



## **OFFICE OF PLANNING AND ZONING**

Dear Resident:

The City of Wilkes-Barre is concerned about repetitive flooding and has an active program to help you protect yourself and your property from future flooding, but here are some things you can do:

1. Contact the City's Planning & Zoning Department (570-208-4164) and/or the City's Operations Department (570-208-4177) about the extent of past flooding in your area. Department staff can tell you about the causes of repetitive flooding, what the City is doing about it, and what would be an appropriate flood protection level. The staff can visit your property to discuss flood protection alternatives. The City is a participating community under the National Flood Insurance Program and provides a Flood Insurance Rate Map (FIRM) service with F.E.M.A. information available such as:

- The community number;
- The panel number and suffix;
- The date of the FIRM's index (cover panel);
- The appropriate FIRM zone, e.g., A, C.X, AE, A2, AO, AH, etc.
- The base flood elevation (depth AO and AE zones)
- The elevation datum used on the FIRM, if other than NGVD.
- Additional F.I.R.M. Data (e.g. Floodways).

The above information can be obtained for an individual property by contacting the City's Planning & Zoning Office at 570-208-4164 or [wharris@wilkes-barre.pa.us](mailto:wharris@wilkes-barre.pa.us). A property located in a "special flood hazard area" is required to purchase flood insurance. The current Flood Insurance Rate Map can also be viewed on the City's website ([www.wilkes-barre.pa.us](http://www.wilkes-barre.pa.us)) with the link on to "F.E.M.A. Flood Insurance Map".

2. Prepare for flooding by doing the following:

- Know how to shut off the electricity and gas to your house when a flood comes.
- Make a list of emergency numbers and identify a safe place to go.
- Make a household inventory, especially of basement contents.
- Put insurance policies, valuable papers, medicine, etc., in a safe place.
- Collect and put cleaning supplies, camera, waterproof boots, etc., in a handy place.
- Develop a disaster response plan. See the Red Cross's website at [www.redcross.org](http://www.redcross.org) for information about preparing your home and family for a disaster.
- Get a copy of *Repairing Your Flooded Home* on the Red Cross' website.

3. Consider some permanent flood protection measures.

- Mark your fuse or breaker box to show the circuits to the floodable areas. Turning off the power to the basement before a flood can reduce property damage and save lives.
- Consider elevating your house above flood levels.

**(Continued on reverse side of page)**

- Check your building for water entry points, such as basement windows, the basement stairwell, doors, and dryer vents. These can be protected with low walls or temporary shields.
- Install a floor drain plug, standpipe, overhead sewer, or sewer backup valve to prevent sewer backup flooding.
- More information can be found at FEMA's website, [www.ready.gov/floods](http://www.ready.gov/floods).
- Note that some flood protection measures may need a building permit and others may not be safe for your type of building, so be sure to talk to the Building Department.

4. Contact for information on financial assistance.

- The City's Department of Community & Economic Development (OECD) provides financial assistance to eligible property owners for non-luxury housing rehabilitation including flood proofing and/or retro-fitting against storm/sewer backup. The Department of OECD can be reached at (570) 208-4135
- Get a flood insurance policy – it will help pay for repairs after a flood and, in some cases, it will help pay the costs of elevating a substantially damaged building.

5. Get a flood insurance policy.

- Homeowner's insurance policies do not cover damage from floods. However, because our community participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy. This insurance is backed by the Federal government and is available to everyone, even properties that have been flooded. Because our community participates in the Community Rating System, you will receive a reduction in the insurance premium.
- Because your area is not mapped as a Special Flood Hazard Area, you may qualify for a lower-cost Preferred Risk Policy.
- Some people have purchased flood insurance because it was required by the bank when they got a mortgage or home improvement loan. Usually these policies just cover the building's structure and not the contents. During the kind of flooding that happens in your area, there is usually more damage to the furniture and contents than there is to the structure. Be sure you have contents coverage.
- Don't wait for the next flood to buy insurance protection. In most cases, there is a 30-day waiting period before National Flood Insurance Program coverage takes effect.
- Contact your insurance agent for more information on rates and coverage.

Wilkes-Barre City is an integral part of a countywide flood warning system coordinated by the Luzerne County Emergency Management Agency (LCEMA). LCEMA issues an emergency alert system (EAS) message to television and radio stations and also will issue a general alarm (GA) directly to the Wilkes-Barre Police Department, if necessary. Residents in flood prone areas will be warned of an actual emergency condition by the sounding of sirens from the Wilkes-Barre City Fire Department and Police Department mobile units. When these sirens are constantly sounded, it is a signal to evacuate. Residents should tune in to an emergency alert television or radio station for weather broadcasts and special local advisories.

The City will continue to perform creek, stream, drainage area maintenance and sustentation of its levee system and creek walls. In order to insure safe and clean streams and drainage areas, your cooperation is needed. Not only is it illegal to dump debris into a creek, stream or drainage area but dumping any type of material can block the flow of water and create a greater flood potential. Ordinance No. 4 of 1997 provides a \$300.00 reward for reporting any information regarding illegal dumping into any creek or stream. Please assist us by reporting any violation of illegal dumping by calling the City at the Mayor's Help Line at 570-821-1111.

If you have any questions or suggestions, please feel free to contact the Planning & Zoning Office at 570-208-4164. You may also log on to [www.wilkes-barre.pa.us](http://www.wilkes-barre.pa.us) and click to the "Flood Protection Information" link. Thank you.



CITY OF WILKES-BARRE  
DEPARTMENT OF PLANNING AND ZONING  
CITY HALL, WILKES-BARRE, PENNSYLVANIA 18711

Date: \_\_\_\_\_

RE: Flood Insurance Rate Map Information

TO WHOM IT MAY CONCERN:

The property located at: \_\_\_\_\_, has been located on the city's Flood Insurance Rate Map (FIRM). The following information is provided:

Wilkes-Barre City's Community Number is 420631.

The property is located on panel number 420631, Suffix: \_\_\_\_\_

The date of the Firm Index is: \_\_\_\_\_

The Property is located in FIRM zone: \_\_\_\_\_

The main building on the property:

- ☐ is located in a Special Flood Hazard Area. The base flood elevation at the property is: \_\_\_\_\_ NGVD. Federal law requires that a flood insurance policy be obtained as a condition of a federally-backed mortgage or loan that is secured by the building. It is up to the lender to determine whether flood insurance is required for a property. Flood insurance is available in the City of Wilkes-Barre. More information on Flood insurance is attached.
- ☐ is not located in a Special Flood Hazard Area. However, the property may still be subject to local drainage problems or other unmapped flood hazard. Flood insurance is available and may be obtained at the non-floodplain rates. A flood insurance policy may be required by a lender.
- ☐ A determination of the building's exact location cannot be made on the FIRM. A copy of the FIRM is attached for your information.

**NOTE:** This information is based on the Flood Insurance Rate Map for the City of Wilkes-Barre. This letter does not imply that the referenced property will or will not be free from flooding or damage. A property not in a Special Flood Hazard Area may be damaged by a flood greater than that predicted on the FIRM or from a local drainage problem not shown on the map. This letter does not create liability on the part of the City, or any officer or employee thereof, for any damage that results from reliance on this information.

\_\_\_\_\_  
Zoning Official, City of Wilkes-Barre



**FEMA**

September 1, 2018

The Honorable Anthony G. George  
Mayor of Wilkes-Barre  
40 East Market Street  
Wilkes-Barre, PA 18711

Dear Mayor George:

The purpose of this letter is to provide you with the results of the National Flood Insurance Program (NFIP) Community Rating System (CRS) field verification findings based on your five-year cycle application. I am pleased to inform you the Department of Homeland Security, Federal Emergency Management Agency (FEMA), has determined that your community will retain its current rating as a CRS Class 6 community in the NFIP CRS. The floodplain management activities implemented by your community will continue to qualify flood insurance policy holders in your community for a 20 percent discount in the premium costs for NFIP policies issued or renewed in Special Flood Hazard Areas. I am enclosing the field verification report based on your five-year cycle application for your records. This savings is a tangible result of the flood mitigation activities your community implements to protect lives and reduce property damage.

Please note Preferred Risk Policies, applicable in Zones B, C, and X, on your community's NFIP Flood Insurance Rate Map, are not eligible for the CRS discount. Standard rated flood insurance policies in Zones B, C, X, D, AR, and A99 are limited to a CRS discount of ten percent in Class 1-6 communities and five percent in Class 7-9 communities. The rates for these zones already reflect significant premium reductions.

If there are no NFIP noncompliance actions, the CRS rating for your community will automatically be renewed annually and a notification letter will not be sent to your community. This renewal will occur as long as your community continues to implement the CRS activities you certify annually. If no additional modifications or new CRS activities are added, the next verification visit for your community will be in accordance with its established five-year cycle. In the interim, FEMA will periodically send the *NFIP/CRS Update* Newsletter and other notices to your CRS Coordinator to keep your community informed.

I commend you on your community actions and your determination to lead your community to be more disaster resistant. This commitment enhances public safety, property protection, and protects the natural functions of floodplains, and reduces flood insurance premiums.

If you have any questions or need additional information, please contact the FEMA Region III Office, CRS Coordinator, Richard Sobota, by telephone at (215) 931-5514.

Sincerely,

A handwritten signature in black ink that reads "William H. Lesser".

William H. Lesser, CRS Coordinator  
Federal Insurance and Mitigation Administration

Enclosure

cc: William C. Harris, CRS Coordinator




Your insurance agent may ask you for an elevation certificate. This certificate verifies the elevation of the lowest floor of your house relative to the ground. It is especially important if your house/building is in a high-risk flood area.

An elevation certificate is only required if your building was built, or substantially improved, on or after the date of the community's initial Flood Insurance Rate Map (FIRM). These buildings are considered to be Post-FIRM. Be sure to ask your agent if your house/building is a Pre-FIRM or Post-FIRM building before purchasing your elevation certificate.

It's also beneficial to ask if your community participates in the Community Rating System (CRS) because that means local officials may already have a copy of your elevation certificate on file. See the CRS questions below.

Property owners always reserve the right to purchase an elevation certificate, which may potentially reduce their flood insurance premium. Please contact a licensed insurance agent for further information.

 Note: Adobe Reader is required to download PDF documents.  
[Download the Free Adobe Reader.](#)

## UNDERSTANDING THE BASICS

### Understanding the Basics

Learn the essentials to flood insurance, including what it covers, what it protects and who it protects.

[Learn More](#)

## FIND AN AGENT IN YOUR AREA

### Find an Agent in Your Area

If you're looking for an agent, here is a quick, handy tool that will help you get started.

[Learn More](#)

Anthony G. George  
Mayor  
CITY of WILKES-BARRE  
Pennsylvania

William C. Harris  
Director of Planning &  
Zoning / Zoning Officer



40 East Market Street  
Wilkes-Barre, PA 18711  
Tel: (570) 208-4164  
wharris@wilkes-barre.pa.us

OFFICE OF PLANNING AND ZONING

**FLOOD SAFETY TIPS - CITY OF WILKES-BARRE**

**Do not walk through flowing water.** Drowning is the number one cause of flood deaths, mostly during flash floods. Currents can be deceptive; six inches of moving water can knock you off your feet. If you walk in standing water, use a pole or stick to ensure that the ground is still there.

**Do not drive through a flooded area.** More people drown in their cars than anywhere else. Don't drive around road barriers, the road or bridge may be washed out.

**Stay away from creek walls during high waters.** Although the City has spent extensive sums of money in rebuilding flood retaining walls along Mill Creek, Laurel Run Creek and Solomon's Creek, there are sections which are aged but have not yet been replaced. These walls were constructed in the 1930's as PWA projects. Therefore in the event of high waters there is a potential danger that older sections may collapse resulting in injury or death of anyone looking into the creek from vantage points along such walls.

**Stay away from power lines and electrical wires.** The number two flood killer after drowning is electrocution. Electrical current can travel through water. Report downed power lines to the Power Company or City emergency management office.

**Have your electricity turned off by the PP & L.** Some appliances, such as television sets, keep electrical charges even after they have been unplugged. Don't use appliances or motors that have gotten wet unless they have been taken apart, cleaned and dried.

**Look before you step.** After a flood, the ground and floors are covered with debris including broken bottles and nails. Floors and stairs that have been covered with mud can be very slippery.

**Be alert for gas leaks.** Use a flashlight to inspect for damage. Don't smoke or use candles, lanterns or open flames unless you know the gas has been turned off and the area has been ventilated.



Anthony G. George  
Mayor  
CITY of WILKES-BARRE  
Pennsylvania

William C. Harris  
Director of Planning &  
Zoning / Zoning Officer



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OFFICE OF PLANNING AND ZONING

PROPERTY PROTECTION MEASURE TIPS

Every year, flooding causes more property damage in the United States than any other type of natural disaster. This is information which outlines information relevant to developing practical and cost effective methods for reducing or eliminating property exposure to flooding. One interesting approach towards protecting your property from flooding is the usage of retrofitting to modify a building subject to flooding in order to prevent or minimize flooding of habitable space.

There are several recognizable approaches to retrofitting:

- 1) Elevation of the structure above flood protection levels.
- 2) Construction of barriers (floodwalls, berms, etc.). This is not recommended in floodway deep water.
- 3) Dry floodproofing (water tight floor and wall systems). This is not recommended for houses with basements, systems or if water will get over two feet deep.
- 4) Wet flood proofing such as constructing the flood prone areas as to permit the entry and passage of flood waters and removing or relocating items of value to higher elevation levels.

In the event of pending flood threats it is advisable to take the following emergency actions:

- 1) Sand bagging to reduce erosion and scouring.
- 2) Elevate furniture above flood protection levels.
- 3) Create floodway openings in non-habitable areas such as garage doors.
- 4) Seal off sewer lines to the dwelling to prevent the backflow of sewer waters. Inquire about plugs, standpipe, backup valves or overhead sewers. Assistance with these options is available from the Wilkes-Barre City Building Inspectors Office by contacting the office located at City Hall, 40 East Market Street, or calling 570-208-4127.



FEMA



# Preferred Risk Policies: A Small Investment Protects You from a Big Problem.

Get Lower-Cost Flood Insurance for Homeowners and Renters with a Preferred Risk Policy.



## Protect the Life You've Built

Flooding can be an emotionally and financially devastating event. It only takes a few inches of water to cause tens of thousands of dollars in damage to your home.

Without flood insurance, most residents have to pay out of pocket or take out loans to repair and replace damaged items. Disaster assistance comes in the forms of loans that must be paid back with interest, and FEMA grants that provide about \$5,000 on average per household. By comparison, the average flood claim in 2017 was more than \$90,000.

Flood insurance reduces the financial burden of a flood event, making it easier to make your house a home again.

PRPs are available in most communities across the country, wherever flood insurance is available to homeowners and renters.



## Flood Risk is Real

Every year, thousands of homeowners and renters experience devastating flooding events, even though they don't live near a river or coastline. In fact, floods are the most common and costly natural disaster in the U.S. Despite the risk, only a fraction of residents protect themselves against the cost of flooding by purchasing flood insurance.



## Get Flood Insurance Today

There are nearly 70 insurance companies that sell PRPs through the NFIP all for the same low price. It's never too soon to contact an insurance agent. And remember, flood insurance typically goes into effect 30 days after your purchase.

## DID YOU KNOW?

- More than 20 percent of flood insurance claims come from outside of high-risk flood areas.
- PRPs can be purchased for as little as \$325 per year.
- Most homeowners insurance doesn't cover flood damage.
- Most homes in moderate and low-risk areas qualify for the National Flood Insurance Program's (NFIP) Preferred Risk Policy (PRP).
- PRPs offer the same quality of coverage as a Standard Flood Insurance Policy (SFIP) and can cover your home and its contents.

## About the NFIP

The NFIP aims to reduce the impact of flooding on individuals and communities across the country. It does so by providing flood insurance to property owners like you—who live in communities that adopt and enforce floodplain management standards. These efforts reduce the costs and consequences associated with flooding and help families recover more quickly. For more information about PRPs, call your agent or call the NFIP Help Center at 1-800-427-4661.



## Preferred Risk Policy Premium Table: Residential

(Effective April 1, 2018 for properties currently mapped in B, C, X, AR, or A99 Zones<sup>1</sup>)

Building & Contents			Contents Only		
Coverage	Annual Premium		Coverage	Annual Premium	
	With Basement or Enclosure <sup>2</sup>	Without Basement or Enclosure <sup>3</sup>		Contents Above Ground Level (More Than One Floor)	All Other Locations (Basement-Only not eligible)
\$20,000/8,000	\$127	\$100	\$8,000	\$20	\$40
30,000/12,000	\$160	\$133	12,000	\$37	\$66
50,000/20,000	\$214	\$187	20,000	\$70	\$104
75,000/30,000	\$258	\$226	30,000	\$85	\$125
100,000/40,000	\$286	\$255	40,000	\$98	\$143
125,000/50,000	\$302	\$270	50,000	\$111	\$161
150,000/60,000	\$321	\$290	60,000	\$124	\$179
200,000/80,000	\$358	\$321	80,000	\$149	\$200
250,000/100,000	\$386	\$344	100,000	\$175	\$222

**NOTE:** Base Premium does not include the Multiplier, ICC Premium, Reserve Fund Assessment, HFIAA Surcharge, Probation Surcharge, or Federal Policy Fee. To determine the total amount due, refer to the Coverage and Premium subsection in the PRP section of the Flood Insurance Manual.

1. Use this table for eligible properties in AR or A99 zones on or after October 1, 2016.
2. Use this section of the table for buildings with crawlspaces or subgrade crawlspaces with an attached garage without proper openings
3. Use this section of the table for buildings with crawlspaces or subgrade crawlspaces, including those with an attached garage, that have proper openings.

Source: National Flood Insurance Program (NFIP) Flood Insurance Manual (Effective April 1, 2018)

This document was prepared by the National Flood Insurance Program (NFIP) to help you understand your flood insurance policy. It provides general information about deductibles, what is and is not covered by flood insurance, and how items are valued at the time of loss.

This document is based on the **Standard Flood Insurance Policy Dwelling Form**, which is used to insure one-to-four-family residential buildings and single-family dwelling units in a condominium building. There are two other policy forms:

- **The General Property Form** is used to insure five-or-more-family residential buildings and non-residential buildings.
- **The Residential Condominium Building Association Policy Form** is used to insure residential condominium association buildings.

While the three forms are similar, they do contain some important differences. For example, the General Property Form does not provide coverage for contents in any building other than the insured building, and the Residential Condominium Building Association Policy Form contains a coinsurance clause, which provides for a pro-rata reduction in the building claim payment if the building is not insured to 80 percent of its replacement value.

### Two Types of Flood Insurance Coverage

The NFIP's Dwelling Form offers coverage for: 1) Building Property, up to \$250,000, and 2) Personal Property (Contents), up to \$100,000. The NFIP encourages people to purchase both types of coverage. Your mortgage company may require that you purchase a certain amount of flood insurance coverage.

**For information about your specific limits of coverage and deductibles, refer to the Declarations Page in your flood insurance policy. It is also a good idea to review your policy with your insurance agent or company representative.**

## What Is a Flood?

Flood insurance covers direct physical loss caused by "flood." In simple terms, a flood is an excess of water on land that is normally dry. Here's the official definition used by the National Flood Insurance Program.

A flood is (1) "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 (at least one of which is your property) from a. overflow of inland or tidal waters; b. unusual and rapid accumulation or runoff of surface waters from any source; or c. mudflow\*." (2) collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels that result in a flood as defined in A.1.a. above.

\* Mudflow is defined (in part) as "A river of liquid and flowing mud on the surfaces of normally dry land areas, as when earth is carried by a current of water."

## Three Important Facts About Your Flood Policy

A Standard Flood Insurance Policy is a single-peril (flood) policy that pays for direct physical damage to your insured property up to the replacement cost or Actual Cash Value (ACV) (see "How Flood Damages Are Valued") of the actual damages or the policy limit of liability, whichever is less.

- 1. Contents coverage must be purchased separately.**
- 2. It is not a valued policy.** A valued policy pays the limit of liability in the event of a total loss. For example: Your home is totally destroyed by a fire and it costs \$150,000 to rebuild it. If your homeowners insurance policy is a valued policy with a \$200,000 limit of liability on the building, you would receive \$200,000. Flood insurance pays the replacement cost or ACV of actual damages, up to the policy limit.
- 3. It is not a guaranteed replacement cost policy.** A guaranteed replacement cost policy pays the cost to rebuild your home regardless of the limit of liability. For example: Your home is totally destroyed by a fire and it costs \$200,000 to rebuild it. If your homeowners insurance policy is a guaranteed replacement cost policy with a \$150,000 limit of liability on the building, you would receive \$200,000. Flood insurance does not pay more than the policy limit.



## Choosing Deductibles

Choosing the amount of your deductible is an important decision. As with car or homeowners insurance, choosing a higher deductible will lower the premium you pay, but will also reduce your claim payment.

You can choose different deductibles for Building Property and Personal Property coverage. The deductibles will apply separately to Building Property and Personal Property claims. Your mortgage company may require that your deductible be no more than a certain amount.

Review the Declarations Page in your flood insurance policy for amounts of coverage and deductibles. Talk with your insurance agent, company representative, or lender about raising or lowering deductibles within an allowable range.

## Reminder: Keep Your Receipts

While you are not expected to keep receipts for every household item and article of clothing, do try to keep receipts for electronic equipment, wall-to-wall carpeting, major appliances, and other higher-cost items. Your adjuster will be able to process your claim more quickly when you can prove how much items cost at the time of purchase. Also keep receipts for any repairs made with a flood insurance settlement.

## What Is Covered by Flood Insurance—and What Is Not

Physical damage to your building or personal property “directly” caused by a flood is covered by your flood insurance policy. For example, damages caused by a sewer backup are covered if the backup is a direct result of flooding. If the backup is caused by some other problem, the damages are not covered.

The following charts provide general guidance on items covered and not covered by flood insurance. Refer to your policy for the complete list. (For information on flood insurance coverage limitations in areas below the lowest elevated floor and in basements, see page 3 of this document.)

### General Guidance on Flood Insurance Coverage

#### What is insured under

##### **BUILDING PROPERTY coverage:**

- The insured building and its foundation.
- The electrical and plumbing systems.
- Central air-conditioning equipment, furnaces, and water heaters.
- Refrigerators, cooking stoves, and built-in appliances such as dishwashers.
- Permanently installed carpeting over an unfinished floor.
- Permanently installed paneling, wallboard, bookcases, and cabinets.
- Window blinds.
- A detached garage (up to 10 percent of Building Property coverage); detached buildings (other than detached garages) require a separate Building Property policy.

- Debris removal.

#### What is insured under **PERSONAL PROPERTY coverage:**

- Personal belongings such as clothing, furniture, and electronic equipment.
- Curtains.
- Portable and window air conditioners.
- Portable microwave ovens and portable dishwashers.
- Carpets not included in building coverage (see above).
- Clothes washers and dryers.
- Food freezers and the food in them.
- Certain valuable items such as original artwork and furs (up to \$2,500).

#### What is NOT insured under either **Building Property or Personal Property coverage:**

- Damage caused by moisture, mildew, or mold that could have been avoided by the property owner.
- Currency, precious metals, and valuable papers such as stock certificates.
- Property and belongings outside of a building such as trees, plants, wells, septic systems, walks, decks, patios, fences, seawalls, hot tubs, and swimming pools.
- Living expenses such as temporary housing.
- Financial losses caused by business interruption or loss of use of insured property.
- Most self-propelled vehicles such as cars, including their parts (see Section IV.5 in your policy).



## General Guidance on Flood Insurance Coverage Limitations in Areas Below the Lowest Elevated Floor and in Basements

Flood insurance coverage is limited in areas below the lowest elevated floor (including crawlspaces) depending on the flood zone and date of construction (refer to Part III, Section A.8 in your policy) and in basements regardless of zone, or date of construction. As illustrated below, these areas include 1) basements, 2) crawlspaces under an elevated building, 3) enclosed areas beneath buildings elevated on full-story foundation walls that are sometimes referred to as "walkout basements," and 4) enclosed areas under other types of elevated buildings.

### What is insured under BUILDING PROPERTY coverage:

- Foundation walls, anchorage systems, and staircases attached to the building.
- Central air conditioners.
- Cisterns and the water in them.
- Drywall for walls and ceilings (in basements only).
- Non-flammable insulation (in basements only).
- Electrical outlets, switches, and circuit-breaker boxes.
- Fuel tanks and the fuel in them, solar energy equipment, and well water tanks and pumps.

- Furnaces, water heaters, heat pumps, and sump pumps.

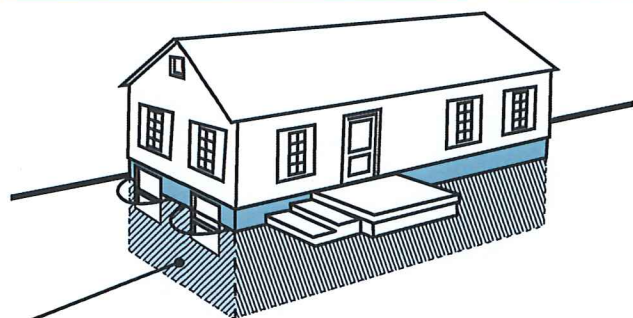
### What is insured under PERSONAL PROPERTY coverage:

- Washers and dryers.
- Food freezers and the food in them (but not refrigerators).
- Portable and window air conditioners.

### What is NOT insured under either Building Property or Personal Property coverage:

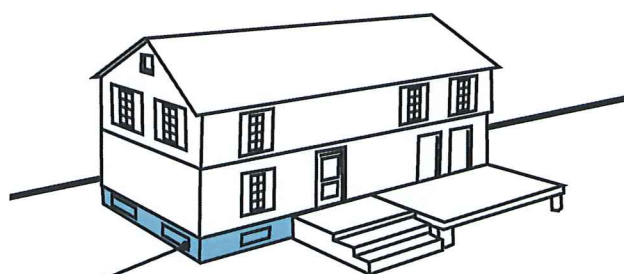
- Paneling, bookcases, and window treatments such as curtains and blinds.

- Carpeting, area carpets, and other floor coverings such as tile.
- Drywall for walls and ceilings (below the lowest elevated floor).
- Walls and ceilings not made of drywall.
- In certain cases staircases and elevators.
- Most personal property such as clothing, electronic equipment, kitchen supplies, and furniture.



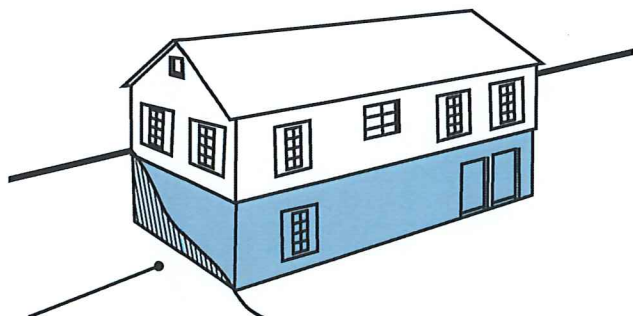
#### 1. BASEMENT

Coverage limitations apply to "basements," which are any area of the building, including a sunken room or sunken portion of a room, having its floor below ground level on all sides.



#### 2. CRAWLSPACE

When a building is elevated on foundation walls, coverage limitations apply to the "crawlspace" below.



#### 3. ELEVATED BUILDING ON FULL-STORY FOUNDATION WALLS

Coverage limitations apply to the enclosed areas (lower floor) even when a building is constructed with what is sometimes called a "walkout basement."



#### 4. ELEVATED BUILDING WITH ENCLOSURE

Coverage limitations apply to "enclosed areas" at ground level under an "elevated building." An elevated building allows water to flow freely under the living quarters, thus putting less strain on the building in the event of flooding. An "enclosure" is the area below the lowest elevated floor that is fully shut in by rigid walls.



## How Flood Damages Are Valued

The value of flood damage covered under the Dwelling Form is based on either Replacement Cost Value or Actual Cash Value.

### Replacement Cost Value (RCV)

RCV is the cost, without depreciation, to replace that part of a building that is damaged. To be eligible, three conditions must be met:

1. The building must be a single-family dwelling; *and*
2. The building must be your principal residence at the time of loss, meaning you live there at least 80 percent of the year; *and*
3. Your building coverage is at least 80 percent of the full replacement cost of the building, or is the maximum available for the property under the NFIP.

### Actual Cash Value (ACV)

ACV is Replacement Cost Value at the time of loss, less the value of its physical depreciation.

Some building items such as appliances and carpeting are always adjusted on an ACV basis. For example, wall-to-wall carpeting could lose from 10 to 14 percent of its value each year, depending on the quality of the carpeting. This depreciation would be factored into the adjustment.

Personal property is always valued at ACV.

## Special Considerations for Multiple Claims

Owners of NFIP-insured residential property, identified as "severe repetitive loss" (SRL) property, may be eligible for a FEMA mitigation grant for property improvements that reduce the likelihood of future flood damages. Participation in the SRL program is voluntary, but property owners who refuse an offer of mitigation may expect an increase in their flood insurance premium rate equal to 150% of the chargeable rate for the property at the time the offer was made.

An NFIP-insured property is defined as a severe repetitive loss property when it meets one of the following criteria since 1978, regardless of ownership:

1. Four or more separate flood claim payments have been made and each claim payment exceeds \$5,000 (including building and contents payments), or
2. At least two separate flood claim payments (building payments only) have been made and the cumulative payments exceed the current value of the property.

### A FINAL NOTE

This document provides general information about flood insurance coverage. However, please be aware that your Standard Flood Insurance Policy, your application, and any endorsements, including the Declarations Page, make up your official contract of insurance. Any differences between this information and your policy will be resolved in favor of your policy. If you have questions, call your insurance agent or company representative.

## What Is Increased Cost of Compliance (ICC) Coverage?

Most NFIP policies include ICC coverage, which applies when flood damages are severe. ICC coverage provides up to \$30,000 of the cost to elevate, demolish, or relocate your home. If your community declares your home "substantially damaged" or "repetitively damaged" by a flood, it will require you to bring your home up to current community standards.

The total amount of your building claim and ICC claim cannot exceed the maximum limit for Building Property coverage (\$250,000 for a single-family home). Having an ICC claim does not affect a Personal Property claim (up to \$100,000), which is paid separately.

Details about eligibility are in Section III.D. of your policy.

Congress created the National Flood Insurance Program (NFIP) in 1968 to reduce future flood damage through floodplain management, and to provide people with flood insurance through individual agents and insurance companies. The Federal Emergency Management Agency (FEMA) manages the NFIP. As required by Congress, this document was prepared by the NFIP to help flood insurance policyholders understand their policy.



An official website of the United States government  
[Here's how you know](#)



# FEMA

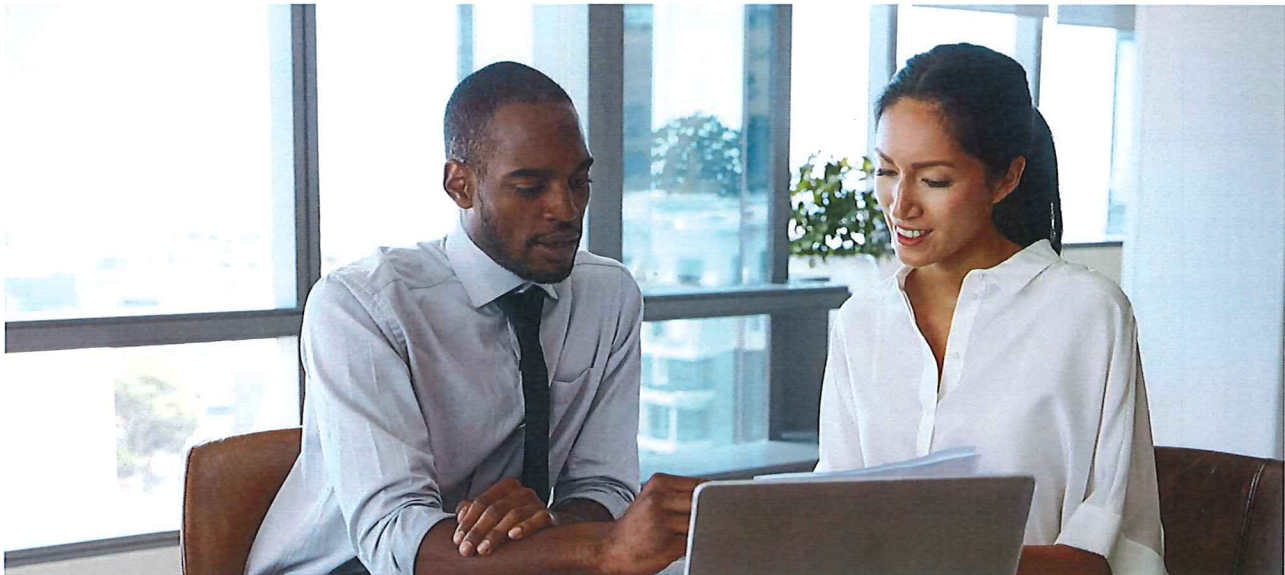


## NATIONAL FLOOD INSURANCE PROGRAM

[MENU](#)

### Why Am I Paying This Amount?

How Can I Pay Less for My Flood Insurance?



National Flood Insurance Program (NFIP) flood insurance rates do not differ from company to company or agent to agent. All policy premiums include certain fees and surcharges, so ask your agent about these when discussing a price quote.

The amount you pay for your policy is calculated based on factors such as:

- Year of building construction
- Building occupancy
- Number of floors



- Location of its contents
- Flood risk (e.g., its [flood zone](#))
- Location of the lowest floor in relation to the [Base Flood Elevation](#) on the flood map
- Deductible and amount of building and contents coverage



The NFIP's [Preferred Risk Policy](#) (PRP) offers lower-cost protection for homes and apartments in areas of low to moderate flood risk. These areas of moderate or minimal flood hazards are shown as B, C, X, AR, and A99 zones on a Flood Insurance Rate Map.



[Request a review of your flood zone designation](#) if you believe the zone your insurer or lender has determined for your property is incorrect.

There is a congressionally-mandated [surcharge](#) added to all NFIP policies.

## Did You Know?

Recovery relates to preparation. Learn [how you can prepare](#) for a storm.



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# FEMA



## NATIONAL FLOOD INSURANCE PROGRAM

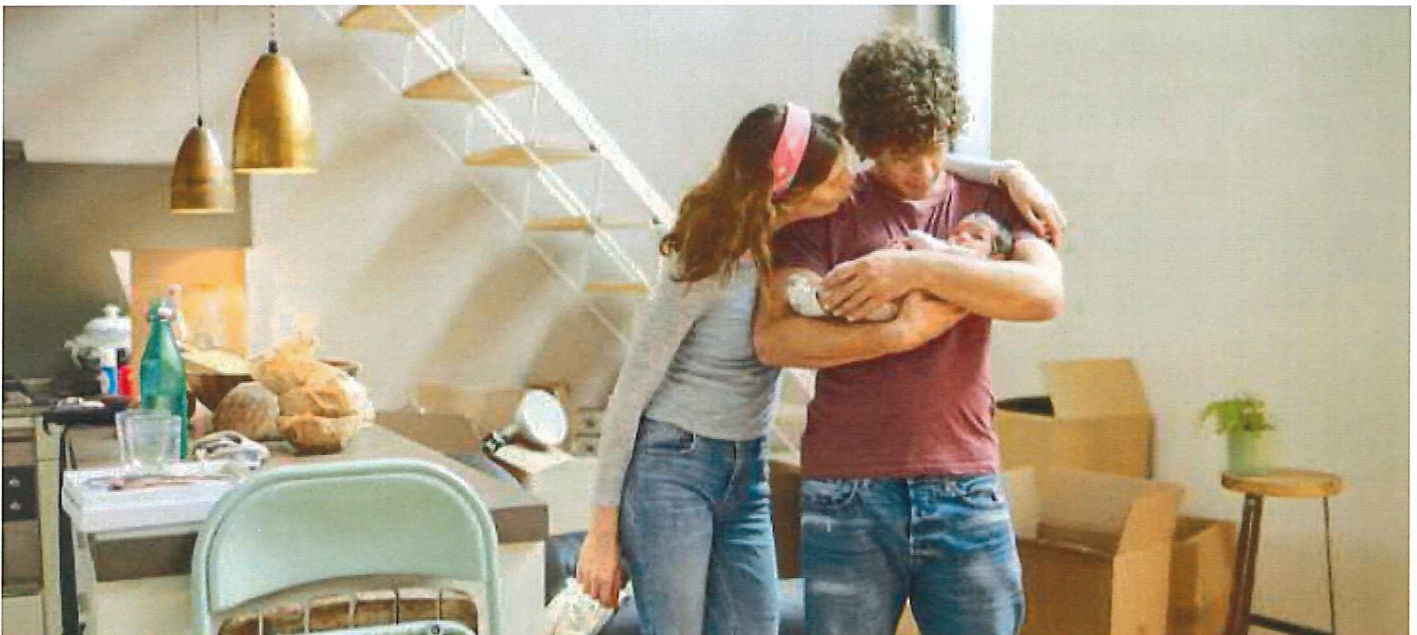
MENU

How Do I Buy Flood Insurance?

What to Know Before Buying a Flood Insurance Policy

**What's Covered?**

How to Pay, Renew or Change



Talk to your licensed insurance agent about what is and isn't covered by your policy. Know [what is and is not covered](#) . Contents are not covered by a building/structure flood policy. To cover your belongings or contents within a building, you'll need to add contents coverage to your existing building/structure policy.



- The cause of the flooding matters. Damage caused by a sewer backup is only covered by flood insurance if it's a direct result of flooding; the damage is not covered if the backup is caused by some other problem.
- Contents and building coverage are purchased separately (for the Preferred Risk Policy, there's an option for combination coverage for both contents and building coverage), but there are always separate deductibles. Unless you have contents coverage, your flood-damaged contents are not covered.

It may be a good idea to purchase coverage for the building (the structure) and its contents. Each has a deductible. Building coverage only covers the structure, so you should consider getting coverage for the items inside the property too (contents coverage).

### **Examples of Building Coverage**

- The electrical and plumbing systems
- Furnaces, water heaters, heat pumps and sump pumps
- Refrigerators, cooking stoves and built-in appliances such as dishwashers
- Permanently installed carpeting over an unfinished floor
- Permanently installed paneling, wallboard, bookcases and cabinets.  
The damage must be directly caused by flood water. Cabinets that were not damaged by flood water are not covered, even if they match cabinets that were damaged by flood water.
- Window blinds
- Foundation walls, anchorage systems and staircases attached to the building. There is an exclusion for "loss caused directly by earth

movement even if the earth movement is caused by flood.”

- A detached garage used for limited storage or parking. Up to 10 percent of the building coverage limit can be used, but will reduce the total amount of building coverage available.
- Cisterns and the water in them
- Fuel tanks and the fuel in them, solar energy equipment and well water tanks and pumps

### **Examples of Contents Coverage**

- Personal belongings such as clothing, furniture and electronic equipment
- Curtains
- Portable and window air conditioners (easily moved or relocated)
- Portable microwave ovens and portable dishwashers
- Carpets not included in building coverage (carpet installed over wood floors, etc.)
- Laundry washers and dryers
- Certain valuable items such as original artwork and furs (up to \$2,500)
- Food freezers and the food in them (but not refrigerators)

### **Not Covered for Building or Personal Property**

- Damage caused by moisture, mildew or mold that could have been avoided by the property owner or which are not attributable to the flood
- Damage caused by earth movement, even if the earth movement is caused by flood



- Additional living expenses, such as temporary housing, while the building is being repaired or is unable to be occupied
- Loss of use or access to the insured property
- Financial losses caused by business interruption
- Property and belongings outside of an insured building such as trees, plants, wells, septic systems, walks, decks, patios, fences, seawalls, hot tubs and swimming pools
- Currency, precious metals and valuable papers such as stock certificates
- Most self-propelled vehicles such as cars, including their parts (see Section IV.5 in your policy)

This [publication](#) warns homeowners that most homeowners insurance policies do not cover floods. It also explains that federal disaster assistance cannot be relied on for flood events because most floods do not result in a Presidential Disaster Declaration. Only flood insurance reimburses homeowners and renters for flood damage to their property.

This [document](#) was prepared by the NFIP to help you understand your flood insurance policy. It provides general information about deductibles, what is and is not covered by flood insurance and how items are valued at the time of loss.

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## **What should I know about deductibles?**

As with other insurance plans, a higher deductible will lower the premium you pay but will also reduce your claim payment, meaning you will need to cover the difference out of your own pocket. Sometimes a mortgage lender will set a maximum amount for your deductible.

### **Is there a 30-day waiting period?**

Typically, there's a 30-day waiting period from date of purchase until your policy goes into effect. Here are the exceptions:

- If a building is newly designated in the high-risk Special Flood Hazard Area (SFHA) and you purchase flood insurance within the 13-month period following a map revision, there is a 1-day waiting period.
- If you purchase flood insurance in connection with making, increasing, extending or renewing your mortgage loan, there is no waiting period.
- If you select additional insurance as an option on your insurance policy renewal bill, there is no waiting period.
- If a property is affected by flooding on burned federal land and the policy is purchased within 60 days of the fire-containment date, there may be no waiting period. Waiving of the waiting period is determined at the time of claim.

### **What is an elevation certificate and why might I need one?**

Your insurance agent may ask you for an [Elevation Certificate](#) (EC). This certificate verifies your building's elevation compared to the estimated height floodwaters will reach in a major flood in a high-risk flood area.

It's also beneficial to ask if your community participates in the [Community Rating System](#) (CRS), because this could mean local officials already have



a copy of your EC on file. Policyholders with insured properties in communities that participate in CRS may be eligible for policy discounts.

A property owner in a high-risk flood area always has the right to purchase an EC, which may reduce your flood insurance premium. Please contact a licensed insurance agent for further information.

- 
- 

**Return to top**

- 
- 

**About Us**

- 
- 

**FAQs**

- 
- 

**Resources**

- 
- 

**Glossary**

- 
- 

**Need Help?**

- 
-



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# FEMA



## NATIONAL FLOOD INSURANCE PROGRAM

[MENU](#)

Why You Need Flood Insurance

Flood Zones

Risk Assessments

Types of Flood Insurance

Policy Costs and Terms

Hurricane Preparations

Don't see your question? Visit [Answers to Questions about the National Flood Insurance Program](#) .

## Why You Need Flood Insurance

[\(back to top\)](#)

### **Doesn't my homeowners insurance policy cover flooding?**

No. Flood damage is not typically covered by a homeowners insurance policy.

### **If my home is flooded, won't federal disaster assistance pay for my damages?**



Not necessarily. Federal disaster assistance is only made available when there is a Presidential Disaster Declaration, and most flood events do not result in a declaration. Federal disaster aid typically comes in the form of low-interest disaster loans that must be repaid, along with whatever loan payment you may already have had for your property. Disaster assistance from FEMA and the U.S. Small Business Administration was not designed to restore your home to its pre-disaster condition or to replace most of your treasured household items.

Flood insurance doesn't have to be paid back, and it is designed to restore your property to its pre-disaster condition. There's no better way to protect the life you've built than with NFIP flood insurance.

### **Am I eligible for flood insurance?**

To purchase flood insurance from FEMA's National Flood Insurance Program (NFIP), you must live in a community that participates in the program. Find out [if your community participates in the NFIP](#) and discover the NFIP resources available in your community.

### **Can I get flood insurance if I'm renting a property?**

Yes, if you live in a community that participates in the NFIP, you can purchase flood insurance to cover the contents of your home or business. Discuss your options with your insurance agent today.

### **I live in a low-risk flood zone. Do I really need flood insurance?**

Yes. Even though flood insurance isn't federally required, anyone can be financially vulnerable to floods. In fact, policyholders outside of mapped high-risk flood areas file over 20 percent of all NFIP flood

insurance claims and receive one-third of federal disaster assistance for flooding. When it's available, federal disaster assistance is typically a loan you must repay with interest. A Preferred Risk Policy provides both building and contents coverage for properties in moderate- to low-risk areas for one low price. Ask your insurance agent for a quote.

### **Why do I need flood insurance, even though my community has never been flooded?**

Flooding occurs in moderate- to low-risk areas as well as in high-risk areas. Poor drainage systems, rapid accumulation of rainfall, snowmelt and broken water mains can all result in flooding. Properties on a hillside can be damaged by mudflow, a covered peril under the Standard Flood Insurance Policy. In high-risk areas, there is at least a one-in-four chance of flooding during a 30-year mortgage. For these reasons, flood insurance is required by law for buildings in high-risk flood areas as a condition of receiving a mortgage from a federally regulated or insured lender.

### **Why does my mortgage lender require me to buy flood insurance?**

Under federal law, the purchase of flood insurance is mandatory for all federal or federally-related financial assistance for the acquisition and/or construction of buildings in high-risk flood areas (Special Flood Hazard Areas or SFHAs).

The amount of flood insurance coverage required by the Flood Disaster Protection Act of 1973, as amended by the National Flood Insurance Reform Act of 1994, is the least of the following:

1. The maximum amount of NFIP coverage available for the particular property type;



2. The outstanding principal balance of the loan; or
3. The insurable value of the structure.

If the property is not in a high-risk area, but instead in a moderate- to low-risk area, federal law does not require flood insurance, however, a lender can still require it. In fact, over 20 percent of all flood insurance claims come from areas outside of mapped high-risk flood zones. Note that if, during the life of the loan, the maps are revised and the property is now in the high-risk area, your lender will notify you that you must purchase flood insurance.

### **Is there a low-cost policy for homes in moderate- to low-risk areas?**

Yes. A [Preferred Risk Policy](#) provides both building and contents coverage for properties in moderate- to low-risk areas for one low price as long as the property meets eligibility requirements based on the building's entire flood loss history.

### **I'm not in a high-risk area, but I'd like flood coverage. Is this possible?**

Yes! You are eligible to purchase a flood policy with the same coverage you would receive if you lived in a high-risk area. That is, of course, as long as your community [participates in the NFIP](#). A [Preferred Risk Policy](#) provides both building and contents coverage for properties in moderate- to low-risk areas for one low price.

### **After my home was damaged in a flood, I received federal disaster assistance. Do I need to purchase flood insurance now?**

Yes. If you live in a high-risk Special Flood Hazard Area (SFHA) and have received disaster assistance in the form of a federal grant or loan,

you must purchase and maintain flood insurance for as long as you live there. If you are a homeowner and you sell the building, you are required to inform the new owner of the necessity to purchase and maintain flood insurance. Failure to maintain flood insurance—for both renters and homeowners—could result in the denial of future federal disaster assistance.

### **Who do I contact if I want to purchase a flood insurance policy?**

The NFIP has an arrangement with private insurance companies to sell and service flood insurance policies. A [list of private insurance companies](#) that sell and service NFIP flood insurance policies is available online.

Flood insurance can be purchased through an insurance agent or an insurer participating in the NFIP. If your insurance agent does not sell flood insurance, you can contact the NFIP Help Center at [800-427-4661](tel:800-427-4661) for assistance.

### **What if I want to purchase more insurance than the NFIP offers?**

Many private insurance companies offer Excess Flood Protection, which provides limits over and above those of the NFIP. For more information, contact your insurance agent or company.

## **Flood Zones**

[\(back to top\)](#)



## **What are flood zones?**

Flood zones are land areas identified by the Federal Emergency Management Agency (FEMA). Each flood zone describes that land area in terms of its risk of flooding for floodplain management and insurance purposes. Everyone lives in an area with some flood risk—it's just a question of whether you live in a low-, moderate-, or high-risk area.

## **What is a Flood Insurance Rate Map (FIRM), and how do I use it?**

A FIRM is a map created by the NFIP for floodplain management and insurance purposes. Digital versions of these maps are called DFIRMs.

A FIRM will generally show a community's base flood elevations, flood zones and floodplain boundaries. As a property owner/renter, you can use this map to get a reliable indication of what flood zone you're in. However, maps are constantly being updated due to changes in geography, construction and mitigation activities and meteorological events. Therefore, for a truly accurate determination, contact your insurance agent or company or your community floodplain manager. Learn more about FIRMs and your property's unique flood risk using FEMA's [Flood Map Service Center](#) .

## **What is a Special Flood Hazard Area (SFHA)?**

Land areas that are at high-risk for flooding are called Special Flood Hazard Areas (SFHAs), or high-risk floodplains. These areas are indicated on Flood Insurance Rate Maps (FIRMs).

In high-risk areas, there is at least a 1 in 4 chance of flooding during a 30-year mortgage.

## **What is a Non-Special Flood Hazard Area (NSFHA)?**

A Non-Special Flood Hazard Area (NSFHA) is an area that is in a moderate- to low-risk flood zone (Zones B, C, D, and X Pre- and Post-FIRM).

However, it's important to note that structures within a NSFHA are still at risk. In fact, over 20 percent of all flood insurance claims come from areas outside of mapped high-risk flood zones. Get the facts before you decide that your property is not at risk.

## **Is there a special risk-rating procedure for coastal high hazard areas (V-zones)?**

Yes. When calculating the risk of a V-zone property, FEMA uses a formula that takes into account the ability of the building to withstand the impact of wave action.

## **What is the Coastal Barrier Resource System (CBRS)?**

The CBRS is a system of protected coastal areas that includes ocean-front land, the Great Lakes and Other Protected Areas (OPAs).

Coastal barriers serve as important buffers between coastal storms and inland areas, often protecting properties from serious flood damage. Also, coastal barriers provide a protective habitat for aquatic plants and animals.

The Coastal Barrier Resources Act (CBRA) of 1982 restricted development on the CBRS in an effort to protect the barrier system and prevent future flood damage. If you live in a CBRS area, you are eligible for federally regulated flood insurance only if your property was built before 1982 and your community participates in the NFIP.



## Risk Assessments

[\(back to top\)](#)

### **Why do I need flood insurance if I live on a hill?**

Floods can occur in any area to varying degrees. If you live on a hill or in an area that has never been flooded, your risk may be significantly reduced, but it is not eliminated.

Flooding can be caused by heavy rains, melting snow, inadequate drainage systems, failed protective devices such as levees and dams and tropical storms and hurricanes. Make an informed decision about the flood risks you face before deciding not to purchase flood insurance. Talk to your agent today. You may qualify for a Preferred Risk Policy (a lower-cost flood insurance policy).

### **My community has never been flooded. Why is my property in a moderate- to low-risk area?**

Everyone lives in an area with some flood risk. The fact that a flood hasn't occurred within recorded history does not mean one hasn't happened in the past or that one will not happen in the future.

It's important to note that flood history is only one element used in determining flood risk. More critical determinations are made by evaluating your community's rainfall and river flow data, topography, wind velocity, tidal surge, flood control measures, building development (existing and planned) and community maps.

## Where can I find more information on the maps that were used to determine my relative risk level?

FEMA publishes maps indicating a community's flood hazard areas and the degree of risk in those areas. Flood insurance maps usually are on file in a local repository in the community, such as the planning and zoning or engineering offices in the town hall or the county building.

In addition, you can order maps online or by writing, phoning or faxing a request to the FEMA [Flood Map Service Center](#) .

## Types of Flood Insurance

[\(back to top\)](#)

### How much flood insurance coverage is available?

Flood coverage limits for a standard flood policy are:

Coverage Type	Flood Coverage Limit
One to four-family structure	\$250,000
One to four-family home contents	\$100,000
Other residential structures	\$500,000
Other residential contents	\$100,000



Coverage Type	Flood Coverage Limit
Business structure	\$500,000
Business contents	\$500,000
Renter contents	\$100,000

### What is the Preferred Risk Policy (PRP)?

The [Preferred Risk Policy](#) offers multiple coverage combinations for both buildings and contents (or contents-only for renters) that are located in moderate- to low-risk areas (B, C, X, AR, and A99 Zones). Preferred Risk Policies are available for residential or non-residential buildings also located in these zones that meet eligibility requirements based on the building's entire flood loss history.

### What is covered in my basement?

Flood insurance covers your home's foundation elements and equipment that's necessary to support the structure (furnace, water heaters, circuit breakers, etc.).

It's important to note that some items in your basement are covered under building coverage (like a furnace, hot water heater and circuit breaker) and others are covered under contents coverage that must be purchased in addition to building coverage (a washer and dryer, a freezer and the food in it).

The NFIP encourages people to purchase both building and contents coverage. Flood insurance does not cover basement improvements, such as finished walls, floors, ceilings or personal belongings that may

be kept in a basement. For a complete list of what's covered, view the [Standard Flood Insurance Policy \(SFIP\) Forms](#) .

### **Does flood insurance cover flood damage caused by hurricanes, rivers or tidal waters?**

Yes, providing that, if confined to your property, the flood water covers at least two acres. A general condition of flood also exists if two properties are affected, one of which is yours.

### **Is flood damage from wind-driven rain covered?**

No. When rain enters through a wind-damaged window or door, or comes through a hole in a wall or roof, the NFIP considers the resulting puddles and damage to be windstorm-related, not flood-related.

Flood insurance covers overflow of inland or tidal waters and unusual and rapid accumulation or runoff of surface waters from any source. However, the flood must be 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 (at least one of which is yours). Although flood insurance specifically excludes wind and hail damage, most homeowners insurance provides this coverage.

### **What is Increased Cost of Compliance (ICC) coverage?**

If a flood damages your home or business, you may be required by law or ordinance to meet certain building compliancy requirements in your community to reduce future flood damage. To help with these costs, the NFIP includes Increased Cost of Compliance (ICC) coverage for all



eligible properties insured under the Standard Flood Insurance Policy.

You may file a claim for your ICC coverage in three instances:

- If your community determines that your home or business is damaged by a flood to the point that repairs will cost 50 percent or more of the building's pre-damage market value (a lower threshold can be adopted by law or ordinance). This is called substantial damage.
- If your community has a repetitive loss provision in its floodplain management ordinance and determines that your home or business was damaged by a flood two times in the past 10 years, where the cost of repairing the flood damage, on the average, equaled or exceeded 25 percent of its market value at the time of each flood. This is called repetitive damage. Additionally, there must have been flood insurance claim payments for each of the two flood losses.
- If you participate in a FEMA-sponsored grant program and meet eligibility requirements.

[Read more about ICC](#)

## Policy Costs and Terms

[\(back to top\)](#)

### How can I get flood insurance?

If you live in a community that participates in the NFIP, you are eligible to purchase flood insurance. Find out if your community is one

of more than 22,000 communities that have implemented floodplain management measures and participate in the NFIP. See a list of [participating NFIP communities](#) and learn more about NFIP in your community.

To buy a flood insurance policy, call your insurance agent or company or find an agent serving your area.

### **What will my flood insurance premium cost?**

It is essential that you speak with your insurance agent to determine exact costs.

### **How is my flood insurance premium calculated?**

A number of factors are considered when determining your flood insurance premium. These factors include: the amount and type of coverage being purchased, location and flood zone and the design and age of your structure. For homes in high-risk areas (e.g., Special Flood Hazard Areas or AE, VE Zones) built after the first Flood Insurance Rate Maps were drawn for that community, the elevation of the building in relation to the base flood elevation is also required. For more information, see [Understanding Costs](#).

### **Can I get a discount on my flood insurance premium?**

It's possible that you qualify for a discount based on your community's participation and status in the Community Rating System program. For more information, visit [CRS Ratings and their Classes](#).

### **How can I pay for my flood insurance?**



You can pay your insurance premium with a credit card (American Express, Diners Club, Discover Card, Master Card or Visa) or with cash, check or money order. Your premium may be paid through an escrow account established by your mortgage lender at your lender's discretion.

If your lender requires you to buy flood insurance, they must offer to also escrow flood insurance premium payments and fees as of January 1, 2016. Your payment for coverage is due to your agent with your application. For details, ask your insurance agent or lender.

### **Will there be a waiting period for my policy to take effect?**

Most likely. Typically, there's a 30-day waiting period from date of purchase before your policy goes into effect. Here are the only exceptions:

- If a building is located in a newly-designated Special Flood Hazard Area (SFHA), and flood insurance is being purchased within the 13-month period following a map revision.
- If you purchase flood insurance in connection with making, increasing, extending or renewing your mortgage loan.
- If an additional amount of insurance is selected as an option on the renewal bill.
- If a property is affected by flooding on burned federal land that is a result of, or is exacerbated by, post-wildfire conditions when the policy is purchased within 60 days of the fire containment date.

### **What is the policy term for NFIP insurance?**

One year.

**Does a deductible apply to my coverage?**

Separate deductibles apply to building and contents coverages. This means that if your building and contents are both damaged due to a flood event, both deductibles are applied.

For more information about deductibles, contact your insurance agent or company.

**How many structures (and their contents) may be insured on each policy?**

Only one building and its contents can be insured by each policy.

**Is there a 'grace period' after a policy has expired?**

All policies expire at 12:01 a.m. on the last day of the effective term, but you remain covered for 30 days after the expiration of the policy. Claims for losses that occur in this grace period will be honored, provided that the full renewal premium is paid by the end of the 30-day period.

Don't let your flood policy lapse. Doing so could cause you to lose any discounted rates you have been receiving. And you may not be in compliance with the terms of your mortgage agreement (if your lender requires flood insurance coverage).

**Will damage-preventing measures I've taken for my home be reimbursed by my Standard Flood Insurance Policy if a flood is imminent?**

Maybe. When your insured home is in imminent danger of being flooded, you may receive up to a \$1,000 reimbursement for your damage-preventing expenses. Things like renting storage space to protect your belongings, buying sandbags and lumber to make a



barricade and renting pumps are all things that qualify for reimbursement. No deductible is applied to this coverage.

## Hurricane Preparations

[\(back to top\)](#)

### What can I do to protect my home and family from a hurricane?

Besides insuring your property, there are things you can do to [prepare for a hurricane](#) to minimize potential loss to your home and ensure your family's safety.

- [Develop a Family Plan](#)
- [Create a Disaster Supply Kit](#)
- Have a Place to Go
- [Secure Your Home](#)
- [Make a Pet Plan](#)
- [Prepare for the Possibility of a Flood](#)
- Make sure any photos or videos of your important possessions are in a safe place. These documents will help you file an accurate and comprehensive flood insurance claim.
- Store important documents and irreplaceable personal objects (such as photographs) where they won't get damaged. If major flooding is expected in your area, consider putting them in a storage facility.

Remember to talk to your insurance agent if you have questions or would like additional information.

### **Is my community at risk for hurricanes?**

Nearly every year since 1851, at least one hurricane has reached the United States. On average, there are six hurricanes in a season. As all hurricanes weaken to tropical storms and move inland, the threat of torrential rains over large areas intensifies the risk of flooding for inland communities and states. Flooding from hurricanes can occur hundreds of miles from the coast placing communities that would not normally be affected by the strongest hurricane winds in great danger. Although any coastal area is at risk, certain cities are particularly vulnerable and may have incurred losses even higher than those incurred when Hurricane Katrina struck New Orleans.

### **Has a disaster been declared for my area?**

Check the [FEMA disaster declarations](#) page for the latest information.

### **I don't have flood insurance, but doesn't my homeowners insurance cover this?**

Most homeowners insurance does NOT cover damage or losses from flooding. Some damage to your property may have been caused by something other than flooding. Look at your policy and see your homeowners insurance agent for more information about what types of damage are covered by your policy.

### **How do I file a flood insurance claim?**



Read the steps on [how to file a claim](#). For in-depth answers regarding claims and the flood insurance claims process, please read the [Flood Insurance Claims Handbook](#) .

### **How can I tell what caused the damage to my property?**

Flooding is defined as rising waters. Damage caused by falling water and wind is not considered flood damage. Talk to your flood insurance agent and/or your homeowners insurance company for more information about what is covered under your policy. Use the [Flood Insurance Claims Handbook](#) as a reference.

### **What is Increased Cost of Compliance (ICC) Coverage?**

If a flood damages your home or business, you may be required by law or ordinance to meet certain building compliancy requirements in your community to reduce future flood damage. To help with these costs, the National Flood Insurance Program includes Increased Cost of Compliance (ICC) coverage for all eligible properties insured under the Standard Flood Insurance Policy. You may file a claim for your Increased Cost of Compliance coverage (ICC) in three instances:

- If your community determines that your home or business is damaged by a flood to the point that repairs will cost 50 percent or more of the building's pre-damage market value (a lower threshold can be adopted by law or ordinance). This is called substantial damage.
- If your community has a repetitive loss provision in its floodplain management ordinance and determines that your home or business was damaged by a flood two times in the past 10 years, and the cost of repairing the flood damage, on average, equaled or exceeded 25 percent of its market value at the time of each flood. This is called repetitive damage. Additionally, there must have

been flood insurance claim payments for each of the two flood losses.

- If you participate in a FEMA-sponsored grant program and meet eligibility requirements.

[Read more about ICC](#) .

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- **Return to top**

---

- **About Us**

---

- **FAQs**

---

- **Resources**

---

- **Glossary**

---

- **Need Help?**

---

- **Contact Us**

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FloodSmart.gov is the official website of the National Flood Insurance Program (NFIP).





## **FEMA | National Flood Insurance Program**

500 C St SW, Washington, D.C. 20472

Disaster Assistance: (800) 621-FEMA

[floodsmart@fema.dhs.gov](mailto:floodsmart@fema.dhs.gov)

Official website of the Department of Homeland Security

Still Need Help?

Partner Sites

[FEMA.gov](https://www.fema.gov)

[Ready.gov](https://www.ready.gov)

[DisasterAssistance.gov](https://www.disasterassistance.gov)