

Flood Preparedness Resources for Real Estate Professionals

The following collection of materials is available from FEMA, the National Flood Insurance Program (NFIP) and other government sources for use by real estate professionals and lenders. Find educational resources and promotional pieces to outline the financial protection flood insurance offers, explain various flood insurance requirements, prepare clients for a flood and help them handle flood-related damage.

Access these resources online anytime at agents.floodsmart.gov/resourcelibrary or place an order for free print copies via the NFIP Publications Order Form at agents.floodsmart.gov/puborderform.

Understanding & Promoting Flood Insurance

Resource	Description	Location
agents.floodsmart.gov Webpage & NFIP Resource Library	Browse a collection of educational and marketing-focused materials for agents.	agents.floodsmart.gov/resourcelibrary
Answers to Questions About the NFIP	Explore this in-depth document responding to frequently asked questions about the NFIP.	agents.floodsmart.gov/nfip-answers-to-questions
Condo Association Flood Insurance Policies Don't Protect the Belongings in Your Home Postcard	Inform condo unit owners of what their association does/doesn't cover in their home and how a contents-only flood insurance policy can fill the gaps.	English: agents.floodsmart.gov/condo-association-postcard Spanish: agents.floodsmart.gov/tarjeta-postal-asociaciones-condominios
FEMA Data Visualization tool	Interact with historical flood data to promote the value of flood insurance.	floodsmart.gov/data-visualization-tool
Document and Insure Your Property	Review specific steps property owners can take to document and insure your valuables before a disaster.	ready.gov/sites/default/files/2020-03/ready_document-and-insure-your-property.pdf
FEMA Everyone Needs Flood Insurance Fact Sheet	Explain the importance of purchasing flood insurance, how to buy a policy and what to ask an insurance agent.	English: agents.floodsmart.gov/everyone-needs-flood-insurance Spanish: agents.floodsmart.gov/todo-el-mundo-necesita-seguro-inundación
NFIP Fast Facts on Floods & Flood Insurance Infographic	Learn important facts about flood risk and dismiss common myths of flooding and flood insurance coverage.	English: agents.floodsmart.gov/fast-facts-infographic



FEMA

Resource	Description	Location
		<p>Spanish: agents.floodsmart.gov/fast-facts-infographic-spanish</p> <p>Chinese (<i>simplified</i>): agents.floodsmart.gov/fast-facts-infographic-simplified-chinese</p> <p>Chinese (<i>traditional</i>): agents.floodsmart.gov/fast-facts-infographic-traditional-chinese</p> <p>Korean: agents.floodsmart.gov/fast-facts-infographic-korean</p> <p>Vietnamese: agents.floodsmart.gov/fast-facts-infographic-vietnamese</p>
<p>NFIP Flood Insurance for Condominium Associations Brochure</p>	<p>Educate condo associations on how an NFIP insurance policy can help protect against the full financial cost of flood damage.</p>	<p>English: agents.floodsmart.gov/flood-insurance-condo-associations</p> <p>Spanish: agents.floodsmart.gov/seguro-inundacion-asociaciones-condominios</p>
<p>Flood Insurance for Homeowners: What's Covered? Infographic</p>	<p>Use this marketing piece as a brief overview of flood insurance coverage for homeowners.</p>	<p>English: agents.floodsmart.gov/homeowners-infographic</p> <p>Spanish: agents.floodsmart.gov/propietarios-viviendas-infografia</p>
<p>NFIP Flood Insurance for Renters Brochure</p>	<p>Share this brochure with clients living in rental units to help them understand the importance of flood insurance.</p>	<p>English: agents.floodsmart.gov/flood-insurance-renters</p> <p>Spanish: agents.floodsmart.gov/seguro-contrainundaciones-inquilinos</p> <p>Chinese (<i>simplified</i>): agents.floodsmart.gov/flood-insurance-renters-simplified-chinese</p> <p>Chinese (<i>traditional</i>): agents.floodsmart.gov/flood-insurance-renters-traditional-chinese</p> <p>Korean: agents.floodsmart.gov/flood-insurance-renters-korean</p> <p>Vietnamese: agents.floodsmart.gov/flood-insurance-renters-vietnamese</p>
<p>Flood Insurance for Renters: What's Covered? Infographic</p>	<p>Discover what valuable belongings a contents-only flood insurance policy can protect for renters in the event of a flood.</p>	<p>English: agents.floodsmart.gov/renters-infographic</p> <p>Spanish: agents.floodsmart.gov/seguro-inundacion-inquilinos-infografia</p>

Resource	Description	Location
FEMA Flood Map Service Center	Source flood hazard information to find official flood maps and learn about flood risks.	msc.fema.gov/portal/home
Flood Risk: What is Flash Flooding?	Learn how rain turns into runoff that can create flash floods in minutes.	youtube.com/watch?v=AyOyAQlaKKQ
Flood Risk: What is Riverine Flooding?	Understand how rivers cause hundreds of floods every year.	youtube.com/watch?v=j2Or5zjvVgg
Floods Can Move Mountains: Know Your Risk of Mudflow	Find out how wildfires can lead to an increased risk of mudflow for years to come.	15 Seconds: youtube.com/watch?v=XN7wEQLX2w 30 Seconds: youtube.com/watch?v=3WqDyN2K10U
floodsmart.gov	Direct clients to the NFIP's consumer-friendly site to learn about flood insurance and the risks of flooding.	floodsmart.gov
Hidden Risks Can Cause Flooding	Be aware of hidden flood risks in your community.	youtube.com/watch?v=DhOfsysRb1w
How Can I Pay Less for My Flood Insurance	Explore how mitigation and other efforts can lower your clients' flood insurance premiums.	floodsmart.gov/how-can-i-pay-less
How to Buy Flood Insurance	Share how clients can purchase flood insurance and find a provider.	floodsmart.gov/how-buy-flood-insurance
Most Homeowners Insurance Does Not Cover Flood Damage Postcard	Dispel the common misconception that homeowners insurance covers flood damage.	English: agents.floodsmart.gov/homeowners-flood-postcard Spanish: agents.floodsmart.gov/homeowners-insurance-postcard_spanish
National Flood Insurance Program (FEMA) LinkedIn	Stay connected with the NFIP's social media account sharing flood insurance updates, resources and more.	linkedin.com/showcase/national-flood-insurance-program-fema
NFIP Protect the Life You've Built Brochure	Promote flood insurance coverage to homeowners, business owners and renters.	English: agents.floodsmart.gov/protect-the-life-youve-built Spanish: agents.floodsmart.gov/proteja-la-vida-que-ha-construido Chinese (<i>simplified</i>): agents.floodsmart.gov/protect-life-youve-built-simplified-chinese

Resource	Description	Location
		<p>Chinese (<i>traditional</i>): agents.floodsmart.gov/protect-life-youve-built-traditional-chinese</p> <p>Korean: agents.floodsmart.gov/protect-life-youve-built-korean</p> <p>Vietnamese: agents.floodsmart.gov/protect-life-youve-built-vietnamese</p>
Questions & Answers About the NFIP for Real Estate Professionals	Browse popular questions other real estate professionals have asked about flood insurance and how it can affect your business and clients.	<p>English: agents.floodsmart.gov/q&a-real-estate</p> <p>Spanish: agents.floodsmart.gov/p&r-bienes-raíces</p>
Flood Social Media Toolkit	Find social media resources for flood awareness.	ready.gov/flood-toolkit
Types of NFIP Flood Insurance Infographic	Learn about the various types of flood insurance options available to renters, business owners and homeowners.	agents.floodsmart.gov/sites/default/files/fema-types-of-nfip-flood-insurance-infographic-2023.pdf
FEMA NFIP Understanding Elevation Certificates Fact Sheet	Read how property owners may be able to reduce flood insurance premiums with Elevation Certificates.	<p>English: agents.floodsmart.gov/elevation-certificate-fact-sheet</p> <p>Spanish: agents.floodsmart.gov/hoja-informativa-certificado-elevación</p>
Why Buy Flood Insurance	Review the importance of flood insurance and answers to commonly asked questions.	floodsmart.gov/why-buy-flood-insurance
NFIP Why Do I Need Flood Insurance? Brochure	Share this brochure highlighting the risks of flooding and value of flood insurance.	<p>English: agents.floodsmart.gov/you-need-flood-insurance</p> <p>Spanish: agents.floodsmart.gov/you-need-flood-insurance-spanish</p> <p>Chinese (<i>simplified</i>): agents.floodsmart.gov/you-need-flood-insurance-simplified-chinese</p> <p>Chinese (<i>traditional</i>): agents.floodsmart.gov/you-need-flood-insurance-traditional-chinese</p> <p>Korean: agents.floodsmart.gov/you-need-flood-insurance-korean</p> <p>Vietnamese: agents.floodsmart.gov/you-need-flood-insurance-vietnamese</p>
Why You Should Consider Getting Flood Insurance	Hear why you should get flood insurance from the NFIP and protect the life you've built.	youtube.com/watch?v=3PiDxW1I-Gw

Before a Flood

Resource	Description	Location
12 Ways to Prepare Postcard	Discover 12 steps everyone can take before a disaster to be more prepared.	ready.gov/sites/default/files/2021-06/ready_12-ways-to-prepare_postcard.pdf
Be Prepared for a Flood Fact Sheet	Distribute information on staying safe before, during and after a flood.	ready.gov/sites/default/files/2020-03/flood_information-sheet.pdf
Emergency Financial First Aid Kit	Help prepare clients for an emergency with this guide.	fema.gov/media-collection/emergency-financial-first-aid-kit

After a Flood

Resource	Description	Location
After a Flood	Promote information on how to start a flood insurance claim and tips on what clients can do before and after a flood.	floodsmart.gov/flood/document-damage-and-start-clean-up
FEMA Appealing Your Flood Insurance Claim Fact Sheet	Discover actions policyholders can take when their flood insurance company denies all or part of their claim.	agents.floodsmart.gov/appealing-claim-fact-sheet
Meeting with a Flood Insurance Adjuster	Understand the timeline of meeting with a flood insurance adjuster after a flood event.	youtube.com/watch?v=nTU-zUirEy8
NFIP Rebuilding Safer & Stronger After a Flood Guide	Assist property owners after a flood with information on cleanup, damage determinations and rebuilding.	English: agents.floodsmart.gov/rebuilding-after-flood Spanish: agents.floodsmart.gov/reconstruccion-despues-inundacion
Repairing Your Flooded Home	Find step-by-step guidance on repairing flood-damaged property.	nchh.org/resource-library/fema_repairing-your-flooded-home.pdf
FEMA Understanding Mudflow and the NFIP Fact Sheet	Learn about mudflows and whether damage is covered by the NFIP.	agents.floodsmart.gov/understanding-mudflow-fact-sheet
What Does Flood Insurance Cover in a Basement? Fact Sheet	Get to know how the NFIP defines a basement and which items within them are covered.	English: agents.floodsmart.gov/basement-coverage-fact-sheet Spanish: agents.floodsmart.gov/basement-coverage-fact-sheet_spanish

Resource	Description	Location
Wind Damage Versus Floodwater Damage: What to Know When Filing a Claim Fact Sheet	Discover how clients can distinguish between wind and floodwater damage, report flood damage, work with adjusters and more.	English: agents.floodsmart.gov/wind-vs-floodwater-damage Spanish: agents.floodsmart.gov/daños-por-viento-inundación

Trainings

For the most up-to-date webinars, visit the NFIP's [agent training page](#) and the [agent starter-kit](#).

Resource	Description	Location
Coastal Barrier Resources Act (IS-1113)	Increase your understanding of the Coastal Barrier Resources System (CBRS) and Otherwise Protected Areas (OPAs).	training.fema.gov/is/courseoverview.aspx?code=IS-1113
FEMA Mapping Changes (IS-1106)	Take a practical look at how changes to FEMA flood maps affect property owners, insurance agents and more.	training.fema.gov/is/courseoverview.aspx?code=IS-1106.a
Flood Insurance Reform Act of 2004 (FIRA)	Review this legislation that strengthened the NFIP.	fema.gov/flood-insurance/rules-legislation/laws
Insuring Condominiums (IS-1108)	Explore the different ways condominium coverage can be written and how it compares to other policies.	training.fema.gov/is/courseoverview.aspx?code=is-1108
The Basic Agent Tutorial (IS-1101)	Gain an understanding of fundamental aspects of the program.	training.fema.gov/is/courseoverview.aspx?code=IS-1101.b
Writing Commercial Exposures (IS-1110)	Learn about commercial exposures and how they are insured within the NFIP.	training.fema.gov/is/courseoverview.aspx?code=IS-1110.a