

# Act Now to Protect Your Property with National Flood Insurance Program

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**AUSTIN, Texas** – Many Central Texas residents and business owners whose properties were damaged in the July storms and flooding may have believed their homeowner's insurance covered flood damage.

Homeowner's policies can cover damage from fires, tornadoes, hail and wind. But most policies do not cover damage sustained in a flood.

Flooding in Texas is not uncommon. Yet just **7%** of homeowners in the state have flood insurance through the federal government, which runs the biggest flood insurance program in the country.

There are more than **170,000** residential structures in **Burnet, Guadalupe, Kerr, Kimble, McCulloch, Menard, San Saba, Tom Green, Travis and Williamson** counties. More than 90% of the homes in these counties are not insured by the FEMA-managed National Flood Insurance Program.

Communities in Texas are eligible to participate in the National Flood Insurance Program, and policy holders are eligible for federal assistance after a disaster like the **July 2-18** flooding in Central Texas.

Flood damage can happen anywhere, to anyone, and often to the surprise of homeowners, renters and business owners who thought their properties were covered for flood damage.

Flood insurance is a separate policy that can cover buildings, the contents of a building, or both. So, it is important to protect your most valuable assets — your home, your business, your possessions. Coverage under the National Flood Insurance Program is available regardless of whether your state received a federal disaster declaration. It is available to homeowners, renters and businesses for residential and commercial buildings.



One inch of floodwater can cause up to \$25,000 in damage to a house. Flood insurance gives you financial protection and peace of mind. Whether it's a major flood event or a few inches of water in your home, flood insurance helps you protect the life you've built.

Whether you're buying a new policy or renewing an existing policy, call your insurance company or your local independent agent, who can write a policy with the National Flood Insurance Program. There is a 30-day waiting period before new policies go into effect, so don't wait.

The National Flood Insurance Program partners with more than 50 private insurance companies and NFIP Direct to sell and service flood insurance policies.

To find a list of flood insurance writers in Texas, visit [www.floodsmart.gov/flood-insurance-provider?](http://www.floodsmart.gov/flood-insurance-provider?) For information about NFIP, to find out if you live in a participating community, and what's covered by NFIP policies, contact your private insurance provider or visit [www.floodsmart.gov/get-insured/buy-a-policy](http://www.floodsmart.gov/get-insured/buy-a-policy).

For the latest information about the Texas recovery, visit [fema.gov/disaster/4879](http://fema.gov/disaster/4879). Follow FEMA Region 6 on social media at [x.com/FEMARegion6](https://x.com/FEMARegion6) and at [facebook.com/FEMARegion6](https://facebook.com/FEMARegion6)

