

Best Practice: Texans living in low-risk flood areas get flooded, Flood insurance helps them recover, pay losses

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AUSTIN, Texas – More than 70 percent of Texas homes that flooded in Tropical Storm Imelda were in areas at low risk for flooding. And most of those with flood damage from Imelda did not have flood insurance. Insurance policies for those who live in low-risk areas are inexpensive and can make a huge difference if, and when flooding occurs.

Charles and Rose Lyons, a retired couple living about 30 miles northeast of Houston, didn't think they needed flood insurance before the 2019 spring flood, since their subdivision had not flooded in the 43 years they lived there. But in May 2019, heavy rains caused a foot of flooding inside their single-story house.

Unfortunately, the spring flooding did not affect enough homes to qualify as a federally declared disaster, so FEMA assistance was not available to help them in rebuilding. Since they did not have flood insurance, the couple were left to finance the repairs on their own.

"It was devastating to us financially, physically and emotionally," said Rose Lyons about repairing their flood-damaged home from the first flooding. "We had to spend our savings to get back into our house." The couple did the extensive work themselves to clean and repair their home because they couldn't afford a contractor, leaving them overwhelmed and exhausted. Family, friends and members from Kingwood Church helped them with the work.



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The couple vowed they would not live with the risk of flooding again without flood insurance and in June 2019, purchased an NFIP policy for \$453 annually, giving them \$200,000 coverage for their dwelling and \$80,000 insurance on contents. “I thought it was a reasonable cost,” Rose Lyons said of their NFIP policy premium, which amounts to \$8.71 a week for flood coverage.

Less than three months after purchasing flood insurance, Tropical Storm Imelda would dump 40 inches of rain on southeast Texas, causing significant damage.

It was the second time in almost five months that the Lyons’ home in Montgomery County would experience major damage from flooding.

When Imelda hit, the Lyons’ were about 98 percent complete repairing their home from the spring flooding. As distressing as the second flooding was for them, it didn’t take the toll on the Lyons’ that the first flooding did because this time they had flood insurance to help with the repair costs.

“The good Lord must have blessed us, said Charles Lyons, we were grateful for the flood insurance we purchased through the National Flood Insurance Program.” “The second time we knew this wasn’t going to be the burden that it was the first time,” Charles Lyons said.

When it flooded the second time, the couple, armed with their new NFIP flood policy and an advance flood insurance payment, handled fixing their home differently. “We got a contractor,” Charles Lyons said, and the contractor did all the work for them.



On average, 60 percent of all flood damage nationally occur in low-risk flood areas. Premiums for these policies are inexpensive for protection against unexpected flood disaster, said Gilbert Giron, FEMA's regional flood insurance liaison for Texas. "The entire country is a flood zone, but some areas have a higher risk of flooding," he said.

In Texas, 71 percent of the more than 10,000 flood insurance claims filed with the NFIP for Imelda were in low-risk flood areas. In Hurricane Harvey, which caused extreme widespread flooding in Texas, 57 percent of all NFIP claims in the were in low-risk flood areas.

Of the more than 12,000 households without flood insurance that flooded during Imelda and applied to FEMA for assistance, 75 percent lived in areas at low risk for flooding.

With an NFIP standard flood policy, homeowners can insure up to \$250,000 for the building and \$100,000 for contents. Renters can get NFIP flood insurance to insure up to \$100,000 for contents.

An insurance agent can advise you if you live in a low-risk flood area and your cost for flood insurance. NFIP policies, which become effective 30 days after the policy is purchased, cover flood damage regardless whether there is

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