

October 13, 2010

## NEW GOLIAD COUNTY, TEXAS FLOOD MAPS TO GO INTO EFFECT

Goliad County homeowners, business and residential renters, and business owners who do not have flood insurance are encouraged to buy coverage now to get the best possible premiums before new flood insurance rate maps go into effect.

New flood maps become effective on Tuesday, Oct. 19, 2010, according to officials with the Federal Emergency Management Agency (FEMA).

The new flood insurance rate maps show locations of the 1 percent and 0.2 percent floodplains and floodways, which indicate possible flooding risks. This could mean a change in floodplain status.

“We encourage everyone to look at the flood maps now and to be familiar with flood risks in the community,” said Tony Russell, FEMA regional administrator. “The maps can help you make informed decisions about flood insurance and flood protection.”

While many are required by mortgage and lending companies to have flood insurance, FEMA and the National Flood Insurance Program (NFIP) strongly recommend that everyone have flood insurance. The reason is simple: You don't have to be in a mapped floodplain to flood.

Floodplain Administrators (FPA) in each participating community and county has copies of the maps available for public viewing.

In addition, current policy holders and those planning to purchase NFIP protection are strongly encouraged to contact their insurance agent or company to ensure that they have adequate coverage and that policies account for new flood risk data. Those who purchase flood insurance prior to Oct. 19 may be able to grandfather the current Flood Zone saving money on flood insurance. For more information on estimated rates for flood insurance, flood facts and to locate an agent in your area, visit [www.floodsmart.gov](http://www.floodsmart.gov).

The NFIP offers federally backed flood insurance at relatively nominal rates, as damage from flooding is not normally covered by homeowners' insurance. Now is the time to buy flood insurance. Buying flood insurance now will not only reduce flood insurance costs, but grandfathered policies can be passed on to future owners of a property provided coverage does not lapse. The same holds true for homeowners, business and residential renters, and business owners who already have flood insurance. Those who wait until after Oct. 19 may pay premiums that correspond with their actual floodplain status according to the new maps.