

**For Immediate Release**

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**Regional Flood Control District  
works to dispel myths about flood insurance**

With flash flood season right around the corner, the Regional Flood Control District wants to make sure that valley residents are prepared. Number one on the checklist may be purchasing flood insurance, which is available to every resident, whether they live in a flood zone or not.

“There has been some confusion even among some insurance agents about the availability of flood insurance,” said Kevin Eubanks, Assistant General Manager of the Regional Flood Control District. “Flood insurance is available to every homeowner and renter, even if they are not in a flood zone.” Eubanks also explained that flood insurance is much less expensive for homes not located in a Federal Emergency Management Agency (FEMA) identified flood zone.

The Regional Flood Control District is working to ensure that residents have the correct information about flood insurance by producing a new public service announcement that clearly states the facts about flood insurance. “A common misconception is that if a home is not in a flood zone it will never be flooded,” said Eubanks. “A flood zone outlines areas that are at a higher risk for flooding. According to FEMA, which underwrites flood policies, between 20 and 25 percent of flood damage claims are made by people whose homes were not in an official flood zone.”

Typical homeowner’s policies do not cover damage caused by flooding, and a separate policy must be purchased. It takes 30 days for flood insurance to take effect. The cost of the policy depends on several factors including where the home is located, when it was built and the amount of coverage. The average cost of flood insurance for a home not in a flood zone is approximately \$500 a year.

For more information about flood insurance or to be referred to a local agent, call FEMA at 1-888-CALL-FLOOD. Residents can also visit the District’s website at [www.ccrfd.org](http://www.ccrfd.org) to determine if their home is in a flood zone and for more ways to be prepared during this year’s flood season.

**EDITOR’S NOTE:** Included is a copy of the flood insurance PSA.

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