

Flood Insurance

• Flash flood season is July through September, but floods can happen at any time during the year without warning.

• Typical homeowner's insurance policies do NOT cover flooding damage to your home or belongings.

• Renters can also purchase flood insurance to cover their belongings.

• Flood insurance is available to everyone, regardless of whether you live in a flood zone or not. Keep in mind that even if your home is not located in a flood zone, severe flooding can still occur in your area.

• In most instances, flood insurance premiums are significantly lower for homes not located in a flood zone.

• It takes a minimum of 30 days for a flood insurance policy to take effect.

• For a single-family home up to \$250,000 coverage for the structure and up to \$100,000 coverage for the contents is available. Policies covering damages to personal property are available to renters as well as homeowners.

• The National Flood Insurance Program (NFIP) is backed and subsidized by the Federal Government. The actual flood insurance policies are available through most insurance companies. Call your local insurance agent for more information or call NFIP at 1-800-638-6620 or 1-888-CALL-FLOOD, or visit their website at www.floodsmart.gov.

• There is a 25% chance of a flood during the life of a 30-year mortgage.

• Just a few inches of water from a flood can cause tens of thousands of dollars in damage.

• Between 20% and 25% of all flood insurance claims are paid to people living outside a high-risk flood area.

• Some factors to consider when choosing to buy flood insurance:

- When was the home constructed?
- How does the yard slope?
- Do the streets surrounding the home have curbs and gutters?
- Is the home located near a drainage way or a flood plain?
- Has the neighborhood experienced any previous flooding?
- Is the home located at the bottom of a hill or cul-de-sac?
- Does a block wall separate the home from a street that has experienced major flooding?
- Is the home near a natural wash/waterway or one that has been named?

Flood zone boundaries are determined by the Federal Emergency Management Agency (FEMA) in cooperation with the local communities. To find out if your home is located in a flood zone, call your local public works department or the Clark County Regional Flood Control District at (702) 685-0000. You can also visit us online at www.regionalflood.org.

Check out our social media pages
for more flash flood safety tips!



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