



National Flood Insurance Program (NFIP)

HOW THE NFIP WORKS: EMERGENCY PROGRAM VS. REGULAR PROGRAM

Emergency Program

1. Community applies for participation in the National Flood Insurance Program (NFIP) either (1) as a result of interest in eligibility for flood insurance, or (b) as a result of receiving notification from FEMA that it contains floodprone areas. Application includes adopted resolutions and ordinances to minimally regulate new construction throughout the community. No Flood Insurance Rate Map (FIRM) study has been completed.
2. FEMA authorizes the sale of flood insurance in the community up to the Emergency Program limits. FEMA assesses the community's degree of flood risk and development of potential, and if appropriate...
3. Arranges for a study of the community to determine flood risk zones and possibly base flood elevations. Consultation with the community occurs at the start of and during the study. Communities with minimal flood risk are converted to the Regular Program without a study.

| Emergency Program Flood Insurance Coverages | |
|---|-------------------|
| Building Coverage | Limit of Coverage |
| Single Family | \$ 35,000 |
| 2-4 Family | \$ 35,000 |
| Other Residential | \$100,000 |
| Non-Residential/Small Business | \$100,000 |
| Contents | |
| Residential | \$10,000 |
| Non-Residential/Small Business | \$100,000 |

Regular Program

1. FEMA provides the studied community with a Flood Insurance Rate Map (FIRM) delineating flood risk zones and possibly base flood elevations. The community is given 6 months to adopt the FIRM in its local zoning and building code ordinances, and to meet other requirements.
2. Community adopts more stringent ordinances, and FEMA converts the community to the NFIP's Regular Program.
3. FEMA authorizes the sale of additional flood insurance in the community up to the Regular Program limits.
4. Community implements adopted floodplain management measures
5. FEMA arranges for periodic community assistance visits with local officials to provide technical assistance regarding complying with NFIP floodplain management requirements
6. Local officials may request flood map updates as needed. FEMA evaluates requests, encourages cost-sharing, and issues revised maps as priorities dictate.

| Regular Program Flood Insurance Coverages | |
|---|-------------------|
| Building Coverage | Limit of Coverage |
| Single Family | \$ 250,000 |
| 2-4 Family | \$ 250,000 |
| Other Residential | \$500,000 |
| Non-Residential/Small Business | \$500,000 |
| Contents | |
| Residential | \$10,000 |
| Non-Residential/Small Business | \$100,000 |