



FEMA

# The National Flood Insurance Program

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We are



redesigning [www.FloodSmart.gov](http://www.FloodSmart.gov) (<http://www.FloodSmart.gov>) to make it even more helpful. Don't worry though, much of the information you might need is right here. If you don't find what you're looking for here, you can check out the left menu, or use the site's search tool. Stay tuned for an exciting new FloodSmart.gov, coming soon.

The National Flood Insurance Program aims to reduce the impact of flooding on private and public structures. It does so by providing affordable insurance to property owners and by encouraging communities to adopt and enforce floodplain management regulations. These efforts help mitigate the effects of flooding on new and improved structures. Overall, the program reduces the socio-economic impact of disasters by promoting the purchase and retention of general risk insurance, but also of flood insurance, specifically. Signup to receive email updates.

## FLOODSMART

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### ✓ I Have Flood Insurance--Do I Really Need To Keep It?

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You realize your flood insurance policy is about to expire and you're on the fence about renewing: It hasn't flooded in your area in years (or ever). And you really could use that extra money to buy something you really want.

But wait!

#### **DON'T. RISK. IT.**

**FACT: Flooding is the most common natural disaster in the United States, affecting every region and state, including yours.**

**FACT: Flood insurance can be the difference between recovering and being financially devastated.**

**FACT: The damage from just one inch of water can cost more than \$20,000.**

**FACT:** If you allow your flood insurance policy to lapse for either more than 90 days, or twice for any number of days, you may be required to provide an [Elevation Certificate \(/media-library/assets/documents/32330\)](/media-library/assets/documents/32330) (if you don't have one), and you may no longer be eligible for policy rate discounts you might have been receiving prior to the policy lapse. It's important to talk with your insurance agent before canceling or not renewing the policy.

**FACT:** You can file a flood claim even if there is not a Presidential Disaster Declaration.

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- Workshops and Training (/national-flood-insurance-program-training-workshops-and-conferences)
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**FACT:** Flood damage is not typically covered by homeowners insurance.

**FACT:** No home is completely safe from potential flooding devastation—why risk it?

**FACT:** If you live in a high risk flood zone, and you've received federal disaster assistance in the form of grants from FEMA or low-interest disaster loans from the U.S. Small Business Administration (SBA) following a Presidential Disaster Declaration, you must maintain flood insurance in order to be considered for any future federal disaster aid.

**FACT:** Storms are not the only cause of floods. Flooding can be caused by dams or levees breaking, new development changing how water flows above and below ground, snowmelt and much more.

**FACT:** Too often, Americans are caught off guard by the emotional and financial costs of flood damage.

Check out your state's flood history with FEMA's data [visualization tool \(/data-visualization-floods-data-visualization\)](/data-visualization-floods-data-visualization).

By rolling your cursor over each county, you can see how many flooding events have happened and learn more about the cost of flooding.

**Flood insurance helps more:** Check out your state's flood history with FEMA's interactive data [visualization tool \(/data-visualization-floods-data-visualization\)](/data-visualization-floods-data-visualization). Roll your cursor over each county to see how many flooding events have happened. The tool allows you to compare how much FEMA and the U.S. Small Business Administration have provided in terms of federal disaster aid after Presidential Disaster Declarations to the amount the National Flood Insurance program has paid to its policyholders. It's easy to see that having flood insurance provides a lot more help for recovery.

voices-10-years-later)

National Flood Conference (/national-flood-insurance-program/national-flood-conference)

› What Is The Write Your Own Program? (/what-write-your-own-program)

Flood Zone Determination Companies (/flood-zone-determination-companies)

Flood Insurance Advocate (/national-flood-insurance-program-flood-insurance-advocate)

National Flood Insurance Program: Reauthorization Guidance (/national-flood-insurance-program/national-flood-insurance-program-reauthorization-guidance)

To renew your policy, call your flood insurance agent. If you don't have your insurance agent's contact information, call the National Flood Insurance Program's Help Center at **1-800-427-4661**.

## ✓ I Don't Have Flood Insurance--Why Do I Need It?

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**FACT:** Floods are the nation's most common and costly natural disaster and cause millions of dollars in damage every year.

**FACT:** Homeowners and renters insurance does not typically cover flood damage.

**FACT:** Floods can happen anywhere--More than 20 percent of flood claims come from properties outside the high risk flood zone.

**FACT:** Flood insurance can pay regardless of whether or not there is a Presidential Disaster Declaration.

**FACT:** Most federal disaster assistance comes in the form of low-interest disaster loans from U.S. Small Business Administration (SBA) and you have to pay them back. FEMA offers disaster grants that don't need to be paid back, but this amount is often much less than what is needed to recover. A claim against your flood insurance policy could and often does, provide more funds for recovery than those you could qualify for from FEMA or the SBA--and you don't have to pay it back.

**FACT:** You may be required to have flood insurance. (/faq-details/Mandatory-Purchase-of-NFIP-Coverage/) Congress has mandated federally regulated or insured lenders to require flood insurance on mortgaged properties that are located in

areas at high risk of flooding. But even if your property is not in a high risk flood area, your mortgage lender may still require you to have flood insurance.

**Flood insurance helps more:** Check out your state's flood history with FEMA's interactive data [visualization tool \(/data-visualization-floods-data-visualization\)](/data-visualization-floods-data-visualization). Roll your cursor over each county to see how many flooding events have happened. The tool allows you to compare how much FEMA and the U.S. Small Business Administration have provided in terms of federal disaster aid after Presidential Disaster Declarations to the amount the National Flood Insurance program has paid to its policyholders. It's easy to see that having flood insurance provides a lot more help for recovery.

## ✓ Who Can Buy Flood Insurance?

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If you are a renter or homeowner (residential policy); or [business owner \(/media-library/assets/documents/126017\)](/media-library/assets/documents/126017) (non-residential policy) and your property is located in a NFIP-participating community, you can purchase a policy. Contact your insurance agent to find out if your community participates in the National Flood Insurance Program.

Flood insurance from the NFIP is only available in participating communities. Ask your agent if your state and community participate, or look it up online in the [Community Status Book \(/national-flood-insurance-program-community-status-book\)](/national-flood-insurance-program-community-status-book).

## ✓ How Can I Buy Flood Insurance?

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Find an insurance agent near you. The agent who helps you with your homeowners or renters insurance may be able to help you with purchasing flood insurance too.

You can only purchase flood insurance through an insurance agent; you cannot buy it directly from the National Flood Insurance Program (NFIP). If your insurance agent does not sell flood insurance, you can:

- Contact the NFIP Referral Call Center at **(888) 379-9531** to request an agent referral.

## ✓ What Do I Need To Know When I Buy A Flood Insurance Policy?

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- Ask your agent (/national-flood-insurance-program/How-Buy-Flood-Insurance) the right questions.
- Know what is and is not covered (/media-library/assets/documents/12179). Contents are not covered by a building/structure flood policy. You'll need another policy for contents within the building.
- What you need to know about your deductible. (/faq-details/Flood-Insurance-Deductible/)
- There is typically a 30 day wait period (/national-flood-insurance-program/How-Buy-Flood-Insurance) between when you buy a flood insurance policy and when it goes into effect, but there are some exceptions.
- There is a congressionally-mandated surcharge (/media-library/assets/documents/105569) added to all National Flood Insurance Program policies.

## ✓ How Do I Renew, Change Or Pay For My Flood Insurance Policy?

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Your flood insurance agent can help you make changes to, pay for, or renew (/national-flood-insurance-program/Renew-Your-Policy) your flood policy. If your lender requires you to have

flood insurance, contact them directly to ask questions about renewing or changing your policy. Your payments could be included in financial transactions associated with your mortgage.

## ✓ My Question Is About Flood Maps--What Should I Do?

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Find out if your community has a recent or upcoming [flood map change \(/important-information-recent-upcoming-map-changes\)](#). When your community's flood map is updated to reflect the current risks where you live, requirements for flood insurance coverage and the costs of your policy can also change.

Find your [community's flood map](#) (<https://msc.fema.gov/portal/search>) (Type in your address and choose "Interactive Map")

[Get answers \(/change-flood-zone-designation-online-letter-map-change\)](#) to your flood mapping questions online or by talking with someone from FEMA's [Map Service Center](#). (<https://msc.fema.gov/portal/resources/contact>)

Request a review of your [flood zone designation \(/change-flood-zone-designation-online-letter-map-change\)](#) (If you believe the zone your insurer or lender has determined for your property is incorrect.)

## ✓ My Home Or Business Just Flooded--What Should I Do?

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[How to file a claim \(/nfip-file-your-claim\)](#)



[Flood claim appeals and guidance \(/flood-claim-appeals-and-guidance\)](#) (please note--you cannot appeal a claim until you receive a denial [for some or all of your claim amount] from your insurance company.)

## ✓ Before It Floods--What Can I Do To Prepare For, Or Even Reduce Flood Damage And Can Doing These Things Lessen How Much I Pay For Flood Insurance?

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What you pay for flood insurance has a lot to do with how much flood risk is associated with your building. It makes sense to reduce flood risk no matter what, but in some instances reducing flood risk can also lead to lower flood insurance costs. Below are some resources to help, but discussing your policy options with your insurance agent is the best place to start.

[Reducing Flood Risk to Residential Buildings that Cannot be Elevated \(/media-library/assets/documents/109669\)](#) explains things that can be done to better protect a building from flood damage, and in some cases implementing these changes will reduce the cost of your flood insurance.

Communities enrolled in the NFIP's [Community Rating System \(/national-flood-insurance-program-community-rating-system\)](#) can get discounts on their flood insurance, learn more here.

The [Homeowner's Guide to Retrofitting \(/media-library/assets/documents/480\)](#) can help you [decide the right method \(/media-library-data/1404149391152-4ce21d152d6eefafed8703fa99e206dd/FEMA\\_P312\\_Chap\\_4.pdf\)](#) to mitigate future damage and loss by considering various



factors, such as hazards to your home, permit requirements, technical limitations, and costs. This guide also helps you develop a flood protection strategy.

The [Increased Cost of Compliance \(/increased-cost-compliance-coverage\)](#) (ICC) coverage, for eligible properties that are required to be in compliance with local floodplain requirements, can help pay for elevating a building after a flood. Another way to get help with the cost of elevating your building would be through one of FEMA's various [grant programs \(/understanding-hazard-mitigation-grant-program-individual\)](#). The [grants \(/media-library/assets/images/130706\)](#) are administered by states, and each state decides which projects it will fund and for how much. Contact your local floodplain manager for more information.

To learn more about elevating your property, read [Elevating Your House \(/pdf/rebuild/mat/sec5.pdf\)](#).

**Did you know?** An elevated home, like the one shown on the [5 Ways to Lower Your Flood Insurance Premium \(/media-library/assets/documents/12423\)](#), with a first floor elevated 3 feet above the base flood elevation, can expect to save 60 percent or more on annual flood insurance premiums.

**Did you know?** Elevating just one foot above the Base Flood Elevation often results in a 30% reduction in annual premiums.

## ✓ Still Need Help?

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[Let us help you \(/got-problem\)](#) find solutions and answers to your questions.

## ✓ About This Page

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The FloodSmart website is not going away. Stay tuned for an exciting new FloodSmart.gov, coming soon.

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