

# **An Overview Of The National Flood Insurance Program (NFIP)**

The Federal Government makes flood insurance available to those communities who adopt and enforce a floodplain management ordinance.

To find out if your community is part of the National Flood Insurance Program click <http://www.fema.gov/cis/PA.pdf>

The purpose of the floodplain management ordinance is to reduce future flood risks to new construction in Special Flood Hazard Areas.

A Special Flood Hazard Area is identified by FEMA as having a 1% chance of flooding in any given year.

Communities participating in the NFIP are to require permits for all development and renovations in Special Flood Hazard Areas.

To find out if your property is located in a Special Flood Hazard Area contact your Town, Township or Borough Office. A Flood Insurance Rate Map (FIRM) is supplied to participating municipalities by FEMA and usually maintained by the zoning officer.

You can also purchase a FIRM by contacting the FEMA Map Service Center at [1-800-358-9616](tel:1-800-358-9616)

Owners of existing structures located in the Special Flood Hazard Area are exempt from complying with the local floodplain management ordinance except when the structure is damaged to 50% of its value or has experienced repetitive flood damage losses adding up to 50% of the structures value. Owners of existing structures must also comply with the floodplain ordinance when a major renovation equal to 50% of the structures value is made.

A Flood Insurance Rate Map (FIRM) will show base flood elevations and identify risk zones.

High Risk or Special Flood Hazard Areas are indicated on the FIRM as Zone A. Moderate Risk is Zone B and (shaded) Zone X. Low Risk is Zone C or (un-shaded) Zone X

An owner who wants to contest their property being included in the Special Flood Hazard Area can request a map revision be made by FEMA. The property owner will be required to provide FEMA with scientific data to support the revision. To receive information on how to initiate this process contact a FEMA map specialist at [1-877-336-2627](tel:1-877-336-2627)

Flood insurance is backed by the Federal Government however policies are not written by every insurance company. To find an agent near you click <http://www.floodsmart.gov/floodsmart/pages/index.jsp>

If your property is located in an area designated by FEMA as a Special Flood Hazard Area you will be required to supply your flood insurance agent with a completed elevation certificate from an engineer or surveyor along with your premium payment.

Low cost flood insurance is also available for residential structures located in lower risk flood zones. These zones are indicated on a FIRM as zones B, C or X.

Flood Insurance Policies are written for a one year term.

When a flood insurance policy is first written there is a thirty day waiting period before it takes affect, however when a policy is renewed there is no waiting period.

Flood claims must be submitted within 60 days of when the loss occurred.

[Increased Cost of Compliance](#) is an additional benefit of the National Flood Insurance Program whereas an owner of a structure declared substantially damaged by municipal officials (at least 50% of its value) may be eligible to apply for up to an additional \$30,000 from NFIP to bring the damaged structure into compliance with the local floodplain management ordinance.

For more info on the National Flood Insurance Program call [1-800-427-4661](tel:1-800-427-4661)