Important Facts About Hurricane Helene

And Flood Insurance.

- Most of the region affected by flooding from Helene was not in a flood zone.
- Homeowners insurance does NOT cover damage from flooding.
- Mortgage lenders don't require flood insurance if you are not in a flood zone.
- Less than 4% of the flood victims in NC had flood insurance.
- Flood insurance is less costly if you don't live in a flood zone. Rain falls everywhere.
- Many of the victims of Helene escaped with just the clothes on their backs. Unfortunately, many others were not that lucky.
- The victims of Helene are currently receiving just $750 from FEMA.
- Many of the homes still standing were filled with waist high muddy water.
- Mold is a major issue after any water damage. According to the EPA and the CDC mold starts to form within 1 to 2 days after water exposure.
- Symptoms of mold exposure include headaches, dizziness, fatigue, nausea, coughing, wheezing, difficulty breathing, and skin irritation.
- You can purchase Flood insurance to cover your building, contents, and cleanup after a flood event.
- There is normally a 30-day waiting period between the purchase of flood insurance and when the coverage takes effect.
- Nicholas Insurance Solutions is a brokerage. with many options for all your insurance needs, including flood insurance through both the National Flood Insurance Program and private flood insurers.
- Homeowners, renters, and business owners can purchase flood insurance.

Please consider donating to one of the many organizations helping these victims.

Following is an article I found from Blue Ridge Public Radio.

VPM News: Ways to donate and help flood victims in Western North Carolina after Hurricane Helene.

https://www.vpm.org/news/2024-10-01/hurricane-helene-donations-relief-western-north-carolina-blue-ridge-public-radio

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