



FEMA

What's Covered In My Basement?

Homeowners that are insured under the National Flood Insurance Program (NFIP) may still be curious about what is covered by the insurance plan.

The NFIP defines a basement as any area of a building with a floor that is below the natural ground level on all sides; otherwise, it is considered the first floor.

The following items are covered under building coverage as long as they are connected to a power source and installed in their functioning location:

- Sump pumps
- Well water tanks and pumps, cisterns and the water in them
- Fuel tanks and the oil in them
- Pumps and/or tanks used in conjunction with solar energy
- Furnaces, hot water heaters, central air conditioners and heat pumps
- Electrical junction and circuit breaker boxes and required utility connections
- Foundation elements
- Stairways, staircases, elevators and dumbwaiters
- Unpainted drywall and ceilings, including nonflammable insulation
- Cleanup

The following items are covered under contents coverage:

- Clothes washers and dryers
 - Food freezers and the food in them
- Air conditioning units, portable or window type

Flood insurance does not cover basement improvements or items not necessary in making the home safe, sanitary and functional, such as carpeting, finished walls, paint, floors, ceilings, furniture or personal belongings that may be kept in the basement. Necessary items are included under building coverage and some under contents coverage. The NFIP encourages people to purchase both building and contents coverage for the broadest protection. For more information, please contact your current flood insurance provider.

On March 1, 2003, FEMA became part of the U.S. Department of Homeland Security. FEMA's continuing mission within the new department is to lead the effort to prepare the nation for all hazards and effectively manage federal response and recovery efforts following any national incident. FEMA also initiates proactive mitigation activities, trains first responders, and manages the National Flood Insurance Program and the U.S. Fire Administration.