

## MISSISSIPPI EMERGENCY MANAGEMENT AGENCY

# NEWS



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### **‘FLOOD AWARENESS WEEK, APRIL 23<sup>RD</sup> – 27<sup>TH</sup>, 2001’**

Did you know that floods are responsible for more damage than any other natural disaster? That floods cause at least \$1 billion in property damage each year and have caused an average of \$3.7 billion in damage annually since 1988? Most alarming, that from 1940 to 1999, an annual average of 110 people have died in floods?

Flooding can and will occur during any month of the year and in any portion of the state. The rising cost of natural disasters over the past three decades has made it imperative for both the State and local governments to identify effective ways to reduce vulnerability to disasters. Due to its geographic location, Mississippi is most susceptible to riverine and coastal flooding.

In 1991, FEMA conducted an assessment of floodplain acres within the United States. Mississippi was determined to have 5.2 million acres of floodplain within its total of 30,024,960 acres. This finding ranked the state as fifth in total floodplain acres. Mississippi presently ranks as number eight in the “Top Ten” category of repetitive loss properties within the United States, with over \$117 million paid to 3,406 policyholders since 1978.

During the winter of 1998, the State began an inventory of the 3,090 properties in question, the first comprehensive attempt to be made by any state, using a hand held Global Positioning System (GPS) device and a digital camera. For the past two years, various teams of Federal and State personnel have obtained the locations of 1,901 structures found within 37 floodprone communities. This information has been entered into a database program, which is linked to a Geographic Information System (GIS) program. The anticipated result of this initiative is to provide a tool to local governments, which can readily identify high-risk properties.

The greatest financial protection from flood damage is a flood insurance policy. There is a misconception that homeowners insurance covers flood damage, it does not. Any homeowner or business owner, whose structure is located within a community which participates in the National Flood Insurance Program (NFIP), can obtain a flood insurance policy, regardless of the location of the structure. With the approaching advent of Hurricane season (June 1<sup>st</sup>), it would be advisable to purchase flood insurance, since there is a 30-day waiting period for the policy to go into effect.

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