National Association of REALTORS®

NFIP By the Numbers

July 22, 2026

1. **Insurance Coverage:**
   a. **Over $1.2 trillion**: Total flood coverage not available in the private market.
   b. **Nearly 5 million policyholders** and 22,000 communities covered.
2. **Economic Benefit:**
   a. **$63 billion:** Contribution to the U.S. economy.
   b. **Half million home sales** each year.
   c. **Over 1 million jobs** created.
3. **Disaster Assistance:**
   a. **$250,000 of coverage** for building replacement versus $4,000 of FEMA aid and an SBA loan with 3% interest to be repaid with the mortgage.
   b. **Roughly $18 billion available** to support NFIP claims and obligations:
      i. $5 billion: National Flood Insurance Fund.
      ii. $3 billion: Reserve Fund.
      iii. $8 billion: Borrowing authority.
      iv. $2 billion: Reinsurance coverage.
4. **Risk Reduction & Local Control:**
   a. **Mapping & Mitigation:** Local governments map floodplains and regulate buildings to participate in the NFIP.
   b. **Each $1 spent = $6 saved.** Each mitigation dollar saves six in future losses.
   c. **Full-risk insurance rates** for new policies and 18% increases for subsidized policies incentivize preventative measures.
5. **Taxpayer Savings:**
   a. **$3.5 billion of NFIP Revenue** available to pay for the total cost of flooding.
   b. **Policyholders contribute** through NFIP premiums, sharing responsibility.
   c. **Insurance fund** reduces federal disaster aid that is 100% paid by taxpayers.

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