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An official site of the
National Flood Insurance Program

Why We Map Flood Risks

A Guide to Floodplain Management & Flood Insurance

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During a 30-year mortgage, property owners located in high-risk flood zones have a 26% chance of experiencing flood damage, compared to a 9% chance* of experiencing a structural fire.

Homeowners insurance does not cover flood damage.



FEMA

* Probability based on yearly reported structural fire data from the National Fire Protection Association.

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WHAT IS THE NATIONAL FLOOD INSURANCE PROGRAM?

Congress created the National Flood Insurance Program (NFIP) in 1968 as an alternative to taxpayer-funded disaster relief for flood victims. Administered by the Department of Homeland Security, Federal Emergency Management Agency (FEMA), the NFIP enables property owners and renters in participating communities to purchase flood insurance as a financial protection against flood losses. In exchange, States and communities adopt floodplain management regulations designed to reduce flood risks and future flood damage.



FREQUENTLY ASKED QUESTIONS

WHO CAN PURCHASE FLOOD INSURANCE?

NFIP flood insurance is available to homeowners, business owners, condominium owners and associations, as well as tenants of eligible buildings located in NFIP participating communities.

WHERE CAN I PURCHASE FLOOD INSURANCE?

Any licensed casualty insurance agent in your State can sell you an NFIP policy. Call 1-888-225-5356 for more information.

WHAT SHOULD I DO NOW?

Every property is at some risk of flooding, even properties that are not located near a known flooding source such as a river, ocean, or lake. To find out more about your flood risk, visit www.floodsmart.gov. For a more detailed analysis of your risk, use FEMA's National Flood Hazard Layer (NFHL), which is a tool that provides FEMA flood hazard data that can be "layered" over such software applications as Google Earth™. For detailed instructions on using the NFHL in Google Earth visit www.fema.gov/library/viewRecord.do?id=3289.

As a property owner or renter, you should learn the flood risk for your residence or building by reviewing the NFIP flood map for your community. Copies of the flood map are available in either draft (preliminary) or final (effective) form at the Community Map Repository, which is usually maintained by your local floodplain administrator at the planning and zoning office.

WHY SHOULD I PURCHASE FLOOD INSURANCE?

Homeowners or rental insurance does not cover flood damages and floods may occur even in areas designated as moderate or minimal risk. Approximately 25 percent of all flood insurance claims occur in these areas. FEMA encourages you to maintain flood insurance coverage, even if you are not required to do so by law. You may be eligible to pay much less for flood insurance coverage if the property is located in an area designated as moderate- or minimal-risk. For more information, including pricing options, contact your insurance agent.

UNDERSTANDING FLOODING

When flooding occurs, one question is always in the forefront: why did it flood? Unfortunately, there is not one simple answer.

Four different types of floodplains (valley, major river, shallow, coastal), each with its own characteristics, are illustrated in the first four diagrams below. The last diagram (ponding/overland) illustrates the type of flooding caused by intense rainfall where no identifiable floodplain exists.

SOME FACTORS THAT AGGRAVATE FLOODING INCLUDE:

- Changes to developed and undeveloped land
- Changes to rivers or streams
- Erosion
- Poor channel maintenance

Through wise floodplain management, communities can protect their citizens against much of the devastating financial loss and emotional toll caused by flood disasters. Residents and business owners are encouraged to purchase and maintain flood insurance policies and to consider flood-proofing or taking other protective measures to address flood risks to their own properties.

TYPES OF FLOODPLAINS



The ground in this type of area is more "defined," with creek valleys. Flooding can be very deep and usually extends for a few days.



The floodplain along major rivers can be large, deep, and swift, and flooding conditions may last a week or more.



Shallow floodplains affect thousands of residences and businesses. When the channel capacity is exceeded, flooding begins. This flooding usually lasts hours, rather than days.



Coastal flooding occurs when storm events coincide with unusually high tides or a hurricane surge floods low-lying areas. High water levels are usually accompanied by waves capable of causing significant structural damage.



This type of flooding is not restricted to any one area of the U.S. or to any one area of a community. It can occur almost ANYWHERE. When intense local rainfall exceeds storm sewer or roadside ditch capacity, the water can "pond" in the streets deep enough to flood residences that are not even near a creek or bayou. The water will seek a path to the channel by flowing overland (sheet flood).