FLOOD SEASON 2026–27

# El Niño Is Here. Is Your Home Ready for Flooding?

NOAA gives a very strong El Niño better than a 90% chance this winter. Here is what that usually means for your part of the country, and the steps that matter most, all done on a dry day.

**29%**
of NFIP flood claims (2014–2024) came from *outside* high-risk flood areas (FEMA)

**30 days**
for a new NFIP flood policy to take effect, in most cases. Private flood is often faster

**$0**
that most homeowners and renters policies pay for flood damage

## WHAT EL NIÑO USUALLY BRINGS (NOAA)

**Gulf Coast & Southeast:** flooding is common here every year, and El Niño adds to it. Wetter winters from Texas to Florida in more than 80% of El Niño events over the past century.

**Texas & southern Plains:** a wet tilt, with flash flooding the main danger.

**California, Southwest & Hawaii:** strong El Niños have historically brought above-median rain to California and the Southwest, and El Niño boosts Pacific hurricane activity.

**Mid-Atlantic & Northeast:** NOAA's current outlook extends the wet signal up the Atlantic coast.

**Northern states & Pacific Northwest:** usually milder and drier. That lowers the odds, but one heavy storm can still flood a home.

## PHOTOGRAPH EVERYTHING

- ☐ **Video every room** with closets and drawers open, and narrate as you go
- ☐ **Close-ups of serial numbers** on appliances and electronics
- ☐ **Back it up to the cloud**, with your policy documents

## THIS WEEK, WHILE IT'S DRY

- ☐ **Ask your agent** whether you have flood coverage, and whether it covers your belongings
- ☐ **Check your flood zone** at msc.fema.gov. Low risk is not no risk
- ☐ **Buy coverage now** if you need it. Don't wait for the forecast
- ☐ **Clear gutters, downspouts** and nearby storm drains
- ☐ **Test the sump pump** and its battery backup

## BEFORE THE FIRST BIG STORM

- ☐ **Plan two evacuation routes**, including pets and medications
- ☐ **Pack a three-day kit**: water, food, medicine, flashlight, chargers
- ☐ **Install the free FEMA app** for weather alerts
- ☐ **Find your sandbag sites**: call 2-1-1 or your county emergency office

**Turn around, don't drown.** Six inches of moving water can knock you down, and a foot can sweep away a car.

## FLOOD INSURANCE BASICS

### Two ways to buy it

The National Flood Insurance Program (NFIP), or a private flood insurer. Your agent can compare both.

### What the NFIP covers

Up to $250,000 for the building and up to $100,000 for belongings. Contents coverage is a separate choice.

### Why it's worth it

FEMA says the average NFIP claim payment is about $68,000, and one inch of water can cause roughly $25,000 of damage.

## Questions about your flood coverage?

Your agent can check what you have, explain what's covered, and quote flood insurance before the storms arrive.

### YOUR AGENT

Name _____

Agency _____

Phone _____

Email _____

Sources: NOAA Climate Prediction Center, ENSO Diagnostic Discussion (10 Sept 2026) and 90-day outlook (17 Sept 2026); NOAA Climate.gov; FEMA FloodSmart; Ready.gov. El Niño effects are tendencies, not certainties. NFIP waiting-period exceptions apply in limited cases, such as coverage bought when closing on a home. This flyer is general information, not a policy or a guarantee of coverage. Coverage is governed by the terms of your policy. Flood quotes powered by H2Quoter.