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News Release

Snow Now Means Water Later: Are You Ready?

CHICAGO – Just a few inches of water can cause tens of thousands of dollars in damage to your home. A flood insurance policy could protect you from the devastating out-of-pocket expenses caused by flooding.

Don't wait until it's too late. A policy takes 30 days from application and payment to go into effect. And a typical homeowner's insurance policy does not cover floods.

"Snow thaw and the potential for heavy spring rains heighten the flood risk throughout our area in the coming months," said FEMA Region V Administrator Andrew Velasquez III. "A flood insurance policy is the best option to protect your home from the costly damage floodwaters can cause."

Early spring flooding is a regular occurrence in the Red River Valley, and has caused costly damage to homes and businesses along Minnesota's western border. In 2012, heavy rains coupled with already saturated ground triggered one of the most damaging floods to hit Duluth, Minn. Two years earlier, a line of thunderstorms brought more than 10 inches of rain to southern parts of the state, resulting in widespread flash flooding and home damage. Today, with 12,000 flood insurance policies in force statewide, a large majority of the more than 2.3 million Minnesota homes remain uninsured against flood damage.

"Flooding is a risk for all residents," said Kris Eide, director of the Minnesota Department of Public Safety Division of Homeland Security and Emergency Management. "Having flood insurance, an emergency kit and a family emergency plan can provide peace of mind when heavy rainfall requires quick action."

FEMA recommends that all Minnesota residents visit FloodSmart.gov or call 1-800-427-2419 to learn how to prepare for floods, how to purchase a flood insurance policy and the benefits of protecting your home or property investment against flooding. You can also contact your insurance agent for more information.

FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.

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