



FEMA

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Frequently Asked Questions

What Louisiana Survivors Need to Know about the National Flood Insurance Program (NFIP)

Floods are the most common and costly natural disasters in the United States, as Louisiana residents know well. While there are currently more than 455,000 NFIP policies in force in the state, many people still do not buy insurance against flooding.

Louisiana residents in high-risk flood areas (called Special Flood Hazard Areas) are required to buy and keep flood insurance for as long as they have a mortgage from a federally regulated lender, but everyone is encouraged to get flood insurance.

Here are some important questions and answers to keep in mind about:

FLOOD INSURANCE

What is the National Flood Insurance Program?

The National Flood Insurance Program (NFIP) is a Federal program created by Congress to mitigate future flood losses nationwide through sound, community-enforced building and zoning ordinances and to provide access to affordable, federally backed flood insurance protection for property owners.

When should I buy a policy?

FEMA urges you to buy flood insurance before a flood event occurs. NFIP cannot pay a claim if you don't have a policy in effect when damage occurs. An insurance policy takes 30 days to be effective after you buy it.

If your home, apartment or business was flooded in the recent disaster and you did not have flood insurance, you cannot get coverage for this event. You can get coverage against future flooding. This new insurance will not cover past flood-related damage.

Will my homeowner's insurance pay for my flood damage?

Flood damage is not typically covered by a homeowner's insurance policy; you should check with your agent or company to get flood policy and coverage details.

My community has never been flooded, so why do I need flood insurance?

Almost 25 percent of flood-insurance claims come from low-to-moderate risk areas and receive one-third of all federal disaster assistance for flooding. Flooding can occur almost anywhere. It occurs in moderate-to-low risk areas as well as in high-risk areas. Even if you live in a low-to-moderate risk area, you are encouraged to get and keep coverage.

I am not in a flood hazard area, but I'd like to purchase flood insurance. Is this possible?

Yes. This applies as long as your community participates in the NFIP. You are eligible to purchase a flood policy with the same coverage you would receive if you lived in a high-risk area. A Preferred Risk Policy (a lower cost flood insurance policy) provides both building and contents coverage for properties in moderate to low risk areas for one low price.

My community does not participate in the NFIP, so what can I do to get insurance? Is there any action I can take?

You may be able to purchase private flood insurance. Speak with an independent insurance agent. For community inclusion in the NFIP, contact the proper authorities in your community, i.e. the parish president, mayor, emergency manager, floodplain manager, etc. The proper community officials should contact the Louisiana NFIP State Coordinator for guidance.

Can I drop my flood insurance if it is no longer required by my mortgage lender?

Flooding occurs in moderate-to-low risk areas as well as in high-risk areas. Even though flood insurance isn't federally required (except for those who have a mortgage from a federally regulated lender), anyone can be vulnerable to floods. In fact, people outside of mapped high-risk flood areas file 25 percent of all NFIP flood insurance claims and receive one-third of federal disaster assistance for flooding. Know the facts before you decide that your property is not at risk.

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

Yes. If you live in a community that participates in the NFIP and you are a renter, you can get flood insurance to cover the contents of your home or business at a rented location.

FLOOD DAMAGE

Should I still register with FEMA even if I have flood insurance and flood damage?

Yes. You may be eligible for several other programs or types of assistance that are not covered by flood insurance.

Do I need a permit to repair my home after flood damage?

Permits are typically required for all types of construction repairs to a dwelling. You should contact your local permitting authority prior to repairing any flood damage to your property. Local and state officials are responsible for administering floodplain management programs.

Is flood damage from wind-driven rain covered by flood insurance?

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.

Do I have to use my flood insurance claim money to make the repairs it was allowed for?

Yes. If the NFIP claim money was not used to make the intended repairs, a new claim will not be paid in the event of future flooding. Keep all receipts. FEMA has the right to conduct audits of any repair work done.

FLOOD MAPS

What are flood maps?

The primary feature of flood maps are flood zones, which are geographic areas that FEMA has defined according to varying levels of flood risk and type of flooding.

Will a flood disaster immediately change my flood risk and flood zone?

No. The NFIP risk maps in effect at the time of this event remain in effect until new risk maps are developed and adopted.

What is the definition of a Flood Insurance Rate/Risk Map (FIRM)?

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. For a truly accurate determination, contact your insurance agent or company, or your community floodplain manager.

Where can I find flood maps?

The FEMA flood Map Service Center (MSC) is the source for flood-hazard information produced in support of NFIP. Use the MSC to find your official flood map, access a range of other flood hazard products and access tools to better understand your flood risk. Get the information online for your parish at <https://msc.fema.gov/portal> and enter your address. Louisiana State University AgCenter's flood maps portal displays flood insurance rate maps that are used in NFIP.

FLOOD RISK

How frequently will my flood risk change?

Flood risk maps are updated due to changes in geography, construction and mitigation activities, and meteorological events. Your official flood risk of record is designated on the current effective NFIP risk maps.

Where can I get more information on flood risk and flood insurance?

Visit www.FloodSmart.gov and enter your address. The website has a wealth of information on the risks and costs of flooding, and the benefits of insurance. It will also help you locate an agent. You can also call NFIP helpdesk at 800-427-4661.