

# Flood Insurance Roundtable Brings Together Key Partners to Help Close the Insurance Gap in Delaware

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**Release Date: Me 17, 2018**

**PHILADELPHIA** – Today, the Federal Emergency Management Agency (FEMA) Region III, in partnership with the State of Delaware, will be hosting the Delaware Flood Insurance Partners Roundtable. FEMA, the Delaware Department of Natural Resources and Environmental Control (DNREC), and the Delaware Emergency Management Agency (DEMA) planned and coordinated the roundtable to bring together key stakeholders to discuss insurance. This meeting includes key local, state, federal, and private sector partners, including Delaware State Agency partners, floodplain managers, emergency managers, realtors, lenders, and insurance agents from across the state to engage in a critical discussion on increasing flood insurance coverage in Delaware and reducing flood risk.

“In Delaware, the risk of coastal or inland flooding is very real, and we have to take steps to plan for those events,” stated DEMA Director A.J. Schall. “This workshop highlights Delaware’s commitment to reducing flood risk and working with our partners to promote flood insurance statewide.” This unique opportunity will allow for an open discussion and dialogue about past flooding events, the risk of future flooding, and the importance of flood insurance. Roundtable activities will kick-off in the morning with a three hour, continuing education session for insurance agents on the basics of the National Flood Insurance Program (NFIP), and will feature an online demonstration of the Delaware Flood Planning Tool developed by DNREC and supported by FEMA.

“The Delaware Flood Planning Tool was developed by DNREC to allow users to see current and proposed floodplain map information, and to allow design professionals to download watershed flood models to determine the impacts of proposed projects which encroach on floodplains,” stated State National Flood Insurance Program Coordinator Michael Powell. The tool is available online at



In the afternoon session, FEMA will lead an open discussion focused on growing partnerships between the federal, state, local and private sectors, the importance of understanding flood risk and the value of flood insurance in helping communities recover from disasters. “Flood insurance provides the best protection against financial ruin after a flood. Getting just one inch of water in your home could cost more than \$25,000. The average flood insurance payment is more than \$30,000 – nearly five times higher than the average FEMA disaster assistance payment of \$6,000. This event highlights both the need for insurance and the importance of working with our state, local, federal, and private sector partners on reducing flood risk,” stated FEMA Region III Regional Administrator MaryAnn Tierney. “Flooding can happen at any time, and insurance can help property owners to rebuild and recover faster and more resiliently.”

With the partners attending the roundtable, FEMA, DNREC, and DEMA hope to broaden the conversation on reducing the risk of future flooding, increasing the number of residents covered by flood insurance, and to establish productive partnerships with all insurance stakeholders in the State of Delaware.

The NFIP aims to reduce the impact of flooding on private and public structures by providing affordable insurance to property owners, renters and businesses and by encouraging communities to adopt and enforce floodplain management regulations. These efforts help mitigate the effects of flooding on new and improved structures. The 2018 Flood Insurance Roundtables represent FEMA Region III’s close partnerships with all of our states to reduce flood risk and ensure property owners and communities are more resilient to future flooding.

To learn more about DNREC, please visit <http://www.dnrec.delaware.gov/Pages/Portal.aspx>. To learn more about DEMA, please visit <http://www.dema.delaware.gov/>. To learn more about the NFIP, to understand your potential flood risk, and how to purchase flood insurance, please visit [www.FEMA.gov/national-flood-insurance-program](http://www.FEMA.gov/national-flood-insurance-program) and [www.Floodsmart.gov](http://www.Floodsmart.gov). To learn more about FEMA Region III, please visit [www.FEMA.gov](http://www.FEMA.gov) and [www.FEMA.gov/region-iii](http://www.FEMA.gov/region-iii).

*FEMA’s mission is helping people before, during, and after disasters. FEMA Region III’s jurisdiction includes Delaware, the District of Columbia, Maryland,*



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