

NATIONAL FLOOD INSURANCE PROGRAM

Stakeholder Communications Plan

AUGUST 2025

OVERVIEW

PURPOSE

The National Flood Insurance Program (NFIP)'s Stakeholder Communications Plan is designed to help facilitate communication between NFIP stakeholders and the communities and policyholders they serve before, during and after a flood disaster. It identifies common information needs and suggests a variety of communication resources that NFIP stakeholders can share through their own channels.

KEY STAKEHOLDERS

Key NFIP stakeholders who require support before, during and after flood events include:

- Community Education and Outreach (CEO) Specialists;
- Insurance Field Staff;
- Joint Field Offices (JFOs);
- Joint Recovery Offices (JROs);
- Flood Response Offices (FROs);
- Regional Flood Insurance Liaisons (RFILs);
- State Insurance Commissioners;
- State and Local Officials;
- Emergency Management Officials;
- State Floodplain Managers;
- State NFIP Coordinators; and
- Public Information Officers (PIOs).



FEMA



COMMON MISCONCEPTIONS AROUND FLOOD INSURANCE

After a flood disaster strikes, media coverage and social media conversations often highlight widespread misconceptions about the NFIP and flood insurance, in general. The following points identify some of these common misunderstandings and provide essential information and resources to help address them.



HOMEOWNERS INSURANCE COVERS FLOODS

Reality: Standard homeowners insurance policies do not cover flood damage. Flood insurance must be purchased separately, typically through the NFIP or private insurers.

- **Postcard:** [Most Homeowners Insurance Does Not Cover Flood Damage](#)
- **Website:** [What You Need to Know About Buying Flood Insurance](#)



I DO NOT LIVE IN A HIGH-RISK FLOOD AREA

Reality: Flooding is one of the most common and costly disasters in the US. It can happen anywhere with nearly one-third of NFIP claims coming from outside high-risk zones. Data shows 98% percent of U.S. counties have experienced a flood, yet only 3.3% of U.S. households have an NFIP policy.

- **Flyer:** [Unexpected Flood Risks in Your Community: The Natural & Manufactured](#)
- **Website:** [Flood Zones and Maps](#)
- **Brochure:** [NFIP Map Changes and Flood Insurance: What Property Owners Need to Know](#)



FEDERAL DISASTER ASSISTANCE WILL COVER FLOOD LOSSES

Reality: Federal disaster assistance is only available if the event is declared a major disaster by the president, which many flood events do not receive. Federal disaster assistance usually comes in the form of loans that must be repaid, not compensation for losses. Flood insurance provides actual coverage for losses.

- **Brochure:** [Federal Disaster Assistance: Meeting the Flood Insurance Requirement](#)
- **Website:** [Disaster Assistance vs. Flood Insurance: What Clients Need to Know](#)

RECOMMENDED TACTICS AND RESOURCES

The resources listed below can be shared by stakeholders to educate audiences about the NFIP and support preparedness and recovery in communities impacted by major flood events. They are arranged in a sample timeline and may be distributed through a variety of channels and platforms, including social media, websites, email and community engagement events.

PRE-IMPACT MAJOR FLOODING EVENT

SUGGESTED RESOURCES AND DISTRIBUTION TIMELINE

The resources and timeline represent a general recommendation and should be tailored to reflect the situation on the ground.

1

WEEK PRE-IMPACT

PURPOSE

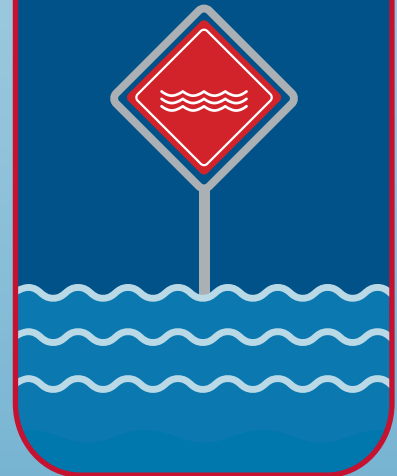
Raise awareness of an expected storm threat and provide steps that can be taken to help mitigate the impact on personal property.

RESOURCES

- **Video:** How to Secure Documents in Preparation for a Flood - [English](#) | [Spanish](#)
- **Video:** [Flood Loss Avoidance Coverage](#)
- **Website:** [Prepare for a Flood](#)



IMPACT OCCURS



POST-IMPACT MAJOR FLOODING EVENT

1 WEEK POST-IMPACT

PURPOSE

Share steps that policyholders can take to salvage their property and prepare their claim. Increase understanding of what an NFIP policy covers.

RESOURCES

- **Website:** [Recover From a Flood](#)
- **Website:** [How to Start a Flood Insurance Claim](#)
- **Flyer:** NFIP How to Start a Flood Insurance Claim - [English](#) | [Spanish](#)
- **Fact Sheet:** Wind Damage Versus Floodwater Damage: What You Need to Know When Filing a Claim - [English](#) | [Spanish](#)
- **Website:** [How to Document Flood Damage](#)
- **Video:** [How to Document Damage After a Flood](#)
- **Fact Sheet:** What Does Flood Insurance Cover in a Basement? - [English](#) | [Spanish](#)

2 WEEKS POST-IMPACT

PURPOSE

Increase understanding of what policyholders can expect after they file a claim and raise awareness of disaster fraud and scams.

RESOURCES

- **Website:** [What to do if Your Flood Insurance Claim is Denied](#)
- **Flyer:** Identifying Your Advocates After a Flood - [English](#) | [Spanish](#)
- **Website:** [Disaster Fraud](#)
- **Fact Sheet:** [Salvaging Water-Damaged Family Valuables and Heirlooms](#)



2-4 WEEKS POST-IMPACT

PURPOSE

Further increase understanding of how flood insurance policies can effectively aid in recovery and how flood insurance interacts with other federal assistance resources that may be available.

RESOURCES

- **Booklet:** Recovering Financially After a Flood - [English](#) | [Spanish](#)
- **Brochure:** NFIP Summary of Coverage - [English](#) | [Spanish](#)
- **Brochure:** Summary of Coverage Group Flood Insurance Policy - [English](#) | [Spanish](#)
- **Brochure:** NFIP Summary of Coverage Residential Condominium Buildings - [English](#) | [Spanish](#)
- **Brochure:** NFIP Summary of Coverage Commercial Property - [English](#) | [Spanish](#)
- **Brochure:** NFIP Flood Insurance for Renters - [English](#) | [Spanish](#)



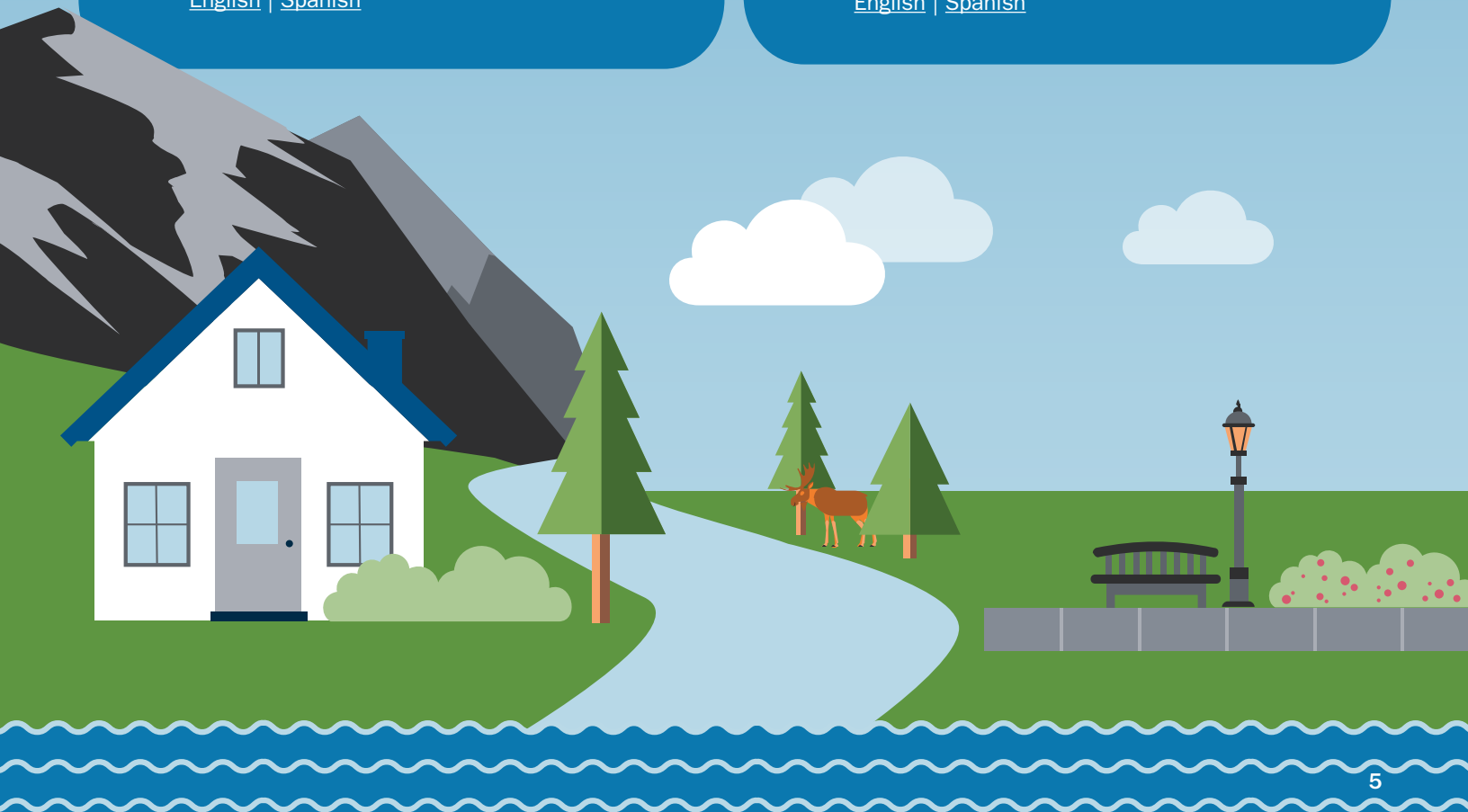
1 MONTH+ POST-IMPACT

PURPOSE

Depending on the severity of the flood event, reintroduce policy acquisition messaging.

RESOURCES

- **Website:** [NFIP Quoting Tool](#)
- **Website:** [What You Need to Know About Buying Flood Insurance](#)
- **Infographic:** [Types of NFIP Flood Insurance](#)
- **Website:** [How to Renew Your Flood Insurance Policy](#)
- **Infographic:** Flood Insurance for Homeowners: What's Covered? - [English](#) | [Spanish](#)
- **Infographic:** Flood Insurance for Renters: What's Covered? - [English](#) | [Spanish](#)
- **Brochure:** Protect the Life You've Built - [English](#) | [Spanish](#)
- **Brochure:** Why Do I Need Flood Insurance? - [English](#) | [Spanish](#)



SOCIAL MEDIA TOOLKITS

Access ready-to-use social media posts. These resources make it easy for you to share important NFIP information on flood preparedness and recovery. They also can provide timely guidance before, during and after a flood disaster.



[Spring Flooding](#)



[Hurricanes](#)



[General Flooding](#)



[Riverine Flooding](#)



[Inland Flooding](#)



[Flood After Fire](#)



[Flood Protection](#)



[Metropolitan Flooding](#)

REFERENCE SOURCES

If there is a need for additional information, consult or share the following websites.

RESOURCE

DESCRIPTION

OFFICIAL NFIP WEBSITE

floodsmart.gov

Consumer-facing site with comprehensive selection of resources for before, during and after a flood.

NFIP RESOURCE LIBRARY

agents.floodsmart.gov/resourcelibrary

Site offers a variety of resources to help policyholders, agents and the public navigate flood insurance policies, and provide guidance before, during and after a disaster.

[Digital Publications Directory](#)

This directory provides a comprehensive list of non-printed resources to help with flood insurance education and flood disaster support.

NFIP DISASTER RESPONSE LANDING PAGE AND HELPFUL RESOURCES

floodsmart.gov/disaster-response

Site containing pre- and post-disaster resources, including claim submission instructions, social media posts, fact sheets and other materials for use by consumers and relevant parties.

agents.floodsmart.gov

Site for insurance industry professionals and stakeholders with numerous resources, including social media content, infographics and videos.

[NFIP Media Toolkit](#)

Toolkit designed to provide the media with information on flooding, flood insurance and the NFIP.

NFIP Desk Reference Guide for
State Insurance Commissioners -
[English](#) | [Spanish](#)

This guide educates state insurance commissioners on their role within flood insurance, including actions to take before, during and after a flood.

NFIP INSURANCE HOTLINES

These hotlines are available for stakeholders and consumers during the recovery process.

HOTLINE

DESCRIPTION

FMIX CUSTOMER CARE CENTER

877-336-2627

FEMAMapSpecialist@riskmapcdfs.com

For answering questions from the public about general flood insurance or flood mapping.

HOURS OF OPERATION:

Monday through Friday, 8:00 am to 7:00 pm ET

LIVE CHAT OPERATORS ARE AVAILABLE:

Monday through Friday, 9:00 am to 5:00 pm ET

General inquiries can be sent via email.

Self-service options are available 24 hours a day, 7 days a week.

FEMA DISASTER ASSISTANCE

800-621-3362

DisasterAssistance.gov

For flood insurance policyholders who have started a flood claim and are interested in applying for disaster assistance including assistance for temporary housing.

