

NATIONAL FLOOD INSURANCE PROGRAM

MEDIA TOOLKIT



FEMA





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NATIONAL FLOOD INSURANCE PROGRAM

BACKGROUND

The following backgrounder includes information and resources about the National Flood Insurance Program (NFIP).

ABOUT THE NFIP

Floods can happen anytime, and most property insurance policies don't cover flood damage. As such, it's important for people to protect their most important financial assets—their homes, businesses and possessions.

The NFIP was established by Congress on August 1, 1968, with the passage of the National Flood Insurance Act (NFIA) of 1968. Managed by FEMA, this program enables property owners and renters in participating communities to purchase insurance against flood losses in exchange for those communities adopting and enforcing regulations to reduce flood damage.

The NFIP has received more than 2.6 million claims throughout its history and today protects more than 4.6 million properties from flood losses.

An NFIP flood insurance policy can cover a building, the contents in a building or both. Policies are available in more than 22,600 communities across the country, covering low-, moderate- and high-risk areas.

To purchase flood insurance, property owners, renters and business owners can contact their insurance company or agent. The same person who sells home or auto insurance may also sell flood insurance policies through the NFIP Write Your Own (WYO) Program. Consumers can also purchase a policy from FEMA through NFIP Direct.

The NFIP offers a wide range of publications, videos, graphics and online tools for agents and other partners to communicate the importance of flood insurance and assist policyholders in preparing for and recovering from a flood. Digital resources can be downloaded from the [NFIP Resource Library](#) and certain print publications can be ordered for free using the [NFIP Publications Order Form](#). If consumers need help finding a provider, they can visit floodsmart.gov/find or call the FEMA Mapping and Insurance eXchange (FMIX) Customer Care Center at **877-336-2627**.

FAST FACTS

The NFIP provides people with flood insurance to help reduce the financial risk from flooding. Below are some key facts and figures about the program.

NFIP POLICY COVERAGE LIMITS

Homeowners, renters and businesses are covered by the NFIP, with coverage limits as follows:



HOMEOWNERS

Building: \$250,000
Contents: \$100,000



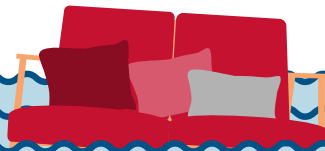
RENTERS

Building: N/A
Contents: \$100,000



BUSINESSES

Building: \$500,000
Contents: \$500,000



NFIP TALKING POINTS



FLOOD RISK

- From 2003 through 2023, **99% of counties** in the United States experienced a flood event.
- Flood insurance premiums are determined **based on each individual property's characteristics**, including the flood frequency, elevation, distance from a water source and cost to rebuild.



THE COST OF FLOODING

- In 2023, the NFIP paid over **21,000 claims** which provided nearly **\$1.0 billion in claim payments**.
- Claims are paid regardless of whether a major disaster declaration was approved by the president.



IMPORTANCE OF FLOOD INSURANCE

- Most homeowners, commercial and renters insurance policies do not cover flood damage.
- With an NFIP flood insurance policy, you can recover faster and more fully after a disaster. From 2019 to 2023, a grant through FEMA's Individuals and Households Program averaged \$3,208 per household. During the same time period, the average NFIP **claim payment was \$52,000**.
- Even if you don't live near water, your home can still be at risk of flooding due to changing weather patterns and conditions such as construction projects, surface erosion or natural events.



NFIP BY THE NUMBERS

- There are more than 4.6 million active **NFIP policies** in about **22,600 communities** across all 50 states and six territories.
- The NFIP has an overall capacity of approximately **\$13.6 billion to pay claims**, alongside FEMA, which has **\$1.9 billion of total reinsurance coverage** for qualifying NFIP flood losses from a single event.
- The Community Rating System (CRS) accounts for over **70% of all NFIP policies**, benefiting over **3.3 million policyholders**. More than **1,700 communities** participate nationwide, implementing mitigation, floodplain management and outreach activities that exceed minimum NFIP requirements.



NEW STORM RECORDS

- The 2020 hurricane season surpassed 2005 as the **most active tropical storm season**, resulting in 30 named storms.
- The 2023 Atlantic hurricane season was the fourth-most active hurricane season on record.
- From 2013 to 2023, **one-third of NFIP flood insurance claims (33%)** came from areas located outside of current high-risk flood areas.
- In 2019, the Midwest and Southern U.S. were impacted by flood events that left damage totaling at least **\$20 billion**.



CHANGING WEATHER PATTERNS

- Storms are becoming more frequent, severe, and destructive—**this is our new normal**.
- Preparing for more intense and frequent storms requires increased awareness and mitigation.



POLICY WAITING PERIOD

- There is a **30-day waiting period** for a typical NFIP policy to go into effect.
- Damage caused by flooding already in progress prior to the purchase of a policy may not be covered.

MYTHS VERSUS FACTS

✕ MYTH

FACT ✓

Flood insurance is not needed because homeowners, commercial property and renters insurance policies cover flooding.

Unfortunately, most property insurance policies do not cover flood damage. In most cases, flood insurance must be purchased separately to cover damage directly caused by a flood.

Flood insurance is available only to homeowners.

Renters and business owners can also get flood insurance. Flood insurance is available for homes, rental properties, non-residential buildings and commercial structures to cover lost or damaged personal property.

Flood insurance cannot be purchased if the property has previously flooded.

In most cases, flood insurance is still available to purchase, provided the community participates in the NFIP.

Flood insurance must be purchased through the NFIP directly.

Flood insurance is delivered to the public via NFIP Direct or through a network of approximately 40 private insurance companies under the WYO Program. These are the same companies that sell and service home or auto insurance policies. For help finding a provider, visit floodsmart.gov/find or call the FMIX Customer Care Center at **877-336-2627**.

Flood insurance policies are effective immediately upon purchase.

NFIP policies typically take 30 days to go into effect from the time of purchase. If a policy is purchased immediately before or after a flood event, it is unlikely that the policy will cover damage from the flood. There are a few exceptions to this rule which are outlined at floodsmart.gov/policy-terms. Consumers can also learn more by talking to an insurance agent.

Flood insurance policies automatically renew.

Flood insurance policies **do not renew automatically**. They must be renewed by the policyholder annually. Avoid a lapse in coverage and the 30-day waiting period by renewing your policy in advance of the expiration.

Flood insurance covers damages to cars.

Flood insurance policies insure the covered building and contents within a building but not damage to a car. For the broadest possible coverage, confirm that the policyholder's auto insurance covers flood damage.

Flood insurance does not cover damage to basements.

The NFIP covers some damage to basements and certain items in a basement caused by flooding, but coverage is limited. Basement coverage under an NFIP policy includes certain building materials, cleanup expenses and items used to service the building. Personal property coverage (contents coverage) is limited to washers and dryers, air conditioning units (portable or window type), food freezers and the food in them. The policy does not cover other contents in a finished basement or improvements such as finished walls, ceilings, floors, built-in fixtures or cabinets. Policyholders should refer to their policy for more information on basement coverage limitations.

All water damage to a home is covered under the NFIP.

NFIP policies cover water that accumulates on normally dry land, whether from rain, storm surge or the overflow of a body of water. Water that backs up through sewers or drains, discharges or overflows from a sump pump or seeps through the insured property is covered **only when caused by a flood** as defined by the NFIP.

MYTH

Flood insurance is unnecessary because survivors can apply for and receive federal disaster assistance.

Federal disaster assistance (FEMA Individual Assistance) will be denied if a policyholder has homeowners, commercial property, renters or flood insurance.

If a property is located in a low-risk flood zone or an area that has not previously flooded, flood insurance is not needed. Only properties in high-risk flood zones need flood insurance coverage.

FACT

Disaster assistance is not a substitute for flood insurance. FEMA's Individual Assistance (IA) typically provides limited compensation and is available **only when a disaster is formally declared by the president**. IA payments are intended to meet survivors' basic needs and supplement other disaster recovery efforts. A lack of adequate insurance coverage may result in survivors paying out of pocket or taking out loans to fully repair or replace their property.

Another type of federal disaster assistance is a U.S. Small Business Administration (SBA) low-interest loan. Unlike claim payments for flood insurance, SBA loans must be repaid with interest.

If you are uninsured and receive federal disaster assistance after a flood, you may be required to purchase flood insurance and maintain coverage without a lapse to remain eligible for future disaster relief. Learn about the differences between flood insurance and disaster assistance at agents.floodsmart.gov/financial-recovery-flooding.

Anyone impacted by a disaster is eligible to apply for federal disaster assistance even if they have flood insurance. Policyholders should start a claim with their insurance provider as soon as possible, even if they plan to apply for IA. A claim does not have to be started prior to applying for FEMA disaster assistance. However, a flood insurance settlement or denial must be provided to FEMA to check that there is no duplication of benefits before being considered for certain types of assistance. Having the right insurance coverage—including flood, homeowners, commercial property or renters insurance—is the best way to ensure you can restore your property to its pre-disaster condition. Learn more about federal disaster assistance at agents.floodsmart.gov/disaster-assistance-flood-insurance-requirement.

A property's flood zone is not the only factor that determines flood risk. Factors such as recent construction, oversaturated land, wildfires or a breached dam can lead to flooding.



NATIONAL FLOOD INSURANCE PROGRAM

LOGO USAGE GUIDELINES

USING FEMA & NFIP LOGOS

FEMA and NFIP logos are the most recognizable element of our brand identity. We ask members of the media to use only approved logos and brand assets when discussing the NFIP.

FEMA & NFIP LOGO LOCKUP

The FEMA logo must sit directly to the right of the U.S. Department of Homeland Security (DHS) seal. The NFIP logo should be placed to the right of the FEMA lockup with space equal to the width of the DHS seal between the logos.

- **Minimum Size:** 2" (width)
- **Condensed Digital Size:** 25px minimum



FEMA



NFIP LOGO

In general, the NFIP logo should always be used in conjunction with the FEMA logo. The NFIP logo should only be used independently when the FEMA lockup cannot be used due to limited spacing/design requirements.

- **Minimum Size:** 0.75" (width)

ADDITIONAL GUIDELINES FOR LOGO USAGE

Selecting a Logo Version

- Place full-color versions on a white or light-colored background.
- Place color-knockout versions on a dark-colored background only.
- Use 100% black versions only in black-and-white publications.
- Use 100% white version in cases where more contrast is needed.
- When placing logos on top of photography, make sure the logo is clearly visible.

Modifications

- Never reconfigure elements of the logo or change the wording.
- Do not use alternative fonts, graphical elements or color schemes for the logo.
- Do not place the logo on densely patterned background.
- Do not stretch or physically alter the proportions of the logo.



FEMA



Full-color logo on light background



FEMA



Color-knockout logo on dark background



FEMA



100% black logo on white background



FEMA



100% white logo on top of photograph

RESOURCES

General & Pre-Flood Resources

floodsmart.gov English Spanish	Website for consumers with information on NFIP flood insurance.
floodsmart.gov/definitions English Spanish	Glossary with common words and phrases related to the NFIP.
agents.floodsmart.gov English	Website for flood insurance agents with information on policies, assisting clients before and after flooding events, selling the NFIP product and more.
agents.floodsmart.gov/resourcelibrary English	A collection of publications in multiple languages to help agents explain flood risk and drive flood insurance policy sales.
fema.gov/nfip English Spanish	An overview of the NFIP, including its history, rules and related legislation.
FEMA Office & Leadership English	Page on FEMA.gov with leadership directory and staff biographies.
NFIP Why Do I Need Flood Insurance? Brochure English Spanish Korean Simplified Chinese Traditional Chinese Vietnamese	Brochure with an overview of the benefits and value of flood insurance.
NFIP Flood Insurance for Renters Brochure English Spanish Korean Simplified Chinese Traditional Chinese Vietnamese	Brochure outlining how renters can insure their belongings against flood damage.
Understanding Flood Loss Avoidance Flyer English Spanish	Flyer describing steps policyholders can take to protect their property and belongings before a flood occurs.
NFIP Protect the Life You've Built Brochure English Spanish Korean Simplified Chinese Traditional Chinese Vietnamese	Brochure promoting flood insurance coverage to homeowners, business owners and renters.

Post-Flood & Recovery Resources

NFIP How To Start a Flood Insurance Claim Flyer English Spanish Haitian Creole Korean Simplified Chinese Traditional Chinese Vietnamese	Flyer providing policyholders with information about beginning a claim against their NFIP policy after a flood event.
Flood Insurance Resources Postcard English Spanish	Postcard providing flood survivors with helpful recovery resources from the NFIP. Resources include information on how to order complimentary print publications, start a claim, document damage and more.
Identifying Your Advocates After a Flood Flyer English Spanish Haitian Creole Korean Simplified Chinese Traditional Chinese Vietnamese	Flyer educating survivors on the different individuals, officials and groups who may visit their home following a flood disaster.
Wind Damage Versus Floodwater Damage: What to Know When Filing a Claim Fact Sheet English Spanish	Fact sheet differentiating wind-driven damage from floodwater damage and explaining what is typically covered by an NFIP flood insurance policy.
NFIP Rebuilding Safer & Stronger After a Flood Guide English Spanish	Guide detailing rebuilding and mitigation information for consumers and policyholders following a flood.
FEMA Starting Your Recovery Fact Sheet English Spanish Korean Simplified Chinese Traditional Chinese Vietnamese	Fact sheet containing information on starting a claim, documenting damage understanding claim payments and more.
Federal Disaster Assistance: Meeting the Flood Insurance Requirement English Spanish	Brochure educating recipients of federal disaster assistance on the two ways they can meet the requirement to obtain and maintain flood insurance coverage.
Group Flood Insurance Policy (GFIP) Fact Sheet English Spanish Korean Simplified Chinese Traditional Chinese Vietnamese	Fact sheet outlining eligibility requirements, out-of-pocket expenses and more when receiving a GFIP certificate following a flood event.



ADDITIONAL GUIDANCE & CONTACT INFORMATION

To find a flood insurance provider, use the NFIP's online tool at floodsmart.gov/find.

Visit the Flood Insurance Advocate page at fema.gov/flood-insurance/advocate to learn more about the fair treatment of policyholders and property owners.

At floodmaps.FEMA.gov/fhm/fmx_main.html, Customer Care Center specialists can help with questions about flood mapping and insurance. Contact FEMA Mapping and Insurance eXchange (FMIX) directly at FEMA-FMIX@fema.dhs.gov or by calling **877-336-2627**.

For media inquiries: Please contact a representative from FEMA's External Affairs department at **202-646-3272**. Their hours are 8 a.m. to 5 p.m. ET, Monday through Friday.

If you use a relay service, such as video relay service (VRS), captioned telephone service or others, give FEMA the number for that service.

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