



FEMA

Austin Joint Field Office

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HURRICANE HARVEY

News Release

All Texans are at risk for floods

AUSTIN, Texas — No place is safe from flooding. If it can rain, it can flood. And nowhere is that truer than Texas.

Nearly every major city in Texas is vulnerable to Gulf Coast hurricanes or sits in “Flash Flood Alley,” one of the most flash flood-prone areas in the nation. More than 200,000 single-family homes in disaster-declared Texas counties were flooded by Hurricane Harvey last year, and many of them were in areas not considered high-risk for floods.

Don’t assume your area won’t flood because it hasn’t in the past: Risk of flooding can change considerably as factors like drought and urban development affect the ground’s surface. Nationwide, 26 percent of flood insurance claims come from properties outside high-risk zones.

Floods are the most common and costly natural disaster in the United States. A single inch of water in an average home can cost more than \$26,000 in damage, and floods have struck all 50 states in the past five years.

Homeowners and renters insurance typically do not cover flood damage. Adding flood insurance now can mean the difference between post-disaster recovery and financial devastation.

Contact your insurance agent or call the National Flood Insurance Program (NFIP) Help Center at 800-427-4661 for a referral to an agent. More information is available at www.FEMA.gov, www.FloodSmart.gov and www.fema.gov/Texas-disaster-mitigation.

Texans can go to www.facebook.com/FEMAHarvey/, twitter.com/femaregion6, and www.fema.gov/disaster/4332 throughout May to learn how NFIP can protect homes from disaster. Texas NFIP 2018 is a month dedicated to sharing tips with Texans about how to prepare for hurricane season. Use #TXNFIP18 to find information online and share with friends and family.

For additional information on Hurricane Harvey and Texas recovery, visit the Texas Division of Emergency Management website at <https://www.dps.texas.gov/dem/>.

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FEMA's mission: Helping people before, during, and after disasters.

*Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has been discriminated against, call FEMA toll-free at **800-621-3362** (voice, **711/VRS** - Video Relay Service) (TTY: **800-462-7585**). Multilingual operators are available (press 2 for Spanish).*

The SBA is the federal government's primary source of money for the long-term rebuilding of disaster-damaged private property. SBA helps businesses of all sizes, private non-profit organizations, homeowners and renters fund repairs or rebuilding efforts and cover the cost of replacing lost or disaster-damaged personal property. These disaster loans cover losses not fully compensated by insurance or other recoveries and do not duplicate benefits of other agencies or organizations. For more information, applicants may contact SBA's Disaster Assistance Customer Service Center by calling (800) 659-2955, emailing disastercustomerservice@sba.gov, or visiting SBA's website at www.sba.gov/disaster. Deaf and hard-of-hearing individuals may call (800) 877-8339.