

Dept. of Natural Resources: Prepare for wet weather with flood insurance

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MADISON, Wis. – The Wisconsin Department of Natural Resources (DNR) today announced [Gov. Tony Evers proclaimed Feb. 6-12, 2023, as Flood Insurance Awareness Week in Wisconsin](#) to recognize our state’s increasing flood risk and the importance of having appropriate insurance coverage.

Most homeowners and renters insurance policies do not cover flood damage. Federal flood insurance is available to residents through the National Flood Insurance Program (NFIP) if the local community is a member of the National Flood Insurance Program. Homeowners and renters can purchase a private flood insurance policy to protect their homes and belongings if their agent sells flood coverage. Homeowners and renters are encouraged to talk to their local insurance agent or visit floodsmart.gov to learn more.

The DNR floodplain program manages community enrollment in the National Flood Insurance Program, with staff serving as experts on federal flood insurance.

“Flood insurance through the National Flood Insurance Program is one of the tools that builds flood resiliency into our Wisconsin communities,” said Brian Cunningham, State of Wisconsin National Flood Insurance Program Coordinator at the DNR. “Ahead of the wet spring weather and flooding we know is coming, now is the time to prepare and consider getting flood insurance coverage.”

There is usually a 30-day waiting period before National Flood Insurance Program policies go into effect, so signing up today ensures residents have coverage in place by the time the snow starts to melt.

Those who own property in Special Flood Hazard Areas (SFHAs) are required to

purchase flood insurance if they have a mortgage from a federally regulated lender. Those not required to have the coverage should also consider their flood risks. On average, 40% of the National Flood Insurance Program flood insurance claims occur outside of these high-risk flood areas.

Additionally, the Wisconsin Office of the Commissioner of Insurance has a number of resources available to help consumers understand flood insurance at oci.wi.gov/flood and information on mitigating flood risk at oci.wi.gov/disasters.

“One inch of water can cause up to \$25,000 in damage, so even small or moderate floods can be financially devastating if you don’t have the right insurance,” said Insurance Commissioner Nathan Houdek. “Whether you rent or own, there is flood insurance coverage available for your needs. Look into flood insurance today by visiting floodsmart.gov or talk to your insurance agent.”

Learn more about flooding and flood insurance at [the DNR’s floodplain webpage](#).