

# get the FLOOD FACTS

## know the RISKS

- Flooding is unpredictable. It can impact anyone—whether your property is inside or outside of the high-risk flood area.
- You do not need to live near water to experience flooding.
- Floods are the most common and costly natural disaster in the U.S.
- More than seventy percent of flooding in Utah in the past few years has been outside of the Special Flood Hazard area.
- Twenty percent of all flood insurance claims come from properties outside of the high-risk flood areas.
- Floods are caused by storms, melting snow, water backup due to inadequate or overloaded drainage systems and broken water mains.

## calculate the VALUE

- The average property owner can purchase flood insurance for typically less than \$2 a day.
- One inch of water in a home could cost more than \$26,000 in flood damage.
- In 2016, the average flood insurance claim paid to or filed by policyholders in the U.S. was \$62,000.
- The average individual FEMA disaster assistance grant is less than \$5,000.

## prepare EARLY

- You can't control the weather, but you can prepare for it. Buy flood insurance before a flood happens, otherwise you won't be covered.
- Flood insurance policies typically take 30 days to go into effect. If you wait to purchase a policy until after a flood event threatens or occurs, your property won't be protected from the damage caused by that flood event.
- Most renters and homeowners insurance policies do not cover flood damage and flood insurance policies don't automatically renew.
- Flood insurance isn't just another monthly fee for owning or renting a home. It's an investment in the well-being and resiliency of your family.

## how to buy FLOOD INSURANCE

- National Flood Insurance Program (NFIP) policies can be purchased through thousands of insurance agents nationwide. The agent who helps you with your homeowners or renters insurance may also be able to help you with purchasing flood insurance.
- If your insurance agent does not sell flood insurance, you can contact the NFIP Help Center at **800-427-4661**. NFIP flood insurance policies can only be purchased for properties within communities that participate in the NFIP. Ask your agent if your community participates or look it up online in the FEMA Community Status Book.
- For individuals who are deaf, hard of hearing or have a speech disability, call 711 (TTY and other services are available). For Video Relay Service, please call 1-866-337-4262.

**FOR MORE INFORMATION GO TO**

FloodFacts.utah.gov  
FloodSmart.gov