

Idaho Flooding Highlights the Need for Insurance

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BOISE, Idaho – The ongoing flooding in Idaho has underscored the need for insurance to protect homes and property. Since the beginning of the year, the number of flood insurance policies throughout the state has increased by 13.3 percent to a total of 6,804.

“Flooding has produced some of the worst disasters in Idaho with significant events occurring regularly throughout the history of our state,” said Idaho Office of Emergency Management Deputy Chief Brad Richy. “Because there is a 30-day waiting period for flood insurance to take effect after signing up, we encourage Idahoans to look into getting coverage as soon as possible.”

Homeowner insurance policies do not normally cover flood damage. That is why the National Flood Insurance Program (NFIP) offers federally backed insurance to property owners and renters in communities throughout Idaho that participate in the program. Those participating communities have agreed to adopt and enforce floodplain ordinances that meet or exceed FEMA minimum building requirements in the Special Flood Hazard Areas (SFHA), or high risk zones, to reduce the risk of flooding. Flood insurance is available anywhere in a participating community regardless of the flood zone.

Purchasing flood insurance is always a smart decision, even for those not in high risk zones. More than 25 percent of claims paid are from areas at medium or low risk of flooding. In fact, of the 824 new policies in Idaho, just 52 are in Special Flood Hazard Areas. Overflowing rivers, flash flooding and ice and debris jams are the three main causes of flooding in the state.

“Just five inches of water in a home can cause \$11,000 in damage,” said Maureen O’Shea, Idaho’s NFIP coordinator. “Flood insurance can be a low-cost investment.”



Residential structures can be insured against flood damage for up to \$250,000 and commercial/non-residential buildings insured for up to \$500,000. Policies can be written to include contents coverage up to \$100,000 for homes and \$500,000 for business owners. Renters can insure their personal property for up to \$100,000. The average homeowner's premium for flood insurance is less than \$720 a year.

FEMA administers the NFIP, but claims are paid regardless of whether a disaster is declared. Policies are sold through private insurance agents throughout Idaho.

If your community does not participate in the NFIP, you can make a request for it to do so through your mayor, city council or county commissioner's office.

For more information on NFIP, go to www.fema.gov/national-flood-insurance-program. For a referral to an NFIP agent in Idaho, contact the NFIP call center at **800-427-4661**.

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The Idaho Office of Emergency Management is a Division of the Idaho Military Division. The services we provide are to facilitate emergency management in Idaho, and to assist neighboring states. The men and women of this Division are dedicated to their mission of protecting the lives and property of the people of Idaho, as well as preserving the environmental and the economic health of Idaho.

FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.

