrential rains.

FEMA is urging residents to purchase flood insurance now. Flood insurance is available through more than 85 insurance companies in nearly 22,000 participating communities nationwide. Most everyone can purchase flood insurance - including renters, business owners, and homeowners. Flood insurance is also affordable. The average flood insurance policy is around \$625 a year. And in moderate- to low- risk areas, homeowners can protect their properties with low-cost Preferred Risk Policies (PRPs) that start at just \$129 a year.

Individuals can learn more about their flood risk by visiting [www.FloodSmart.gov](http://www.FloodSmart.gov) or calling 1-800-427-2419. Individuals who are deaf, hard of hearing or who have a speech disability may use TTY 1-800-427-5593. Those who use 711 or Video Relay Service should call 1-800-427-2419.

*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.*

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