



FROM THE DEPARTMENT  
OF WATER RESOURCES

# NAVIGATING THE FLOOD RISK LANDSCAPE: UNDERSTANDING, INSURING, & SAFEGUARDING AGAINST FLOODS

Floods can impact anyone at any time and are identified as the most common and financially burdensome natural disaster by the Federal Emergency Management Agency (FEMA). Flood impacts can be mitigated by a number of different means. This article explores the flood insurance route for mitigating flood-related impacts and losses, offers practical safety tips for preparedness and response, and debunks common flooding myths.

## FLOOD BASICS

At its core, a flood is defined as an excess of water or mud on land that is typically dry. The National Flood Insurance Program (NFIP), administered by FEMA, further refines this definition, by specifying that a flood is a temporary condition of partial or complete inundation of two or more acres, or of two or more properties, that can result from various factors such as the overflow of waters, unusual and rapid accumulation or runoff of surface waters, mudflow, or the collapse of land due to erosion.

Understanding the dynamics of floods is essential. Where it can rain, it can flood. Floods can occur at any time and anywhere, often unfolding rapidly, leaving destruction in their wake. To comprehensively manage this risk, individuals and communities need to be well-versed in the specific conditions that constitute a flood, as outlined by the NFIP.

## FLOOD INSURANCE

Standard homeowners' and renters' policies do not extend coverage to flood-related damages. The backbone of safeguarding against flood-related losses is flood insurance which is available through the NFIP. This federally backed insurance caters to both homeowners and businesses alike. It provides coverage for structural damage and offers the option to extend coverage to the contents within the property. The cost of flood insurance is not fixed and varies based on factors such as annualized actuarial risk of flooding, coverage amount, and deductible.

Flood insurance policies typically require a 30-day waiting period before becoming effective, so proactive planning by homeowners and renters is necessary. Considering the unexpected nature of flooding, foresight and preparation is crucial for securing financial protection against potential flood-related damages.

A standard single-family flood insurance policy operates as a single-peril (flood) policy—compensating for direct physical damage to the insured property up to the maximum coverage amount of \$250,000. Coverage is contingent upon specific conditions including the property being a single-family dwelling and the property serving as the principal residence. Coverage is also available for the contents, separately or in addition to the structure, up to \$100,000. Along with single-family dwellings, coverage for other types of residential structures and non-residential structures is available.

Understanding the coverage nuances of flood insurance is crucial for policyholders. For example, mitigation coverage, up to \$1,000, is available for actions taken to avoid flood loss, including the purchase of sandbags, pumps, lumber and plastic sheeting, temporary levees, and moving expenses. Knowledge of provisions such as this can help policyholders maximize the benefit of their flood insurance coverage.

For more information about the NFIP, please visit [fema.gov/flood-insurance](https://www.fema.gov/flood-insurance).

## FLOOD SAFETY

Preparedness and safety measures during floods are paramount. Here are some practical tips to enhance personal safety before, during, and after a flood:

- Identification of storm shelters and preparation of evacuation plans.
- Assembling emergency supplies including bottled water, first aid kit, flashlights, and non-perishable food items.
- Proper shutdown of utilities and disconnection of appliances during evacuation to minimize additional damage upon restoration.
- Proactive steps to protect property, including securing loose siding, ensuring flood vents are free of blockage or debris, and addressing potential structural vulnerabilities.
- Inventory of personal property, supported by photos, videos, and relevant documentation.
- Safe relocation or secure storage of important documents.

## PROTECTING YOUR PROPERTY

To mitigate potential property damage, FEMA recommends a series of steps that can be taken before a flood occurs:

- Avoid building in high-risk flood zones.
- Ensure the elevation of the site above base flood levels.
- Plan for rapid drainage of the site through landscaping measures.
- Install backflow valves in sewer systems to prevent sewer backup.
- Elevate electrical system components above the base flood level.
- Anchor fuel tanks to prevent flotation.
- Elevate HVAC systems or floodproofing existing equipment.
- Rethink basement usage, consider redesigns to minimize potential damages.
- Purchase flood insurance to cover both buildings and contents.



## COMMON MYTHS & MISCONCEPTIONS

1. Myth: Only those in floodplains need to worry.
  - **REALITY:** Floods can happen anywhere it can rain.
2. Myth: Homeowners insurance covers flood damage.
  - **REALITY:** Most homeowners' policies do not cover flood damage.
3. Myth: Flood insurance is only for homeowners.
  - **REALITY:** Flood insurance is also available for renters and business owners.
4. Myth: Flood insurance cannot be purchased in high-risk areas.
  - **REALITY:** Flood insurance is required in high-risk areas.
5. Myth: You can't buy flood insurance if your property has been flooded.
  - **REALITY:** You can still buy flood insurance, but previous flood losses or claims may impact the premium for your property.

A broad understanding of floods, coupled with the acquisition of appropriate insurance and adherence to safety measures, is vital in mitigating the impact of this prevalent natural disaster. By dispelling myths and providing accurate information, individuals and communities can make informed decisions to protect their homes, belongings, and overall well-being in the face of potential flood risks.

If you have any questions, please reach out to Tyler Spomer, the State NFIP Coordinator, at [tlspomer@nd.gov](mailto:tlspomer@nd.gov) or by calling (701) 328-2452.