



## Flood Insurance - FAQs

### Doesn't my homeowners policy cover flooding?

**NO.** In most cases, flood damage is NOT covered by homeowners' policies.

### Who CAN purchase NFIP flood insurance?

Anyone who lives in a community that participates in the **National Flood Insurance Program (NFIP)** can buy flood insurance. More than 93% of all Minnesotans live in a community enrolled in the NFIP.

**NOTE:** It is **NOT NECESSARY** for your property to be mapped in a high flood risk area (1% annual chance or "100-year" floodplain) in order to be eligible to purchase flood insurance. You can live anywhere in the community and be in any zone.

### Who SHOULD purchase flood insurance?

Being outside of the mapped high flood risk areas is no guarantee of staying dry! There has been 10+ inch rains in localized areas throughout Minnesota. If you live near an area of past flooding, consider purchasing flood insurance.

### Can renters purchase NFIP flood insurance?

**YES!** NFIP flood insurance is sold separately for contents coverage. In most communities, renters can purchase up to \$100,000 coverage for contents.

### Who is REQUIRED to purchase NFIP flood insurance?

Property owners are required to purchase flood insurance if the insured structure is located within, or touches, the high flood risk area (1% annual chance or "100-year" floodplain) and if the property is getting a mortgage or loan on it from a federally regulated institution or has received some forms of federal disaster assistance. This includes most types of mortgages, home equity loans, etc.

**NOTE:** Flood insurance is **MANDATORY** if the **STRUCTURE** is in the high flood risk area. It is **NOT MANDATORY** if just **UNIMPROVED LAND** is in the high flood risk area, however, a lender may have a policy of requiring flood insurance.

### HOW do I purchase NFIP flood insurance?

NFIP flood insurance is sold through private insurance companies and agents, and is backed by the federal government. Check with the agent with whom you have your home or automobile insurance. You can also go to [www.floodsmart.gov](http://www.floodsmart.gov) and choose "Agent Locator" under the "Resources" section.

### When does a NFIP flood insurance policy become effective?

There is a **30-day waiting period** before flood insurance becomes effective. The waiting period is not applicable in some circumstances, i.e., new policies associated with a new or modified loan or within 13 months of the effective date for a Flood Insurance Rate Map (FIRM) that shows the structure in the high flood hazard area (for the first time).

#### LIKE TERMS:

- High Flood Risk Area
- 1% Annual Chance Flood Area
- Base Flood Elevation (BFE)
- "100-year" Floodplain
- Special Flood Hazard Area (SFHA)

#### DEFINITIONS:

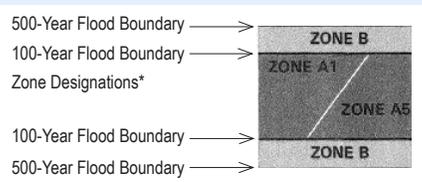
**High Flood Risk Area** – Area shown on FEMA maps as AE or A zones. This is the area with a 1% annual chance of being equaled or exceeded. On newer maps (~ 2001 on) the high flood risk area is a blue stippling. On older maps it is a darker shading (see below)



**Medium Flood Risk Area** – Area shown on newer FEMA maps as shaded X zone and on older FEMA maps as B zone. This is the area with a 0.2 % annual chance ("500-year") floodplain.



High & Medium Flood Risk Area on older (before 2001) maps – The darker gray is the high risk (Zone A, AE or A#) & the light gray is the medium risk area (Zone B).



#### HOW DO I FIND OUT IF MY COMMUNITY PARTICIPATES IN THE NATIONAL FLOOD INSURANCE PROGRAM (NFIP)?

Check with your community or go to FEMA's "Community Status Book" at [www.fema.gov/cis/MN.pdf](http://www.fema.gov/cis/MN.pdf)

*(Pages 1-12 are participating communities and Pages 13-15 are communities with mapped high flood risk areas that do not participate. Cities not included on either of these two lists do not have FEMA maps & do not participate.)*

**Does NFIP flood insurance cover contents?**

**YES**, but NFIP flood insurance is sold separately for building and contents coverage. Home and business owners need to ask whether their policy includes the building coverage, contents coverage or both. (The exception is with a “Preferred Risk Policy”, or PRP, where the building and contents coverage is bundled together in set increments).

**WARNING:** For loans from federally-regulated institutions, federal law mandates purchase of flood insurance if the insurable **STRUCTURE** is in or touches a FEMA mapped high-risk flood zone. (**NOTE:** The federal mandate to purchase flood insurance is not applicable if part of the lot, but no insurable structure, is in or touches the high flood risk area.) However, the lender only has to require building flood insurance coverage. Home and business owners should be aware that contents coverage must be purchased separately.

**Does the NFIP flood insurance offer any type of basement coverage?**

**Yes it does.** While flood insurance does not cover basement improvements (such as finished walls, floors, or ceilings), or personal belongings kept in a basement (such as furniture and other contents), it does cover structural elements and essential equipment. Examples of what is insured under the building coverage includes: foundations, walls, attached staircases, central air conditioners, drywall for walls & ceilings, fuel tanks, furnaces, water heaters, heat pumps and sump pumps. The contents coverage insures: washers, dryers, food freezers and the food in them (but not refrigerators) and portable air conditioners. However, most floor coverings, walls/ceilings not made of drywall, bookcases, paneling and personal property (like clothing, furniture, & electronic equipment) are not covered.

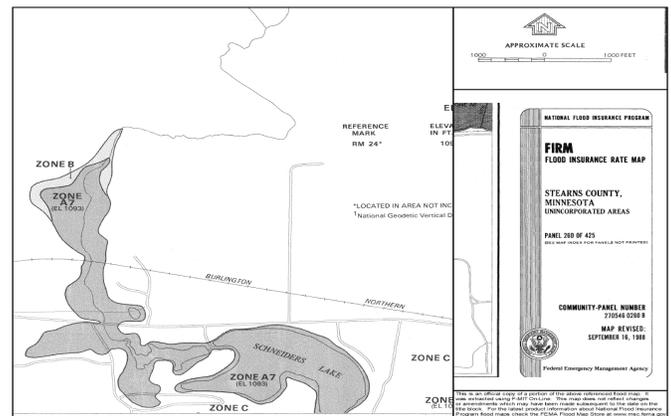
Consider the depth of flooding anticipated and what is most likely to be damaged when deciding the amount of coverage needed, and whether to purchase the separate contents coverage.

**HOW DO I SEE THE FEMA MAP FOR MY AREA?**

Go to [www.msc.fema.gov](http://www.msc.fema.gov). It’s easiest to search by address, but FEMA shows other options. FEMA also has a tutorial on how to make a “FIRMette,” which is an 8-1/2” x 11” clip of the map with the scale and map panel information.



“FIRMette” for newer FEMA map



“FIRMette” for older FEMA map

**DNR Contact Information**



DNR Waters website:  
<http://mndnr.gov/waters>  
  
DNR Waters in St. Paul:  
500 Lafayette Road  
St. Paul, MN 55155-4032  
(651) 259-5700

**DNR Information Center**

Twin Cities: (651) 296-6157  
Minnesota toll free: 1-888-646-6367  
Telecommunication device for the deaf (TDD): (651) 296-5484  
TDD toll free: 1-800-657-3929

*This information is available in an alternative format on request.*

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