

RESOURCES: Flood Facts

- The Village of Little Chute encourages all owners and renters to consider obtaining flood insurance.
- Most water damage due to flooding including sewer backups or water main breaks is not covered by regular home owners or renters insurance policies.
- In nearly all cases the Village is not liable for damages to your property for unforeseen utility malfunctions.
- Floods and flash floods happen in all 50 states.
- Everyone lives in a flood zone.
- Most homeowners insurance does not cover flood damage.
- Just an inch of water can cause costly damage to your property.
- Hurricanes, winter storms and snowmelt are common (but often overlooked) causes of flooding.
- If you live in a moderate-to-low risk area and are eligible for the Preferred Risk Policy, your flood insurance premium may be as low as \$129 a year, including coverage for your property's contents. This would apply to 99% of the area in the Village
- You are eligible to purchase flood insurance as long as your community participates in the National Flood Insurance Program. Little Chute is already an NFIP partner.
- Typically, it takes 30 days after purchase for a policy to take effect, so it's important to buy insurance before the floodwaters start to rise.
- In a high-risk area, your home is more likely to be damaged by flood than by fire.
- Anyone can be financially vulnerable to floods. People outside of high-risk areas file over 20% of NFIP claims for flooding.
- Over 5.5 million people currently hold flood insurance policies in more than 21,000 communities across the U.S.