



The National Flood Insurance Program and Your Property

The National Flood Insurance Program (NFIP) is the primary provider of flood insurance in Delaware. The NFIP is administered by

the Federal Emergency Management Agency (FEMA) and is self-supporting through policyholder premiums – no tax dollars are used. You can purchase NFIP flood insurance through most local insurance agents or directly from the NFIP by calling 1-800-638-6620. There are steps you can take to ensure that you have the necessary coverage and to minimizing the cost of insurance and risk of flood damage.



Newly elevated home in Fenwick Island

INSURANCE TIPS

Most local insurance companies sell flood insurance through the NFIP and can provide detailed explanations about the program. Here are some cost saving tips:

Adequate Coverage

For primary residences, coverage should equal the **replacement cost** of your house, not including land. For non-primary residences, use **actual cash value** as a guide. Inadequate insurance coverage will leave you with considerable uninsured expenses at the time of a claim.

Proper Rating

The Flood Insurance Rate Map used to set the cost of insurance should be the map that was in effect when your home was built (providing you have not substantially improved it afterwards). Newer maps should not negatively affect the cost of flood

insurance. **Preferred risk** coverage is available in the lower risk zones (B, C and X)

Making a Claim

Some policyholders are concerned that making a claim will cause the cost of insurance to increase and don't report flood damage. This is incorrect. If you have been flooded contact your insurance agent and fully describe all damages to the claims adjuster.

PROPERTY PROTECTION TIPS

Most areas have floodplain regulations which require design and construction techniques aimed at reducing flood damage. Here are some basic principles:

Stay out of the floodplain

When planning a new home, the surest way to avoid flood damage is to select a location out of the floodplain. Ask your local code enforcement office or county planning department about flood risks before you buy.

Freeboard

If you build in a floodplain, consider building "freeboard" into the foundation of your home. 18 inches of freeboard adds little to the cost of a new home and significantly lowers both flood risk and the cost of flood insurance. Homes in floodplains with basements are at highest risk and expensive to insure.

Utility Protection

Even properly elevated buildings can become damaged or uninhabitable due to flooded utilities. If your HVAC units, hot water heaters and other utilities are located in lower level enclosures they may be vulnerable but often can be relocated to safer locations or elevated on platforms.



Elevated Utilities

National Flood Insurance Program Contacts:

For more information about the NFIP contact your local insurance agent, or the NFIP direct at 1-800-638-6620. Good places to start your online search for floodplain information are www.FEMA.gov or www.floods.org