Purchase Flood Insurance to Protect What You've Built

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BOTHELL, Wash. – If you do not carry National Flood Insurance Program (NFIP) insurance, now is the time to buy it. Wildfire season is slowing down, and once the fires are out, people and communities are at risk for another threat, flooding. Wildfires leave the ground charred and unable to absorb water. This creates a flash flooding potential for years to come, even in areas that rarely experienced flooding in the past. Sometimes these flash floods can pick up ash and large debris, turning into mudflows that are highly destructive.

Unlike many causes of damage, flooding and mudflows are generally not covered by a homeowners' policy. An uninsured flood loss can eat into your life's savings. Floods are the most common and expensive natural disaster in the U.S. Just an inch of water in an average-sized home can cause $25,000 in damage. A NFIP policy protects against such losses and can ensure that a flood doesn't bring financial ruin.

Flood insurance is easy to get, the only requirement is that you live in an NFIP participating community. These include cities, counties and other jurisdictions that manage development. You don't need to live in a floodplain to purchase a policy. If you live outside a floodplain, insurance will likely cost less than for those living in a higher risk area.

Buyers should be aware of the 30-day waiting period for an NFIP policy to go into effect. It is important to purchase a policy now to protect your property against the continuing threat of flooding. You can usually purchase flood insurance from your current agent. If that isn't possible, NFIP representatives can help you find one.

As with any insurance, be sure to talk with your agent about the specifics of your policy. Find out more about your risk and flood insurance at www.floodsmart.gov. To purchase flood insurance or find an agent, call 1-800-427-4661.

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