



FEMA

January 30, 2016  
FEMA-DR-4250-MO NR05  
FEMA News Desk: 573-636-2611

# News Release

## National Flood Insurance Program — Who's Eligible?

**JEFFERSON CITY, Mo.** – Missouri homeowners, renters and business owners are eligible and encouraged to purchase National Flood Insurance Program (NFIP) policies even if their home or business isn't located in a flood plain or high-risk zone.

The NFIP aims to reduce the impact of flooding on private and public structures. It does so by providing affordable flood insurance and encouraging communities to adopt and enforce floodplain management regulations.

NFIP insurance is available to homeowners, renters, condo owners/renters, and commercial owners/renters. But in order to purchase a policy the residence or business must be in a community that participates in the NFIP. Missouri communities in the program are listed here — <http://www.fema.gov/cis/MO.html>. Other communities can request to be added if they meet certain criteria.

More than 70 private insurance agents or agencies in Missouri are certified to sell and service NFIP policies, including all of those listed on this link — [http://www.fema.gov/wyo\\_company](http://www.fema.gov/wyo_company). Residents can also contact their own insurance agent or company to find out more about federal flood insurance or find an agent serving their area by filling out the One-Step Flood Risk Profile on the FloodSmart.gov home page ([www.floodsmart.gov](http://www.floodsmart.gov)).

Costs vary depending on how much insurance is purchased, what is covered and the property's level of flood risk. Those in moderate- to low-risk areas can purchase a special Preferred Risk Policy (PRP) that provides building and contents coverage for one low-price. Typically, there's a 30-day waiting period from date of purchase before your policy goes into effect.

Why is an NFIP policy necessary if federal aid is available after a flood? Federal disaster assistance typically comes in the form of small grants or low-interest loans to help cover flood

damage, not to fully compensate for losses. Even then, those grants and loans are only available if the president formally declares a disaster. NFIP policies are not dependent on a federal disaster declaration.

Flooding occurs in moderate- to low-risk areas as well as in high-risk areas due to factors like poor drainage systems, rapid accumulation of rainfall, snowmelt, and broken water mains. In addition to floods, NFIP policies also cover damage from mudflows. In fact, over 20-percent of all flood insurance claims come from areas outside of mapped high-risk flood zones.

NFIP policyholders who have questions about their flood insurance policy or the claims process, as well as disaster survivors who have general questions about the program, can contact the support hotline by calling toll-free **800-621-3362**. For individuals who are deaf, hard of hearing or have a speech disability using 711 or VRS, please call **866-337-4262**. For individuals using a TTY, please call **800-462-7585**.

###

*Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has been discriminated against, call FEMA toll-free at 800-621-FEMA (3362). For TTY call 800-462-7585.*

*FEMA's mission is to support our citizens and first responders and ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.*

*For real-time disaster updates, follow us on Twitter at <https://twitter.com/femaregion7> and turn on mobile notifications.*