



FROM THE DESK OF:

Jeffrey Jelinek

Emergency Management Director

510 Broadway

Baraboo, Wisconsin 53913

Phone (608) 355-4410

Fax: (608) 355-3299

E-Mail: jjelinek@co.sauk.wi.us

February 28, 2009

To: Media

FOR IMMEDIATE RELEASE

RE: Sauk County Emergency Management Encouraging Flood Preparedness

If your home or business is ever flooded, how would you pay for the damage and repairs? Less than one percent of households in Wisconsin have flood insurance. Without flood insurance, whether you are renting or own the home or business, you are responsible for the losses. That's why it is important for everyone to consider purchasing a flood insurance policy.

In the last two years alone, major floods have caused hundreds of millions of dollars in damages to homes, businesses, local infrastructure and agricultural assets. In 2009, we again face the probability of flooding. The water table in much of southern Wisconsin remains above normal as many fields were saturated even late into the fall. This combined with a relatively heavy snowfall amount has the National Weather Service cautioning that heavy spring rains could result in flooding.

That's why I am encouraging Wisconsin residents to evaluate their homeowners' policies, assess their risks and purchase flood insurance.

Last summer, more than 41,000 households in southern Wisconsin registered for disaster assistance. While Wisconsin was fortunate to receive federal disaster aid, there is no guarantee that assistance will be made available for future flooding events. In fact, less than 50% of flood events qualify for federal disaster assistance.

In addition, when there is a federal declaration, aid is usually in the form of a loan which must be paid back with interest. Those that qualify for grants would be eligible for up to \$30,300. The grants are not designed to cover all losses and damages.



FROM THE DESK OF:

Jeffrey Jelinek

Emergency Management Director

510 Broadway

Baraboo, Wisconsin 53913

Phone (608) 355-4410

Fax: (608) 355-3299

E-Mail: jjelinek@co.sauk.wi.us

According to the National Flood Insurance Program (NFIP), Wisconsin homeowners that had flood insurance received more than \$34 million in claims following the 2007 and 2008 flooding events. Through a flood insurance policy, you can cover your home's structure for up to \$250,000 and its contents for up to \$100,000. Flood insurance is also available for renters and businesses.

Some other important facts:

- You can get flood insurance if you live in a floodplain or high-flood-risk area.
- You can get flood insurance if you live outside a floodplain, or a low-to-moderate flood-risk area, - and at lower cost – provided your home or business resides in one of the more than 500 Wisconsin communities participating in the NFIP.
- You can get flood insurance if your property has been flooded before.
- You can get flood insurance from insurance agents in your area.
- You can buy flood insurance even if your mortgage broker doesn't require it.
- It is affordable. In low risk areas, policies can start as low as \$100.
- Talk to your insurance agent about federal flood insurance, sewer backup, sump pump failure, and other homeowners' insurance coverage.

Time is of the essence. There is a 30-day waiting period from the time the policy is purchased to when it actually goes into effect. That's why it's important to consider a policy now before the next flood. For more information on flood insurance, or to find a participating agent in your area, visit www.floodsmart.gov or call 1-800-427-2419.