

Iowa Flood Outlook Grim

Last week, the National Weather Service issued its second flood outlook report. Unfortunately, the situation has become worse since the first outlook report in January. This is due to record snowfalls and lower than normal temperatures.

The report indicates the greatest concern is around the Des Moines and Raccoon River basins, along the Mississippi River and some tributaries in southeast Iowa, and the Little Sioux River in northwest Iowa. The Weather Service says some rivers they are concerned with will have a 99% chance of flooding this spring – a near certainty.

How bad the flooding may be will depend on how fast the snow melts. The keys may be any heavy snow or rainfalls in the spring, or a rapid warm-up. In some areas, the risk increases because of the possibility of ice jams.

Flood Awareness Month

Beginning March 1, a month long public information campaign will be undertaken by the Re-build Iowa Office, the Iowa Insurance Division, the Iowa Department of Natural Resources, the Iowa Homeland Security and Emergency Management Division, and FEMA.

The goal is to explain the National Flood Insurance Program (NFIP) and the importance of flood insurance. Assessing your need for flood insurance is important in the spring when the flood risk is usually the greatest. Those at risk need to know that there is a 30-day waiting period between date of purchase and when coverage goes into effect.

Under NFIP, the average homeowner's flood insurance premium is a little more than \$500 a year. Coverage for homes outside the high-risk flood plains can be purchased for less. Premiums depend upon risk level, and the amount and type of coverage needed.

There was a 40 percent increase in the purchase of flood insurance policies during the months after the 2008 disasters. At the end of May 2009, there were 15,363 policies compared to 10,962 at the beginning of June 2008.

As memories of the flood of 2008 fade, the number of policies has slipped slightly. This trend worries officials who hope to see the numbers increase.

Flood insurance can be purchased for a home or business directly from a property and casualty insurance agent if the community participates in the NFIP. To find out which communities participate, go to <http://www.fema.gov/cis/IA.html>. For more information about the National Flood Insurance Program, visit the NFIP website at www.floodsmart.gov.