

# Know Your Flood Hazard

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Many homeowners are not aware of their flood risk. Check the sites below to see if you are in a special hazard flood area (a “flood zone”) and to find more information on your particular flood risk.

**Did you know: In the special flood hazard area (a “flood zone”), there is at least a 1 in 4 chance of flooding during a 30-year mortgage?**

**Frequently Asked Questions** (from [www.floodsmart.gov](http://www.floodsmart.gov)):

## **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.

## **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.

## **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.

## **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 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 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.

### **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.

[Click here to learn about flood maps](#)

[Click here to see FEMA's FAQ's about flood insurance](#)

[Click here to find your flood zone and base flood elevation \(BFE\)](#)

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For inquiries about the National Flood Insurance Program write:

**Federal Emergency Management Agency**

**Federal Insurance Administration**

**500 C. Street, S. W.**

**Washington, DC 20472**

Or visit: <https://www.floodsmart.gov/>