

Answers to Tough Questions

Talking Points for Community Officials

Working with media, local and State officials, and property owners, you need to be armed with answers to a variety of questions before and after a flood. The following frequently asked questions address the tough issues that are often asked, with preapproved responses to assist with your outreach efforts.

Before a Flood

“Since I don’t live in a flood zone, I don’t need flood insurance, right?”

Wrong. Everyone is at risk for flooding. Floods can happen anywhere, at any time. Residents who live in and outside of a high-risk area, also known as Special Flood Hazard Areas (SFHAs), should know their risk and consider protection. More than 20 percent of all flood claims are filed by people outside of mapped high-risk areas.

If you live outside of a high-risk area, you might be eligible for the low-cost Preferred Risk Policy (PRP), which includes coverage for your building and its contents.

“I have flood insurance, but after a recent flood, my personal belongings weren’t covered. Why?”

Flood insurance is available for building only, contents only, and building and contents. A standard flood policy for a building will cover structural, furnace, water heater, and air-conditioner damage; flood debris cleanup; and floor surface damage, such as to carpeting and tile.

However, unless you also purchase contents coverage, items such as furniture, collectibles, clothing, jewelry, and artwork will not be covered. You should talk to your insurance agent to make sure your flood policy adequately protects your home and belongings in the event of a flood.

“Why should I purchase a flood insurance policy if the Federal Emergency Management Agency (FEMA) makes disaster assistance available after a flood?”

Disaster assistance is only available if the President declares a Federal disaster. If you qualify for disaster assistance funds, it will most likely be a loan that must be repaid, with interest. Flood insurance claims are paid even if a disaster is not declared by the President. A flood insurance policy is also more cost-effective than relying on disaster assistance. The average cost of a residential policy in 2014 was \$630 annually.

“Why can’t I get flood insurance if I live in a Special Flood Hazard Area (SFHA)?”

You can and should get flood insurance if you live in an SFHA. These areas are considered at high risk for flooding, and the National Flood Insurance Program (NFIP) encourages every homeowner, renter, and business owner whose building is in an SFHA to invest in flood insurance protection. Flood coverage also is available to anyone who lives in one of more than 21,800 NFIP-participating communities across the country (to find out if you live in an NFIP-participating community, visit fema.gov/national-flood-insurance-program/national-flood-insurance-program-community-status-book).

You can call your insurance agent for more information, or visit FloodSmart.gov to find an agent in your area.





“Am I eligible for flood insurance if I live in a condo or apartment?”

Most people who live in NFIP-participating communities, including renters and condominium unit owners, are eligible to purchase a flood insurance policy. Generally, condominium unit owners and renters purchase coverage for their contents of up to \$100,000 per policyholder in a residential building. Condominium unit owners may purchase building coverage of up to \$250,000 per unit. Coverage may not exceed \$250,000 per unit when combined with other coverage, including coverage purchased by an association under a Residential Condominium Building Association Policy.

“Where can I get a flood insurance policy if my agent doesn’t sell it?”

Flood insurance is sold and serviced by about 85 private insurance companies in more than 22,000 communities nationwide. The Federal Government sets the terms and rates.

Claims payments are funded by flood insurance premiums. To purchase a policy, first call your insurance agent. To find an agent in your area, visit [FloodSmart.gov](https://www.floodsmart.gov) or call **1-800-427-2419**.

“Why do I need flood insurance when my home is on a hill?”

Floods can occur in any area, although to varying degrees. If you live on a hill or in an area that has never been flooded, your risk may be significantly reduced, but it is not eliminated. Homes on hills can and do flood from fast-moving water due to sudden and heavy rains and can also be damaged by mudflow, which is covered by flood insurance.

You should make an informed decision about the flood risks you face before deciding not to purchase flood insurance. Talk to your agent for additional details—you may qualify for the low-cost Preferred Risk Policy (PRP).

“Why do I need flood insurance when my home is not on the coast or near a river?”

Some of the most damaging and costly floods occur hundreds of miles from coasts and riverbanks. Slow-moving tropical systems, urban runoff, and flash flooding can occur in communities across the country. You need to be aware of these flood risks and financially prepare by purchasing flood insurance for your home or business.

“Why does the flood map say I’m in a high-risk area when my home is built on high ground?”


Flood Insurance Rate Maps (FIRMs) cannot reflect every variation in the physical geography of an area. Therefore, a FIRM occasionally will show a property as being in a high-risk SFHA, even though the building may be above the Base Flood Elevation (BFE).

However, there is a mechanism for resolving such a situation. A property owner can submit property and elevation materials in support of a request for a Letter of Map Amendment (LOMA) to remove the property from the SFHA. This process involves the property owner and FEMA. If the property is removed from the high-risk area, it is still at risk for flooding; however, flood insurance is now less expensive.

For detailed information regarding the LOMA process, call **1-877-FEMA-MAP (1-877-336-2627)** toll-free.

“I’ve been approached by a company that says for a fee, my property can be remapped outside the Special Flood Hazard Area. How does this work?”

Property owners who have reason to believe their flood zone designation is in error should work with their lender or FEMA to try to have their property or structure officially removed from the high-risk area. To remove a structure from an SFHA if it is at or above the Base Flood Elevation, property owners can apply for a LOMA. An application and step-by-step instructions can be found at [fema.gov/national-flood-insurance-program-flood-hazard-mapping/mt-ez-form-instructions](https://www.fema.gov/national-flood-insurance-program-flood-hazard-mapping/mt-ez-form-instructions).



There is no fee for FEMA to review a request; however, the requester is responsible for any costs involved in collecting the supporting data necessary to submit an application.

To remove a structure from an SFHA, property owners can apply for a Letter of Map Revision-Fill (LOMR-F) if the property has been elevated by fill and is at or above the Base Flood Elevation. An application and step-by-step instructions can be found at [fema.gov/national-flood-insurance-program-flood-hazard-mapping/mt-1-application-forms-instructions](https://www.fema.gov/national-flood-insurance-program-flood-hazard-mapping/mt-1-application-forms-instructions). FEMA does charge a fee for the engineering review of a structure.

After a Flood

“Why did my insurance agent tell me I didn’t need flood insurance and my home just flooded?”

Property owners who live in a Special Flood Hazard Area (SFHA) are at high risk for flooding and are strongly encouraged to purchase a flood policy. Property owners are required by law to purchase flood insurance if they have a loan from a federally regulated or insured lender and their structure is located in these high-risk areas.

Those with properties in moderate- to low-risk areas need to understand that floodwaters do not stop at a line on a flood map. More than 20 percent of all flood insurance claims come from moderate- to low-risk areas.

You can take control of your financial security. If your agent doesn’t tell you about your flood insurance options, ask him or her to explain your flood risks and how the coverage works. You can also visit [FloodSmart.gov](https://www.floodsmart.gov) to learn more about your flood risk.

“Will my flood insurance policy cover debris removal?”

Yes. Debris removal is covered under building property flood insurance coverage subject to the terms and conditions of the Standard Flood Insurance Policy (SFIP).

“Why does the NFIP provide flood coverage to repetitive loss properties?”

FEMA is working to address repetitive loss properties (properties with two or more \$1,000 flood insurance claims within a 10-year period). The NFIP works with states and local governments to mitigate these properties through elevation, relocation, floodproofing, local flood control, and acquisition or demolition.

“Will policyholders in non-coastal states be paying more for flood insurance to support losses along the coast?”

Premiums are based on risk, not location. Policyholders with similar flood risk pay a similar rate regardless of where they live. For example, all properties shown in Zone AE on a FIRM are rated using the same table. The total premium will vary based on elevation and the amount of coverage selected. Likewise, all properties shown in Zone X on a FIRM pay similar, lower rates for the moderate- to low-risk flood area. The NFIP does not increase premiums to make up for past losses. Premiums are set in order to pay for future expected losses.

It is important to remember that flooding is a risk across the country. Every region of the United States has suffered historical flooding and is just as susceptible to future flood damage.

“Does the NFIP encourage development in coastal areas that are particularly susceptible to hurricane-induced flooding?”

Many factors, including community-development pressures and the desirability of beachfront property, contribute to development in coastal areas.

Although the NFIP doesn’t encourage development, the program does offer flood insurance protection for property owners in these areas if that community adopts and rigorously enforces floodplain management regulations. The NFIP’s stringent building requirements save the country more than \$1.1 billion every year in losses from flood damage.