



FEMA

October 15, 2026

DR-4933-IN NR 008

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News Release

Most Homeowners Insurance Does Not Cover Flood Damage

INDIANAPOLIS – Between 2003 and 2023, 99% of counties in the United States experienced a flood event. Flood insurance can protect your home from damage during a flooding event— so you can recover faster.

Even if you don't live near water, your home can still be at risk of flooding from changing conditions such as construction projects, surface erosion or natural events. From 2014 to 2024, almost one-third of National Flood Insurance Program (NFIP) claims came from areas located in low- to moderate-risk flood zones.

Flood insurance covers the cost of damage to your property and belongings after a flood event and is available to anyone in an NFIP participating community. You do not need a presidential disaster declaration to receive payment from your flood insurance policy. In comparison, federal disaster assistance requires a presidential disaster declaration and only comes in the form of financial or direct assistance from FEMA and low-interest disaster loans from the U.S. Small Business Administration Office of Disaster Recovery (SBA).

Get a quote to see how you can protect the life you've built at floodsmart.gov/policy-quote.

Contact FEMA Mapping and Insurance eXchange (FMIX) Customer Call Center for general flood insurance and flood mapping questions. Go to msc.fema.gov/fmix to chat live with a specialist from 9 a.m. to 5 p.m. ET Monday-Friday, email FEMA-FMIX@fema.dhs.gov or call (877) 336-2627.

With flood insurance from the NFIP, you're covered.

A policy can cover up to:

- \$250,000 for your residential property.
- \$100,000 for your personal belongings. This is available to homeowners and renters.
- \$500,000 for your commercial property.
- \$500,000 for your commercial property contents.

For more information regarding floodplain-related issues, contact your local floodplain administrator, the National Flood Insurance Program at 877-336-2627, or visit FloodSmart.gov.

Disaster survivors who feel they have been discriminated against based on race, color, nationality, sex, religion, age, disability, English proficiency, or economic status have the right to file a complaint by contacting FEMA at FEMA-CR-Intake@fema.dhs.gov or by calling 1-800-621-3362.

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FEMA's mission is helping people before, during, and after disasters.