

The National Flood Insurance Program

Edie Lohmann FEMA Region IX NFIP Insurance Specialist

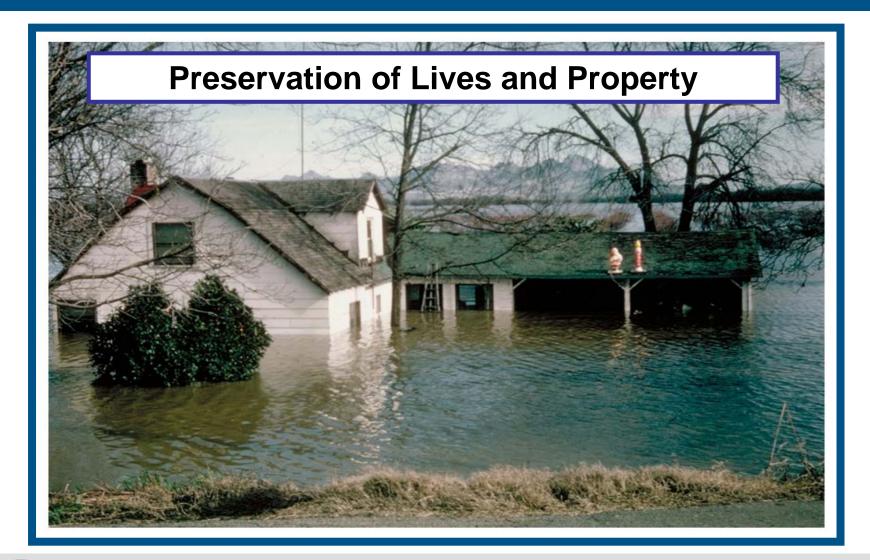








NFIP Primary Goal







How the NFIP Works

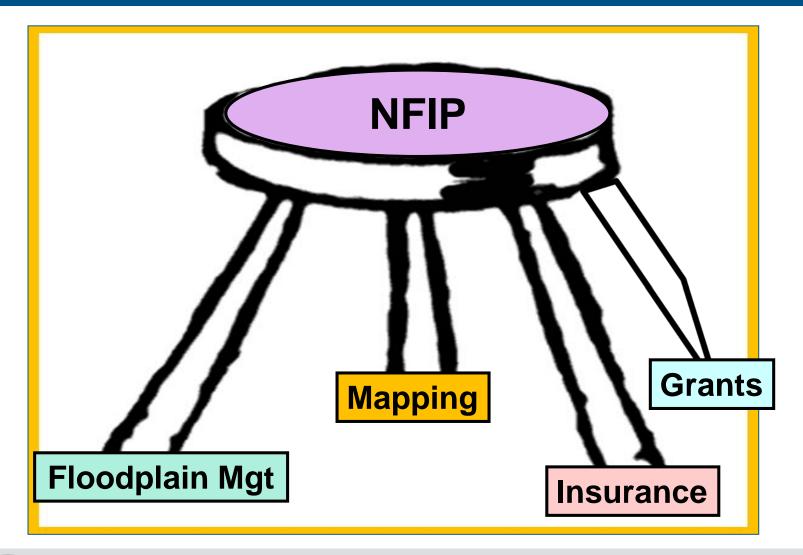
FEMA agrees to make flood insurance available within a community when that community agrees to adopt and enforce floodplain management regulations.







How Does the NFIP Work?







How the NFIP Works







Maximum Flood Insurance Available

Occupancy	Building	Contents
Residential	250,000	100,000
Non-Residential (Commercial)	500,000	500,000





What Does the Policy Cover?







How Do I Purchase Flood Insurance?

Contact Your Local Insurance Agent







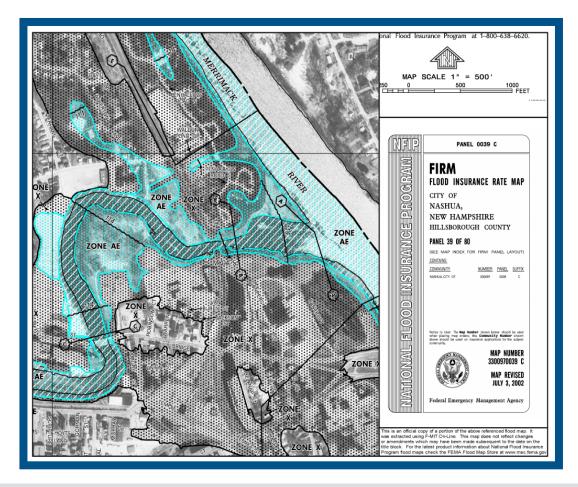
When Is Flood Insurance Mandatory?

"A" and "V" Flood Zones= High Risk Areas

Special Flood

Hazard

Area



Federally

Backed

Loan





FEMA Map Service Center

https://msc.fema.gov







MSC Home

MSC Search by Address

MSC Search All Products

MSC Products and Tools

Hazus

LOMC Batch Files

Product Availability

MSC Frequently Asked Questions (FAQs)

MSC Email Subscriptions

Contact MSC Help

FEMA Flood Map Service Center: Welcome!

Looking for a Flood Map? •

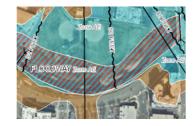
Enter an address, a place, or longitude/latitude coordinates:

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

Search

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 <u>Flood Hazard Mapping Updates Overview Fact Sheet</u>





How Much Coverage is Required?

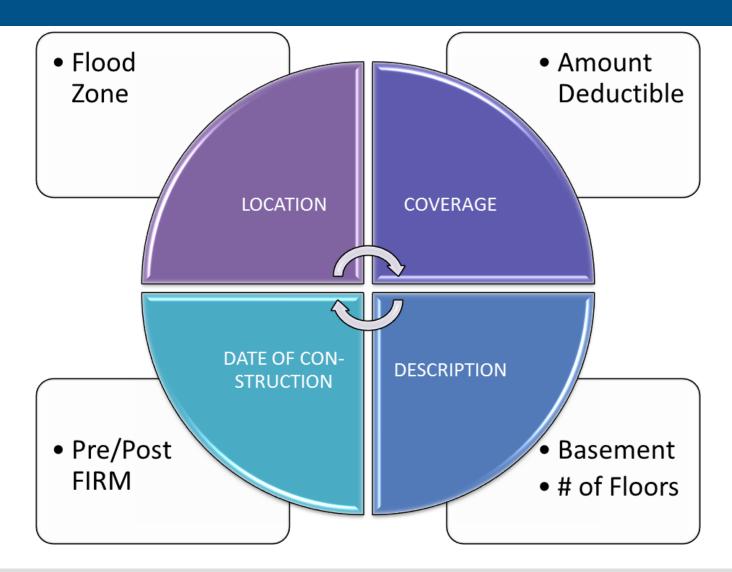
Lender/Regulator Decision







Cost of Flood Insurance







Where to Get More Information

NFIP Website: http://www.fema.gov/nfip



FEMA



Navigation



(**Q**) Search



📢 Languages

Flood Insurance

Got a problem?

How do I Buy Flood Insurance?

Flood Insurance Forms

- > National Flood Insurance Program Policy Index
- > Cost of Flood: FFMA Letters to Policyholders

Steps For the Assignment of Coverage D -

The National Flood Insurance Program

We are redesigning www.FloodSmart.gov to make it even more helpful. Don't worry though, much of the information you might need is right here. If you don't find what you're looking for here, you can check out the left menu, or use the site's search tool. Stay tuned for an exciting new FloodSmart.gov, coming soon.

The National Flood Insurance Program aims to reduce the impact of flooding on private and public structures. It does so by providing affordable insurance to property owners, renters and businesses and by encouraging communities to adopt and enforce floodplain management regulations. These efforts help mitigate the effects of flooding on new and



improved structures. Overall, the program reduces the socio-economic impact of disasters by promoting the purchase and retention of general risk insurance, but also of flood insurance, specifically.

HURRICANES HARVEY AND IRMA NOTE: If you've been impacted by Hurricane Harvey, this page provides resources about how to File Your Flood Claim.





Flood Insurance Point of Contact



Edie Lohmann
FEMA Region IX
NFIP Insurance Specialist
510-627-7235

edith.lohmann@fema.dhs.gov









