

NATIONAL FLOOD INSURANCE PROGRAM

MEDIA TOOLKIT



FEMA



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 any time, and most property insurance policies do not cover flood damage. It is important for people to protect their most important financial assets—their homes, businesses and possessions.

Congress established the NFIP in 1968. Managed by FEMA, this program enables property owners and renters in participating communities to purchase insurance to protect against flood loss. In return, these communities must adopt and enforce regulations to reduce flood damage.

As of 2025, the NFIP is the nation's largest single-line insurance program, protecting nearly 4.7 million policyholders from flood loss. Flooding is the nation's costliest natural disaster, and a flood insurance policy is an essential tool for survivors to recover faster and more fully. Between 1968 and 2025, the program processed more than 2.7 million claims.

An NFIP policy can cover a building, its contents or both. Policies are available in about 22,700 communities across the country, covering low-, moderate- and high-risk areas. Customers may purchase flood insurance from the NFIP if their city or town participates in the NFIP's floodplain management requirements.

Property owners, renters and business owners have multiple options to purchase flood insurance. Customers can now get a quote and find an agent in less than 10 minutes through the [NFIP's Quoting Tool](#).

Customers can also contact their insurance company or agent to ask about flood insurance or find an insurance provider online using the [NFIP's online tool](#). The same person who sells home or auto insurance may also sell flood insurance policies through the [NFIP Write Your Own \(WYO\) Program](#).

NFIP policyholders with questions about their policy can contact their insurance provider or call the FEMA Mapping and Insurance eXchange (FMIX) Customer Care Center at **(877) 336-2627**.

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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 coverage limits are as follows:



HOMEOWNERS

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



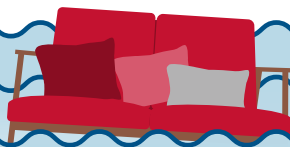
RENTERS

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



COMMERCIAL/BUSINESSES

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



NFIP TALKING POINTS



FLOOD RISK

- Between 2004 and 2024, **99% of counties** in the United States experienced a flood event.
- From 2014 to 2024, almost **one-third** of NFIP flood insurance claims came from areas located outside of mapped high-risk flood areas. Homes not situated near bodies of water may still be at risk of flooding due to storm intensity or volume, undersized infrastructure, surface erosion or other natural events.



THE COST OF FLOODING

- In 2024, the NFIP paid over **101,494 flood insurance claims** providing more than **\$7.96 billion in claim payments**.
- From 2020 to 2024, grants from FEMA's Individuals and Households Program, which require a major disaster declaration by the president, averaged just \$2,704 per household.
- In contrast, between 2020 and 2024, the NFIP paid an average claim amount of \$63,691 and a median claim amount of \$20,272, which never has to be repaid.



POLICY WAITING PERIOD

- Most policyholders will need to **wait 30 days after buying an NFIP policy** for coverage to begin.



IMPORTANCE OF FLOOD INSURANCE

- Flood insurance premiums are determined **based on an individual property's characteristics**, including flood frequency, elevation, distance from a water source and cost to rebuild.
- With an NFIP flood insurance policy, you can **recover faster and more fully after a disaster**. Federal disaster assistance is not guaranteed and may not completely cover losses.
- Claims do not require a disaster declaration.



NFIP QUOTING TOOL

- The NFIP recently developed a **Direct to Customer (D2C) flood insurance quoting tool** to help eliminate barriers that some Americans face when accessing flood insurance pricing information, making it quicker and easier than ever to obtain a flood insurance quote.
- With the new tool, customers can quote their property and receive local and national insurance carrier information to help them buy a policy.
- The NFIP Quoting Tool improves the customer experience by allowing users to quickly receive a flood insurance quote online and get connected with an insurance agent, reducing the burden on both the customer and NFIP's partner agencies.
 - Customers can obtain a quote in less than 10 minutes by providing their address and some simple information about their home.
 - Visit [NFIP's Quoting Tool](#) to learn more.



NFIP BY THE NUMBERS

- As of March 31, 2025, the NFIP protects approximately \$1.3 trillion in assets for nearly 4.7 million active **NFIP policies** in more than **22,700 communities** across all 50 states and six territories.



RECENT STORMS

- The 2024 hurricane season was marked by **intense and destructive category 4 and 5 hurricanes**, including Beryl, Helene and Milton, leaving significant impacts across the South, Central, and Southeast regions of the United States, both along the coast and far inland.
- On July 1, 2024, Hurricane Beryl made history by becoming the **earliest storm on record in the Atlantic** to reach Category 5 strength.
- The 2023 Atlantic hurricane season was the fourth-most active hurricane season on record.
- In 2022, Hurricane Ian resulted in close to 50,000 NFIP claims amounting to \$5 billion in loss payments.
- The 2020 hurricane season surpassed 2005 as the **most active tropical storm season**, resulting in 30 named storms.
- In 2019, **the Midwest and Southern U.S.** were impacted by flood events that left damage totaling more than **\$20 billion**.

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.

Prior flooding does not disqualify a property owner from buying an NFIP flood insurance policy.

Flood insurance can only be purchased directly from the NFIP.

The NFIP delivers flood insurance to the public via NFIP Direct and through a network of nearly 50 private insurance companies under its WYO Program. These WYO companies are the same companies that sell and service home or auto insurance policies. There may also be private flood insurance options available. Use the [NFIP's Quoting Tool](#) to get a quote and be matched with potential insurance providers. To search a list of WYO providers, use the [NFIP's online tool](#).

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/get-insured/buy-a-policy](https://www.floodsmart.gov/get-insured/buy-a-policy). 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.

Flood insurance covers damages to cars.

NFIP policies provide coverage for building and contents within a building but not damage to a car. For the broadest possible coverage, policyholders should confirm that their auto insurance covers flood damage.

Flood insurance does not cover damage to basements.

The NFIP provides limited coverage in basements. 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.

MYTH

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

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

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

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

Not all water damage is flood damage; NFIP policies only cover water damage resulting from a flood. A flood is defined as a general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (one of which is your property). The source of the water can be from surface water 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.

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** and may not cover the full extent of the damage. 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.

A property's proximity to a flood zone is not the only factor that determines flood risk. Over the past 10 years, almost one-third of NFIP flood insurance claims came from areas located outside of mapped high-risk flood areas.



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 logo lockup* with space equal to the width of the DHS seal between the logos.

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



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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 logo lockup* cannot be used due to limited spacing/design requirements.

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

*A logo lockup refers to a combination of logos. In this case, the FEMA/NFIP logo lockup is the FEMA logo paired with the NFIP logo.

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 a densely patterned background.
- Do not stretch or physically alter the proportions of the logo.



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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

fema.gov/nfip	An overview of the NFIP, including its history, rules and related legislation.
FEMA Office & Leadership	Page on FEMA.gov with leadership directory and staff biographies.
floodsmart.gov	Website for consumers with information on NFIP flood insurance.
floodsmart.gov/definitions	Glossary with common words and phrases related to the NFIP.
agents.floodsmart.gov	Website for flood insurance agents with information on policies, assisting clients before and after flooding events, selling the NFIP product and more.
floodsmart.gov/policy-quote	NFIP Quoting Tool homepage where customers can find an agent and get a quote.
NFIP Why Do I Need Flood Insurance?	Brochure with an overview of the benefits and value of flood insurance.

Post-Flood & Recovery Resources

NFIP How to Start a Flood Insurance Claim	Flyer providing policyholders with information about beginning a claim against their NFIP policy after a flood event.
Identifying Your Advocates After a Flood	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	Fact sheet differentiating wind-driven damage from floodwater damage and explaining what is typically covered by an NFIP flood insurance policy.



ADDITIONAL GUIDANCE & CONTACT INFORMATION

To find a flood insurance provider, use the [NFIP's online tool](#). Visit floodsmart.gov/policy-quote to get a quote today.

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

Customer Care Center specialists can help with questions about general flood insurance or flood mapping. Contact FEMA Mapping and Insurance eXchange (FMIX) directly at FEMA-FMIX@fema.dhs.gov or by calling **(877) 336-2627**. Visit [FMIX](#) | [Floodmaps](#) | [FEMA.gov](https://fema.gov) for more information.

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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