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CONTACT:
Rachel Torbert (IDNR) 217.785.3953
Caron Brookens (IDOI) 312.814.8206
Rebecca Clark (IEMA) 217.557.4756

Resolve to be Prepared in 2020

With threat of spring flooding, state officials urge residents to consider flood insurance

SPRINGFIELD – Each year, millions of people around the world welcome the start of a new year by making personal resolutions. The Illinois Department of Natural Resources (IDNR), Illinois Department of Insurance (IDOI), Illinois Emergency Management Agency (IEMA) and local emergency management agencies throughout Illinois are encouraging people to ‘Resolve to be Ready’ for emergencies in 2020.

The National Weather Service suggests that abnormally moist ground conditions and unseasonably higher river levels in the upper Midwest could lead to a considerable risk for repeat flooding this spring. With this in mind, state officials are encouraging Illinois residents to consider flood insurance before the next flood occurs.

“Anywhere it rains, it can flood. You do not have to live in a river community to experience the devastating effects of flooding,” said **Acting IEMA Director Alicia Tate-Nadeau**. “What is important to remember about flood insurance is that this policy takes 30 days to take effect. That is why it is important to purchase and review your plan today in order to protect your family for the future.”

Looking back at 2019, the biggest disaster to impact our state was the devastating river flooding that occurred in more than 33 counties, impacting 2.1 million residents. While the Federal Emergency Management Agency (FEMA) denied the State’s request for Individual Assistance to help residents get back on their feet following this historic disaster, the National Flood Insurance Program (NFIP) has provided more than \$19.7 million to Illinois homeowners who submitted flood insurance claims.

“The Illinois Department of Natural Resources administers the NFIP in Illinois, working with river communities to keep new development out of flood risk areas, protect existing development from flooding and encourage residents and business to insure property,” said **IDNR Director Colleen Callahan**. “The program not only protect homes and businesses in the event of a flood, but also helps mitigate perennially flooded areas, reducing the risk of flooding in the future. It really is a win-win for both the community and policy holders.”

Managed by the Federal Emergency Management Agency (FEMA), the NFIP enables homeowners, business owners and renters in communities that participate in the program and adopt local floodplain regulations to purchase federally backed flood insurance. Although nearly 90 percent of communities in Illinois participate in the NFIP, a few communities in Illinois have not adopted local floodplain regulations and have not enrolled in NFIP. In these communities, private flood insurance is available through licensed insurance agents. The agent who writes your homeowners or property insurance should be able to assist you in determining your eligibility and coverage options.

“Flooding is the most frequent and costly disaster in the U.S. with average flood insurance claim payments that can surpass \$100,000 depending on the disaster. So, private flood insurance can help fill the gap for those without NFIP coverage and offer higher amounts of coverage,” **said IDOI Director Robert Muriel.** “However, we recommend that consumers first check their eligibility for NFIP coverage because even if you do not live in a floodplain, you may still be able to purchase a preferred risk policy through NFIP. IDOI insurance analysts are available to answer consumers’ questions and give tips on purchasing private flood insurance.”

Flood Insurance Rate Maps (FIRMs) can help you determine whether your property is located in a high-risk or a moderate- to low-risk area. These maps can be found online at <http://msc.fema.gov>. Additional questions can be directed to a FEMA mapping specialist toll free at 1-877-336-2627. To find out if your community is enrolled in NFIP, visit <https://www.fema.gov/cis/IL.html>. For additional information about flood insurance, visit https://www.insureuonline.org/insureu_special_flood.htm.