



STATE OF WISCONSIN \

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**Wisconsin Flood Safety Awareness Week
March 16-20, 2009**

(MADISON) Gov. Jim Doyle has proclaimed March 16-20, 2009 as Flood Safety Awareness Week in Wisconsin. Flooding has cost the most damage in Wisconsin's recorded history. The campaign is also to remind people of the dangers associated with flooding and to encourage citizens to take protective safety measures such as considering purchasing flood insurance.

Record flooding in southern Wisconsin in 2007 and 2008 caused hundreds of millions of dollars in damages to homes and businesses. According to the National Flood Insurance Program (NFIP), only 15 thousand homes and businesses in Wisconsin have flood insurance. That is less than one percent of the more than 2 million households in the state. In the flooding events of 2007 and 2008, more than \$34 million in flood insurance claims in Wisconsin was paid.

In 2009, there once again is the possibility of flooding. The water table in much of southern Wisconsin remains above normal due to last year's flooding, heavy snow in December and rains in January. The National Weather Service is cautioning that if heavy spring or summer rains occur there will be an increased chance of flooding.

That's why the Wisconsin Department of Natural Resources, Office of the Commissioner of Insurance, and Wisconsin Emergency Management are joining to promote flood safety awareness and to encourage Wisconsin residents to evaluate their homeowners' policies, assess their risks and purchase flood insurance before the next flood.

***Attached are four pages of Wisconsin flood safety information. Additional maps and information is posted at <http://emergencymanagement.wi.gov>.**

If you need further information, please contact your county emergency management director or Lori Getter at lori.getter@wisconsin.gov or 608-242-3239.

Wisconsin Flood Information

- The June 2008 flooding was the most costly natural disaster in Wisconsin's recorded history.
- Wisconsin has received seven presidential disaster declarations for flooding in the last 10 years.
- Since 1982, every Wisconsin county has experienced at least one flood event and 19 counties have experienced more than 20 flood events.
- Since 1982, at least five people died and 13 injured as a result of flooding events.

August 2007 Flooding

- The National Weather Service reported 143 new daily precipitation records were established.
- Total damage to property and crops was at least \$112.4 million, with most of it in west-central and southwestern Wisconsin.
- Fourteen counties received a federal disaster declaration for flooding that occurred from August 18-31. The counties in the declaration were Columbia, Crawford, Dane, Grant, Green, Iowa, Jefferson, Kenosha, La Crosse, Racine, Richland, Rock, Sauk and Vernon.
- 4,085 households registered with the Federal Emergency Management Agency (FEMA) for disaster assistance.
- \$8 million was provided for disaster housing and other needs through FEMA and \$9.8 million in low interest loans from the U.S. Small Business Administration were issued.

June/July 2008 Flooding

- Many rivers remained above flood stage through the remainder of June into July, in some cases exceeding the previous all time crest.
- Hundreds of roads were closed including parts of the interstate system.
- The National Weather Service estimates damage amounts for residential, business, crop loss and public property exceeded \$765 million making the June 2008 flooding the most costly natural disaster in Wisconsin's recorded history.
- Thirty-one counties received disaster assistance for individuals. Those counties were Adams, Calumet, Columbia, Crawford, Dane, Dodge, Fond du Lac, Grant, Green, Green Lake, Iowa, Jefferson, Juneau, Kenosha, LaCrosse, Manitowoc, Marquette, Milwaukee, Monroe, Ozaukee, Racine, Richland, Rock, Sauk, Sheboygan, Vernon, Walworth, Washington, Waukesha and Winnebago.
- 40,814 households registered FEMA for disaster assistance.
- \$55.5 million was provided for disaster housing and other needs through FEMA and \$46.7 million in low interest loans from the U.S. Small Business Administration were issued.

Information about Flood Insurance

Doesn't my homeowners' insurance policy cover flooding?

No. Flood damage is not typically covered by a homeowners' insurance policy. It is important to talk to your insurance agent about federal flood insurance, sewer backup, sump pump failure, and other homeowners' insurance coverage to make sure you have appropriate coverage.

If my home is flooded, won't federal disaster assistance pay for my damages?

No. In fact, less than 50% of flood events qualify for federal disaster assistance. Federal disaster assistance often comes in the form of a low interest loan to help cover flood damage, not compensation for your losses. Even then, those loans are only available if the president formally declares a disaster.

I live in a low-risk flood zone. Do I really need flood insurance?

It's a good idea to buy flood insurance even if you live in a low- or moderate-risk area. Flooding occurs in low-to-moderate risk areas as well as in high-risk areas. Poor drainage systems, rapid accumulation of rainfall, snowmelt, and broken water mains can all result in flood. Almost 25 percent of all flood insurance claims come from areas with low-to-moderate flood risk. In low risk areas, policies can start as low as \$100.

Am I eligible for flood insurance? You can purchase flood insurance if your home or business is located in one of the more than 500 Wisconsin communities participating in the National Flood Insurance Program. In addition, homes and buildings in high-risk flood areas with mortgages from federally regulated or insured lenders are required to have flood insurance.

Can I get flood insurance if I'm renting a property?

If you live in a community that participates in the NFIP, you can get flood insurance to cover the contents of your home or business.

Who do I contact if I want to purchase a flood insurance policy?

The National Flood Insurance Program has an arrangement with private insurance companies to sell and service flood insurance policies. You may also contact your insurance agent or company to find out more about federal flood insurance or find an agent serving your area.

The NFIP has also made available online a "One-Step Flood Risk Profile" that will let you determine your risk, estimate your premium and find an agent. **There is a 30-day waiting period from the time the policy is purchased to when it actually goes into effect. For information, visit www.floodsmart.gov or call 1-800-427-2419.**

Flooding & Flash Flooding Safety Tips – *National Weather Service*

- Many floods occur along streams and rivers. You can determine your risk by knowing your proximity to the water.
- Urban areas have a risk for flash floods due to increased runoff from buildings, roads and parking lots. Low spots, such as underpasses and basements, can become death traps.
- Dam failures have played a deadly role in the history of flash flooding. Be aware of dams upstream from your location. Earthen dams and associated embankments are more easily compromised by heavy rainfall.
- If a flood warning is issued or flooding is observed, move to higher ground.
- When camping or hiking near a stream or river, listen to the latest weather forecasts and keep away from the water if thunderstorms are expected.
- Do not attempt to walk or drive through a flooded roadway or intersection. Only six inches of fast-flowing water can knock an adult off their feet. And it takes just two feet of moving water to float a vehicle. **Turn around, don't drown!**



MYTH: A 100-year flood occurs only once every 100 years.

TRUTH: The 100-year flood is an average; there is a 1% chance that a 100-year flood will occur in any given year.

MYTH: Flash floods occur only along flowing rivers and streams.

TRUTH: Flash floods can occur in urban areas where no streams are present.

MYTH: Larger vehicles such as SUVs and trucks are safe to drive through flood waters.

TRUTH: Two feet of rushing water can carry away most vehicles, including large vehicles.

MYTH: Homeowners insurance policies cover flooding.

TRUTH: Unfortunately, many homeowners and renters do not find out until it is too late that their policies do not cover flooding. Contact your insurance agent to buy flood insurance or visit www.floodsmart.gov.

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