



National Flood Insurance Program

Answers to Questions About the NFIP

FEMA F-084 / March 2011



FEMA

Answers To Questions About The National Flood Insurance Program

**United States. Congress. House.
Banking and Currency Committee**



Answers To Questions About The National Flood Insurance Program:

Answers to Questions about the National Flood Insurance Program, 2004 **Answers to Questions About the National Flood Insurance Program** Charles D. Fletcher, 1999-03 Intended to acquaint the public with the National Flood Insurance Program NFIP It is designed for readers who do not need a detailed history or refined technical or legal explanations but do need a basic understanding of the program flood insurance information for prospective buyers coverage filing a flood insurance claim floodplain management requirements flood hazard assessments NFIP address list of available publications address for obtaining CRS coordinator s manual **Answers to Questions about the National Flood Insurance Program** FEMA., 2011 **National Flood Insurance Program: Answers to Questions About the NFIP**, 1980 **Answers to Questions About the National Flood Insurance Program** Federal Emergency Management Agency, 2001 FEMA 387 2001 National flood insurance program U S *Questions and Answers on the National Flood Insurance Program*, 1983 **Answers to Questions about the National Flood Insurance Program**, 1997 This booklet is intended to acquaint the public with the National Flood Insurance Program NFIP Despite the highly technical nature of the Program there has been a deliberate effort to minimize the use of technical terms This publication is designed for readers who do not need a detailed history or refined technical or legal explanations but do need a basic understanding of the program and the answers to some frequently asked questions Readers who need legal definitions should refer to the Standard Flood Insurance Policy and to NFIP and Related Regulations The information provided is as current as possible but changes in the NFIP are made periodically Readers can obtain the most up to date insurance information by using the telephone and address directory at the back of the booklet *Answers to Questions about the United States*. Federal Emergency Management Agency, 1980 **Affordability of National Flood Insurance Program Premiums** National Academies of Sciences, Engineering, and Medicine, Division of Behavioral and Social Sciences and Education, Committee on National Statistics, Division on Engineering and Physical Sciences, Board on Mathematical Sciences and Their Applications, Division on Earth and Life Studies, Water Science and Technology Board, Committee on Affordability of National Flood Insurance Program Premiums, 2016-02-21 When Congress authorized the National Flood Insurance Program NFIP in 1968 it intended for the program to encourage community initiatives in flood risk management charge insurance premiums consistent with actuarial pricing principles and encourage the purchase of flood insurance by owners of flood prone properties in part by offering affordable premiums The NFIP has been reauthorized many times since 1968 most recently with the Biggert Waters Flood Insurance Reform Act of 2012 BW 2012 In this most recent reauthorization Congress placed a particular emphasis on setting flood insurance premiums following actuarial pricing principles which was motivated by a desire to ensure future revenues were adequate to pay claims and administrative expenses BW 2012 was designed to move the NFIP towards risk based premiums for all flood insurance policies The result was to be increased premiums for some

policyholders that had been paying less than NFIP risk based premiums and to possibly increase premiums for all policyholders Recognition of this possibility and concern for the affordability of flood insurance is reflected in sections of the Homeowner Flood Insurance Affordability Act of 2014 HFIAA 2014 These sections called on FEMA to propose a draft affordability framework for the NFIP after completing an analysis of the efforts of possible programs for offering means tested assistance to policyholders for whom higher rates may not be affordable BW 2012 and HFIAA 2014 mandated that FEMA conduct a study in cooperation with the National Academies of Sciences Engineering and Medicine which would compare the costs of a program of risk based rates and means tested assistance to the current system of subsidized flood insurance rates and federally funded disaster relief for people without coverage Production of two reports was agreed upon to fulfill this mandate This second report proposes alternative approaches for a national evaluation of affordability program policy options and includes lessons for the design of a national study from a proof of concept pilot study *Levees and the National Flood Insurance Program* National Research Council, Division on Earth and Life Studies, Water Science and Technology Board, Committee on Levees and the National Flood Insurance Program: Improving Policies and Practices, 2013-08-18 The Federal Emergency Management Agency's FEMA Federal Insurance and Mitigation Administration FIMA manages the National Flood Insurance Program NFIP which is a cornerstone in the U S strategy to assist communities to prepare for mitigate against and recover from flood disasters The NFIP was established by Congress with passage of the National Flood Insurance Act in 1968 to help reduce future flood damages through NFIP community floodplain regulation that would control development in flood hazard areas provide insurance for a premium to property owners and reduce federal expenditures for disaster assistance The flood insurance is available only to owners of insurable property located in communities that participate in the NFIP Currently the program has 5 555 915 million policies in 21 881 communities³ across the United States The NFIP defines the one percent annual chance flood 100 year or base flood floodplain as a Special Flood Hazard Area SFHA The SFHA is delineated on FEMA's Flood Insurance Rate Maps FIRM's using topographic meteorologic hydrologic and hydraulic information Property owners with a federally back mortgage within the SFHAs are required to purchase and retain flood insurance called the mandatory flood insurance purchase requirement MPR Levees and floodwalls hereafter referred to as levees have been part of flood management in the United States since the late 1700's because they are relatively easy to build and a reasonable infrastructure investment A levee is a man made structure usually an earthen embankment designed and constructed in accordance with sound engineering practices to contain control or divert the flow of water so as to provide protection from temporary flooding A levee system is a flood protection system which consists of a levee or levees and associated structures such as closure and drainage devices which are constructed and operated in accordance with sound engineering practices Recognizing the need for improving the NFIP's treatment of levees FEMA officials approached the National Research Council's NRC Water Science and Technology Board WSTB and requested

this study The NRC responded by forming the ad hoc Committee on Levee and the National Flood Insurance Program Improving Policies and Practices charged to examine current FEMA treatment of levees within the NFIP and provide advice on how those levee elated policies and activities could be improved The study addressed four broad areas risk analysis flood insurance risk reduction and risk communication regarding how levees are considered in the NFIP Specific issues within these areas include current risk analysis and mapping procedures behind accredited and non accredited levees flood insurance pricing and the mandatory flood insurance purchase requirement mitigation options to reduce risk for communities with levees flood risk communication efforts and the concept of shared responsibility The principal conclusions and recommendations are highlighted in this report Managing Floodplain Development Through the National Flood Insurance Program ,1998 The purpose of this home study course is to enhance the knowledge and skills of local officials responsible for administering and enforcing local floodplain management regulations It is also intended to broaden their understanding of floodplain management strategies that can be applied at the local level **2017 Catalog of Federal Domestic Assistance** United States. Congress. Senate. Office of Management and Budget. Executive Office of the President,2017 Identifies and describes specific government assistance opportunities such as loans grants counseling and procurement contracts available under many agencies and programs Expansion of the National Flood Insurance Program United States. Congress. House. Committee on Banking and Currency. Subcommittee on Housing,1973 **Monthly Catalog of United States Government Publications** United States. Superintendent of Documents,1985 February issue includes Appendix entitled Directory of United States Government periodicals and subscription publications September issue includes List of depository libraries June and December issues include semiannual index **Expansion of Hte National Flood Insurance Program** United States. Congress. House. Banking and Currency Committee,1973 *Reauthorization of the National Flood Insurance Program* United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs,2012 Oversight on the Problems of Small Business United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs. Subcommittee on Small Business,1976 **Catalog of Federal Domestic Assistance** ,1997 Identifies and describes specific government assistance opportunities such as loans grants counseling and procurement contracts available under many agencies and programs *Oversight of the Federal Flood Insurance Program* United States. Congress. House. Committee on Banking, Finance, and Urban Affairs. Subcommittee on Housing and Community Development,1977 **Monthly Catalogue, United States Public Documents** ,1981

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