

FEMA-NAR Toolkit: Flood Preparedness Resources

Building a Culture of Preparedness Resources for Real Estate Professionals

The following collection of materials are available from the Federal Emergency Management Agency (FEMA), 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 and explain various flood insurance requirements to homeowners and business owners.

Publications

Review the following print and digital resources for information on selling flood insurance with the NFIP, flood-related damage, and coverages/exclusions.

Title	Description/Purpose	Location
12 Ways to Prepare Postcard	Discover 12 steps everyone can take before a disaster to be more prepared.	https://www.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.	https://www.ready.gov/sites/default/files/2020-03/flood_information-sheet.pdf
Document and Insure Your Property	Review specific steps property owners can take to document and insure your valuables before a disaster.	https://www.ready.gov/sites/default/files/2020-03/ready_document-and-insure-your-property.pdf
Flood Insurance for Homeowners: What's Covered? Infographic	Use this marketing piece as a brief overview of flood insurance coverage for homeowners.	English: Agents.FloodSmart.gov/homeowners-infographic Spanish: Agents.FloodSmart.gov/homeowners-infographic-spanish



Title	Description/Purpose	Location
Most Homeowners Insurance Does Not Cover Flood Damage Postcard	Dispel common misconceptions regarding homeowners insurance and flood damage.	English: Agents.FloodSmart.gov/homeowners-flood-postcard Spanish: Agents.FloodSmart.gov/homeowners-insurance-postcard_spanish
NFIP Why Do I Need Flood Insurance? Brochure	Share this brochure highlighting the risks of flooding and value of flood insurance.	English: Agents.FloodSmart.gov/you-need-flood-insurance Spanish: Agents.FloodSmart.gov/you-need-flood-insurance_spanish
Questions & Answers Flood Insurance for Real Estate Professionals	Browse questions from real estate professionals on talking with their clients about flood insurance.	English: Agents.FloodSmart.gov/Q&A-real-estate Spanish: Agents.FloodSmart.gov/Q&A-real-estate_spanish
Repairing Your Flooded Home	Find step-by-step guidance on repairing a flood-damaged property.	https://nchh.org/resource-library/fema_repairing-your-flooded-home.pdf
What Does Flood Insurance Cover in a Basement? Fact Sheet	Learn the specifics of how the NFIP defines a basement, what items are covered, and more.	English: Agents.FloodSmart.gov/basement-coverage-fact-sheet Spanish: Agents.FloodSmart.gov/basement-coverage-fact-sheet_spanish

Trainings

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

Title	Description	Location
Coastal Barrier Resources Act (IS-1113)	Increase your understanding of the Coastal Barrier Resources System (CBRS) and Otherwise Protected Areas (OPAs).	https://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.	https://training.fema.gov/is/courseoverview.aspx?code=IS-1106.a
Flood Insurance Reform Act of 2004 (FIRA)	Review this legislation that strengthened the NFIP.	https://www.fema.gov/flood-insurance/rules-legislation/laws

Title	Description	Location
Insuring Condominiums (IS-1108)	Explore the different ways condominium coverage can be written and how it compares to other policies.	https://training.fema.gov/is/courseoverview.aspx?code=is-1108
The Basic Agent Tutorial (IS-1101)	Gain an understanding of fundamental aspects of the program.	https://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.	https://training.fema.gov/is/courseoverview.aspx?code=IS-1110.a

Online Resources

Visit the links below for further information on flooding, the latest news regarding the NFIP, and the NFIP's Resource Library.

Resource	Description	Location
Agents.FloodSmart.gov & NFIP Resource Library	Browse a collection of educational and marketing materials for agents.	Agents.FloodSmart.gov/ResourceLibrary
Before and 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
Emergency Financial First Aid Kit	Help prepare clients for an emergency with this guide.	https://www.fema.gov/media-collection/emergency-financial-first-aid-kit
FEMA Data Visualization tool	Interact with historical flood data to promote the value of flood insurance.	FloodSmart.gov/data-visualization-tool
FEMA Flood Map Service Center	Source flood hazard information to find official flood maps and learn about flood risks.	msc.fema.gov/portal/home

Resource	Description	Location
Flood Social Media Toolkit	Find social media resources for flood awareness.	https://www.ready.gov/flood-toolkit
FloodSmart.gov	Direct clients to the NFIP's consumer-friendly site to learn about flood insurance and the risks of flooding.	FloodSmart.gov
How Can I Pay Less for My Flood Insurance	Explore how mitigation and other efforts can lower your clients' flood insurance premiums.	FloodSmart.gov/costs/how-can-i-pay-less-for-my-flood-insurance
How to Buy Flood Insurance	Share how clients can purchase flood insurance and find an insurance provider.	FloodSmart.gov/flood-insurance/buy
National Flood Insurance Program (FEMA) LinkedIn	Stay connected with the NFIP's social media account sharing flood insurance updates, tips, agent resources, and more.	https://www.linkedin.com/showcase/national-flood-insurance-program-fema/
Why Buy Flood Insurance	Review the importance of flood insurance and answers to commonly asked questions.	FloodSmart.gov/why/why-buy-flood-insurance

Videos

Watch the following educational videos for more information on flooding, flood insurance, and more.

Title	Description	Location
Floods Can Move Mountains: Know Your Risk of Mudflow	Floods can occur when you least expect it, even at higher elevation. The risk of mudflow is dramatically increased 5 years or more following wildfire.	15 Seconds: www.youtube.com/watch?v=_XN7wEQLX2w 30 Seconds: www.youtube.com/watch?v=3WqDyN2K10U
Flood Risk: What is Flash Flooding?	Rain can lead to devastating flash floods. When rain can't be absorbed fast enough by soil or other surfaces, it becomes runoff that can create flash floods in minutes.	www.youtube.com/watch?v=Ay0yAQIaKKQ

Title	Description	Location
Flood Risk: What is Coastal Flooding?	Hurricanes and winter storms can cause storm surges, erosion, and flooding.	www.youtube.com/watch?v=QIF9V1IO9WA
Flood Risk: What is Riverine Flooding?	Flooding is the most expensive natural disaster in the United States, and rivers cause hundreds of floods every year.	www.youtube.com/watch?v=j2Or5zWjVgg
Hidden Risks Can Cause Flooding	Be aware of hidden flood risks in your community.	www.youtube.com/watch?v=DhOfsysRb1w
Meeting with a Flood Insurance Adjuster	Understand the timeline of meeting with a flood insurance adjuster after a flood event.	www.youtube.com/watch?v=nTU-zUirEy8
Why You Should Consider Getting Flood Insurance	Hear why you should get flood insurance from the NFIP and protect the life you've built.	www.youtube.com/watch?v=3PiDxW1I-Gw