

# True or False: Setting the Record Straight on Flood Insurance

---

**Release Date:** feb 22, 2024

Since 1996, flooding has affected 99% of U.S. counties, bringing significant damage and financial costs to homeowners and businesses.

True or False: I only need flood insurance if I am in a high-risk flood area.

False: Flooding can happen anywhere it rains or snows. On average, 40% of National Flood Insurance Program (NFIP) flood insurance claims occur outside the high-risk flood areas.

That's why it's important to protect the life you've built with flood insurance, even if you live in an area with a low-to-moderate flooding risk.

Know your flood risk. Look up your address in the [WV Flood Tool \(mapwv.gov\)](https://mapwv.gov) to learn if you live, work, or travel in areas that are prone to flooding.

True or False: My homeowners policy will cover my house if it floods.

False: Unfortunately, many property owners do not find out until it's too late that their homeowners insurance policies do not cover flooding.

The National Flood Insurance Policy offers a separate policy that protects your single most important financial asset—your home or business.

True or False: If I have received FEMA disaster assistance in the past, I must have flood insurance to be eligible for FEMA Assistance.

True: If you live in a high-risk flood area and have received federal disaster assistance in the past – including grants from the Federal Emergency Management Agency (FEMA) or low-interest disaster loans from the U.S. Small Business Administration (SBA) – you must maintain flood insurance in order to be considered for any future federal disaster aid.



**FEMA**

True or False: If I have never received FEMA disaster assistance, I must have flood insurance to be eligible for FEMA assistance.

False: If you live in a high-risk flood area and have never received federal disaster assistance before— including grants from the Federal Emergency Management Agency (FEMA) or low-interest disaster loans from the U.S. Small Business Administration (SBA) – you do not have to have flood insurance in order to be considered for disaster aid at this time.

True or False: If you have flood insurance, you won't be eligible for FEMA Individual Assistance.

False: When there is an official presidential disaster declaration, flood insurance policyholders are encouraged to apply for FEMA disaster assistance in addition to their flood insurance claim.

FEMA disaster assistance may help with uncovered expenses like temporary housing assistance or other needs.

True or False: I have to go through FEMA to get flood insurance.

False: Whether you're buying a new policy or renewing an existing policy, you can buy flood insurance by calling your insurance company or calling your local independent agent, who can write flood insurance directly with the NFIP.

If you don't have an insurance company or if your insurance agent does not sell flood insurance, use the NFIP insurance provider locator to find a provider near you.

FEMA's National Flood Insurance Program partners with more than 50 private insurance companies to provide flood insurance policies.

Use the [NFIP Insurance Provider Locator](#) to find a provider near you.

For more information on West Virginia's disaster recovery, visit [emd.wv.gov](https://emd.wv.gov), [West Virginia Emergency Management Division Facebook page](#), [www.fema.gov/disaster/4756](https://www.fema.gov/disaster/4756) and [www.facebook.com/FEMA](https://www.facebook.com/FEMA).

