

# Be a sweetheart: prepare your family now for spring weather

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AUSTIN, Texas – Show you care this Valentine’s Day by ensuring your loved ones and your home are ready for possible spring floods.

If it can rain, it can flood. Floods are the most frequent – and the most costly – natural disasters in the United States. Hurricane Harvey impacted 41,500 square miles of Texas in August 2017, resulting in 92,351 flood insurance claims which paid out \$9 billion.

Texas homeowners and renters should protect and prepare their families and their homes by taking two important steps: purchasing a flood insurance policy and preparing a disaster supply kit.

Buy a flood insurance policy through the National Flood Insurance Program (NFIP).

Homeowners insurance policies don’t cover flood damage. Without an NFIP policy, you could pay out of pocket or take loans to repair or replace your home or its damaged contents. Whether your home floods due to a hurricane or just a heavy rain, flood insurance helps cover the cost of repairing your home and replacing your belongings. Just one inch of flood water in an average-sized home can cause more than \$25,000 in damage.

Policies for homeowners can carry coverage of up to \$250,000 for the structure and up to \$100,000 in contents. Renters, including those in apartments, can cover



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contents up to \$100,000, and non-residential property owners can insure a building and its contents for up to \$500,000. A flood insurance policy generally takes effect 30 days after purchase, so buy or renew your policy now to be ready.

Call 800-427-4661 for an insurance agent referral or visit [www.FloodSmart.gov](http://www.FloodSmart.gov) or [www.fema.gov/national-flood-insurance-program](http://www.fema.gov/national-flood-insurance-program) for more information on NFIP.

Make a “to-go” kit in case you need to evacuate during a flood, and stock supplies at home.

A disaster kit is a collection of basic items you’ll need in the event of an emergency. Assemble the kit in advance in case you need to grab it quickly during an evacuation.

Also, be prepared to survive on your own at home after an emergency. Local officials and relief workers will be on the scene after a disaster, but they can’t reach everyone immediately. You could get help in hours or it might take days. Have enough food, water and other supplies including medicine and pet food to last at least 72 hours.

Visit [www.ready.gov/kit](http://www.ready.gov/kit) to learn what to put in your basic emergency supply kit, and how to be prepare supplies for home, work and vehicles so you can be ready no matter where you are.

Whether it is Valentine’s Day or any other day, Texans can show their family love with a flood insurance policy and a disaster kit.



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Find Spanish-language flood insurance information and preparedness resources at [www.listo.gov/es](http://www.listo.gov/es).

For additional information about Hurricane Harvey and Texas recovery, visit the Hurricane Harvey disaster web page at [www.fema.gov/disaster/4332](http://www.fema.gov/disaster/4332), Facebook at [www.facebook.com/FEMAharvey](https://www.facebook.com/FEMAharvey), the FEMA Region 6 Twitter account at [www.twitter.com/FEMARegion6](https://www.twitter.com/FEMARegion6) or the Texas Division of Emergency Management website at <https://tdem.texas.gov>.

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