

NATIONAL FLOOD INSURANCE PROGRAM

DIGITAL PUBLICATIONS DIRECTORY

The National Flood Insurance Program (NFIP) hosts many non-printed publications on its Floodsmart Resource Library. All are available to download from agents.floodsmart.gov/resource-library.

Fact Sheets

Community Rating System Discount Frequently Asked Questions

DESCRIPTION	Learn about Community Rating System (CRS) discounts and navigating the CRS program effectively. Published September 2024.
AUDIENCE	Policyholders
ENGLISH	agents.floodsmart.gov/crs-faq

FEMA Appealing Your Flood Insurance Claim Fact Sheet

DESCRIPTION	Learn more about the actions policyholders can take when their flood insurance company denies all or part of their claim. English published June 2023; Spanish, Chinese, Korean, Vietnamese and Haitian Creole published August 2023.
AUDIENCE	Agents, Policyholders
ENGLISH	agents.floodsmart.gov/appealing-claim-fact-sheet
SPANISH	agents.floodsmart.gov/hoja-informativa-apelar-su-reclamacion
CHINESE (Simplified)	agents.floodsmart.gov/申诉-索赔-情况-说明
CHINESE (Traditional)	agents.floodsmart.gov/吸引人的-索赔-事實-表
KOREAN	agents.floodsmart.gov/청구-항소-자료-표
VIETNAMESE	agents.floodsmart.gov/to-thong-tin-yeu-cau-boi-thuong
CREOLE	agents.floodsmart.gov/fey-enfomasyon-sou-reklamasyon-apel-yo

FEMA Everyone Needs Flood Insurance Fact Sheet

DESCRIPTION	Explain the importance of purchasing flood insurance, how to buy a policy and key questions to ask a flood insurance agent. English published May 2023; Spanish published June 2023.
AUDIENCE	Agents, Public
ENGLISH	agents.floodsmart.gov/everyone-needs-flood-insurance
SPANISH	agents.floodsmart.gov/todas-personas-necesitan-seguro-inundacion

FEMA Flood After Fire Fact Sheet

DESCRIPTION	Understand the increased risk of flood after fire, how homeowners and business owners can protect their investments and the NFIP post-wildfire exception. English published November 2024; Spanish published December 2024.
AUDIENCE	Agents, Policyholders, Public
ENGLISH	agents.floodsmart.gov/fema-flood-after-fire-fact-sheet
SPANISH	agents.floodsmart.gov/hoja-informativa-sobre-inundacion-tras-un-incendio

FEMA NFIP Installment Payment Plans Fact Sheet

DESCRIPTION	Learn about the NFIP's upcoming option to pay for flood insurance premiums in monthly installments. English published November 2024; Spanish published February 2025.
AUDIENCE	Policyholders, Public
ENGLISH	agents.floodsmart.gov/installment-plans-fact-sheet
SPANISH	agents.floodsmart.gov/hoja-informativa-sobre-los-planes-en-abonos

Fact Sheets Continued

FEMA Starting Your Recovery Fact Sheet

DESCRIPTION	Review this fact sheet for information on recovering after a flood event such as starting a claim, documenting damage, understanding your claim payment and more. English published October 2021; Spanish published November 2021; Chinese, Korean and Vietnamese published May 2022.
AUDIENCE	Policyholders
ENGLISH	agents.floodsmart.gov/starting-your-recovery
SPANISH	agents.floodsmart.gov/como-iniciar-recuperacion
CHINESE (Simplified)	agents.floodsmart.gov/开始-您的-恢复
CHINESE (Traditional)	agents.floodsmart.gov/開始-您的-恢復
KOREAN	agents.floodsmart.gov/귀하의-복구-시작
VIETNAMESE	agents.floodsmart.gov/xay-dung-lai-tu-dau

FEMA Understanding Elevation Certificates Fact Sheet

DESCRIPTION	Use this fact sheet to learn more about how Elevation Certificates (ECs) benefit policyholders, their role in evaluating First Floor Height and more. English published March 2023; Spanish published April 2023.
AUDIENCE	Agents, Policyholders
ENGLISH	agents.floodsmart.gov/elevation-certificate-fact-sheet
SPANISH	agents.floodsmart.gov/hoja-informativa-certificado-elevacion

FEMA Understanding Mudflow and the NFIP Fact Sheet

DESCRIPTION	Learn more about mudflows, including their definition, common conditions and whether damage from a mudflow is covered by the NFIP. English published June 2023; Spanish published July 2023.
AUDIENCE	Agents, Policyholders, Public
ENGLISH	agents.floodsmart.gov/understanding-mudflow-fact-sheet
SPANISH	agents.floodsmart.gov/comprehension-de-las-avalanchas-de-lodo

FEMA Understanding Tsunamis and the NFIP Fact Sheet

DESCRIPTION	Learn about flood insurance coverage for tsunami damage and how the NFIP can jumpstart recovery. English published June 2023; Spanish published August 2023.
AUDIENCE	Policyholders
ENGLISH	agents.floodsmart.gov/understanding-tsunamis
SPANISH	agents.floodsmart.gov/comprehension-de-tsunamis

Group Flood Insurance Policy (GFIP) Fact Sheet

DESCRIPTION	Become familiar with the Group Flood Insurance Policy (GFIP) and its eligibility requirements, out-of-pocket expenses and more. English and Spanish published October 2024; Chinese, Korean, Vietnamese and Haitian Creole published December 2024.
AUDIENCE	Public
ENGLISH	agents.floodsmart.gov/gfip-fact-sheet
SPANISH	agents.floodsmart.gov/hoja-informativa-poliza-grupal
CHINESE (Simplified)	agents.floodsmart.gov/gfip-情况-说明
CHINESE (Traditional)	agents.floodsmart.gov/gfip-事實-表
KOREAN	agents.floodsmart.gov/gfip-자료-표
VIETNAMESE	agents.floodsmart.gov/gfip-to-thong-tin
CREOLE	agents.floodsmart.gov/gfip-fey-enfomasyon

Fact Sheets Continued

Simplified Flood Insurance Quotes From the NFIP Fact Sheet

DESCRIPTION	Review this fact sheet to learn more about how to use the NFIP Quoting Tool and its benefits. Published July 2025.
AUDIENCE	Agents, Public
ENGLISH	agents.floodsmart.gov/flood-insurance-quotes-fact-sheet

What Does Flood Insurance Cover in a Basement? Fact Sheet

DESCRIPTION	Understand how the NFIP defines a basement, as well as coverages and exclusions available for basements. English and Spanish published January 2022.
AUDIENCE	Agents, Policyholders
ENGLISH	agents.floodsmart.gov/basement-coverage-fact-sheet
SPANISH	agents.floodsmart.gov/seguro-de-inundacion-en-sotano

Wind Damage Versus Floodwater Damage: What to Know When Filing A Claim Fact Sheet

DESCRIPTION	Use this fact sheet for help distinguishing the cause of damage, reporting flood damage, working with adjusters and more. English published March 2023; Spanish published May 2023.
AUDIENCE	Agents, Policyholders
ENGLISH	agents.floodsmart.gov/wind-vs-floodwater-damage
SPANISH	agents.floodsmart.gov/danos-por-viento-inundacion

Flyers

How To Start a Flood Insurance Claim Flyer

DESCRIPTION	Get more information about beginning a claim against your NFIP policy after a flood event. English published July 2023; Spanish, Chinese, Korean, Vietnamese and Haitian Creole published September 2023.
AUDIENCE	Policyholders
ENGLISH	agents.floodsmart.gov/how-start-flood-insurance-claim
SPANISH	agents.floodsmart.gov/iniciar-reclamacion-seguro-inundacion
CHINESE (Simplified)	agents.floodsmart.gov/启动洪水-保险-理赔
CHINESE (Traditional)	agents.floodsmart.gov/開始-洪水-保險-索賠
KOREAN	agents.floodsmart.gov/홍수-보험-청구-제기
VIETNAMESE	agents.floodsmart.gov/yeu-cau-boi-thuong-bao-hiem-lu-lut
CREOLE	agents.floodsmart.gov/komanse-reklamasyon-asirans-inondasyon

Hurricane Season House Flyer

DESCRIPTION	Understand the importance of purchasing flood insurance as hurricane season approaches. Published June 2019.
AUDIENCE	Agents, Public
ENGLISH	agents.floodsmart.gov/hurricane-season-flyer-house

Hurricane Season Storm Flyer

DESCRIPTION	Understand the importance of purchasing flood insurance as hurricane season approaches. English and Spanish published June 2019.
AUDIENCE	Agents, Public
ENGLISH	agents.floodsmart.gov/hurricane-season-flyer-storm
SPANISH	agents.floodsmart.gov/hurricane-season-flyer-storm-spanish

Flyers Continued

Identifying Your Advocates After A Flood Flyer

DESCRIPTION	Educate survivors on the different individuals, officials and groups who may visit their home following a flood disaster. English published August 2023; Spanish, Chinese, Korean, Vietnamese and Haitian Creole published September 2023.
AUDIENCE	Agents, Policyholders, Public
ENGLISH	agents.floodsmart.gov/identifying-advocates-after-flood
SPANISH	agents.floodsmart.gov/identificar-defensores-tras-inundacion
CHINESE (Simplified)	agents.floodsmart.gov/识别-支持者-洪水-发生后
CHINESE (Traditional)	agents.floodsmart.gov/確定-倡導者-後-洪水
KOREAN	agents.floodsmart.gov/홍수-이후-옹호자-식별
VIETNAMESE	agents.floodsmart.gov/tim-nguoi-ho-tro-sau-lu
CREOLE	agents.floodsmart.gov/identifie-defanse-apre-inondasyon

NFIP Agent Frequently Asked Questions Flyer

DESCRIPTION	Review what the NFIP is, how to sell flood insurance and how to utilize Floodsmart resources. English published August 2022; Spanish published January 2023.
AUDIENCE	Agents
ENGLISH	agents.floodsmart.gov/insurance-agent-faqs
SPANISH	agents.floodsmart.gov/seguros-agentes-faqs

NFIP Understanding Flood Loss Avoidance Flyer

DESCRIPTION	Review the covered flood loss avoidance measures that NFIP policyholders can take to protect their homes and belongings in advance of a flood. English published March 2024; Spanish published May 2024.
AUDIENCE	Policyholders
ENGLISH	agents.floodsmart.gov/flood-loss-avoidance
SPANISH	agents.floodsmart.gov/prevencion-perdidas-inundacion

This spring, rivers will break their banks. Don't let them break yours. Flyer

DESCRIPTION	Learn how flood insurance can help protect your property in the face of spring flooding. Published May 2020.
AUDIENCE	Agents, Public
ENGLISH	agents.floodsmart.gov/spring-rivers-flyer

Unexpected Flood Risks in Your Community: The Natural & Manufactured

DESCRIPTION	Explore the many flood risks that communities may face, even if they are not located near water. English published April 2024; Spanish published May 2024.
AUDIENCE	Public
ENGLISH	agents.floodsmart.gov/unexpected-flood-risks-flyer
SPANISH	agents.floodsmart.gov/folleto-riesgos-inesperados-de-inundacion

Your NFIP Flood Insurance Decision Flyer

DESCRIPTION	Use this flyer to learn more about the financial protection an NFIP policy can provide before accepting or declining NFIP flood insurance. English published October 2024; Spanish published November 2024.
AUDIENCE	Agents, Public
ENGLISH	agents.floodsmart.gov/your-nfip-flood-insurance-decision-flyer
SPANISH	agents.floodsmart.gov/folleto-de-su-decision-sobre-seguro-de-inundacion-del-nfip

Infographics

Basement Flooding What's Covered? Infographic

DESCRIPTION	Familiarize yourself with the NFIP's definition of a basement and what items may or may not be covered under a flood insurance policy. English published October 2021; Spanish published November 2021.
AUDIENCE	Agents, Policyholders, Public
ENGLISH	agents.floodsmart.gov/basement-coverage-infographic
SPANISH	agents.floodsmart.gov/cobertura-del-sotano

Flood After Fire: Mudflow Infographic

DESCRIPTION	Learn mudflow's definition, causes, warning signs and which geographic areas are most at risk of experiencing this natural disaster. English and Spanish published May 2021.
AUDIENCE	Agents, Public
ENGLISH	agents.floodsmart.gov/understanding-mudflow-infographic
SPANISH	agents.floodsmart.gov/riesgos-de-las-avalanchas-de-lodo

Flood After Fire Risks Infographic

DESCRIPTION	Explore how wildfires alter terrain and increase flood risk. English and Spanish published December 2019.
AUDIENCE	Agents, Public
ENGLISH	agents.floodsmart.gov/flood-after-fire-risks-infographic
SPANISH	agents.floodsmart.gov/inundaciones-despues-de-un-incendio

Flood Insurance for Homeowners: What's Covered? Infographic

DESCRIPTION	Learn how flood insurance can fill the gaps in homeowners insurance coverage with regard to flood damage. English published September 2022; Spanish published November 2022.
AUDIENCE	Agents, Public
ENGLISH	agents.floodsmart.gov/homeowners-infographic
SPANISH	agents.floodsmart.gov/propietarios-viviendas-infografia

Flood Insurance for Renters: What's Covered? Infographic

DESCRIPTION	Discover how a contents coverage flood insurance policy can protect valuable belongings in the event of a flood. English published March 2022; Spanish published April 2022.
AUDIENCE	Agents, Public
ENGLISH	agents.floodsmart.gov/renters-infographic
SPANISH	agents.floodsmart.gov/seguro-inundacion-inquilinos-infografia

Infographics Continued

NFIP Fast Facts on Floods & Flood Insurance Infographic

DESCRIPTION	Learn important facts about flood risk and dispel common misconceptions of flooding and flood insurance coverage. English published November 2024; Spanish published December 2024; Chinese, Korean, Vietnamese, Haitian Creole, Hindi and Tagalog published January 2025.
AUDIENCE	Agents, Policyholders, Public
ENGLISH	agents.floodsmart.gov/fast-facts-infographic
SPANISH	agents.floodsmart.gov/datos-basicos-infografia
CHINESE (Simplified)	agents.floodsmart.gov/信息图表的快讯
CHINESE (Traditional)	agents.floodsmart.gov/資訊圖表的快訊
KOREAN	agents.floodsmart.gov/간단한-사실-인포그래픽
VIETNAMESE	agents.floodsmart.gov/mau-do-hoa-thong-tin-tom-tat
CREOLE	agents.floodsmart.gov/enfografi-sou-fe-sayan
HINDI	agents.floodsmart.gov/तवरति-तथ्य-इनफोग्राफिक
TAGALOG	agents.floodsmart.gov/mabilis-na-katotohanan-sa-inpograpiko

NFIP Flood-in-Progress Policy Exclusion Infographic

DESCRIPTION	Use this infographic for help understanding insurance and claim coverage if ongoing flooding has affected a policyholder's property. Published February 2022.
AUDIENCE	Agents, Policyholders
ENGLISH	agents.floodsmart.gov/flood-in-progress

Who's Knocking at Your Door? Infographic

DESCRIPTION	Learn what to expect from the different "visitors" following a flood event. Published May 2020.
AUDIENCE	Agents, Policyholders, Public
ENGLISH	agents.floodsmart.gov/whos-knocking-infographic



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