



What you need to know about flood insurance

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HOUSTON - The [tropical disturbance in the Gulf](#) is a reminder that we never really know when the next serious storm will set its sights on Houston. Year after year, Houston's floods have devastated thousands of people, however, many still aren't buying flood insurance. Some people may assume because they didn't flood during Harvey, they're off the hook for the next storm, but flood experts say that is not a safe assumption.

"I've been living this life for 13 years following floods all across the nation," said Darrell Walker, a Flood Specialist with FEMA. "I constantly see people with their lives destroyed...turned upside down."

For flood victims, flood insurance will always help. It typically costs between \$400 to \$2,000 a year and can cover up to \$250,000 in structural damages and \$100,000 for contents, depending on your policy.

Don't be fooled into thinking that FEMA will cover your losses. "The difference is with flood insurance, that's an attempt to make you whole again as opposed to disaster relief which is an attempt to make you stable," Walker said.

According to [HarrisRecovery.org](#), just one inch of water in a home can cause \$25,000 in damages. During Houston's 2016 floods, FEMA's average assistance payout was about \$6,900. Compare that to those with flood insurance where the average payout was \$57,000.

Walker warns those who live in a low to moderate flood risk area should also take precautions. "There is no way to predict when a tree is going to plug a bridge or culvert or so forth. So you can have localized flooding and be far beyond what any maps indicate," Walker said.

Unfortunately, what we've learned time and time again is that Houston is no stranger to a perfect storm. "You have to educate yourself, stay on top of things and be sure that you are tapping into all the resources that are available," Walker said.

Remember it takes 30 days for flood insurance to kick in, and your regular homeowners or renters insurance will not cover flood damage.

To learn more about any property's flood risk, estimate an NFIP premium or locate an insurance agent who sells flood insurance, go to www.floodsmart.gov. For flood information and safety tips, visit www.ready.gov/floods. Find the Spanish-language website at www.listo.gov.

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