

MISSISSIPPI EMERGENCY MANAGEMENT AGENCY
MISSISSIPPI OFFICE OF HOMELAND SECURITY



NEWS

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FOR IMMEDIATE RELEASE

April 8, 2003

GOVERNOR PROCLAIMS APRIL 7 – 11, 2003 FLOOD AWARENESS WEEK

(Jackson, Miss) — Governor Ronnie Musgrove has proclaimed April 7 – 11, 2003 as Flood Awareness Week. Flood awareness is important to all Mississippians as the state encompasses the fifth largest floodplain within the nation.

Heavy rains that have occurred over the past two days have resulted in swollen creeks and tributaries from rising river waters. Hundreds of Mississippians have experienced flooding in their residence and business.

“The greatest financial protection from flood damage is a flood insurance policy,” said Mississippi Emergency Management Agency Director Robert Latham. “There is a misconception that homeowners insurance covers flood damage, it does not.”

Any homeowner or business owner whose structure is located with a community that participates in the National Flood Insurance Program (NFIP) can obtain a flood insurance policy, regardless of the location of the structure. Flood insurance is available to protect homes, condominiums, apartments, and nonresidential buildings. Every structure within the state is either in a high-risk, moderate-risk, or low-risk area for flooding. Approximately 25% of all flood damages occur outside of the mapped floodplain.

In 1991, the Federal Emergency Management Agency (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.

Mississippi presently ranks as number eight in the “Top Ten” category of repetitive loss properties within the United States. More than \$122 million has been paid to 3,216 Mississippi policyholders since 1978 for flood related damage.

(more)

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“With Hurricane season approaching June 1st, we would encourage all citizens to purchase flood insurance,” said Latham. “There is a 30-day waiting period for flood insurance policies to go into effect so the sooner a policy is purchased the better for homeowners and business owners.”

To purchase a policy, call your insurance agent. You may also call the NFIP’s toll free number to obtain the name of an agency within your area. That number is 1-888-FLOOD29 or 1-888-356-6329.

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