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 Direct to Customer Tools for Agents Fact Sheet

**DESCRIPTION**   Discover NFIP resources that can simplify the sale of flood insurance policies. Published February 2025.

**AUDIENCE**   Agents

**ENGLISH**   agents.floodsmart.gov/direct-customer-agents-fact-sheet

### 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

# Fact Sheets Continued

## 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

## 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/comprension-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/comprension-de-tsunamis

# Fact Sheets Continued

### 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 |

### Levees & Your Community Fact Sheet

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|---|---|
| **DESCRIPTION** | Review information and resources about levees with topics including the role of levees in reducing flood risk and the relationship between levees and the NFIP. Published February 2025. |
| **AUDIENCE** | Public |
| **ENGLISH** | agents.floodsmart.gov/levees-fact-sheet |

### 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

## 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/idantifye-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

# Flyers Continued

## 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

# Infographics Continued

## 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

## 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; Arabic published August 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

**ARABIC**  agents.floodsmart.gov/fast-facts-infographic-arabic

**VIETNAMESE**  agents.floodsmart.gov/mau-do-hoa-thong-tin-tom-tat

**CREOLE**  agents.floodsmart.gov/enfografi-sou-fe-sayan

**HINDI**  agents.floodsmart.gov/त्वरित-तथ्य-इन्फोग्राफिक

**TAGALOG**  agents.floodsmart.gov/mabilis-na-katotohanan-sa-inpograpiko

# Infographics Continued

## 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