

Flood

Citizens' Flood Insurance Requirements

By January 1, 2027, most Citizens' personal residential policies that include wind coverage will be required to have and maintain flood insurance coverage under a phased in approach created by the Florida Legislature in December 2022. This requirement is expected to ensure that Citizens policyholders will be fully protected from damage caused by severe weather.

Homes Within Flood Hazard Area

Effective for policies renewing between July 1, 2023, through June 30, 2024, for homes that include wind coverage and are within the [special flood hazard area](#) (SFHA) as defined by the National Flood Insurance Program (NFIP) must secure and maintain a flood policy.

Coverage Phases*

Most homes with wind coverage must secure and maintain a flood policy according to the following schedule:

- Effective 01.01.24 - Policies with dwelling value ([Coverage A](#)) of \$600,000 or more
- Effective 01.01.25 - Policies with a dwelling value of \$500,000 or more
- Effective 01.01.26 - Policies with a dwelling value of \$400,000 or more
- Effective 01.01.27 - All policies, regardless of value

*Note: Condominium unit-owner policies, tenant content policies and policies that exclude windstorm or hail coverage are not required to purchase flood insurance coverage.

Required Documentation

New policy applicants and renewing policyholders are required to submit proof of flood coverage that meets Citizens' requirements and a completed [Policyholder Affirmation Regarding Flood Insurance](#) (CIT FW01).

Proof of flood insurance can be satisfied with one of the following documents:

- A copy of the submitted application and proof of payment as initial proof of compliance if an application for flood coverage is pending

- A copy of the flood policy declarations
 - Proof that the customer has a flood endorsement that meets the minimum standard on their underlying multiperil policy for Citizens Wind-Only policies
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Flood Coverage Limit Requirements

Dwelling Policies: Equal to or greater than your Citizens policy dwelling value, ([Coverage A](#))

Maximum NFIP Limits

Citizens will accept the eligible maximum coverage amount if the above Dwelling and Tenant policy limits are unavailable from the NFIP.

- Regular program: \$250,000 Coverage A
- Emergency program: \$35,000 Coverage A

Definitions of the various programs can be found in the [Glossary on FEMA's website](#).