

Flood Insurance a Valuable Resource for Texans

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AUSTIN -- Your house has never flooded. You have a homeowner's insurance policy. You're thinking: "I'm covered."

Maybe not.

Many Texas residents may believe they don't need to buy flood insurance. They don't live in a high-risk flood zone. But flooding can happen anywhere, often to the surprise of residents who thought they were covered for disaster. When flooding happens, the damage is not covered by most homeowners' insurance policies. One inch of floodwater can cause more than \$25,000 of damage in a home.

Before a community is eligible for federal disaster assistance, it must be designated a federal disaster area. This happens in less than 50 percent of flooding incidents. The main form of federal assistance after a federally declared disaster is a loan that must be repaid with interest.

Property owners can protect themselves from financial losses by having a flood insurance policy through the National Flood Insurance Program (NFIP). Flood insurance coverage is available regardless of federal disaster declarations. Insurance for contents is also available to homeowners and renters. There is a 30-day waiting period before new policies go into effect, an important consideration during hurricane season.

Statewide, 653,309 policyholders in Texas hold \$197 billion in coverage but many people have no flood coverage. Residents can purchase a flood insurance policy if their community participates in the NFIP, no matter their flood risk. Even in areas that are not flood-prone, insurance is a good idea. People outside of high-risk areas file more than 25 percent of NFIP claims.

Coverage is available for residential and commercial buildings and contents:



- Up to \$250,000 in building coverage and up to \$100,000 in contents coverage for single-to-four family residential structures.
- Up to \$500,000 in building coverage and up to \$100,000 in contents coverage for five-or-more family residential structures.
- Up to \$500,000 in building coverage and up to \$500,000 in contents coverage for businesses.

How to buy:

Contact your insurance company or agent. If you need help finding a provider, go to [FloodSmart.gov/flood-insurance-provider](https://www.floodsmart.gov/flood-insurance-provider) or call the NFIP at **877-336-2627**. In addition to the NFIP, flood insurance is also available from some private insurance providers. For an agent referral, call 800-427-4661 or visit [FloodSmart.gov](https://www.floodsmart.gov).

For more information about Texas disaster recovery, visit [fema.gov/disaster/4781](https://www.fema.gov/disaster/4781). Follow FEMA Region 6 on social media at x.com/FEMARegion6 and on Facebook at facebook.com/FEMARegion6/.



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