May 3, 2006

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

FROM: WYO Clearinghouse

SUBJECT: Update on FEMA Pre-Hurricane Season Public Awareness Activities

A satellite TV and radio media tour was just one of several recent activities conducted or publicized by FEMA to heighten flood awareness throughout the nation.

**Media Tour**
David Maurstad, Director of FEMA’s Mitigation Division, conducted a satellite media tour on May 1 to remind property owners of the 30-day wait for a flood policy and the 30-day mark before the 2006 hurricane season begins. Mr. Maurstad interviewed with more than 20 broadcast outlets, including CNN Open House, KBMT-TV (Beaumont, TX), and WVUE-TV (New Orleans, LA).

**FloodSmart Campaign**
In the last week, the FloodSmart campaign and its messages generated extensive coverage nationwide, including the *Baltimore Sun*, the *LA Times*, and the *Post & Courier*. The following link is to a press release highlighting valuable information that can be obtained from the FEMA FloodSmart website.

**Rand Corporation Study**
A recent press release regarding the findings from a study done by the Rand Corporation about the underutilization of flood insurance as it relates to the damages in the Gulf Coast from Hurricanes Katrina and Rita can be found at http://www.fema.gov/news/newsrelease.fema?id=25804.

**MEMA/FEMA Joint Press Release**
The attached press release from the Mississippi Emergency Management Agency and FEMA urges State residents to purchase flood insurance now.

Please share this information as appropriate. If you have any questions, contact your WYO Business Analyst.

Attachment

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Suggested Routing: Claims, Marketing, Underwriting

www.fema.gov
TIME’S RUNNING OUT FOR PURCHASING FLOOD INSURANCE

BILOXI, Miss. – Huey Lewis and the News had a big hit back in 1982 If This Is It!

Well, drop the “if” from the title today because May 1 IS IT – the final day local residents can purchase flood insurance and have coverage in effect when the 2006 hurricane season begins on June 1. With a 30-day waiting period required before the policy takes effect, now is the time to buy.

The Department of Homeland Security’s Federal Emergency Management Agency (FEMA) offers its National Flood Insurance Program (NFIP) to homeowners, renters and business owners provided their communities use the NFIP’s strategies for reducing flood risk – but the clock is winding down.

May 1 also kicks off the fourth week of Mississippi Gov. Haley Barbour’s eight-week informational campaign – Stay Alert. Stay Alive. – to help make Mississippians more aware of how to protect themselves as the hurricane season approaches.

The week’s focus is on flood insurance, a topic that has evoked so many people’s emotions since Hurricane Katrina raked the Gulf Coast on Aug. 29, 2005.

In the face of mounting flood losses and escalating costs of disaster relief to U.S. taxpayers, Congress established the NFIP in 1968. The goals of the program are to reduce future flood damage through floodplain management and to provide people with flood insurance.

Community participation in the NFIP is voluntary, although some states require NFIP partnership as part of their floodplain management programs.

“Katrina, the worst natural disaster in American history, taught many lessons,” Barbour said at the start of the campaign three weeks ago. “One of them is that even with all the information and assistance that is available, there really is no substitute for awareness and self-help, especially in the days before a hurricane is predicted to hit.”

Insurance agents, representatives of insurance companies that serve Gulf Coast and other area hurricane victims, will be present at various meetings scheduled in many of the affected communities.

The awareness campaign is a partnership of the governor’s office, various state agencies, and non-profit organizations. FEMA supports the campaign. Each of the organizations will combine their hurricane awareness efforts so that all Mississippi residents, government agencies and businesses are prepared for the 2006 season.
NFIP flood insurance is the best protection against the devastating financial losses that floods cause. For more information, visit http://www.floodsmart.gov/floodsmart/pages/agentsearch/searchform.jsp

Check with local officials now to find out if your community is a participant in the NFIP. Flood insurance stipulations require a 30-day waiting period before the policy’s coverage goes into effect.

And that begins at midnight Monday for coverage in time for Hurricane Season 2006.

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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