

Who is required to have flood insurance?

Home is in a Special Flood Hazard Area,
at high risk for flooding

+

Home has experienced flooding before
(either you or a previous homeowner)

+

Received FEMA assistance
for flooding at this home before
(either you or a previous homeowner)

You are required to have flood insurance.

Do you have flood insurance?

Yes

- You may be eligible for home repair assistance from FEMA.
- You may also be eligible for other kinds of financial assistance.

Contact your insurance agent to file a claim.
Contact FEMA to register for disaster assistance.

No

- You are not eligible for home repair assistance from FEMA.
- But, you may be eligible for other kinds of financial assistance.

Contact FEMA to find out if you're eligible for other kinds of disaster assistance.

Are renters required to have flood insurance?

If your rental unit is in a Special Flood Hazard Area,
at high risk for flooding

+

You have experienced flooding at this unit before

+

You have received FEMA assistance
for flooding at this unit before

You are required to have flood insurance.

Do you have flood insurance?

Yes

- You may be eligible for personal property assistance from FEMA.
- You may also be eligible for other kinds of financial assistance.

Contact your insurance agent to file a claim.
Contact FEMA to register for disaster assistance.

No

- You are not eligible for personal property assistance from FEMA.
- But, you may be eligible for other kinds of financial assistance.

Contact FEMA to find out if you're eligible for other kinds of disaster assistance.