

New flood maps show current risks: Fannin County flood maps ready for release

Written by Betsy Blevins

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Feb. 17, 2011 - After months of collaborative efforts, information sharing and public education, participation and review, local floodplain management officials with Fannin County, Texas and the Federal Emergency Management Agency (FEMA) are ready to release final flood insurance rate maps.

The new Fannin County flood maps, which include all of the communities in Fannin County, become effective on Friday, Feb. 18, 2011 giving homeowners, business owners and residential renters who haven't purchased flood insurance yet, time to get the best possible premiums to protect their property from potential flooding.

"While many people are required by mortgage and lending companies to have flood insurance, FEMA and the National Flood Insurance Program (NFIP) strongly recommend that everyone have flood insurance," said Region 6 Administrator Tony Russell. "The reason is simple: You don't have to be in a mapped floodplain to flood."

Current policy holders and those planning to purchase NFIP protection are strongly encouraged to contact their insurance agent or company to ensure that they have adequate coverage and that policies account for new flood risk data.

Those who purchase flood insurance prior to Feb. 18 may be able to grandfather the current flood zone, saving money on flood insurance. For more information on estimated rates for flood insurance, flood facts and to locate an agent in your area, visit www.floodsmart.gov. Those who wait until after Feb. 18 may pay higher premiums that correspond with their actual floodplain status according to the new maps.

Anyone who hasn't had a chance to participate in local flood insurance meetings or to review the new flood maps is encouraged to contact the Fannin County Floodplain Administrator at (903) 640-8484.

To view the maps online, please visit <http://go.usa.gov/r6V>.

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To use the live chat service, visit <http://go.usa.gov/r6C>. Click on the "Live Chat" icon.

To contact a FEMA Map Specialist, call 1-877-FEMA MAP (1-877-336-2627) or send an email to FEMAMapSpecialist@riskmapcds.com.