

Know the Facts

NFIP Resources

Insurance Center

Weather Events

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Fast Facts

Did you know?

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- Floods and flash floods happen in all 50 states.
- Everyone lives in a flood zone. (For more information, [visit the Frequently Asked Questions about Flood Zones](#))
- Most homeowners insurance does not cover flood damage.
- If you live in a Special Flood Hazard Area (SFHA) or high risk area and have a federally backed mortgage, your mortgage lender requires you to have flood insurance. (To find out if you are in an SFHA, [visit What's Your Flood Risk?](#))
- Just an inch of water can cause costly damage to your property.
- Flash floods often bring walls of water 10 to 20 feet high.
- A car can easily be carried away by just two feet of floodwater.
- Hurricanes, winter storms and snow melt are common (but often overlooked) causes of flooding.
- New land development can increase flood risk, especially if the construction changes natural runoff paths.
- Federal disaster assistance is usually a loan that must be paid back with interest. For a \$50,000 loan at 4% interest, your monthly payment would be around \$240 **a month** (\$2,880 a year) for 30 years. Compare that to a \$100,000 flood insurance premium, which is about \$500 **a year** (\$33 a month).
- If you live in a low to moderate risk area and are eligible for the Preferred Risk Policy, your flood insurance premium may be as low as \$112 a year, including coverage for your property's contents.
- You are eligible to purchase flood insurance as long as your community participates in the National Flood Insurance Program. [Check the Community Status Book](#) to see if your community is already an NFIP partner.
- It takes 30 days after purchase for a policy to take effect, so it's important to buy insurance before the floodwaters start to rise.

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Get Answers Now

Our most popular questions & answers.

[Read Frequently Asked Questions](#)

Preventing Loss

The NFIP works to reduce the risk of flood damage in your community.

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