



National Flood Insurance Program

Your standard homeowners insurance doesn't cover flooding.

In 1968, Congress created the National Flood Insurance Program (NFIP) to help provide a means for property owners to financially protect themselves. The NFIP offers flood insurance to homeowners, renters, and business owners if their community participates in the NFIP. Participating communities agree to adopt and enforce ordinances that meet or exceed FEMA requirements to reduce the risk of flooding.

The NFIP does more than make flood insurance available; it also supports local communities in their efforts to reduce the risk and consequences of serious flooding. In order to participate in the NFIP, a community must agree to adopt and enforce sound floodplain management regulations and ordinances. In exchange for these practices, FEMA makes flood insurance available to homeowners, business owners and renters in these communities.

For further information, please click on the following link <https://www.floodsmart.gov>

odsmart.gov

