

FEMA Encourages Communities to Purchase Flood Insurance Ahead of Peak Hurricane Season

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Supports Increased Accessibility through Multilingual Campaigns

WASHINGTON -- In an effort to meet people and communities where they are, [FEMA's National Flood Insurance Program \(NFIP\)](#) launched its summer-long 2023 hurricane campaign on June 19, with outreach to diverse communities in some of the nation's hardest-hit areas that are frequently impacted by devastating floods.

The campaign aims to encourage diverse populations to learn about the benefits of flood insurance and the importance of protecting the lives they have built. This hurricane season campaign includes advertising placements and media outreach in Alabama, Florida, Louisiana, Mississippi, New Jersey, New York, North Carolina, South Carolina and Texas, all states with a history of hurricanes.

To maximize and diversify its community outreach, the National Flood Insurance Program identified the top three languages spoken, in addition to English, in every state within the campaign area. The languages are Chinese, French, Korean, Russian, Spanish and Vietnamese. This effort aligns with [FEMA's 2022–2026 Strategic Plan](#) of instilling equity as a foundation of emergency management because it's focused on removing barriers and enhancing accessibility to FEMA programs.

“Floods represent the number one natural hazard threat facing our nation, destroying lives and causing billions of dollars in damage last year alone,” said FEMA Administrator Deanne Criswell. “These threats, exacerbated by climate change, can be particularly devastating for underserved communities. As peak hurricane season approaches, we encourage all residents to recognize their risk and understand that in addition to wind and storm surge, rainfall and flooding from these events can be just as catastrophic.”



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“Flood insurance, which is often not covered by homeowners or renters insurance, can be the difference between recovery and financial devastation, and it is the best way to protect your home, property and the life you’ve built,” said senior executive of the National Flood Insurance Program David Maurstad. “In order to effectively communicate this risk, we must meet people where they are, in languages they understand, and communicate messages that resonate with them and their families, and that’s exactly what this year’s hurricane flood insurance campaign is all about.”

This year’s campaign theme—Keep Home—encourages potential policyholders to position flood insurance as a way to show love for their community by protecting their property with flood insurance. This is because flood insurance enables policyholders to protect their property and more quickly jumpstart their recovery from the nation’s most common and destructive threat.

The 2023 hurricane campaign includes strategic placement of radio, web and digital advertisements across various platforms, as well as interviews with local radio and television outlets. More than 353 counties are expected to receive coverage and the National Flood Insurance Program is also producing a video in American Sign Language to educate deaf and hard-of-hearing individuals on the importance of flood insurance. The video will also be amplified on FEMA's social media accounts.

Disasters impact people and communities differently. [Underserved communities](#), which often include those whose first language is not English, can experience differences in how prepared they are to respond to disasters, how well their homes may have been adapted to mitigate against local hazards and how quickly their communities might be able to resume social and economic life after a major event.

The flood insurance program recognizes it can work toward improving outcomes that benefit all communities to prepare for the nation’s most common and costliest disasters. Reaching diverse audiences will help make America more flood resilient and build a culture of preparedness by closing the nation’s insurance gap.

Importance of Flood Insurance



The National Flood Insurance Program provides about \$1.3 trillion in coverage to more than 4.7 million policyholders across the nation.

Just one inch of water in a home can cost roughly \$25,000 in damage. Most homeowners and renter's insurance [does not cover damage caused by flooding.](#)

Flood insurance is the best defense against the nation's most reoccurring natural disaster, enabling policyholders to recover from flooding more quickly and fully.

Find a flood insurance provider online at [floodsmart.gov](https://www.floodsmart.gov).

