

Photo: USGS

Using the NFIP to Build Community Resilience

NATIONAL FLOOD INSURANCE PROGRAM | March 28, 2024

Prepared for: National Hurricane Conference, Orlando, FL



FEMA

Welcome

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Agenda

- Flooding in America
- The NFIP's History and Mission
- Flood Risk Identification and Mapping
- FEMA Data Viewers and Data Access
- The Future of Flood Hazard and Risk Data
- Use of Available Flood Hazard Information
- Hazard Mitigation: Flood Mitigation Assistance
- Flood Mitigation Assistance (FMA) Swift Current
- Floodplain Management
- Flood Insurance
- Key Takeaways & Closeout



An aerial photograph of a coastal town, likely in New England, featuring a large marina filled with sailboats and a prominent church steeple. The town is surrounded by dense green forest. The image is overlaid with a semi-transparent blue filter.

Flooding in America



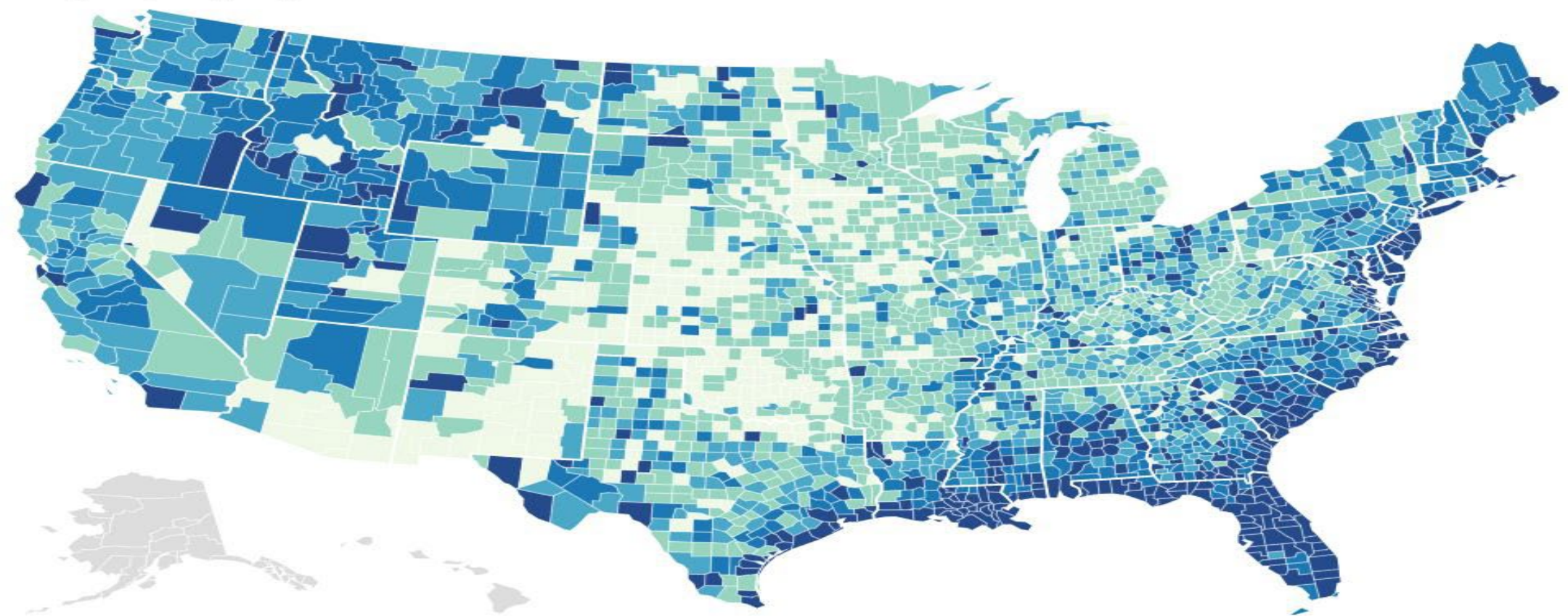
The Reality of Flood Risk

- Flooding is America's most common natural disaster, and among the costliest.
 - 99% percent of U.S. counties have been impacted by a flooding event since 1996
 - Just one inch of flood water can cause roughly **\$25,000** of damage to a home.
 - It's not just hurricanes. Wildfires, atmospheric rivers, snowmelt and even severe thunderstorms can all cause a major flood event.
- Most homeowners and renters insurance policies don't cover flood damage, leaving Americans financially vulnerable.
- Flooding is getting worse thanks to climate change.
- Despite recent devastating floods, people continue to build in risky areas.
- Flood damage disproportionately impacts lower income and underserved communities.

Where flood risk is projected to rise fastest in the US

A new analysis projects changes in flood risk between 2020 and 2050 by zooming in on every neighborhood across the U.S.

Percentage rise, 2020-2050



Flood damage measured in 2020 U.S. dollars.

Map: The Conversation/CC-BY-ND • Source: [Wing, et al. 2022](#) • [Get the data](#) • [Download image](#) • Created with [Datawrapper](#)



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The NFIP's History and Mission



Enter The National Flood Insurance Program (NFIP)

The NFIP is federal program created by Congress in 1968 to:

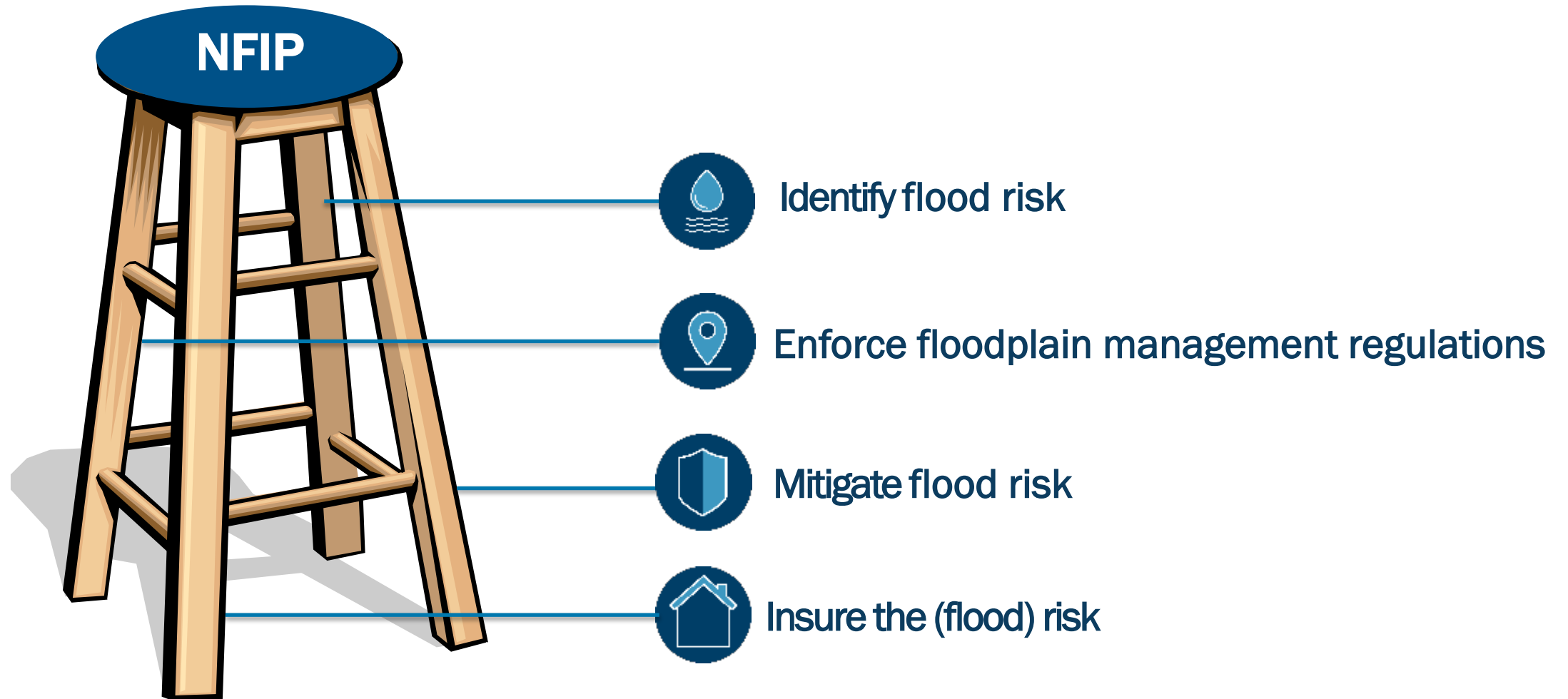
- Mitigate future flood losses across the country.
- Reduce future flood damage through enactment and enforcement of floodplain management regulations.
- Provide protection for property owners against potential flood losses through federally-backed insurance policies.



The NFIP's Mission

- **Educate** property owners, renters, communities and others on flood risks.
- **Provide** flood insurance to people in partner communities.
- **Accelerate** recovery from flood damage.
- **Mitigate** future flood losses through floodplain regulation.
- **Reduce** the personal and national costs of disaster.

The Four Components of the NFIP



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A Public-Private Partnership



The NFIP



**State, Local, Tribal and
Territorial Government**



**Private Insurers and
the Business Sector**



**Communities and
Individuals**



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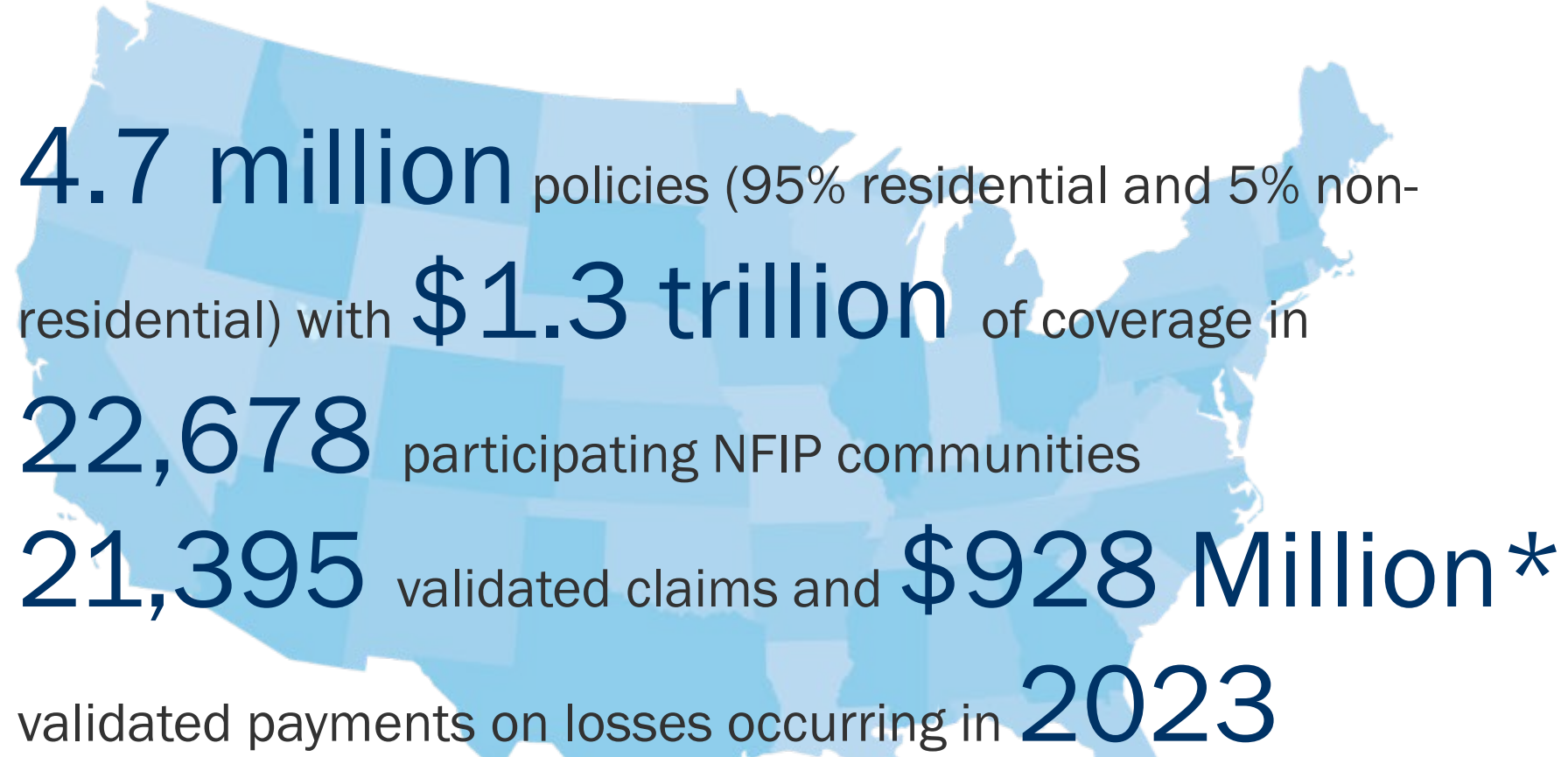
Who needs to understand the NFIP?

- Government agencies: federal, state, local
- Private sector: banks, insurance agencies, architects-engineers, realty professionals, surveyors, builders
- Homeowners/businessowners



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The NFIP by the numbers



4.7 million policies (95% residential and 5% non-residential) with **\$1.3 trillion** of coverage in
22,678 participating NFIP communities
21,395 validated claims and **\$928 Million***
validated payments on losses occurring in **2023**



FEMA

*very light year

Data as of March 2024


Federal Emergency Management Agency

14

But it's not enough...



Harvey Relief Fund Sanchez Family



\$7,359 raised of \$10,000 goal

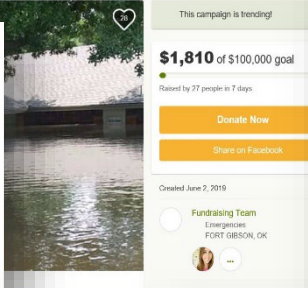
105 donors 558 shares 112 followers

[Share](#)

[Donate now](#)

Anonymous \$15 - 45 mos

Emergency funds/ no flood insurance



\$1,810 of \$100,000 goal

Raised by 27 people in 7 days


[Donate Now](#)

[Share on Facebook](#)

Created June 2, 2019

Fundraising Team Emergentes FORT GIBSON, OK

Help our Benny & her family recover from Flood



\$4,625 raised of \$2,500 goal

43 donors 0 shares 43 followers

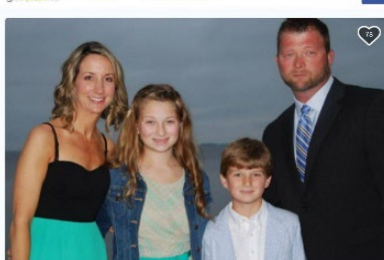
[Share](#)

[Donate now](#)

Brad Fink \$100 - 1 mo

iServ Franchise \$300 - 1 mo

Home Recovery - No Flood Insurance



\$9,315 of \$10,000 goal

Raised by 79 people in 67 weeks


[Donate Now](#)

[Share on Facebook](#)

Created May 2, 2014

Dale Alkins Emergentes GAINESVILLE, FL

'Claudia's Flood Recovery'



\$3,697 of \$108,000 goal

Raised by 32 people in 6 days

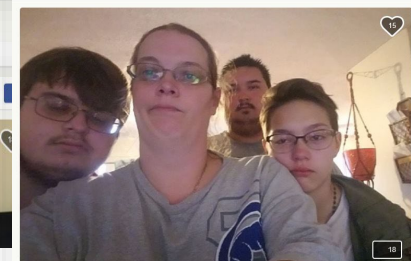
[Donate Now](#)

[Share on Facebook](#)

Created July 4, 2019

Lance Stockwell Emergentes GERMANTOWN, TN

Flood fund for the Vick-Cowell fam




\$1,931

Raised by 10 people

Created July 12

Ang on

No flood insurance/Lisa White

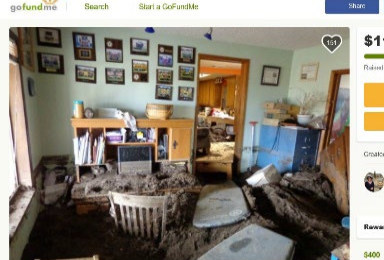


\$50 Patricia Malbis 5 months ago

\$50 Patricia Mollet 5 months ago

Viewing 2 of 2 Donators

No Flood Insurance. We Lost Everything.



\$11,090 of \$25,000 goal

Raised by 155 people in 69 weeks

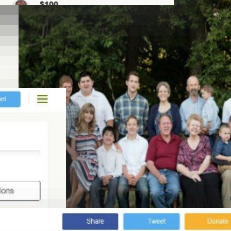
[Donate Now](#)

[Share on Facebook](#)

Created September 11, 2018

Krista Wangs Emergentes YUCA VALLEY, CA

Flooded family



\$2,875 of \$5,000 goal

Raised by 28 people in 21 months

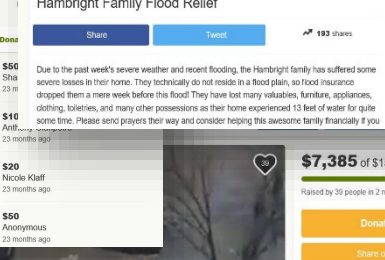
[Donate Now](#)

[Share on Facebook](#)

Created September 5, 2017

Tiffany Ahngash-Burke Volunteer DAYTON, TX

Hambricht Family Flood Relief



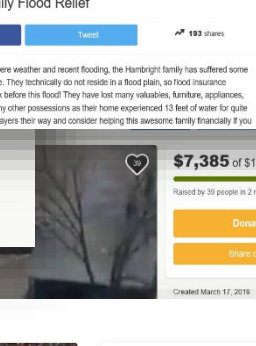
\$50 Joseph Carter 15 days ago

\$30 Myranda Lester 17 days ago

\$75 Nicole Klaff 23 months ago

\$50 Anonymous 23 months ago

Who needs flood insurance?

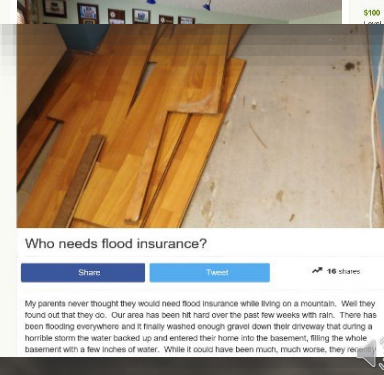


\$400 Level 3 1 or 1 set

\$50 Level 2

\$100 Level 1

Who needs flood insurance?




\$100 Claire Leo 11 months ago

\$100 Cheryl Hopler 11 months ago

\$100 Joe Lee 11 months ago

\$100 Anonymous 11 months ago

Help Support The Wolf Family



\$1,270 of \$5,000 goal

Raised by 17 people in 5 months

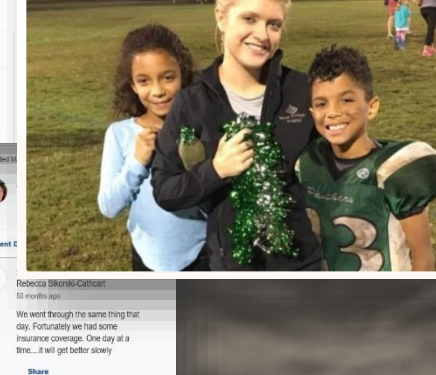
[Share](#)

[Tweet](#)

Created February 24, 2019

Stephanie Fox on behalf of Suzanne Vickers Other LEONARD CITY, TN

Flooded family



\$7,385 of \$15,000 goal

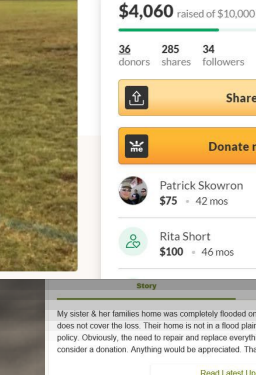
Raised by 39 people in 2 months

[Donate Now](#)

[Share on Facebook](#)

Created March 17, 2019

Disaster Relief - Monceaux Family



\$30,175 of \$50,000 goal

Raised by 247 people in 3 months

[Donate Now](#)

[Share on Facebook](#)

Created February 24, 2019

Stephanie Fox on behalf of Suzanne Vickers Other LEONARD CITY, TN

Results for "flood insurance"

12597 results found

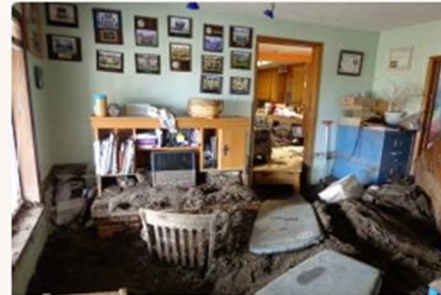


SARASOTA, FL
Wood Family Flood Insurance

My boss is in desperate need of help. Last night, a storm hit Kans...

Last donation 1yr ago

\$2,912 raised of \$250,000



YUCCA VALLEY, CA
No Flood Insurance. We Lo...

Last week on Saturday, September seventh, there was a major flash fl...

Last donation 5yrs ago

\$11,090 raised of \$25,000



BELLEVUE, NE
Sally Randel's Flood Insura...

Aunt Sally's house, where we spent every weekend growing up as kid...

Last donation 1mo ago

\$7,385 raised of \$15,000

An aerial photograph of a coastal town, likely in New England, featuring a large marina filled with sailboats and a dense forest of green trees. The image is overlaid with a semi-transparent blue gradient. The text "Flood Risk Identification and Mapping" is centered in white, bold font.

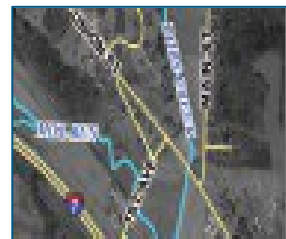
Flood Risk Identification and Mapping

Flood Hazard Mapping

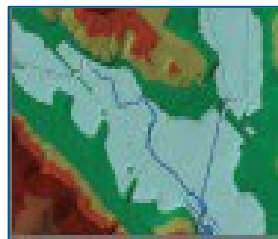
- **Requires Hydrologic and Hydraulic (H&H) Studies and Best Available Elevation Data**
- **H&H studies ensure credible data**
 - Determine ground elevations, depth of floodwaters, width of floodplains, the amount of water that will be carried during flood events and obstructions to water flow
 - Provide engineering for mapping riverine and coastal hazards
- **Best available elevation data**
 - FEMA is a key partner to the USGS 3DEP Program, which provides high-quality topographic data
 - If needed, FEMA purchases new topographic data to meet program standards



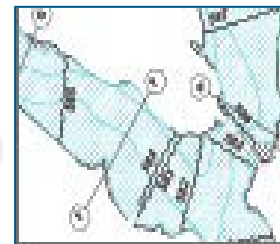
FEMA



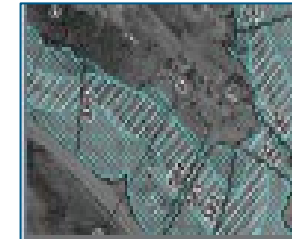
Base Map Data



Topographical Data



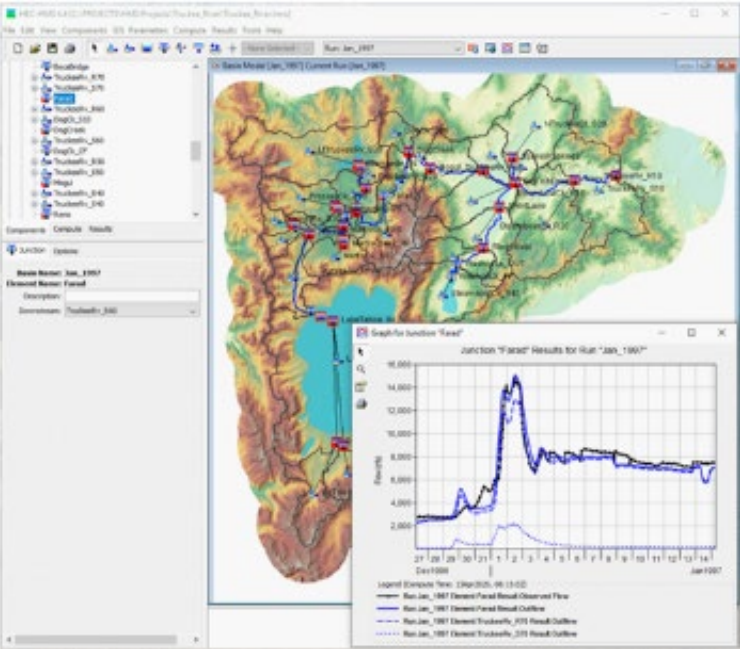
Flood Data



Final Composed FIRM

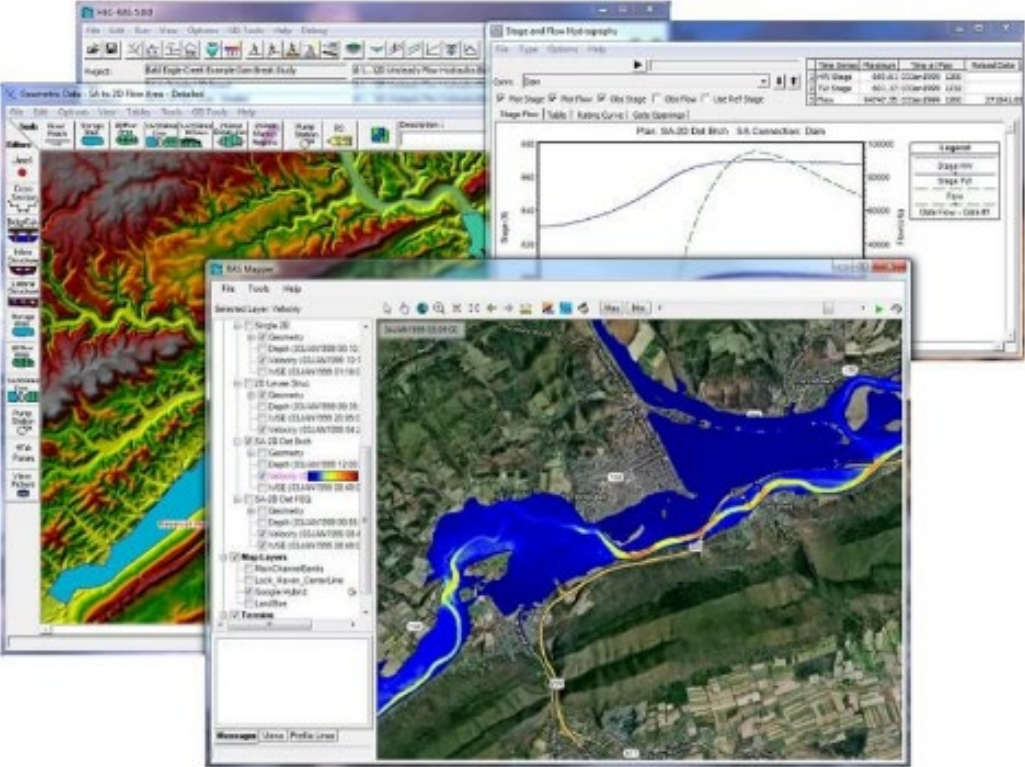
Flood Hazard Mapping – Riverine Methodology

1. Determine hydrology
(volume and timing of water runoff)

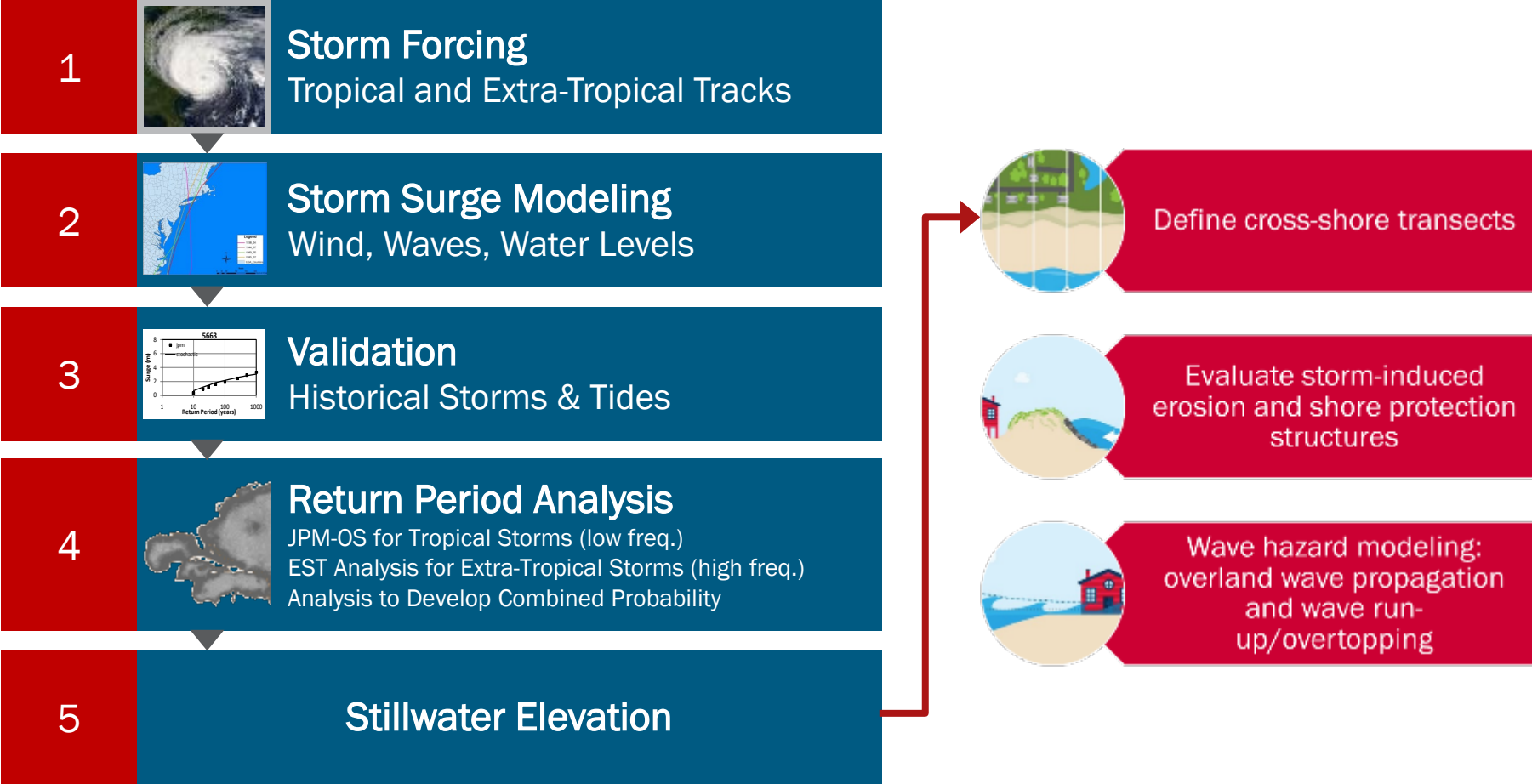


Source – USACE Hydrologic Engineering Center (HEC)

2. Determine hydraulics
(how water flows across the floodplain)



Flood Hazard Mapping - Coastal Methodology



What Makes Up a 1% Event

Statistical analysis, gage data or computer models are used to estimate discharges from rainfall.

- **Rain Gages**

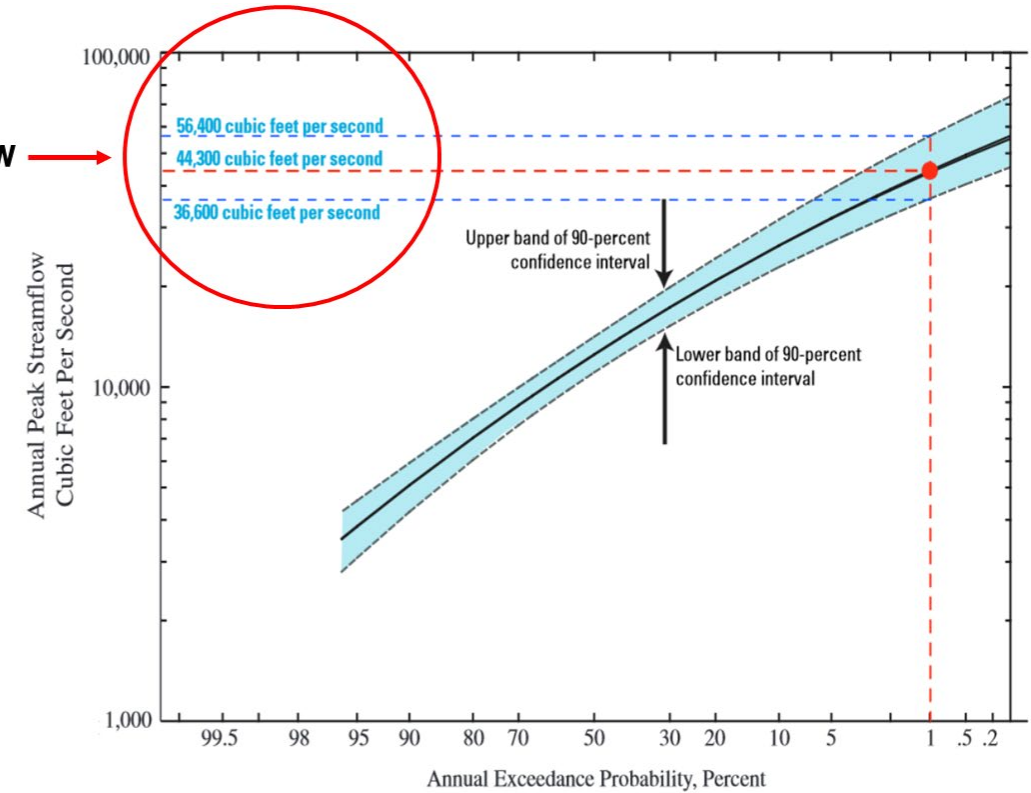
- Typically Federal, State or local agency
- General use (long-term), project specific (record length varies) or flood-warning network

- **Stream gages**

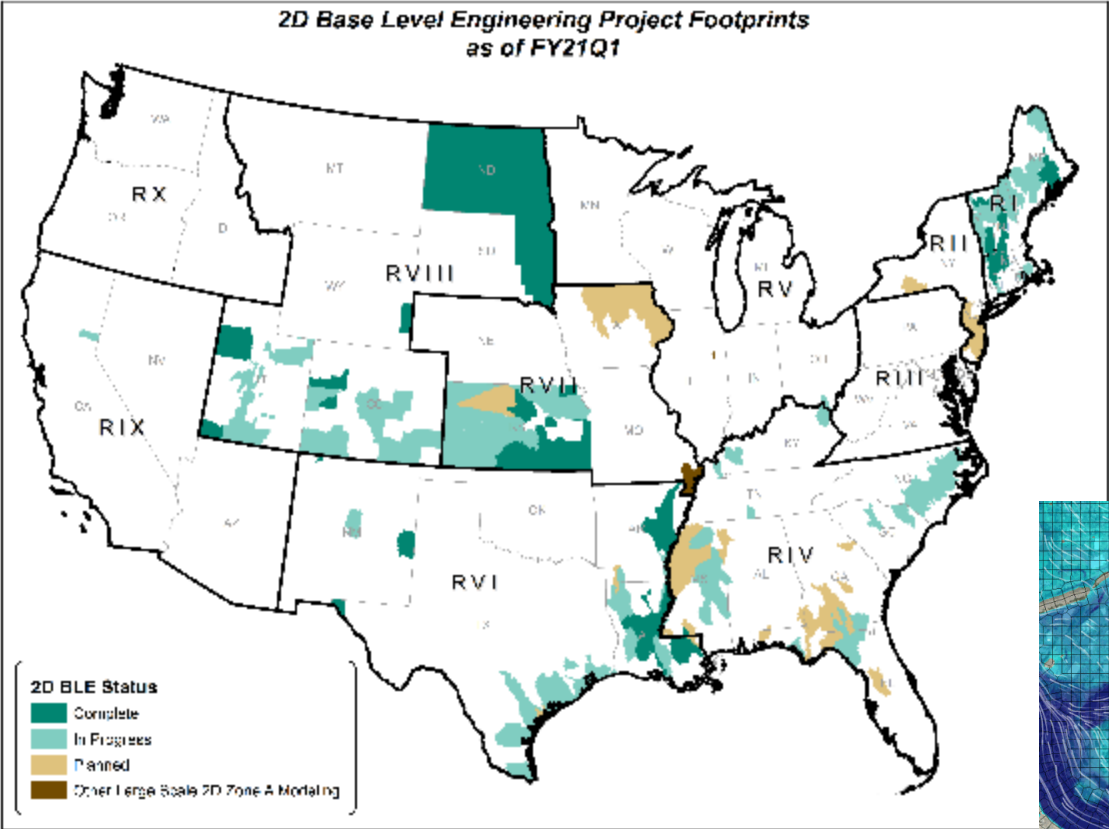
- Typically Federal, State or local agency
- USGS is primary source

1% annual rainfall does not always equal a 1% flood

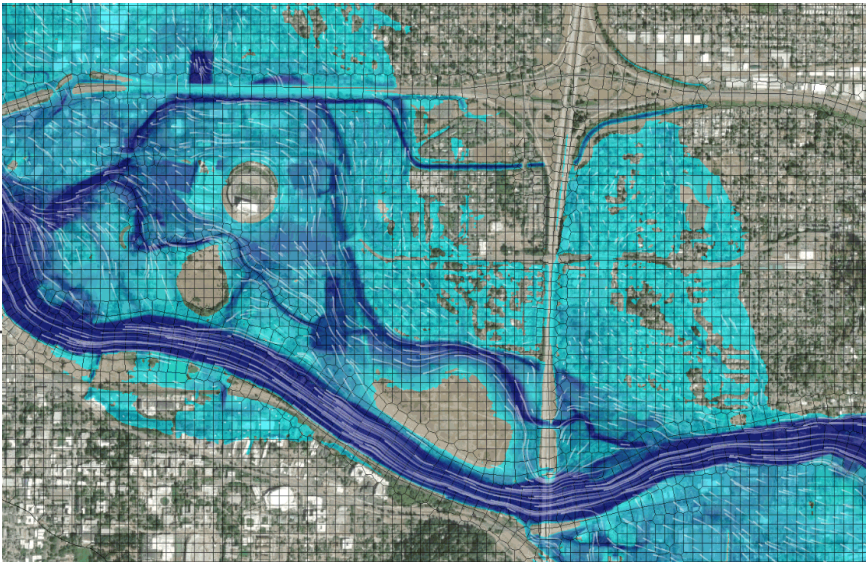
We can quantify how confident we are in our estimate



Investment: Two-Dimensional Modeling



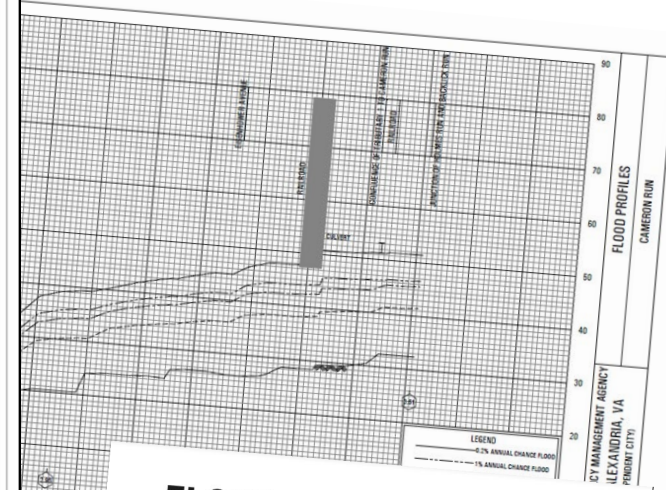
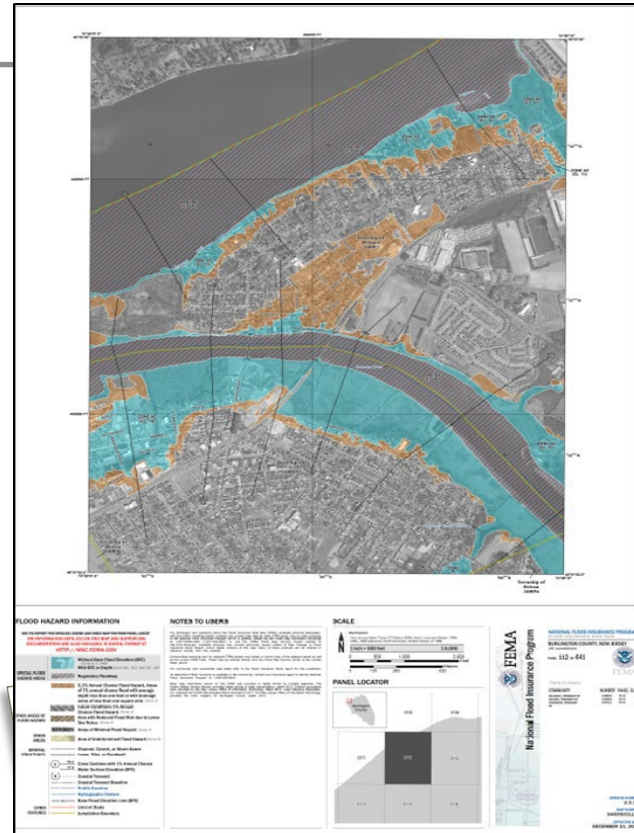
- 2-D modeling functionality added in 2016 to HEC-RAS
- Offers greater flexibility and credibility in analyzing all flood hazard sources and behaviors
- Enhances flood hazard outputs and visualizations



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Flood Insurance Study Products - Overview

- The FIS and FIRM serve as the regulatory basis for:
 - Participation in the NFIP
 - Regulating floodplain development
- Used by floodplain managers to aid with development and risk identification
- Used in planning efforts and grant analysis



FLOOD INSURANCE STUDY
FEDERAL EMERGENCY MANAGEMENT AGENCY

MADISON COUNTY, VIRGINIA
AND INCORPORATED AREAS

COMMUNITY NAME	COMMUNITY NUMBER
MADISON COUNTY, UNINCORPORATED AREAS	510094
MADISON, TOWN OF *	510031

No Special Flood Hazard Areas Identified

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REVISED: **SEPTEMBER 18, 2020**

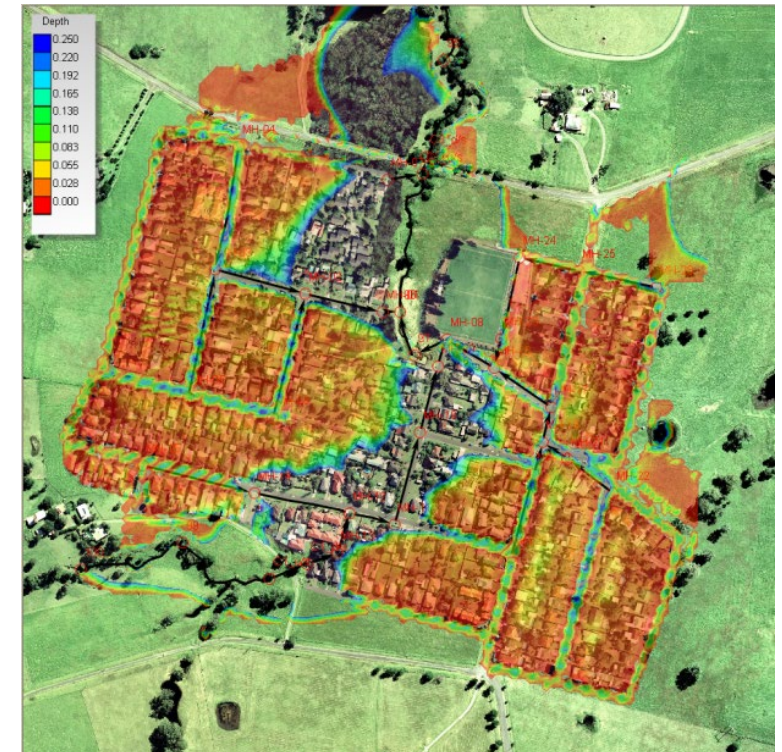
FLOOD INSURANCE STUDY NUMBER
5113CV000B
Version Number 2.4.3.5



Flood Risk Products

- Flood Risk Products (FRP) are non-regulatory products
- Go beyond basic flood hazard information of regulatory flood hazard products
- Use to view and visualize local flood risk
- Can be used by states, tribal, territories, local governments, communities and individuals
- FEMA has provided information and trainings regarding the use of FRPs
- [fema.gov/flood-maps/tools-resources/risk-map/products](https://www.fema.gov/flood-maps/tools-resources/risk-map/products)

Depth Grid



FEMA









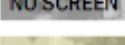
Flood Hazard Mapping – Terminology

Flood Zones Shown on FIRMs Determine Flood Insurance Rates

- **SFHA (Special Flood Hazard Area)**
 - Defined as area that will be inundated by the flood event having a 1-percent chance of being equaled or exceeded in any given year
 - Also referred to as the base flood or 100-year flood.
 - Denoted as Zone A, Zone AE, Zone VE, and others
- **Moderate Flood Hazard**
 - Areas between the limits of the 1-percent flood and the 0.2-percent-annual-chance (or 500-year) flood.
 - Denoted as Shaded Zone X
- **Minimal Flood Hazard**
 - Areas outside the 0.2-percent-annual-chance flood
 - Denoted as Unshaded Zone X

FLOOD HAZARD INFORMATION

SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT
THE INFORMATION DEPICTED ON THIS MAP AND SUPPORTING DOCUMENTATION ARE ALSO AVAILABLE IN DIGITAL FORMAT AT
[HTTP://MSC.FEMA.GOV](http://MSC.FEMA.GOV)

SPECIAL FLOOD HAZARD AREAS		Without Base Flood Elevation (BFE) Zone A, V, A99
		With BFE or Depth Zone AE, AO, AH, VE, AR
OTHER AREAS OF FLOOD HAZARD		Regulatory Floodway
		0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile Zone X
		Future Conditions 1% Annual Chance Flood Hazard Zone X
		Area with Reduced Flood Risk due to Levee See Notes. Zone X
OTHER AREAS		Area with Flood Risk due to Levee Zone D
		NO SCREEN Area of Minimal Flood Hazard Zone X
		Area of Undetermined Flood Hazard Zone D



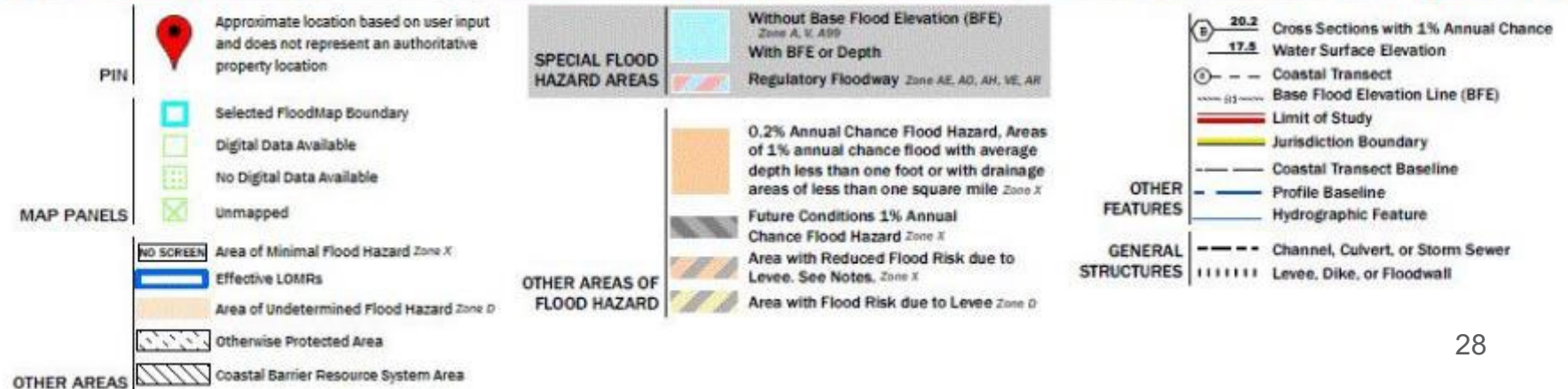
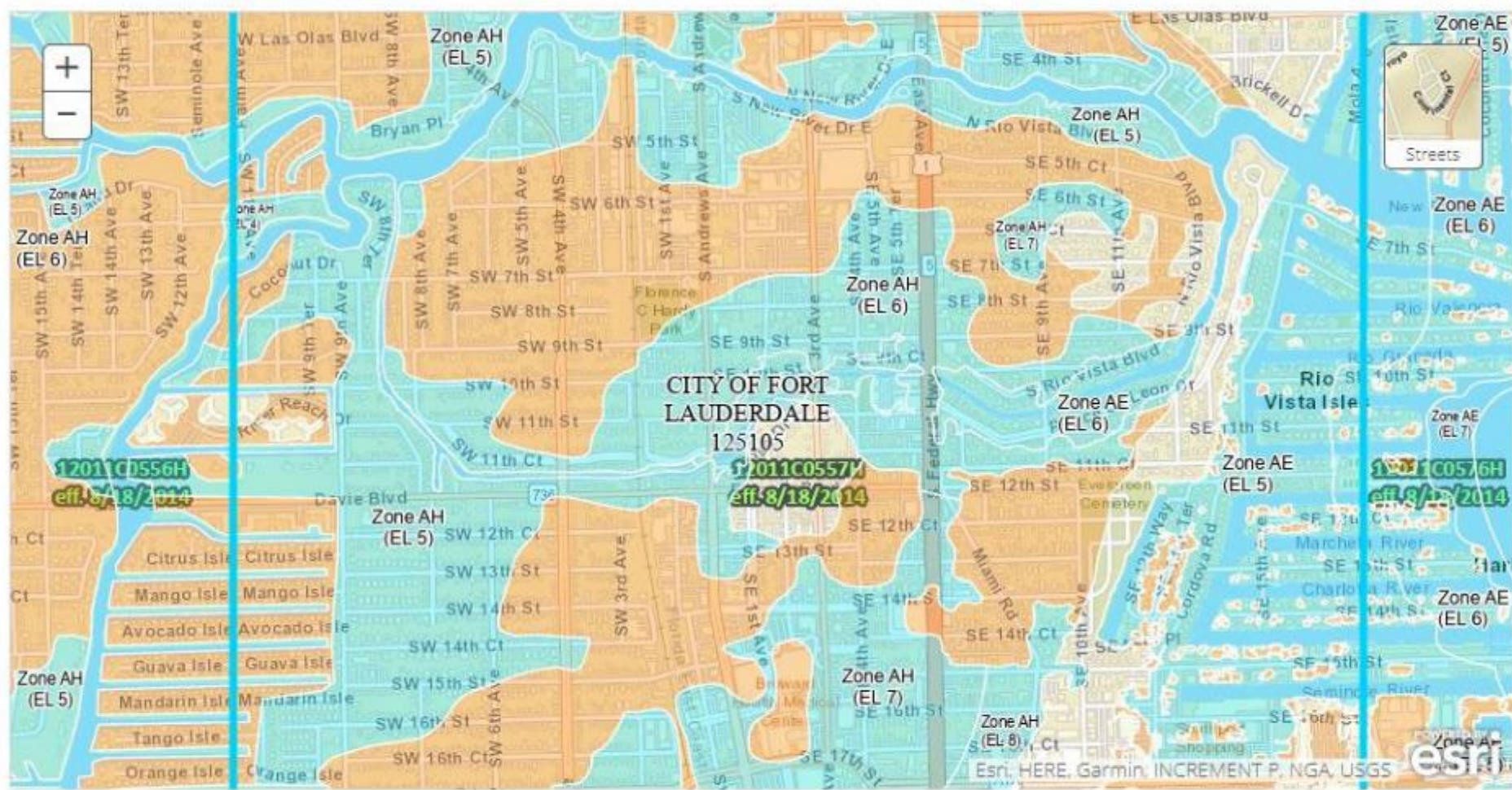
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FEMA Flood Map

Ft. Lauderdale, FL

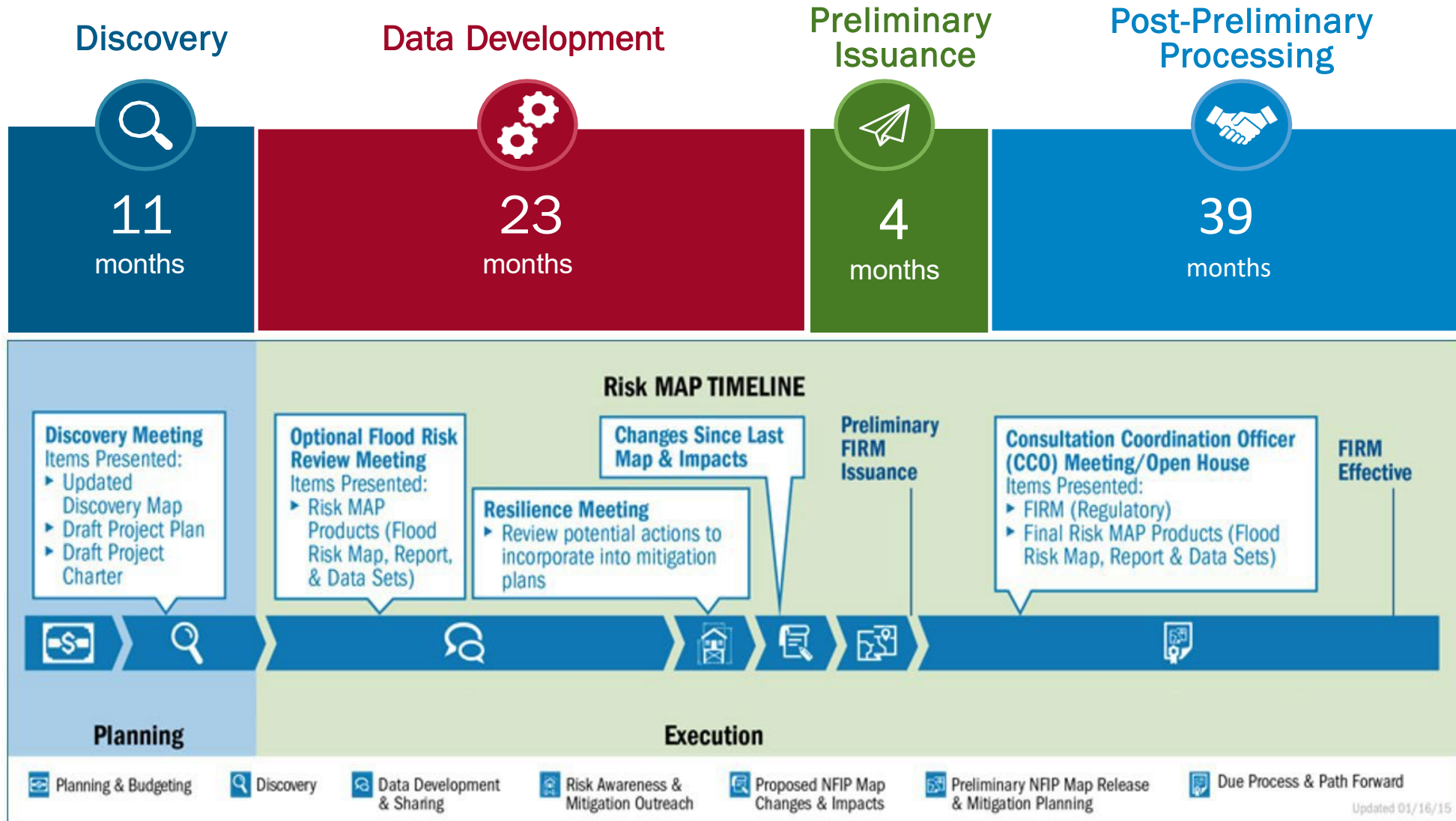
Flood Insurance Rate Maps:

- Show flood risk zones
- Establish base flood elevations
- Inform local floodplain management regulations
- Set minimum floodplain standards and building standards for the community



FEMA

Mapping Timeline - Community Outreach



Mapping Timeline – Letters of Map Change (LOMC)

Published Effective FIRMs can be amended through a formal review process.

- **Letter of Map Change (LOMC):** The process is initiated through a LOMC to officially change the regulatory product
 - The LOMC applicant is responsible for providing the updated technical data to change the flood boundary
 - FEMA will process a LOMC revision by one of two ways:
 - **Physical Map Revision (PMR)**, which has one or more FIRM panels are physically revised and republished
 - **Letter of Map Revision (LOMR)**, which officially revises a portion of the effective map without physically revising and republishing

Letter of Map Amendment (LOMA)

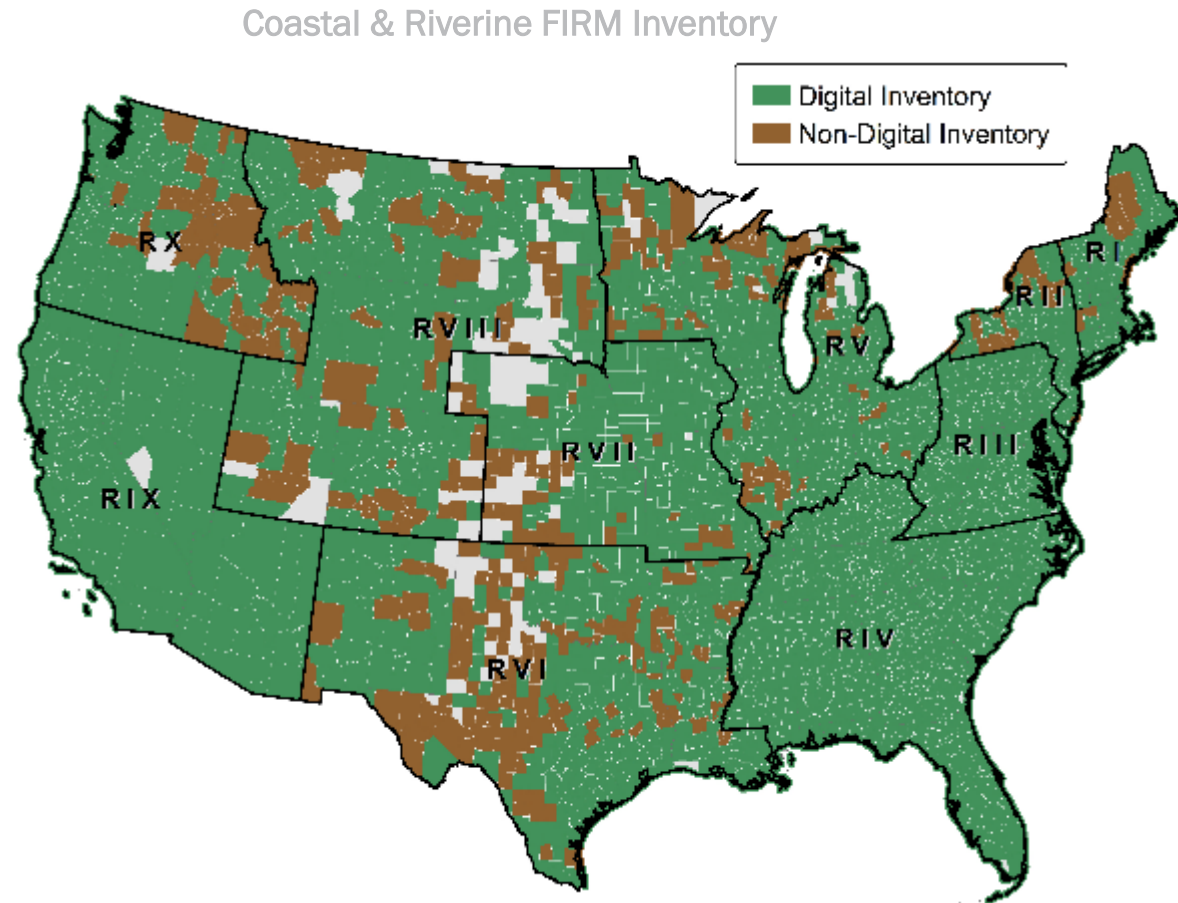
- ✓ Property owners who believe their structure or property is above the BFE can submit documentation
- ✓ No change is made to the Effective FIRM for a LOMA



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Flood Insurance Rate Map (FIRM) Coverage

- FEMA invests in both riverine and coastal flood risk studies
- Since 2003, FEMA has reduced the paper-based map inventory
- Today 92% of FEMA's inventory consists of geospatial (digital) data from the FIRM
- FEMA has mapped
 - 1,162,259 riverine miles
 - 42,380 coastal shoreline miles

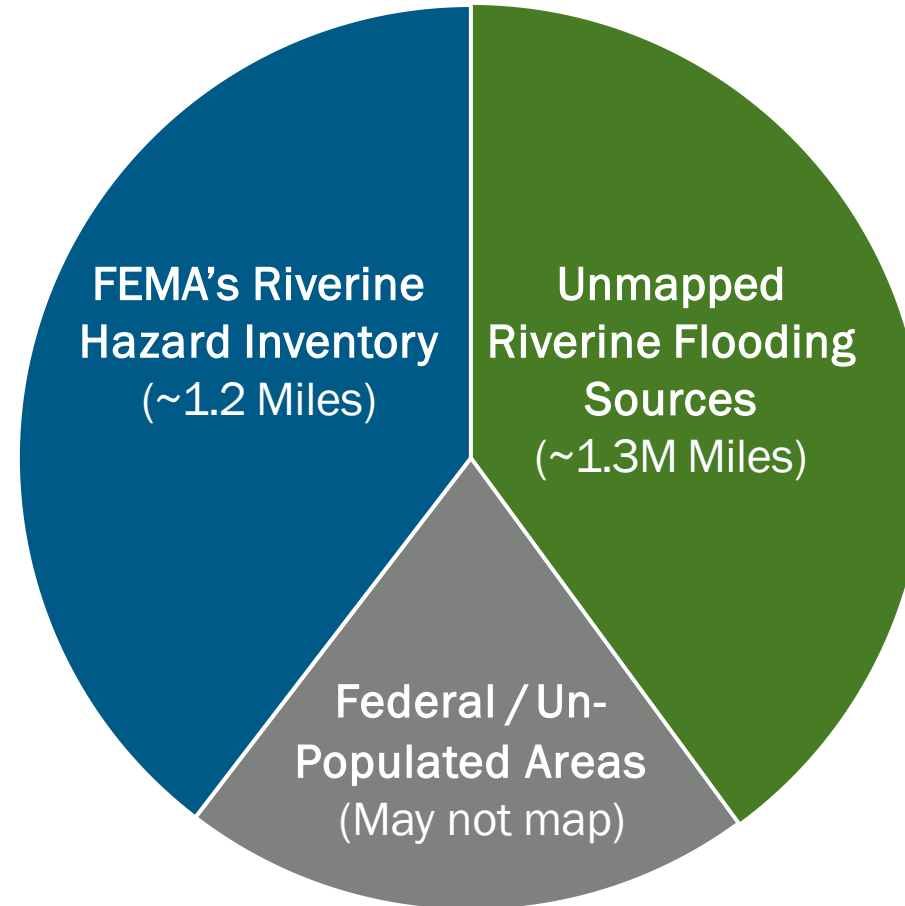


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If there is no SFHA, I am good, right?



The NVUE Inventory comprises engineering studies that were completed using up-to-date engineering methodology or conducted in areas where significant physiological, climatological or engineering methodology changes have not occurred since the date of the study.



FEMA

Note: Data from FY 2023 Q2

An aerial photograph of a coastal town, likely in New England, featuring a harbor filled with numerous sailboats and a dense forest of green trees. The image is overlaid with a semi-transparent blue gradient. The text "FEMA Data Viewers and Data Access" is centered in white, bold, sans-serif font.


FEMA Data Viewers and Data Access

Map Service Center

FEMA's Map Service Center (MSC) is publicly available to download or view FEMA flood products

- Products available include:
 - Effective (regulatory) and Preliminary FIRMs, NFHL databases and FIS reports
 - Flood risk (non-regulatory) products
 - Historic products
- Users can search by address for flood products
- The MSC provides access to tools such as the NFHL, Dynamic Map Tool, Flood Map Changes Viewer and draft NFHL

FEMA Flood Map Service Center: Welcome!

Looking for a Flood Map? 

Enter an address, a place, or longitude/latitude coordinates:

Enter an address, a place, or longitude/latitude coordinate:



Looking for more than just a current flood map?

Visit [Search All Products](#) to access the full range of flood risk products for your community.

About Flood Map Service Center

The FEMA Flood Map Service Center (MSC) is the official public source for flood hazard information produced in support of the National Flood Insurance Program (NFIP). Use the MSC to find your official flood map, access a range of other flood hazard products, and take advantage of tools for better understanding flood risk.

FEMA flood maps are continually updated through a variety of processes. Effective information that you download or print from this site may change or become superseded by new maps over time. For additional information, please see the [Flood Hazard Mapping Updates Overview Fact Sheet](#)

Announcements

FEMA has introduced several enhancements to the Map Service Center (MSC) that expand access to National Flood Hazard Layer (NFHL)-based dynamic maps throughout the mapping lifecycle. These improvements simplify access and make the flood hazard information easier to use.

When users enter an address or location, the map results now show interactive flood hazard information. Most FIRMettes (a portion of the Flood Insurance Rate Map [FIRM] that is easier to print) are created dynamically from the NFHL. Changes also include an improved viewer for the NFHL that provides customizable, interactive views and printable products. There are also big improvements for interacting with preliminary data through the [Flood Map Changes Viewer](#) that shows the preliminary and pending flood hazard data, the preliminary Changes Since Last FIRM (CSLF), and includes the Preliminary Map Comparison Tool. The new [draft National Flood Hazard Layer Viewer](#), allows FEMA to share draft flood hazard data as well as draft CSLF data when appropriate. Contact [MSC Help](#) if you need more information.



FEMA

The National Flood Hazard Layer (NFHL)

- Provides public access to digital data from Flood Insurance Rate Maps (FIRMs), Letters of Map Change (LOMCs) and now advisory flood risk products as well
- Includes effective data and new/revised data that has been released in Draft or Preliminary form
- In addition to online viewers, NFHL can be streamed and/or downloaded for use in GIS applications and Google Earth
- Covers 90% of the U.S. population
- [National Flood Hazard Layer | FEMA.gov](https://www.fema.gov/nfhl)



FEMA

Accessing the National Flood Hazard Layer

Map Service Center

Access localized National Flood Hazard Layer data by searching FEMA's Map Service Center.

[FEMA's Map Service Center](#) ↗

NFHL ArcGIS Viewer

Or you may view, download, and print current local digital effective flood hazard data in an ArcGIS map.

[NFHL Viewer](#) ↗

In the [NFHL Viewer](#), you can use the address search or map navigation to locate an area of interest and the NFHL Print Tool to download and print a full Flood Insurance Rate Map (FIRM) or FIRMette (a smaller, printable version of a FIRM) where modernized data exists. Technical GIS users can also utilize a series of dedicated GIS web services that allow the NFHL database to be incorporated into websites and GIS applications. For more information on available services, go to the [NFHL GIS Services User Guide](#).

You can also use the address search on the [FEMA Flood Map Service Center \(MSC\)](#) to view the NFHL data or download a FIRMette. Using the "Search All Products" on the MSC, you can download the NFHL data for a County or State in a GIS file format. This data can be used in most GIS applications to perform spatial analyses and for integration into custom maps and reports. To do so, you will need GIS or mapping software that can read data in shapefile format.

FEMA also offers a download of a KMZ (keyhole markup file zipped) file, which overlays the data in Google Earth™. For more information on using the data in Google Earth™, please see [Using the National Flood Hazard Layer Web Map Service \(WMS\) in Google Earth™](#).

Draft National Flood Hazard Layer

The [Draft National Flood Hazard Layer](#) is for early awareness of possible changes to regulatory flood map information. Until the data becomes effective and it appears in the National Flood Hazard Layer, the data cannot be used to rate flood insurance policies or enforce the federal mandatory purchase requirement.

Preliminary Flood Hazard Data

Preliminary flood hazard data provides the public an early look at their home or community's projected risk to flood hazards. Preliminary data may include new or revised Flood Insurance Rate Maps (FIRM), Flood Insurance Study (FIS) Reports and FIRM Databases. [View your community's preliminary flood hazard data.](#)

Data Categories

Below you can find information on each of the data categories available on the map.

- Show All Conditions
- Show Current Conditions
- Show Future Conditions

Effective Flood Hazard Data

The Effective NFHL generally provides the most reliable flood hazard information and is required to be used as the basis for minimum requirements. These data have been reviewed and accepted by the local government.

- View Map
- Details

Pending Flood Hazard Data

Pending NFHL Data are scheduled to be adopted by the local government and become effective within 6 months. They are published as soon as possible to give community officials, lenders, and the public time to prepare for new official data.

- View Map
- Details

Preliminary Flood Hazard Data

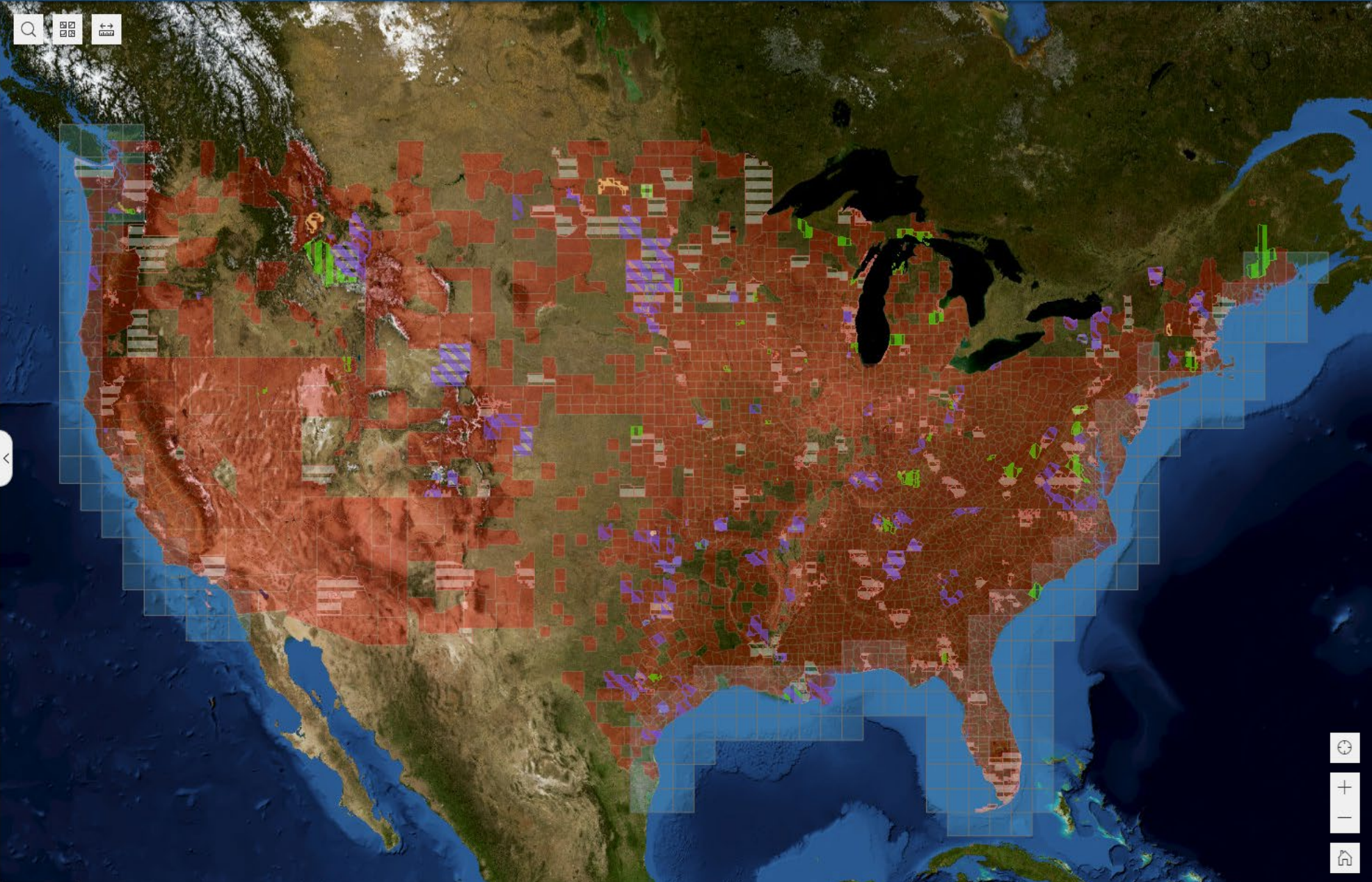
Preliminary NFHL Data give the public an early look at their home or community's projected flood hazards and are generally more reliable for NFIP minimum requirements than other available non-FIRM flood hazard data.

- View Map
- Details

Available Flood Hazard Data

These data include flood hazard data that are available for review but are not in the official FIRM development process. These data may progress and eventually be included in the Effective NFHL, or they may not.

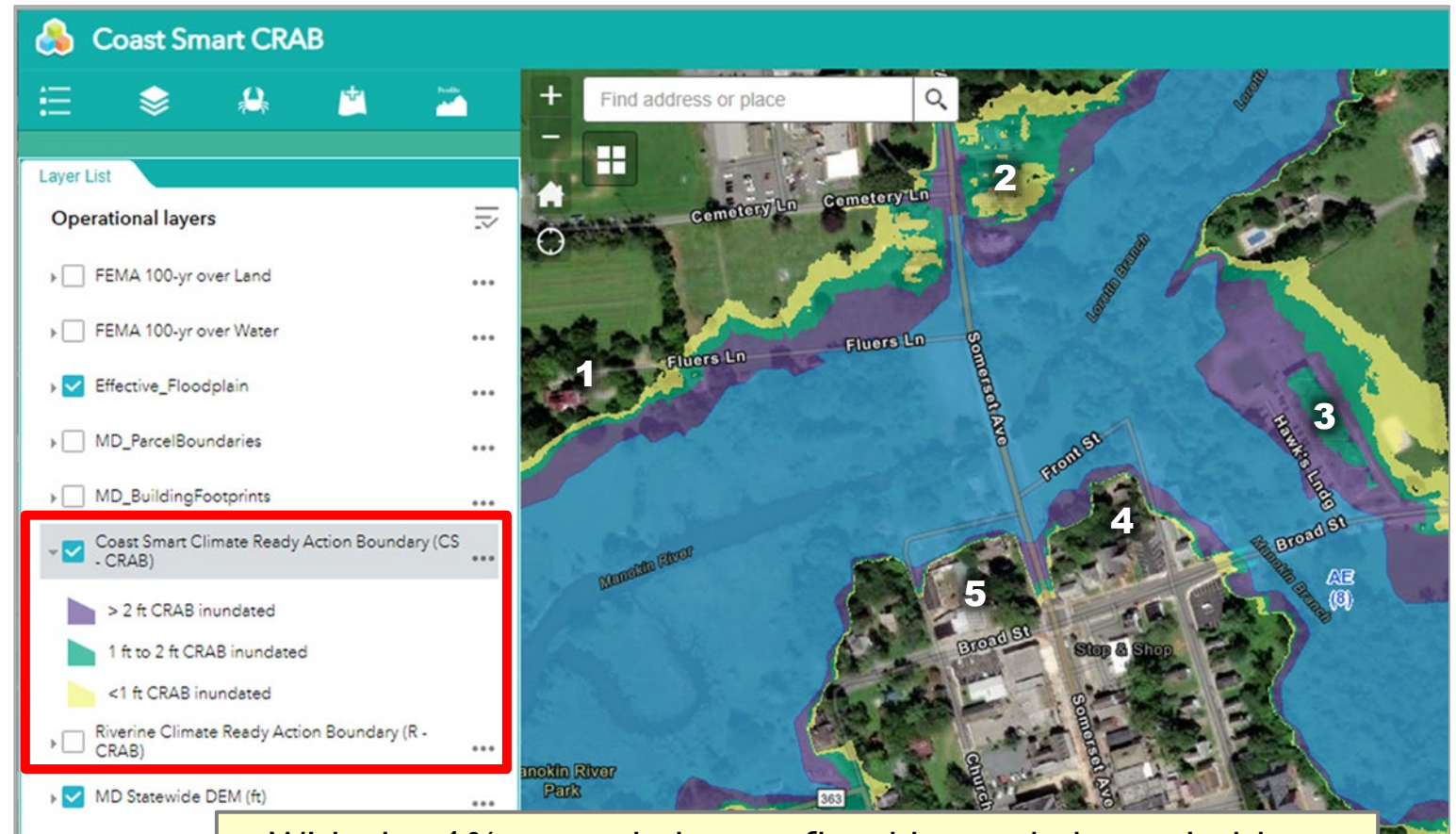
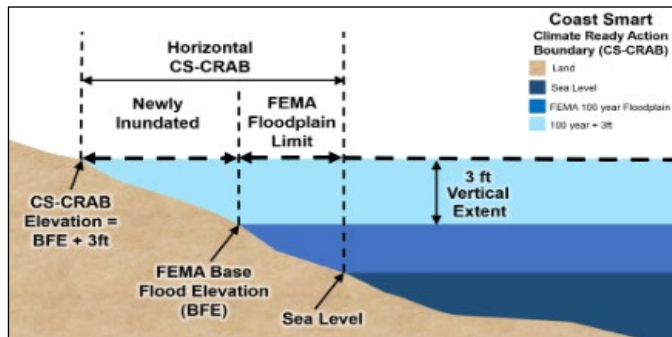
- View Map
- Details



CTP Enhanced Map Portals – Maryland

The Climate Ready Action Boundary (CRAB):

- Regulatory use for qualified state assets
- Advisory use for all other property types
- Represents ‘Freeboard’ going up and out from regulatory data:







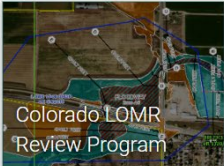

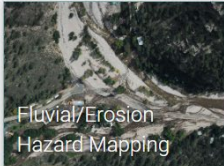


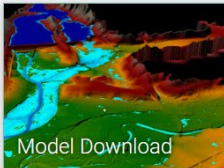
With the 1% annual chance flood hazard shown in blue, which of the five numbered locations would be impacted by the CRAB / Freeboard Mapping?

CTP Enhanced Map Portals – Colorado

Colorado Water Conservation Board | Colorado Hazard Mapping & Risk MAP Portal

HOME FLOOD HAZARD LIBRARY MAP FAQs CRS CALENDAR LIDAR PROJECTS

Welcome to the Colorado Hazard Mapping & Risk MAP Portal page. From this portal you can access various resources and websites using the links below.

 <p>Flood Hazard</p> <p>FLOOD RISK INFORMATION FOR HOMEOWNERS, FLOODPLAIN MANAGERS, AND ENGINEERS</p>	 <p>Library</p> <p>ACCESS AND DOWNLOAD DOCUMENTS</p>	 <p>GIS Data Viewer</p> <p>STATEWIDE SPATIAL LAYERS AND MAPS</p>	 <p>Community Rating System (CRS)</p> <p>LEARN MORE ABOUT CRS FOR COLORADO COMMUNITIES</p>
 <p>Colorado LOMR Review Program</p> <p>RESOURCES & INFORMATION FOR CLOMR AND LOMR REQUESTS</p>	 <p>LiDAR Download</p> <p>BROWSE & DOWNLOAD LIDAR DATA</p>	 <p>Fluvial/Erosion Hazard Mapping</p> <p>VISIT THE FLUVIAL/EROSION HAZARD MAPPING WEBSITE</p>	 <p>Floodplain Management</p> <p>RESOURCES & INFORMATION FOR FLOODPLAIN MANAGEMENT</p>
 <p>Training Resources</p> <p>TRAINING RESOURCES</p>	 <p>Model Download</p> <p>BROWSE & DOWNLOAD AVAILABLE MODELS</p>		

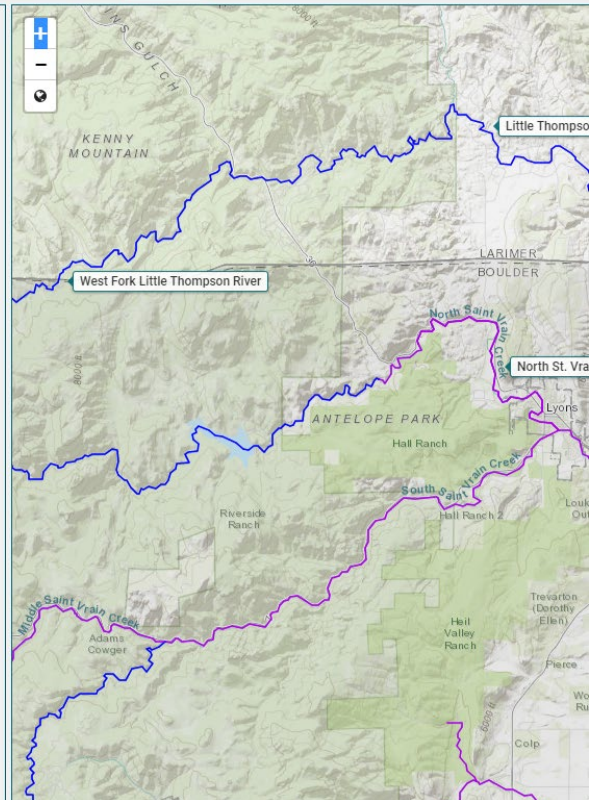
Colorado Water Conservation Board | Colorado Hazard Mapping & Risk MAP Portal

Boulder County Overview Milestones Outreach Terrain Development Survey Hydrology Hydraulics Floodplain Mapping CSLF Depth Grids WSEL Grids % A

Hydraulics is the process of identifying how water will travel and where it will go. Engineers use models created with topography, survey, and hydraulics to calculate floodplain widths and water surface elevations. They then look at encroachments on either side of the floodplain to determine floodway widths. Study streams can be seen on this map. Zone A streams were calculated without survey, Zone AE streams were studies with survey. Available models and study streams can be identified by clicking on streams.

- REDELINEATION
- SFHAs WITH HIGH FLOOD RISK
- SFHAs WITH LOW FLOOD RISK
- SFHAs WITH MEDIUM FLOOD RISK
- SFHA with BFE and floodway
- SFHA with BFE no floodway
- SFHA with unpublished BFE
- Unknown

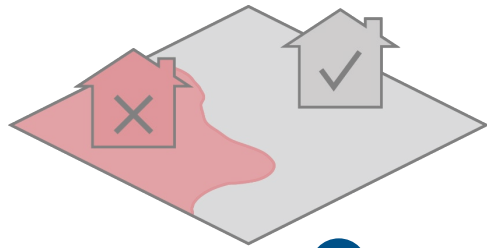
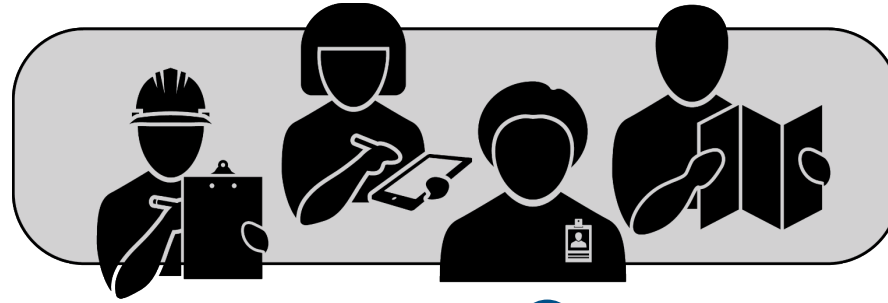
- Y1 Big Thompson Hydraulic Models
- Y1 St. Vrain Hydraulic Models
- Y2 South Platte Hydraulic Models
- Y2 Big Thompson 2D Hydraulic Models (Estes Park and Loveland)
- Y2 Big Thompson Hydraulic Models
- Y2 St Vrain Hydraulic Models
- Y1 Little Thompson Hydraulic Models
- St. Vrain Risk MAP Hydraulic Models



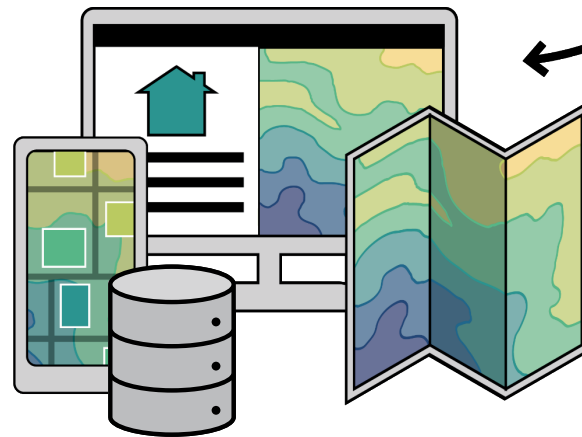
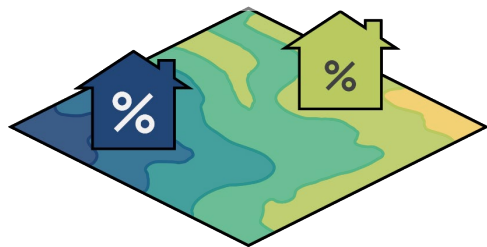
An aerial photograph of a coastal town, likely in New England, featuring a harbor filled with numerous sailboats and yachts. The town is built on a hillside, with a prominent white church steeple visible on the right. The surrounding area is densely forested with green trees. The entire image is overlaid with a semi-transparent blue filter.

The Future of Flood Hazard and Risk Data

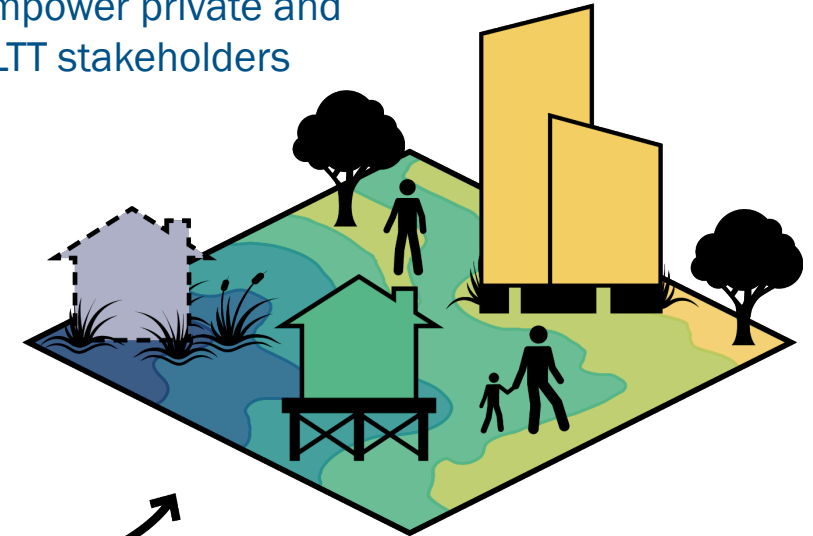
Current to Future State: Guiding Principles



1 Shift from binary to probabilistic analysis



2 Modernize data management and delivery

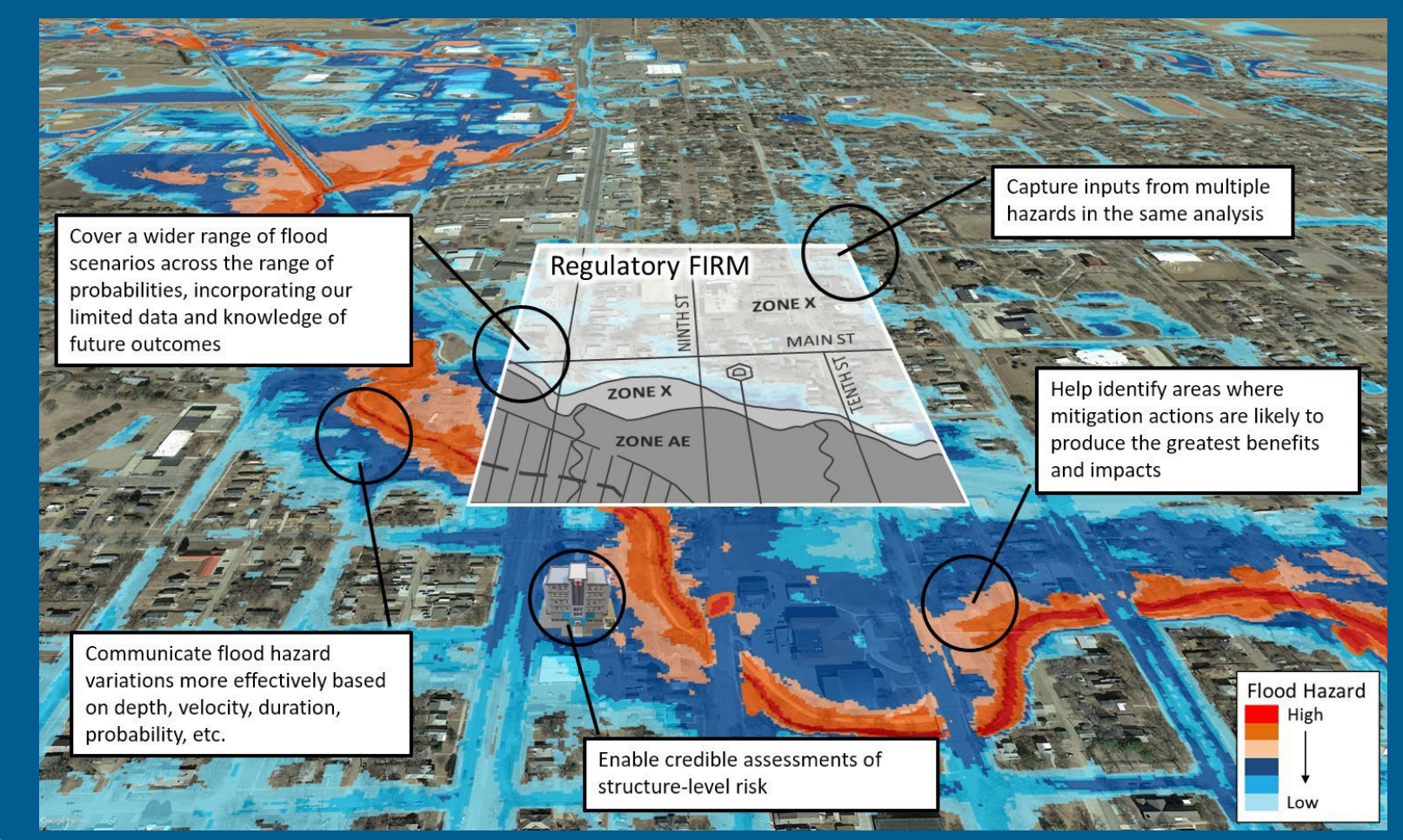


4 Drive risk-informed actions

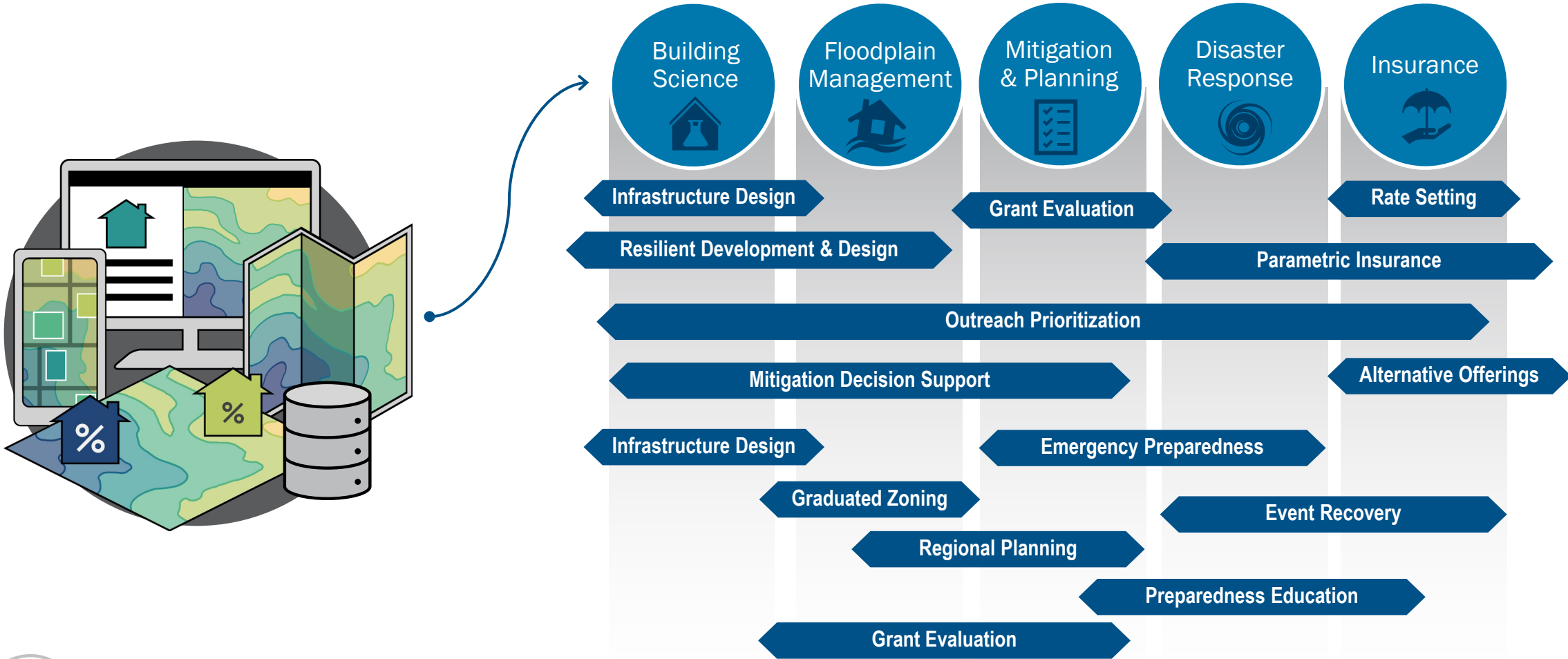


FEMA

Probabilistic Analyses



Example Applications of FFRD



FEMA

An aerial photograph of a city grid, overlaid with flood risk data. The data is represented by various shades of blue and brown, indicating different levels of risk or water depth. The text is overlaid on the left side of the image.

Future of Flood Risk Data

Federal Flood Risk Management Standard

Federal Flood Risk Management Standard

- The Federal Flood Risk Management Standard (FFRMS) was established in E.O. 13690 January 30, 2015
 - E.O. 14030, Climate-Related Financial Risk, May 20, 2021
- FFRMS is a flexible framework that supplements E.O. 11988
- Purpose:
 - Address future and current flood risk
 - Ensure projects federally funded last as long as intended
- Accomplished by expanding management from the BFE to a higher vertical flood elevation and corresponding horizontal floodplain



Federal Flood Risk Management Standard

- FFRMS gives flexibility to select one of the three approaches for establishing the flood elevation and flood hazard area:
 - **Climate Informed Science Approach (CISA):** The elevation and flood hazard area that result from using the best-available, actionable hydrologic and hydraulic data and methods that integrate current and future changes in flooding based on climate science;
 - **Freeboard Value Approach (FVA):** The elevation and flood hazard area that result from adding an additional 2 feet to the base flood elevation for non-critical actions and by adding an additional 3 feet to the base flood elevation for critical actions; or
 - **500-year floodplain:** The area subject to flooding by the 0.2% -annual-chance flood.
- FFRMS will provide raster datasets that can be used for risk identification, planning purposes, mitigation efforts, recovery and floodplain management



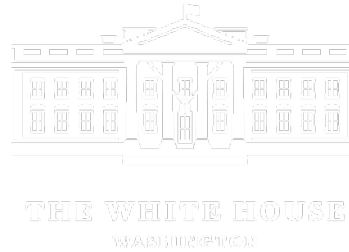
New and Forthcoming Resources

Available Now:

- FFRMS Climate-Informed Science Approach (CISA) State of the Science Report (March 2023)
- FFRMS Floodplain Determination Job Aid + video (August 2023)

Coming Soon:

- FFRMS Decision Support Tool (Spring 2024)



Federal Flood Risk Management Standard Climate-Informed Science Approach (CISA) State of the Science Report

A Report by the

**Federal Flood Risk Management Standard (FFRMS)
Science Subgroup of the**

Flood Resilience Interagency Working Group



FEMA



Federal Flood Risk Management Standard (FFRMS) Floodplain Determination Job Aid

Version 1.0

August 2023

A Product of the Flood Resilience Interagency Working Group

An aerial photograph of a city grid, overlaid with flood hazard information. The city streets and buildings are visible in a muted, blue-tinted color. Overlaid on this are various colored regions representing different levels of flood hazard. Light blue areas indicate lower hazard zones, while darker blue and brown areas indicate higher hazard zones, likely near water bodies or low-lying areas. The text "Use of Available Flood Hazard Information" is centered in white, bold font.

Use of Available Flood Hazard Information

Guidance on the Use of Available Flood Hazard Information

- FEMA Policy #104-008-02 signed October 11, 2016, by FEMA Deputy Associate Administrator for Insurance and Mitigation
- Supersedes: Policy 108.024.5 *“Issuance and Use of Advisory Base Flood Elevations in the Implementation of FEMA Assistance,”* issued December 18, 2013
- Intended for staff in FEMA offices and JFOs following presidential declared disasters, in support of:
 - FEMA-funded Recovery & Mitigation actions
 - State, Local, Tribal, Territory and OFA investments and decision-making:
 - Identify currently available and pending flood hazard information
 - Define considerations and decision-making process for development of Advisory Flood Hazard Information
 - Clarify Floodplain Management and NFIP insurance implications
 - (Future updates will include more details on FEMA-funded recovery actions??)



FEMA

Guidance on the Use of Available Flood Hazard Information

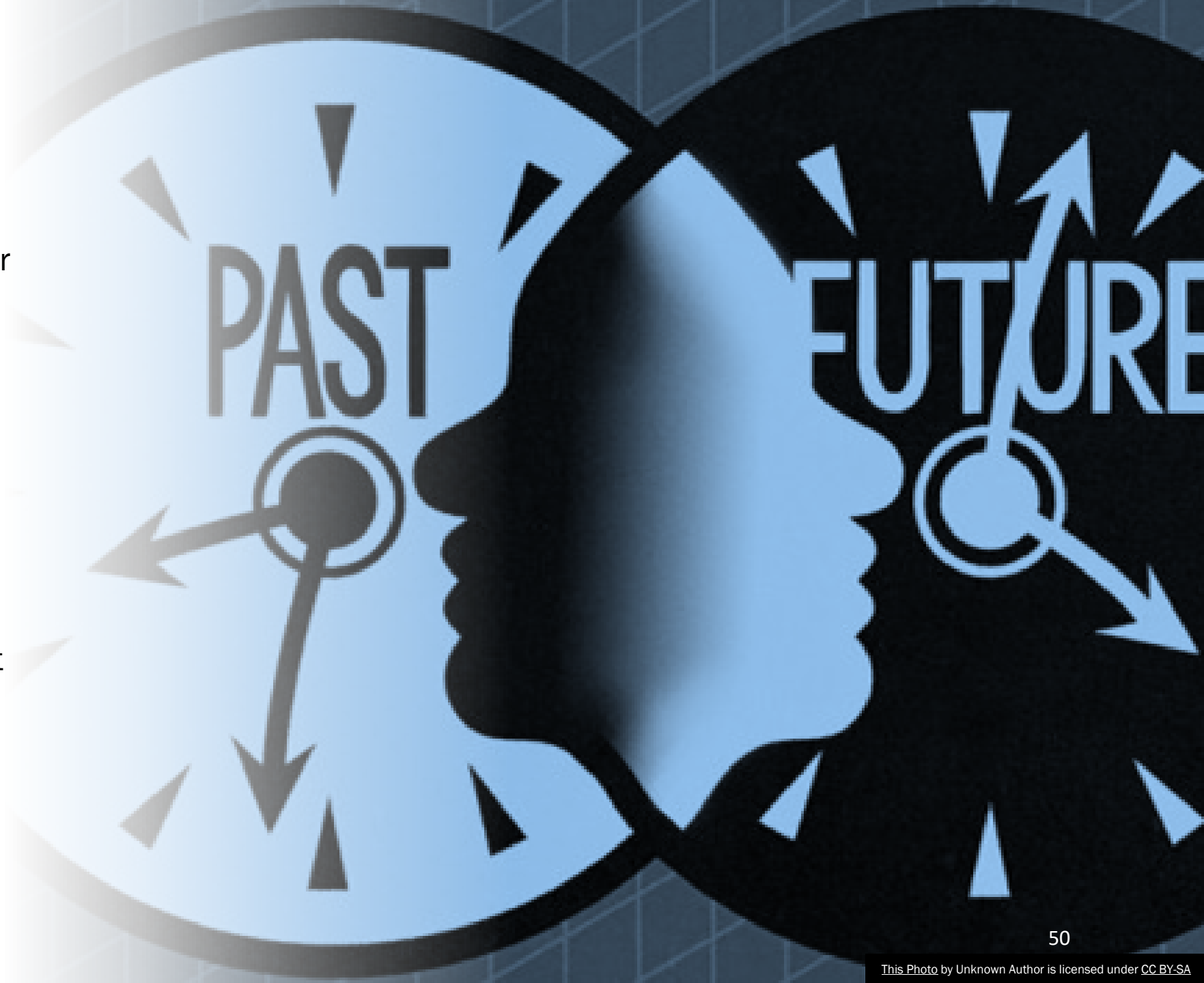
- “Best” Available Data Determinations:
 - Each FEMA program defines what is considered “Best” available data, based on their program policy/guidance
 - OFAs define what is considered “Best” available data, based on their program policy/guidance
 - In general, FEMA recovery and mitigation programs define “Best” available data as the most restrictive of either effective, preliminary, work map or Advisory Data
 - Best practice is to issue a formal Memo signed by FEMA’s Deputy Associate Administrator for Insurance and Mitigation (currently David Maurstad), documenting FEMA’s commitment to develop and use Advisory Flood Hazard Information for recovery and mitigation, as appropriate. Attach a matrix to the memo, summarizing how Advisory Data is, or is not, applicable to clarify which programs are impacted.



FEMA

What do I Do Now?

- Know what data exists for your community
- Know what options you have
- Balance all data in making decisions - there is no perfect answer
- Don't forget events that have occurred in the past
- Don't limit your future by what has already occurred
- Phone a friend



An aerial photograph of a coastal town, likely in New England, featuring a large marina filled with sailboats and a dense forest of green trees. The image is overlaid with a semi-transparent blue gradient. The text "Hazard Mitigation: Flood Mitigation Assistance" is centered in white, bold font.

Hazard Mitigation: Flood Mitigation Assistance

2008 Jersey County, IL



What is Hazard Mitigation?

The process used by state, tribal, territorial and local governments to plan and take action to reduce or eliminate long-term risk to people and property from natural disasters.

2012 Elevations



Flood Mitigation Assistance (FMA)

Legislative Authorities

- National Flood Insurance Reform Act of 1994
- Biggert-Waters Flood Insurance Reform Act of 2012
- Infrastructure Investment and Jobs Act (IIJA) of 2021

FMA Program Highlights:

- The program reduces or eliminates the risk of repetitive flood damage to buildings insured under the NFIP and within NFIP-participating communities
- Nationally competitive; offered on an annual application cycle
- Appropriated annually with \$175 million since 2016
- IIJA, more commonly known as the Bipartisan Infrastructure Law, provides \$3.5 billion over 5 years



FEMA

Flood Mitigation Assistance Eligibility Requirements

- Applicants and subapplicants must have FEMA-approved hazard mitigation plans by the application deadline. They must also have approved plans when funding is obligated.
- Subapplicants must participate in the NFIP. They cannot be on probation or suspended.
- All structures included in the project subapplications must be insured under the NFIP (**before, during** and **after** the mitigation).



Verify at [Community Status Book | FEMA.gov](https://www.fema.gov/community-status-book)



FEMA

FMA Available Funding in Fiscal Year 2023

**\$800
MILLION**

**TOTAL AVAILABLE
FMA FUNDING
IN FISCAL YEAR
2023**

Allocated up to **\$60 MILLION**

1 Capability and Capacity-Building (C&CB) Activities

- › Mitigation Plans
- › Technical Assistance by States to Communities
- › Project Scoping
- › Additional C&CB Activities

Allocated up to **\$520 MILLION**

2 Localized Flood Risk Reduction Projects

At least **\$220 MILLION**

3 Individual Flood Mitigation Projects

Note: Allocated funding amounts may be reduced by up to 10 percent due to the funding of state, tribal, and local management costs.

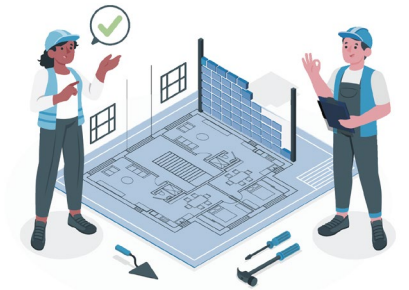


FEMA

Federal Emergency Management Agency

Capability and Capacity Building Activities - Up to \$60 Million

- Up to \$60 million that support Capability and Capacity Building (C&CB) Activities efforts to develop future Localized Flood Risk Reduction Projects and/or Individual Flood Mitigation Projects that will subsequently reduce flood claims against the NFIP.
- **Activity cap per subapplication:**
 - **\$100,000** for Mitigation Plans per Applicant with maximums of:
 - **\$50,000** for state mitigation planning
 - **\$25,000** for local mitigation planning
 - **\$50,000** for Technical Assistance by States to Communities
 - **\$900,000** for Project Scoping
 - **\$300,000** for Additional C&CB Activities (Partnership Development to Conduct Eligible Mitigation Activities), Enhancing Local Floodplain Management, Severe Repetitive Loss (SRL)/Repetitive Loss (RL) Strategy Development, and other eligible C&CB Activities
 - For example, other eligible C&CB Activities may include Substantial Damage Procedures



Localized Flood Risk Reduction Projects - Up to \$520 Million

- Up to **\$520 million** of Localized Flood Risk Reduction Projects that address community flood risk for the purpose of reducing NFIP flood claim payments.
 - **\$50 million** activity cap per subapplication.

Eligible projects include, but are not limited to:

- Floodwater storage and diversion
- Floodplain, wetland, marsh, riverine and coastal restoration and protection
- Stormwater management
- Localized flood control projects with co-benefits to other hazards, as well as social and environmental benefits



FEMA

Individual Flood Mitigation Projects – At Least \$220 Million

- At least \$220 million of Individual Flood Mitigation Projects that mitigate the risk of flooding to individual NFIP-insured structures and buildings.
 - No activity cap per subapplication.



Eligible projects include, but are not limited to:

- Acquisition and Structure Demolition/Relocation
- Structure Elevation
- Mitigation Reconstruction (up to \$220,000 federal share)
- Wet Floodproofing of Non-Residential Structures
- Dry Floodproofing of Non-Residential Structures
- Dry Floodproofing of Historic Residential Structures



FEMA

FMA FY 2022 Project Example: Florida – Monroe County Elevation of Single-Family Homes

Federal Cost Share: \$3.73 Million

Issue: Repetitively flood-damaged homes

Project Description:

- Elevate 19 single-family homes throughout the Florida Keys.
- Non-habitable areas within homes to be converted to storage or parking.

FMA FY 2022 Project Example: Florida – Monroe County Elevation of Single-Family Homes



South View



North View



FEMA

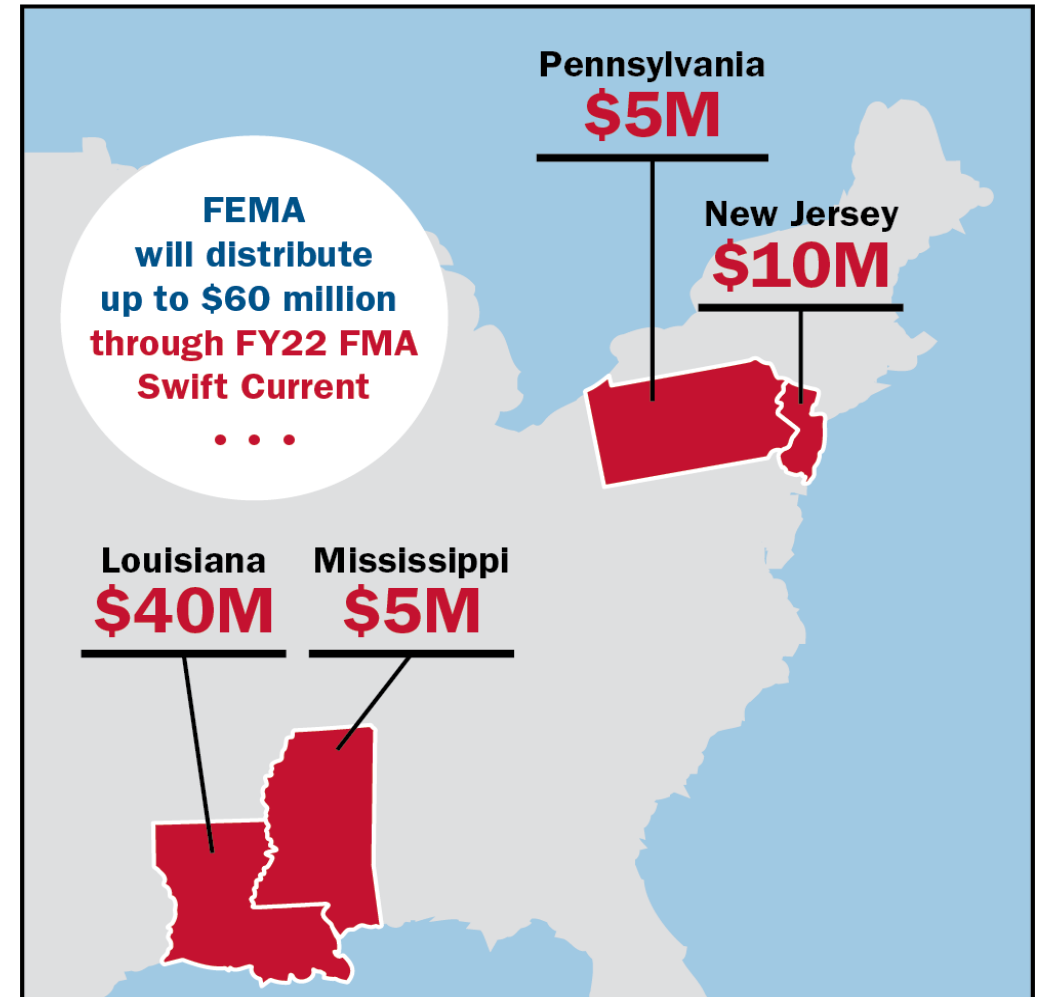
Federal Emergency Management Agency

An aerial photograph of a coastal town, likely Swift Current, Saskatchewan, Canada. The town is nestled between a dense forest and a large body of water. A prominent marina is visible on the left side, filled with numerous sailboats and yachts. The town's buildings are scattered across the landscape, with a notable church spire on the right side. The entire image is overlaid with a semi-transparent blue gradient, which serves as a background for the white text.

Flood Mitigation Assistance Swift Current

Innovation in Action: Supporting Hurricane Ida Recovery Through Flood Mitigation Assistance – Swift Current Initiative

- FEMA is exploring how to better align delivery of funding to disaster survivor needs.
- Hurricane Ida was one of most damaging hurricanes to make landfall in the United States
 - FEMA made \$60M dollars of IJA funding available under the FY22 Swift Current Notice of Funding Opportunity (NOFO).
- Learning opportunities from this initiative will inform future iterations of Swift Current.



FEMA

FMA Swift Current Goals

- **Speed of Funding**
Aligning mitigation outcomes with survivor recovery.
- **Equitable Outcomes**
Improving access and outcomes for socially vulnerable communities.
- **Together Towards Resilience**
Advancing long-term community resilience through fostering FEMA and State, Local, Tribal and Territorial government continuity and community partnerships.
- **National Flood Insurance Program (NFIP)**
Reducing future claims against the NFIP through mitigation of repetitively flooded properties.



FEMA



FY 2022 Swift Current: Mississippi – Structure Elevations

Federal Cost Share: \$300 thousand

Issue: Repetitively flood-damaged structures

Project Description: Two elevation projects were submitted and obligated in under a year.

- These projects were the first time that Mississippi has applied for Flood Mitigation Assistance funding since 2009.
- Mississippi received tailored pre-application support from FEMA, which helped communities develop their subapplications.



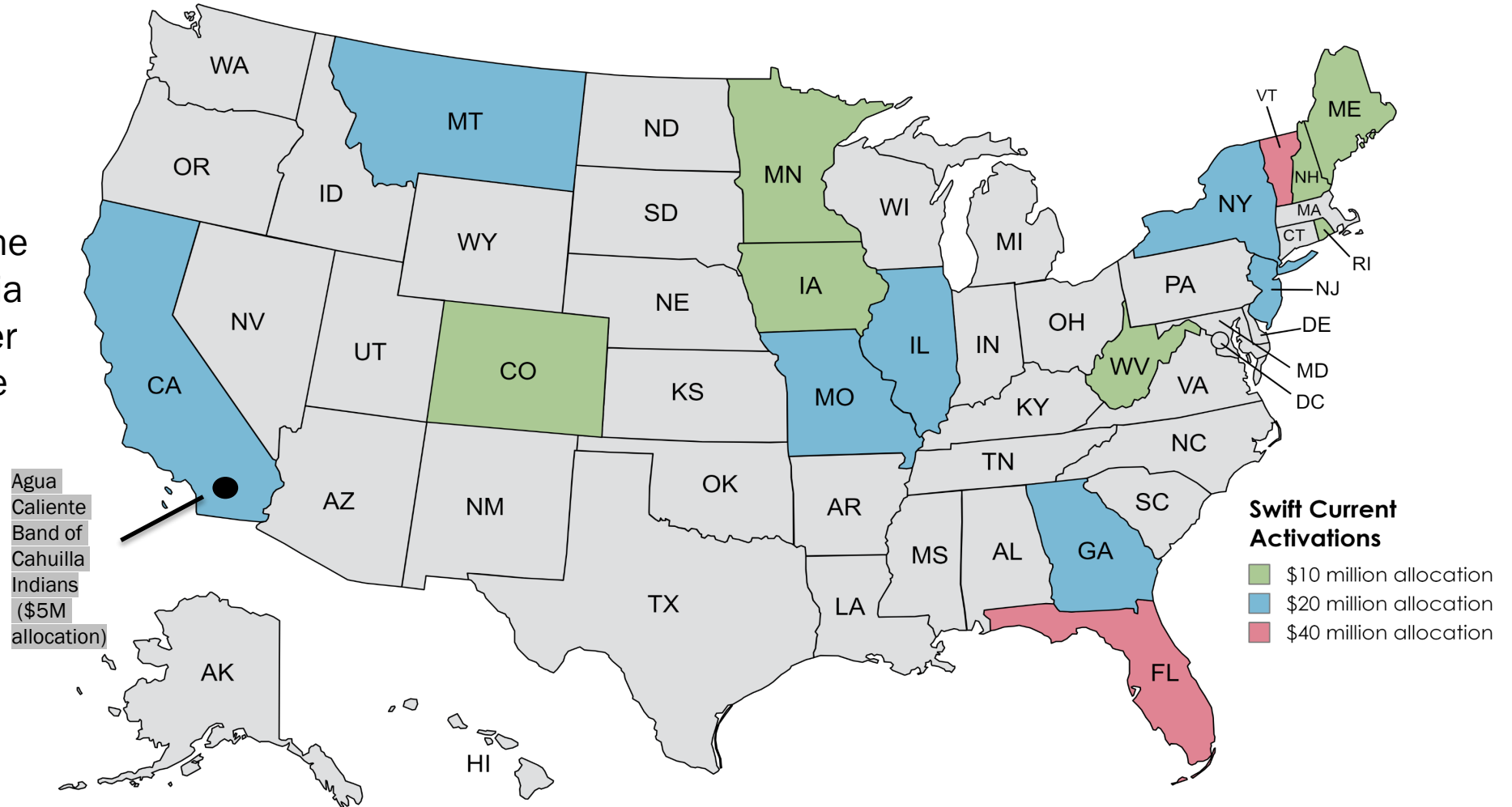
Example of the types of homes selected and mitigated under Swift Current in Mississippi.



FEMA

FY 2023 Swift Current Activations and Allocations (as of 3.4.2024)

- 17 applicants activated
- Application submission deadlines vary depending on the activation criteria met and disaster declaration date



An aerial photograph of a coastal town, likely in New England, featuring a harbor filled with numerous sailboats and yachts. The town is built on a hillside, with a prominent white church steeple visible on the right. The surrounding area is densely forested with green trees. The entire image is overlaid with a semi-transparent blue filter.

Floodplain Management

National Flood Insurance Program (NFIP)

- Created by the National Flood Insurance Act of 1968
- Participation is **voluntary**
 - Adopt and enforce regulations
 - Eligible for flood insurance
- **Benefits** of participation:
 - Flood insurance
 - Grants and loans*
 - Disaster assistance (damaged by flood)*
 - Federally-backed mortgages*



FEMA

*for properties in identified flood hazard areas



NFIP Roles and Responsibilities



Federal

- Administers the NFIP
- Risk Identification (mapping)
- Provide technical assistance and training
- Establish development/building standards
- Provide insurance coverage
- Review community compliance with NFIP requirements



State

- State program oversight
- Establish development/building standards
- Provide technical assistance to local communities/agencies
- Evaluate and document floodplain management activities
- Provide technical assistance and training



Local

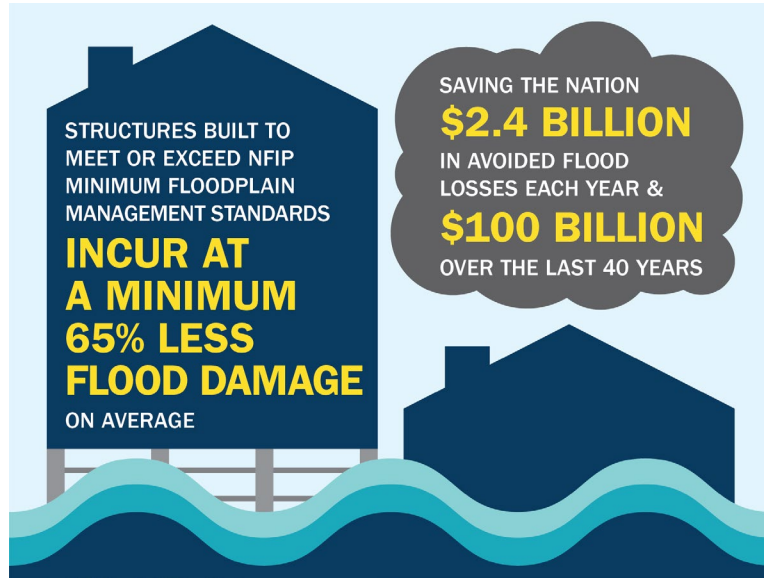
- Has land-use/permitting authority
- Adopt and enforce floodplain management regulations compliant with Federal/State laws
- Issue or deny permits for development
- Inspect development and maintain records
- Informs citizen about permitting requirements

Development oversight is a local responsibility.



FEMA

The Value of Floodplain Management Standards



SOUND FLOODPLAIN MANAGEMENT STRATEGIES:



SAVE LIVES AND PROTECT PROPERTY



REDUCE RECOVERY TIME AND COSTS



PROTECT VALUABLE ECONOMIC AND NATURAL RESOURCES



REDUCE THE COST OF FLOOD INSURANCE

YET THE RISK IS STILL RISING

2017 — 2020

70% OF THE COSTS THIS DECADE SUSTAINED **IN THE LAST 3 YEARS**

2010 ————— 2020

50% MORE \$1B EVENTS THIS DECADE THAN IN THE PREVIOUS DECADE

1980 ————— 2020

\$1.1 TRILLION IN FLOOD AND TROPICAL DISASTER COSTS **SINCE 1980**

Source: <https://www.ncdc.noaa.gov/billions>



FEMA



Post-Disaster Resilience

- Substantial improvement requirements are a proven and effective way to reduce future flood losses.
- When homeowners are already doing repairs or improvements, this opens the **window of opportunity** to repair using more resilient standards.
- Substantial improvement compliance helps communities **build back stronger after substantial damages**.



FEMA

Permits Required for Development

ALL development in the SFHA requires a permit.

- Definition of development (as per 44 CFR 59):
Any manmade change to improved or unimproved real estate, **including, but not limited to** buildings or other structures, mining, dredging, filling, grading, paving, excavation or drilling operations, or storage of equipment or materials

Communities must ensure they have a process for capturing all development.

Substantial Damage and Substantial Improvement Definitions

Substantial damage means damage of any origin sustained by a structure whereby the cost of restoring the structure to its before damaged condition would equal or exceed 50% of the market value of the structure before the damage occurred.

Substantial improvement means any reconstruction, rehabilitation, addition or other improvement of a structure, the cost of which equals or exceeds 50% of the market value of the structure before the **start of construction** of the improvement. This term includes structures which have incurred **substantial damage**, regardless of the actual repair work performed.

***Limited exceptions.

$$\frac{\text{Cost of Improvement or Cost to Repair to Pre-Damage Condition}}{\text{Market Value of Building}} \geq 50\%$$

Substantial Improvement/Damage

Cost of Improvement or Cost to Repair to Pre-Damage Condition \geq 50%
Market Value of Building

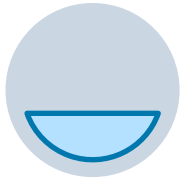


Mehoopany Township, Wyoming County, PA (from FEMA Region III)



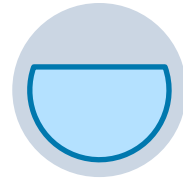
Town of Bloomsburg, Columbia County, PA (from PEMA)

SD Roles and Responsibilities



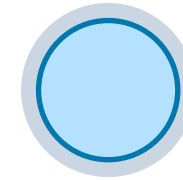
Federal

- Administers the NFIP
- Trains community and state staff on the requirements
- Provides technical assistance
- Reviews community compliance with NFIP requirements
- Supplements State and local SD capabilities following presidential disaster declarations*



State

- If applicable, assists FEMA in prioritizing communities for assistance
- SD determinations on all State-owned facilities
- Provides technical assistance
- Trains local officials
- Develops state-level SD plan



Local

- Makes timely SD determinations**
- Chooses how SD determinations are made**
- Informs citizens about the need for SD determinations**
- Informs property owners SD determination results**
- Informs citizen about permitting requirements**
- Has land-use/permitting authority**



Public Assistance Reimbursement

- Provides communities with resources to administer and enforce building code and floodplain management ordinances.
- Reimbursement is limited to **180 days**.
- Eligible work and costs are reimbursed at the Permanent Work cost-share applicable to the disaster.

[DRRA 1206 FAQs Volume 1](#)

[DRRA 1206 FAQs Volume 2](#)

[Public Assistance Companion Guide Disaster Recovery Reform Act Section 1206 \(fema.gov\)](#)



Building Code and Floodplain Management Administration and Enforcement

FEMA Policy FP 204-079-01

BACKGROUND

The Disaster Recovery Reform Act of 2018 (DRRA), amended Sections 402 and 406 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (Stafford Act), and authorized FEMA to "provide assistance to state and local governments for building code and floodplain administration and enforcement, including inspections for substantial damage compliance"¹ and "base and overtime wages for extra hires to facilitate the implementation and enforcement of adopted building codes for a period of not more than 180 days after the major disaster is declared."² This policy enacted through FEMA's Public Assistance (PA) Program implements section 1206 of DRRA by leveraging the amendments to Section 402 and Section 406. While the provisions of this policy apply only to the PA Program, assistance under section 1206 of DRRA may be available under other FEMA programs, such as FEMA's Federal Insurance and Mitigation Administration's (FIMA) Substantial Damage Data Collection Contracts, described in more detail in Section D below.

PURPOSE

This policy defines the framework and requirements for consistent and appropriate implementation of section 1206 of DRRA through the PA Program. The intent of this policy is to provide communities with the resources needed to effectively administer and enforce state and locally adopted building codes and floodplain management ordinances for a period of no longer than 180 days after the date of the major disaster declaration.

[Building Code and Floodplain Management Administration and Enforcement FEMA Policy FP 204-079-01](#)





Community Rating System Program (CRS)

- Voluntary for communities in good standing with the NFIP.
- CRS goals:
 - Reduce and avoid flood damage to insurable property
 - Strengthen and support the insurance aspects of the NFIP
 - Foster a comprehensive approach to floodplain management

CRS Activities

- Communities are rewarded for adopting and implementing higher standards.
- 19 activities offered for credit (public information, higher regulatory standards, flood loss reduction measures).
- CRS rating results in a direct NFIP flood insurance premium discount.



OMB No. 1660-0022
Expires: March 31, 2020

National Flood Insurance Program
Community Rating System

Coordinator's Manual

FIA-15/2017



FEMA



FEMA

An aerial photograph of a coastal town, likely in New England, featuring a large marina filled with sailboats and yachts. The town is built on a hillside, with numerous houses and buildings, including a prominent church with a tall steeple. The surrounding area is densely forested with green trees. The entire image is overlaid with a semi-transparent blue filter.

Flood Insurance



Protect your corner of the world
with flood insurance.



What Is Flood Insurance?

- Property insurance covering water damage from overland sources – heavy rains, melting snows, levee or dam failure
- Available to nearly all properties in participating communities – residential and commercial
- Flooding ***IS NOT*** covered by standard homeowners insurance policies
- Coverage is available separately for structure and contents
- Flood insurance is available from the NFIP and some private insurers
- Flood insurance works like most other insurance and isn't dependent on a federal disaster declaration

WHERE IT RAINS, IT FLOODS



INSURING A RESILIENT NATION



Who Must Buy Flood Insurance?

- Homes and businesses in high-risk flood areas that are required by lenders to have flood insurance

Who Should Buy NFIP Flood Insurance?

- Any business owner, homeowner or renter in an NFIP-participating community, even if they are not in an SFHA

On average, about 40% of NFIP flood insurance claims come from outside high-risk flood zones, also known as special flood hazard areas (SFHAs).

PROPERTY TYPE	BUILDING COVERAGE	CONTENTS COVERAGE
Single-Family Home	\$250,000	\$100,000
Residential Mobile/ Manufactured Home	\$250,000	\$100,000
Residential Condominium Unit in a Residential Building	\$250,000 x number of units	\$100,000
Rented Residence (e.g., apartment unit, rented single-family, etc.)	N/A	\$100,000
Non-Residential Building (e.g., office, retail space, hotel, condominium, etc.)	\$500,000	\$500,000
Other Non-Residential Building (e.g., office, house of worship, garage, school, clubhouse)	\$500,000	\$500,000

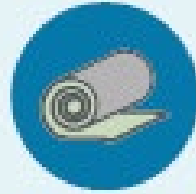
Coverage Types and Limits

- Building Coverage
- Personal Property
- Both (each has its own deductible)

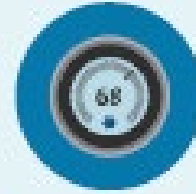
Building Policy – What’s Covered



The building & its foundation



Carpet permanently installed over unfinished flooring



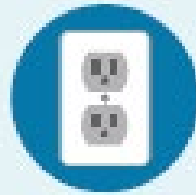
Central air-conditioners



Ranges, cooking stoves & ovens



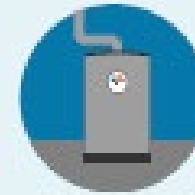
Furnaces



Electrical systems



Refrigerators

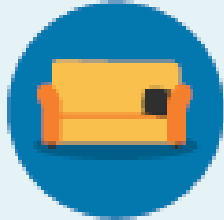


Water heaters

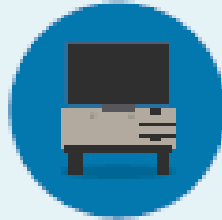


FEMA

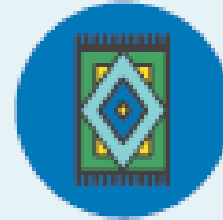
Contents Policy – What's Covered



Furniture



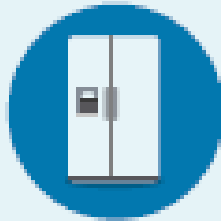
Electronics



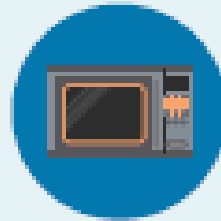
Area rugs



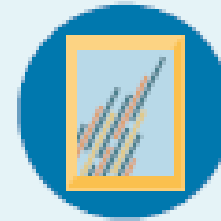
Washers & dryers



Food freezers &
the food in them



Portable
microwave ovens



Artwork
(up to \$2,500)





What's Not Covered

- Temporary housing during repairs
- Property located outside of the insured building
- Financial losses caused by business interruption
- Currency, precious metals, stocks and other valuables
- Cars and other vehicles
- Personal property kept in basements

NOT COVERED

Items not specifically listed in the policy are not covered in a basement. Examples include:



Finished Basement
Home Improvements



Couches



Televisions



Family Photographs
or Keepsakes



How to Buy Flood Insurance

- Insurance Agents
- Write Your Own (WYO) Program (50+ participating insurance companies that write and service NFIP policies)
- NFIP Direct Program

Remember: There is a 30-day waiting period between submitting the policy application and the effective date.

Group Flood Insurance Policies

- Part of disaster-assistance package to individuals, who:
 - Live in a flood-prone area (SFHA)
 - Do not have flood insurance
 - Suffered property damage from flooding
 - Are approved for FEMA disaster assistance
 - Were denied a loan from the U.S. Small Business Administration
- Provide 3 years of coverage in the amount of the assistance
- Premium cost is deducted from the disaster-assistance package
- Policyholder must obtain/maintain future flood insurance coverage for life of property
- GFIP policy is underwritten by NFIP Direct
- Multiple notices provided to recipients to renew



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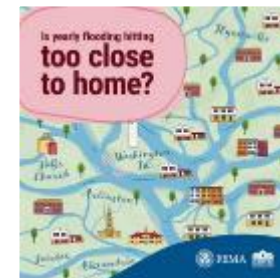
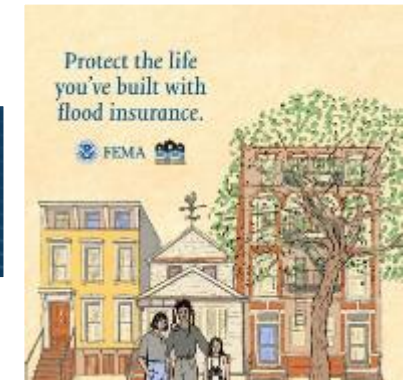
NFIP Education and Marketing Efforts

Audiences

- Insurance agents
- Stakeholders
- Customers (current and potential)

Tactics

- National and regional advertising
- Digital marketing and social media
- Media interviews
- Conferences, webinars and trainings
- Publications
- Community engagement



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Flood Insurance Versus Disaster Assistance



National Flood Insurance Program

- Covers flood losses within the value of the policy
- Not a loan; you don't have to pay it back (although you do pay the premium)
- Sold mostly by private insurance agents and companies, but administered by FEMA
- Average claim payment: \$78,592 for Hurricane Ian claim



Federal Disaster Assistance

- Not guaranteed; requires a presidential disaster declaration to receive assistance
- An interest-bearing loan or disaster grant
- Total possible payout for to make home safe and habitable: \$42,500; average is much lower



Overcoming Common Flood Insurance Misconceptions

Myth	Fact
<i>"I have homeowners or renters insurance, so my property is covered."</i>	Most homeowners and renters insurance does not cover damage from flooding.
<i>"If my property is hit by a flood, disaster assistance will bail me out."</i>	Federal disaster assistance is not a guarantee and has strict eligibility requirements.
<i>"My house is on a hill, so water drains away. I'm safe."</i>	Your risk may be lower, but it is not eliminated. Anywhere it rains, it can flood.
<i>"My area has never flooded, so I've got history on my side."</i>	There are many constantly changing conditions that impact flood risk. The past is not a guarantee.
<i>"There was a flood in my neighborhood 20 years ago and I live in a 100-year floodplain. So, nothing's going to happen in my lifetime."</i>	A "100-year floodplain" means there is, on average, a 1% chance of flooding each year.



Private Flood Insurance

- There are several kinds:
 - Excess Flood Coverage (above \$250k)
 - Stand Alone Flood Policies
 - Flood Endorsement to Homeowners Policies
 - Private Reinsurance market
- 10% of flood insurance market in the United States.
- The NFIP does not view Private Flood as competitor; there's room for more insurance.

An aerial photograph of a coastal town, likely Newport, Rhode Island, featuring a harbor filled with numerous sailboats and a dense residential area with a prominent church steeple. The image is overlaid with a semi-transparent blue gradient.

Key Takeaways & Closeout



Key Takeaways

1. Flooding can happen **anywhere, to anyone.**
2. The NFIP is a unique public-private program in which FEMA teams with industry and communities to **protect Americans from flood damage** by
 - Identifying and educating Americans about **flood risk**.
 - Helping to develop and enforce **floodplain management** regulations.
 - **Mitigating flood risk** through programs and grants.
 - Selling and servicing **flood insurance** policies.
3. It's incumbent on **all of us to be flood smart** by understanding our risk and the ways we can help protect our homes, businesses and communities.





Stay Connected with the NFIP

- Visit our websites:
 - floodsmart.gov
 - [Agents.floodsmart.gov](https://agents.floodsmart.gov)
 - [NFIPServices,floodsmart.gov](https://nfipservices.floodsmart.gov)

for resources and information.

- Follow the NFIP on [LinkedIn](#) to see more of our work
- Download the [FEMA App](#)
- Email us at nfipcommunications@fema.dhs.gov

Thank you. Questions?



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Additional Slides: Optional Concepts and Information

[For internal use only. The slides in this section are not necessary for use with every NFIP introductory presentation, but these slides can be added if you want to discuss other specific topics. If you include any of the slides, please add them to the most appropriate section and delete this section before you present. Please remove this section before you present.]

NFIP Claims Process

- The NFIP allows advance payments of up to \$5,000 without an adjuster visit or additional documentation.
- By providing evidence of damage and receipts for expenses, a policyholder may receive up to \$20,000 in advance payments.
- Flood insurance pays for damages up to the value of the policy.
- An adjuster will assess flood damages either in person or remotely and will guide property owners in collecting required documentation of damage for the balance of the claim.



Enhanced Claims Process

- Our goal is to get survivors on the path to recovery as soon as possible.
- Claims are focused on:
 - Speed
 - Customer service
 - Quality



Improved Appeals Process

- Appeals and claims are separated.
- Reviews are designed to reach the earliest possible resolution.
- Appeals process is not finished after the decision is delivered to the individual.



The Lender's Role in Flood Insurance

- Lenders must require the purchase of flood insurance when a property within a high-risk area has a federally-backed loan.
- Lenders review the current active flood maps for the community and complete the Standard Flood Hazard Determination Form.
- Lenders may also require flood insurance for properties outside a high-risk area.



The Lender's Role in Claims



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NFIP Funding

- Mandatory Programs, Projects and Activities (PPAs)
 - National Flood Insurance Fund (NFIF)
 - National Flood Insurance Reserve Fund
- Discretionary Programs, Projects and Activities (PPAs)



Who needs to understand the NFIP?

- Government agencies: federal, state, local
- Private sector: banks, insurance agencies, architects-engineers, realty professionals, surveyors, builders
- Homeowners/businessowners



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NFIP Funding Streams

- Premiums, fees and surcharges paid by NFIP policyholders
- Direct annual appropriations for specific NFIP costs (currently only flood hazard mapping and the risk analysis program)
- Borrowing from the Treasury when the balance of the National Flood Insurance Fund is insufficient to pay the NFIP's obligations (e.g., insurance claims)



The NFIP Mission

- **Educate** property owners, renters, communities and others on flood risks.
- **Provide** flood insurance to people in partner communities.
- **Accelerate** recovery from flood damage.
- **Mitigate** future flood losses through floodplain regulation.
- **Reduce** the personal and national costs of disaster.

An aerial photograph of a coastal town, likely in New England, featuring a large marina filled with sailboats, a dense forest of green trees, and several buildings, including a prominent church with a tall steeple. The entire image is overlaid with a semi-transparent blue filter.

The Modernization of NFIP

FEMA is Transforming the NFIP

- Modernized rating system
- Prioritizing the customer experience
- Developing affordability solutions
- State-of-the-art computing systems
- Increase in marketing outreach
- New flood products – more options
- Partnering with those who speak for us and with us
- Better oversight of WYO companies with an eye toward customer experience



An Updated Pricing System

Implemented on October 1, 2021, FEMA's new, individualized approach to risk assessment:

- Is built on years of investment in flood hazard information
- Provides a more accurate picture of flood risk and promotes actions to mitigate them
- Sets premiums reflecting individual risk
- Is equitable
- Is designed to adapt to climate change



Why Did the NFIP Implement a New Pricing System?

- The old methodology had not been updated in 50 years.
- FEMA wanted to reduce disparities that resulted in individuals paying more than their fair share in flood insurance premiums.
- FEMA wanted calculate rates that are equitable for all policyholders, based on the value of their property and their individual flood risk.



What Has NOT Changed Under the New Pricing System

- Policy limits remain at \$250,000 for single-family structures and \$100,000 for contents.
- Policyholders are still able to transfer discounts by assigning their flood insurance policies when property ownership changes.
- Policyholders continue to receive premium discounts for Pre-Flood Insurance Rate Map (FIRM) Subsidized and Newly Mapped properties.
- Policyholders in communities that participate in the Community Rating System (CRS) continue to earn NFIP rate discounts of 5 to 45 percent based on their CRS classification, regardless of whether a structure is inside the Special Flood Hazard Area (SFHA).



Letters of Map Change (LOMCs)

Two Main Categories of LOMCs:

1. Amendments (MT-1 Application)
2. Revisions (MT-2 Application)

- ▶ **MT-1s** are evaluations that determine if a specific property or structure is in the SFHA based on the effective flood hazard data
 - FEMA issues a letter/document
 - LOMA, LOMR-F, CLOMA, CLOMR-F
- ▶ **MT-2s** are changes to the published flood data and mapping that usually result in a revision to the mapped flood hazard area boundaries or BFEs
 - FEMA issues a letter/document and a revised FIRM/FIS though the effective date stays the same
 - CLOMRs, LOMRs



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CAP-SSSE Cooperative Agreement with States

- Community Assistance Program – State Support Services Element (CAP-SSSE)
 - States determine land use authority laws for communities.
 - Currently \$15 million to 52 State and Territories.
- CAP-SSSE transformation reaches new “Steady State” in fall of 2023
- 2017 program evaluation identified needed changes to build State Programs and increase resources with Key Goals:



ACCOUNTABILITY



PERFORMANCE MANAGEMENT



TRANSPARENCY



FEMA

What Happens to Non-Participating or Suspended Communities?

- No new flood insurance policies
- Existing policies will not be renewed or extended
- No Federal grants or loans in identified flood hazard area
- No Federal disaster assistance to structures for damage caused by a flood
- No Federal mortgage insurance or loan guarantees in flood hazard area
- Federally insured or regulated lending institution notifications



Federal Emergency Management Agency



FEMA



Floodplain Management in Disasters

Effective Floodplain Management post-disaster provides an opportunity to incorporate resilience into rebuilding when structures sustain damage and need to be repaired.

- **Substantial Damage** (damage that is 50% or more of market value) require full compliance.
- Why is that important? Can make the built environment more resilient when damages occur to:
 - structures that were built before floodplain management regulations enacted
 - structures that that incur repetitive flood damage
 - structures that are more susceptible to flood risks (lowest floor below BFE)
- Community responsible for substantial damage determination and notification to residents
- Options for funding repair:
 - FEMA and Other Federal Agencies (OFA) Grants
 - Flood Insurance to repair damages
 - Increase Cost of Compliance (ICC)



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Common Misconceptions - Floodplain Management

- If a property owner does not comply with local FPM regulations, it just means they can't get NFIP flood insurance.
- Taxpayers are "bailing out" property owners who practice risky behaviors in floodprone areas via the NFIP.
- There are FEMA requirements on development and building in floodprone areas.
- FALSE - violations impact the community as a whole and can result in community-wide sanctions
- FALSE - a primary purpose of the NFIP is to avoid disaster payouts from taxpayers by creating the National Flood Insurance Fund. Floodplain management regulations help to address flood risk.
- TRUE, but.... NFIP-participating communities agree to adopt and enforce local regulations based on minimum requirements. Communities have local land use authority



Floodplain Management Saves \$\$

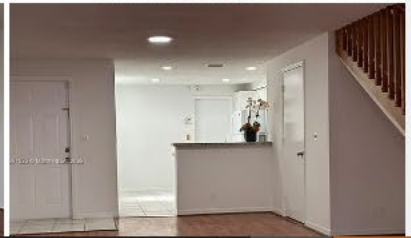
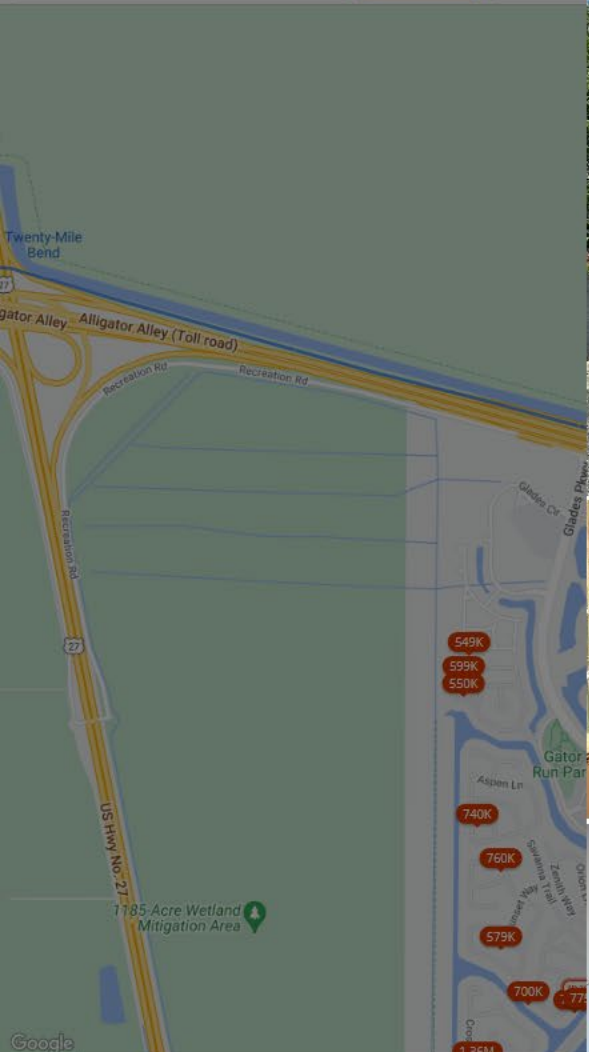
- Floodplain Management Program
 - Reduces flood damages for new construction (Post-FIRM structures).
 - Loss Avoidance Study indicates a current annual average of over \$2.4 billion in savings
 - Structures built to meet or exceed NFIP standards incur 65% less damage
- The Community Rating System (CRS)
 - Recognizes 19 creditable activities: Public Information, Mapping and Regulations, Flood Damage Reduction, and Preparedness.
 - Over 1,500 CRS communities nationwide
 - 70% of flood insurance policies receive discounts
 - CRS discounts total over \$355 million dollars each year.



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Buy Rent Sell Home Loans Agent finder

Weston, FL For Sale Price



Zillow Save Share Hide More

\$530,000 3 bd | 3 ba | 1,443 sqft Fort Lauderdale, FL 33327

For sale Est. payment: \$3,340/mo Get pre-qualified Request a tour as early as tomorrow at 9:00 am Contact agent

Overview Facts and features Price and tax history More

- Townhouse Built in 1997 Central, electric Central air, electric 1 Attached garage space \$359 quarterly HOA fee No data \$367 price/sqft 3.00% buyers agency fee

Overview

- OPEN FLOOR PLAN FRESH PAINT GUEST PARKING NICE KITCHEN GRANITE COUNTERTOPS

Gorgeous 3 bedroom, 2 1/2 baths Townhouse located in the quiet Weston of San Sebastian community, open floor plan, very well maintained, tiled and laminate wood floors, nice kitchen with granite countertops, fresh paint, 2 years

Show more 80 days on Zillow 805 views 16 saves

Manage Rentals Advertise Help Sign in

Real Estate & Homes For Sale

1 Other listing Sort: Homes for You Garage Gated Community Walk-In Closet Back



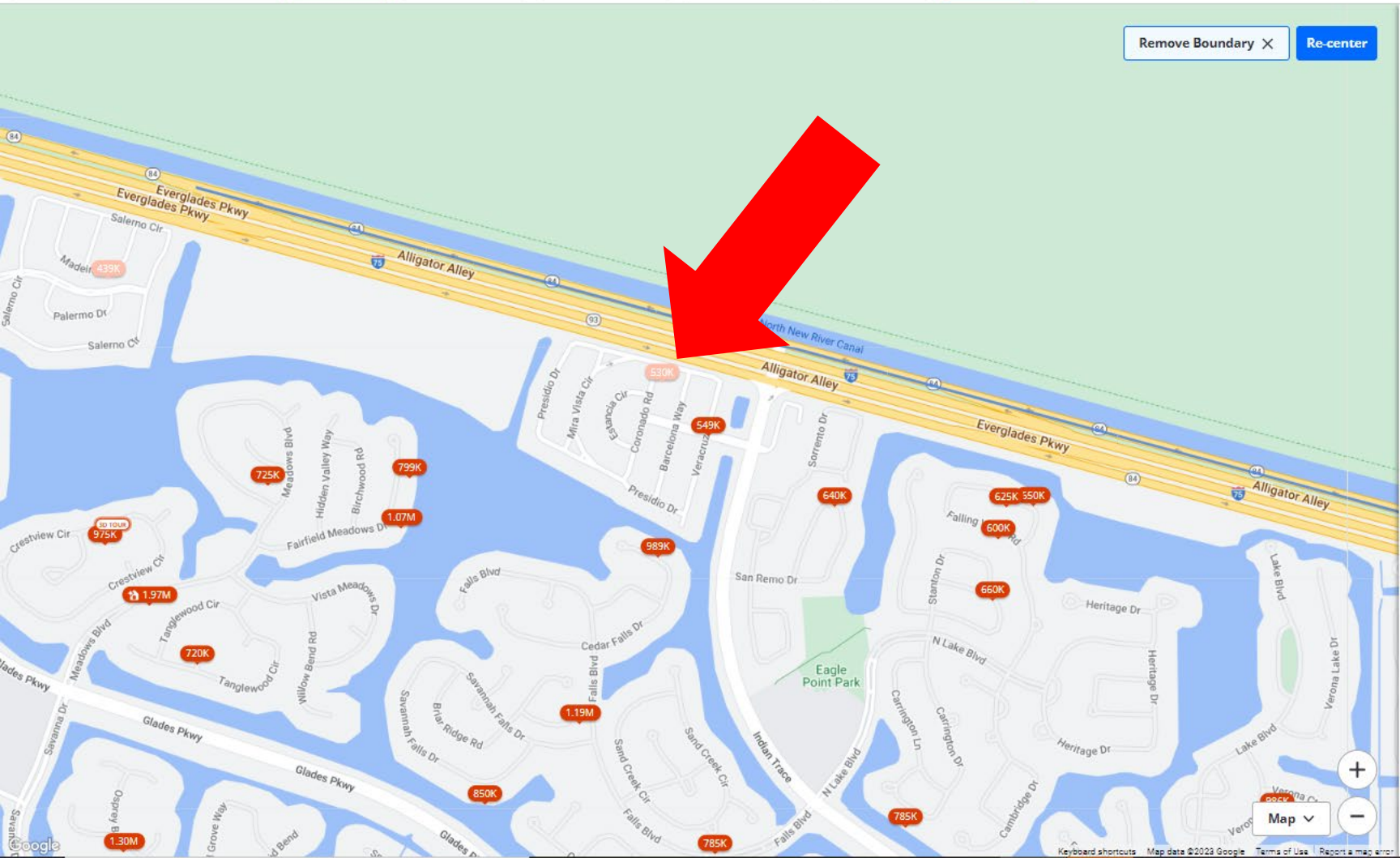
\$335,000 2 bds | 2 ba | 1,231 sqft - Condo for sale 310 Lakeview Dr APT 201, Weston, FL 33326 THE KEYES COMPANY



\$1,070,000 4 bds | 3 ba | 2,810 sqft - House for sale 1102 Fairfield Meadows Dr, Weston, FL 33327 KELLER WILLIAMS LEGACY



Weston, FL For Sale Price Beds & Baths Home Type More Save search



Weston FL Real Estate & Homes For Sale

22 Agent listings | 0 Other listings | Sort: Homes for You

Popular: Pool | Patio | Garage | Gated Community | Walk-In Closet | Bac

1 day on Zillow

\$720,000
3 bds | 2 ba | 1,628 sqft - House for sale
815 Kapok Way, Weston, FL 33327
THE COLLECTION REALTY LLC

22 hours ago

\$1,070,000
4 bds | 3 ba | 2,810 sqft - House for sale
1102 Fairfield Meadows Dr, Weston, FL 33327
KELLER WILLIAMS LEGACY

Loading...

Price cut: \$10,000 (Nov 2)

\$640,000
4 bds | 3 ba | 1,882 sqft - House for sale
818 San Remo Dr, Weston, FL 33326
COLDWELL BANKER REALTY

Price cut: \$4,900 (Jan 18)

56 days on Zillow

National Flood Hazard Layer FIRMette



80°24'31"W 26°8'23"N



0 250 500 1,000 1,500 2,000 Feet 1:6,000 80°23'53"W 26°7'51"N
 Basemap: USGS National Map: Orthoimagery: Data refreshed October, 2020

Legend

SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT

- | | |
|------------------------------------|---|
| SPECIAL FLOOD HAZARD AREAS | <ul style="list-style-type: none"> Without Base Flood Elevation (BFE)
Zone A, V, A99 With BFE or Depth Zone AE, AO, AH, VE, AR Regulatory Floodway |
| OTHER AREAS OF FLOOD HAZARD | <ul style="list-style-type: none"> 0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile Zone X Future Conditions 1% Annual Chance Flood Hazard Zone X Area with Reduced Flood Risk due to Levee. See Notes. Zone X Area with Flood Risk due to Levee Zone D |
| OTHER AREAS | <ul style="list-style-type: none"> NO SCREEN Area of Minimal Flood Hazard Zone X Effective LOMRs Area of Undetermined Flood Hazard Zone D |
| GENERAL STRUCTURES | <ul style="list-style-type: none"> Channel, Culvert, or Storm Sewer Levee, Dike, or Floodwall |
| OTHER FEATURES | <ul style="list-style-type: none"> 20.2 Cross Sections with 1% Annual Chance Water Surface Elevation Coastal Transect Base Flood Elevation Line (BFE) Limit of Study Jurisdiction Boundary Coastal Transect Baseline Profile Baseline Hydrographic Feature |
| MAP PANELS | <ul style="list-style-type: none"> Digital Data Available No Digital Data Available Unmapped |
- N
 The pin displayed on the map is an approximate point selected by the user and does not represent an authoritative property location.

This map complies with FEMA's standards for the use of digital flood maps if it is not void as described below. The basemap shown complies with FEMA's basemap accuracy standards

The flood hazard information is derived directly from the authoritative NFHL web services provided by FEMA. This map was exported on **1/27/2023 at 5:13 PM** and does not reflect changes or amendments subsequent to this date and time. The NFHL and effective information may change or become superseded by new data over time.

This map image is void if the one or more of the following map elements do not appear: basemap imagery, flood zone labels, legend, scale bar, map creation date, community identifiers, FIRM panel number, and FIRM effective date. Map images for unmapped and unmodernized areas cannot be used for regulatory purposes.

