

What Vermonters Need to Know About the National Flood Insurance Program

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Vermont's recent storms show just how much damage flooding can cause. Insuring your home or business with a policy from the National Flood Insurance Program can help you prepare for – and recover from – the next flood.

What is the National Flood Insurance Program?

The National Flood Insurance Program helps people in areas at high risk of flooding get insured. Managed by FEMA and delivered by a network of more than 50 insurance companies, the NFIP provides flood insurance to property owners, renters and businesses to help them recover faster when floodwaters recede.

For Renters, Homeowners and Businesses

NFIP policies are available to renters, homeowners and businesses in areas that participate in the program. Communities that participate in the NFIP follow a plan to mitigate flood damage, which may include requiring builders to install certain protective measures or limit development in the areas most prone to flooding. To see if your community is covered, call the NFIP Referral Call Center at 800-427-4661 or visit [FloodReady.Vermont.gov/Find_Funding/Flood_Insurance](https://www.floodready.vermont.gov/Find_Funding/Flood_Insurance).

Why do I need flood insurance?

Even if you don't live in a "high risk" area, your home can still flood – more than 20 percent of NFIP claims come from outside the areas of highest risk. Just one inch of floodwater can cause up to \$25,000 in damage. FEMA assistance will make your home safe after a flood, but it can't cover all damage. The largest source of post-disaster recovery funds is insurance.

Homeowners' Insurance is Not Flood Insurance



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Most homeowners' and renters' insurance policies don't cover flood damage. If your policy doesn't specifically include flooding, you'll need separate flood insurance to get covered.

My home just flooded. Can I get insurance?

It doesn't matter how many times your home, apartment or business has flooded. If your community participates in the NFIP, you are eligible for flood insurance.

If you have insurance, file a claim as soon as possible. Call your agent, take pictures of your damage, and keep receipts for all repairs. For more information, visit www.FloodSmart.gov/How-Do-I-Start-My-Flood-Claim.

While getting insurance now won't cover damage that's already occurred, it can protect you from future storms. You can purchase flood insurance at any time. Most policies have a 30-day waiting period after you've paid the premium before the policy is effective.

If you have flood damage, FEMA may be able to help. If you are insured, you don't have to wait for your claim to process. To apply, visit DisasterAssistance.gov, download the [FEMA App](#) or call the helpline at 800-621-3362. If you use a relay service such as video relay service (VRS), captioned telephone service or others, give FEMA your number for that service when you apply.

For in-person help, visit a Disaster Recovery Center, where FEMA specialists can help with applications, answer questions and provide referrals to resources. To find a center near you, visit fema.gov/drc.

FEMA is committed to ensuring disaster assistance is accomplished equitably, without discrimination on the grounds of race, color, religion, nationality, sex, age, disability, English proficiency or economic status. Any disaster survivor or member of the public may contact the FEMA Civil Rights Office if they feel that they are the victim of discrimination. FEMA's Civil Rights Office can be contacted toll-free at 833-285-7448. Multilingual operators are available.

