



# Town of Holden Beach

## PLANNING & INSPECTIONS DEPARTMENT

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Dear Resident:

Please be advised that the information being provided is a requirement of the Insurance Services Office. By distributing the enclosed and attached information, the Town ensures that we retain our National Flood Insurance Program Community Rating, which results in flood insurance premium discounts to our property owners. You have received this letter because your property is in an area subject to flooding. Attached is a Flood Protection Brochure created to provide information to property owners about preventing flood damage to your property.

1. Listed below are some things that you can do to prepare for flooding:

- Know how to shut off the electricity and gas to your house when a flood comes.
- Make a list of emergency numbers and identify a safe place to go to.
- Make a household inventory.
- Put insurance policies, valuable papers, medicine, etc. in a safe place.
- Develop a disaster response plan – See the Red Cross website: [www.redcross.org/services/disaster](http://www.redcross.org/services/disaster) for a copy of the brochure: “Your Family Disaster Plan.”
- Note that some flood protection measures may need a building permit and others may not be safe for your type of building, so be sure to speak to the Building & Inspections Department.
- Collect and put cleaning supplies, bottled water, a camera, waterproof boots, etc. in a handy place.

Over 

**2. Get a flood insurance policy.**

- Homeowner's insurance policies do not cover damage from floods. However, because Holden Beach participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy. This insurance is backed by the federal government and is available to everyone, even properties that have been flooded. Since Holden Beach participates in the Community Rating System, you will receive a reduction in the insurance premium.

- Some people have purchased flood insurance because it was required by the bank when they obtained their mortgage or home improvement loan. Usually their policies just cover the building's structure and not the contents. During the kind of flooding that happens in this area, there is usually more damage to the furniture and contents than there is to the structure. Be sure you have contents coverage.

- Don't wait for the next flood to purchase insurance protection. In most cases, there is a 30-day waiting period before the National Flood Insurance Program takes effect.

- Contact your insurance agent for more information on rates and coverage.

**3. Apply for FEMA AID.**

**WEB:** [www.disasterassistance.gov](http://www.disasterassistance.gov)

**PHONE:** 800-621-3362

**Have this information ready when you apply:**

- Social Security number
- Address of the damaged home or apartment
- Description of the damage
- Information about insurance coverage
- Telephone number
- Mailing address
- Bank account & routing numbers for direct deposit of funds