

National Flood Insurance Program By the Numbers

March 12, 2025

Insurance Coverage:

\$1.3 trillion: Total flood coverage not available in the private market.

4.7 million policyholders and 23,000 communities covered.

Economic Benefit:

\$70 billion Contribution to the U.S. economy.

Half million home sales each year.

Over 1 million jobs created.

Disaster Assistance:

\$250,000 of coverage for building replacement versus \$4,000 of FEMA aid and an SBA loan with 3% interest.

\$18 billion available for claims and obligations, including reserves, reinsurance, and borrowing authority.

Risk Reduction:

Full-risk insurance rates for new policies and 18% annual increases for subsidized policies incentivize preventative measures.

Mapping & Mitigation: Local governments must map the floodplains and regulate building to participate in the NFIP.

Each \$1 spent = \$6 saved. Mitigating property risk averts future flood damage.

Taxpayer Savings:

\$3.5 billion of Revenue available to pay for the total cost of flooding.

Policyholders contribute through premiums, sharing responsibility.



Insurance reduces need for disaster aid that is 100% paid by taxpayers.