

Your assets - Your flood risk?

After insurers began excluding coverage for flood damage in the 1960's, most people's homes became unprotected for that risk. The federal government and the lending and insurance industries created the [National Flood Insurance Program \(NFIP\)](#) and a requirement that homes with mortgages in high flood risk zones must carry flood insurance.

But even with that program and requirement, only 5 million homes in the US are insured through the NFIP, and a small number through private insurance companies. Most U.S. homes are unprotected. Given the rise in flooding events associated with climate change, this situation demands action.

UP is [working to improve](#) affordable options for insuring your property against flood damage. And, we are encouraging property owners to [get a quote](#) to add that coverage if you live anywhere near a coast, a mountain or a waterway, and even *if you're not being legally forced to buy it.*

After recent catastrophic flooding in Sonoma, California, UP staffed a table at a Local Assistance Center where we disseminated "first steps" guidance to help disoriented people gain perspective and confidence. Confidence that they can and will collect all available insurance dollars and successfully navigate the road to recovery that stretches before them. But for those without flood insurance, it's a very tough road.

Please help us reach out to flood impacted communities in Iowa and Nebraska and beyond.

[DONATE](#)

Want more info?

- [Flood Insurance Buying Tips](#)
- [Flood Insurance Claim Basics](#)
- [2019 Sonoma Flooding Claim Help Resource Library](#)

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/your-assets-your-flood-risk/> Date: February 15, 2026



Left: A scene from the recent flooding in Guerneville, CA.

Right: UP Staffer Andrew Cattell at the Local Assistance Center in Guerneville.

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](https://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/your-assets-your-flood-risk/> Date: February 15, 2026