

VERMONT NATIONAL FLOOD INSURANCE PROGRAM FACT SHEET

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What is the National Flood Insurance Program (NFIP)? The NFIP is a federal program that provides flood insurance to property owners in participating communities. It is managed by the Federal Emergency Management Agency (FEMA) and the U.S. Department of Homeland Security.

Why is flood insurance important? Flood insurance is important because it helps protect your property and financial investment from the damage caused by flooding.

How does the NFIP work? The NFIP works by providing flood insurance to property owners in participating communities. Communities that participate in the NFIP are required to adopt and enforce flood damage prevention regulations. In return, the NFIP provides flood insurance to property owners in these communities at a subsidized rate.

What are the benefits of flood insurance? Flood insurance provides several benefits, including: coverage for property damage, coverage for additional living expenses, and coverage for debris removal.

What are the requirements for flood insurance? To be eligible for flood insurance, property owners must live in a community that participates in the NFIP. Additionally, property owners must have a valid title insurance policy and a current flood map for their property.

For more information, visit [FloodReady.Vermont.gov/Find_Funding/Flood_Insurance](https://www.floodready.vermont.gov/Find_Funding/Flood_Insurance)

Additional information is available on the FEMA website.

For more information, visit www.fema.gov or call 1-800-426-9834.



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