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**National Flood Insurance Program (NFIP)**

The NFIP is a Federal program created by Congress to mitigate future flood losses nationwide through sound, community-enforced building and zoning ordinances and to provide access to affordable, federally backed flood insurance protection for property owners. The NFIP is designed to provide an insurance alternative to disaster assistance to meet the escalating costs of repairing damage to buildings and their contents caused by floods.

Participation in the NFIP is based on an agreement between local communities and the Federal Government that states that if a community will adopt and enforce a floodplain management ordinance to reduce future flood risks to new construction in Special Flood Hazard Areas (SFHAs), the Federal Government will make flood insurance available within the community as a financial protection against flood losses.

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FEMA identifies flood hazard areas throughout the United States and its territories. Most areas of flood hazard are commonly identified on Flood Insurance Rate Maps (FIRMs).

Several areas of flood hazards are identified on these maps. One of these areas is the Special Flood Hazard Area (SFHA). The SFHA is a high-risk area defined as any land that would be inundated by a flood having a 1-percent chance of occurring in a given year (also referred to as the **base flood**).

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Development may take place within an SFHA, provided that development complies with local floodplain management ordinances, which must meet the minimum Federal requirements. Additionally, development within SFHAs must be restricted in a manner as to not obstruct the natural flow of flood waters. Almost all of the nation's communities with serious flooding potential have joined the NFIP.

- Residential structures – must have the first floor above the Base Flood Elevation (BFE)
- Non-residential structures – must meet the residential requirement, or be water-tight below the BFE

Over 40 percent of the purchasers of National Flood Insurance are in Florida