

How the National Flood Insurance Program Can Help Vermonters

October 16, 2024

Vermont's recent storms in July 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 (NFIP) helps property owners, renters and businessowners at risk of flooding get flood insurance. Managed by FEMA and accessible by most insurance agents who represent either a network of more than 50 insurance companies or the NFIP Direct, the NFIP provides flood insurance to help them recover faster after a flooding event. Flood insurance provides coverage for damages to your home or business due to flooding.

For Renters, Homeowners and Businesses

NFIP policies are available to renters, homeowners and businesses in communities that participate in the National Flood Insurance 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.

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 funds from Individual & Household Assistance grants will make your home safe after a flood, but it can't cover all damage. The best source of post-disaster recovery funds is a flood insurance policy.

Homeowners' Insurance is Not Flood Insurance

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. NFIP policy covers

direct physical losses to your structure and belongings through two types of coverage: building coverage and contents coverage.

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.

How do I apply for FEMA disaster assistance?

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. Vermonters affected by both July 2024 severe weather events have until **November 25, 2024**, to apply for FEMA individual assistance. There are four ways to apply:

- Go online to DisasterAssistance.gov.
- Call the FEMA Helpline at **800-621-3362**.
- Download the [FEMA's Mobile App](#).
- Visit a Disaster Recovery Center. For location and hours, visit fema.gov/drc.

To watch a video about how to apply, featuring American Sign Language, visit [FEMA Accessible: Registering for Individual Assistance \(youtube.com\)](#).

For the latest information on the [July 9-11 disaster](#), visit [4810 | FEMA.gov](#). For the latest information on the [July 29-31 disaster](#), visit [4826 | FEMA.gov](#). Follow FEMA on X at <https://x.com/femaregion1> and at facebook.com/fema.

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FEMA's mission is helping people before, during, and after disasters.

All FEMA disaster assistance will be provided without discrimination on the grounds of race, color, sex (including sexual harassment), sexual orientation, religion, national origin, age, disability, limited English proficiency, or economic status. If you believe your civil rights are being violated, you can call the Civil Rights Resource line at 833-285-7448.