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News Release

Flood Insurance is Important to Homeowners, Renters and Businesses

JEFFERSON CITY, Mo. – The National Flood Insurance Program (NFIP) is a vital resource for Missourians. Flood insurance pays policyholders even if there is no federal disaster declaration.

Before the June 2 presidential disaster declaration that followed Missouri's severe storms and flooding between April 28 and May 11, 2017, NFIP had already paid out \$19 million to Missouri policyholders.

The flooding damaged more than 1,000 structures in the state. Many homeowners, renters and business owners had flood insurance policies, but many more did not. Floods can affect anyone and are the most common and most costly natural disasters in the United States. Without flood insurance it may be too expensive for the owners to repair or rebuild.

Flooding can hit almost anywhere. It occurs in moderate-to-low risk areas as well as in high-risk areas. Twenty-six percent of all claims in the recent Missouri flooding have come from areas not considered at high risk for flooding.

Homeowners' and renters' insurance does not typically cover flood damage. Homeowners, renters and business owners who live in NFIP-participating communities are eligible to purchase flood insurance through an insurance agent or an insurer participating in NFIP.

To find out if a community participates in NFIP, ask an insurance agent or go online to www.fema.gov/cis/MO.html.

A single-family residential building can be insured up to \$250,000 and its contents up to \$100,000. Renters can cover contents up to \$100,000. Non-residential property owners can insure their building up to \$500,000 and contents up to \$500,000.

The cost of a policy depends on the flood risk, but the average cost for a homeowner in Missouri is approximately \$1,000 per year.

FEMA urges Missourians to buy flood insurance before a flood happens. NFIP cannot pay a claim if a policy is not in effect when damage occurs. An insurance policy from NFIP becomes effective 30 days after it is purchased.

To find an agent who sells flood insurance, contact the NFIP Referral Call Center at **800-427-4661**.

For more information on general flood insurance questions, survivors should contact their local floodplain administrator, NFIP at **800-427-4661**, or their insurance agent. If they use TTY, they can call NFIP at **800-427-5593**. They can also email FloodSmart@dhs.gov to request information in a language other than English. Information also is available at www.FEMA.gov, at [frequently asked questions](#) and at www.FloodSmart.gov.

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For disaster updates from FEMA, go to <https://twitter.com/femaregion7> on Twitter, and turn on mobile notifications. Visit the disaster webpage at <https://www.fema.gov/disaster/4317>.

For disaster updates from the State of Missouri, visit Missouri's recovery website at Recovery.mo.gov. You can also follow [@MoPublicSafety](#) on Twitter, and www.facebook.com/MoPublicSafety/ on Facebook.

Follow FEMA online at www.fema.gov/blog, www.twitter.com/fema, www.facebook.com/fema and www.youtube.com/fema. Also, follow Administrator Brock Long's activities at [www.twitter.com/fema Brock](http://www.twitter.com/fema_Brock).

The U.S. Small Business Administration (SBA) is the federal government's primary source of money for the long-term rebuilding of disaster-damaged private property. SBA helps businesses of all sizes, private non-profit organizations, homeowners and renters fund repairs or rebuilding efforts and cover the cost of replacing lost or disaster-damaged personal property. These disaster loans cover losses not fully compensated by insurance or other recoveries and do not duplicate benefits of other agencies or organizations. For more information, applicants may contact SBA's Disaster Assistance Customer Service Center by calling 800-659-2955, emailing disastercustomerservice@sba.gov, or visiting SBA's website at SBA.gov/disaster. Deaf and hard-of-hearing individuals may call 800-877-8339.

All FEMA disaster assistance will be provided without discrimination on the grounds of race, color, sex (including sexual harassment), religion, national origin, age, disability, limited English proficiency, economic status, or retaliation. If you believe your civil rights are being violated, call 800-621-3362 or 800-462-7585(TTY/TDD).