

The sun is shining and the snowpack is melting



Wow, that was a wet winter. Now that spring is here, snowpack is melting and hurricane season is right around the corner.

Whether you're a renter or a property owner, take a moment to consider adding flood insurance to your financial safety net. Bottom line: basic home and renters policies don't cover flood repairs, but you can [fill that protection gap](#). Not sure if you have flood risk? [Take this quiz](#).

Home insurance prices are at an all-time high in many parts of the US today, but protecting your assets is still so important. If you're not in a high flood risk area, adding that protection won't be a budget buster. If you have an NFIP policy but are considering dropping it, [make an informed decision](#) before you do.

In addition to being a member of the Coalition for Sustainable Flood Insurance, and providing consumer guidance on an ongoing basis, UP is partnering with the Minnesota and Wisconsin Departments of Insurance and [Ready North Initiative](#) to help residents be resilient to flooding. The fact is...all states have some [flood risk](#).

Flood insurance details:

The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the "Find Help" section of www.uphelp.org. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

Source: <https://uphelp.org/the-sun-is-shining-and-the-snowpack-is-melting/> Date: July 6, 2026

- You can add flood coverage through a private flood insurer or the National Flood Insurance Program (“NFIP”).
- There will be a waiting period from the date you buy it to the date it kicks in. (30 days for an NFIP policy).
- Flood insurance can be very affordable, depending on your location.
- Use this link to learn about your area’s [flood risk](#), contact an insurance agent or call the NFIP at 877-336-2627.
- If you have a mortgage and your home is in a “Special Hazard Flood Zone” your lender will require flood insurance.
- An NFIP policy provides \$250,000 max to repair flood damage to your home.
- An NFIP policy provides \$100,000 max for belongings but not automatically. You have to ask and pay for this additional coverage.
- An NFIP policy will NOT cover temporary rent if your home is uninhabitable after a flood. Most private flood policies cover that expense.

Contact your insurance agent or company and ask:

- How much will it cost to insure my home and belongings for flood damage?
- Can you help me compare the cost, coverages and options in an NFIP versus adding coverage to my existing policy through a “flood endorsement” or private flood insurer?
- Would a flood rider or endorsement give me more than \$250,000 in coverage?
- Will it cover temporary rent?