

*State of Idaho*  
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**Idaho Department of Insurance Consumer Alert**

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## **March is Flood Awareness Month: Idahoans urged to review flood risk and consider flood insurance**

**BOISE, ID (March 19, 2026)** – March is Flood Awareness Month, and the Idaho Department of Insurance (DOI) is reminding Idahoans that flooding is one of the most common and costly natural disasters in the country. Floods can occur anywhere—from overflowing rivers to heavy rainfall or rapid snowmelt—and even a few inches of water can cause significant damage to homes and businesses.

The DOI encourages Idaho homeowners and business owners to assess their flood risk using FEMA’s Flood Map Service Center (<https://msc.fema.gov/portal/home>) and to consider purchasing a flood insurance policy. Standard homeowners’ policies do **not** cover flood damage, meaning a separate policy is required for protection.

Residents in low or moderate risk areas are still five times more likely to experience flood damage than a house fire over a 30-year period. Despite this, NFIP data shows that Idaho has just over 5,600 flood insurance policies in effect statewide.

“Just one inch of water can cause up to \$25,000 in damage,” said Director Dean L. Cameron. “Flooding can be emotionally and financially devastating. Flood insurance is one of the best ways to protect your home, your property, and your peace of mind.”

Flood insurance can be purchased through insurance companies or the National Flood Insurance Program (NFIP), administered by FEMA. Because flood policies typically come with a 30-day waiting period, Idahoans are encouraged to review their coverage well before spring runoff or severe weather. For many households, NFIP coverage can cost less than \$400 per year. The Idaho DOI does not regulate NFIP or its rates.

More information about flood insurance is available from your insurance agent or at [www.floodsmart.gov](http://www.floodsmart.gov). Additional resources on flood preparedness can be found at [doi.idaho.gov](http://doi.idaho.gov). Consumers who have questions or need assistance can also contact the Idaho Department of Insurance Consumer Services team at 208-334-4319 for support.

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**About the Department of Insurance**

The Idaho Department of Insurance has been regulating the business of insurance in Idaho since 1901. The mission of the Department is to serve and protect Idahoans by equitably, effectively and efficiently administering the Idaho Insurance Code and the International Fire Code. For more information, please visit us at [doi.idaho.gov](http://doi.idaho.gov) or email us at [consumeraffairs@doi.idaho.gov](mailto:consumeraffairs@doi.idaho.gov).