

1. Reference

This section includes a brief history and description of the National Flood Insurance Program (NFIP) and a number of helpful references for flood insurance agents and insurance companies.

I. NFIP History

The origins of the NFIP date back to the 1800s.¹ However, it wasn't until 1968 that Congress passed the National Flood Insurance Act of 1968 (NFIA) to address the increasing cost of federal disaster assistance by providing flood insurance to property owners in flood-prone areas where such insurance was either not available or prohibitively expensive.² To participate in the program, communities must adopt and agree to enforce floodplain management regulations to reduce future flood damage. In exchange, the federal government makes available flood insurance to residents in those communities and provides certain properties with subsidized premiums to encourage community and property owner participation.

Congress subsequently amended the NFIA and passed new acts to modify the NFIP and strengthen certain aspects of the program. The Flood Disaster Protection Act of 1973 (FDPA) made the purchase of flood insurance mandatory for properties in special flood hazard areas—areas that are at high risk for flooding—that are secured by mortgages from federally regulated lenders and located in NFIP participating communities.³ This requirement expanded the overall number of insured properties, including those that qualified for subsidized premiums.

In 1983, to better market NFIP flood insurance and achieve other goals, FEMA adopted regulations establishing the Write Your Own (WYO) Program. Private insurance companies participating in the WYO Program, referred to as WYO companies, may sell NFIP policies next to their own insurance lines and adjust and pay claims arising under the NFIP policies. Likewise, WYO companies are responsible for all aspects of servicing the NFIP policies, including issuing, endorsing, underwriting, renewing, and cancelling policies. WYO companies may withhold administrative and operating expenses from written premiums for selling and servicing NFIP policies. If consistent with NFIP rules and regulations, individual WYO companies may align their flood business to their normal business practices for other lines of insurance. Many agents elect to place their flood policies with WYO companies.

Congress has since enacted legislation amending the NFIA. **Table 1** includes both the act and relevant changes to the NFIA:

1. For a brief history of the NFIP through 2005, see: *A Chronology of Major Events Affecting the National Flood Insurance Program*, December 2005. Completed for the Federal Emergency Management Agency Under Contract Number 282-98-0029. The American Institutes for Research. Available at: https://www.fema.gov/media-library-data/20130726-1602-20490-6472/nfip_eval_chronology.txt.
2. National Flood Insurance Act of 1968, Pub. L. No. 90-448, Title XIII, 82 Stat. 476, 572; 42 U.S.C. 4001 et seq.
3. Flood Disaster Protection Act of 1973, Pub. L. No. 93-234, 87 Stat. 975; 42 U.S.C. 4001 et seq. The Housing and Community Development Act of 1977, Pub. L. No. 93-383, 88 Stat. 633, amended the 1973 act to permit regulated lending institutions to make conventional loans in special flood hazard areas of nonparticipating communities.

Table 1. The NFIA and Subsequent Legislation

ACT	PROVISIONS
<p>National Flood Insurance Reform Act of 1994¹</p>	<ul style="list-style-type: none"> Expanded and strengthened the FDPA’s Mandatory Purchase of Insurance Requirement. Required FEMA to offer insurance to cover the cost of complying with state and local floodplain management ordinances (referred to as “Increased Cost of Compliance” (“ICC”)). Established a grant program to fund activities designed to reduce the risk of flood damage to structures covered by an NFIP policy. Required a mandatory 30-day waiting period before a new NFIP policy becomes effective.
<p>Bunning-Bereuter-Blumenauer Flood Insurance Reform Act of 2004²</p>	<ul style="list-style-type: none"> Required FEMA to create a claims appeals process to enable insureds to appeal claims decisions. Required FEMA to provide enhanced disclosure, to include an explanation of policy coverages and other terms to insureds.
<p>Biggert-Waters Flood Insurance Reform Act of 2012 (BW-12)³</p>	<ul style="list-style-type: none"> Required FEMA to phase-out premium discounts on an accelerated time frame. Required the Reserve Fund to be available to pay claims, repay debt owed to Treasury, and meet the future obligations of the NFIP. Increased and adjusted the annual premium increase caps.
<p>Homeowner Flood Insurance Affordability Act of 2014 (HFIAA)⁴</p>	<ul style="list-style-type: none"> Repealed and limited many premium increases required by BW-12. Imposed a surcharge based on occupancy and primary residence status. With limited exceptions, reduced the cap on annual increases for flood insurance premiums to 18 percent. Authorized FEMA to secure reinsurance for the NFIP from the traditional reinsurance and capital markets.

1. National Flood Insurance Reform Act of 1994, Pub. L. No. 103-325, Title V, 108 Stat. 2255; 42 U.S.C. 4001 et seq.

2. Bunning-Bereuter-Blumenauer Flood Insurance Reform Act of 2004, Pub. L. No. 108-264, 118 Stat. 712; 42 U.S.C. 4001 et seq.

3. Biggert-Waters Flood Insurance Reform Act of 2012, Pub. L. No. 112-141, Div. F, Title II, Subtitle A, 126 Stat. 916; 42 U.S.C. 4001 et seq.

4. Homeowner Flood Insurance Affordability Act of 2014, Pub. L. No. 113-89, 128 Stat. 1020; 42 U.S.C. 4001 et seq.

NOTE: From 1968 until 1979, the U.S. Department of Housing and Urban Development administered the NFIP. In 1979, the Federal Emergency Management Agency (FEMA) began administering the NFIP. In March 2003, FEMA became part of the U.S. Department of Homeland Security (DHS).

II. Flood Insurance

A. Placing Flood Business through the NFIP

Agents may place their business three ways, through:

- One or more WYO insurance companies;
- FEMA’s servicing contractor, NFIP Direct; *or*
- A combination of WYO insurance companies and the NFIP Direct.

B. Technical Assistance

Questions and requests for technical assistance should follow the flow shown in the diagram below.



III. NFIP Topics and Contact Information

Table 2. NFIP Topics and Contact Information

Topic	Mail, Email, & Website Addresses	Telephone & Fax Numbers
Agent Marketing, Selling, Servicing information	https://agents.floodsmart.gov	N/A
Coastal Barrier Resource System (CBRS)	https://www.fema.gov/coastal-barrier-resources-system	N/A
Community Status Book	FEMA Map Service Center https://www.fema.gov/national-flood-insurance-program-community-status-book	Phone: 1-877-336-2627 (1-877-FEMA-MAP)
FEMA Information Resource Library, Multimedia	https://www.fema.gov/resource-document-library	N/A
Flood Map Information from FEMA Map Specialists on: <ul style="list-style-type: none"> • Letters of Map Change • Other Technical Issues 	FEMA Map Information eXchange (FMIX) 847 S. Pickett St. Alexandria, VA 22304 femamapspecialist@riskmapcdfs.com	Phone: 1-877-336-2627 (1-877-FEMA-MAP)
Flood Maps and related products	FEMA Map Service Center https://msc.fema.gov/portal/home	Phone: 1-877-336-2627 (1-877-FEMA-MAP)
Flood Zone Determination Companies, List of	https://www.fema.gov/flood-zone-determination-companies	N/A
General Information for Agents & Consumers	https://www.floodsmart.gov/	N/A
NFIP Flood Insurance Manual	https://www.fema.gov/flood-insurance-manual	N/A
Order Forms: Claims & Underwriting	Underwriting forms are only available online and may not be ordered from the warehouse. Download Claims and Underwriting forms at: https://www.fema.gov/national-flood-insurance-program/national-flood-insurance-program-forms	N/A
Public Awareness Materials	fema-publications-warehouse@fema.gov	Phone: 1-800-480-2520
Training	https://nfipservices.floodsmart.gov/home/training https://www.fema.gov/national-flood-insurance-program-training-workshops-and-conferences	N/A
Write Your Own (WYO) Companies	https://www.fema.gov/wyo_company	N/A

Table 2. NFIP Topics and Contact Information *continued*

Topic	Mail, Email, & Website Addresses	Telephone & Fax Numbers
Write Your Own (WYO) Companies Writing Mortgage Portfolio Protection Program	https://www.fema.gov/wyo_company_mppp	N/A

IV. NFIP Bureau and Statistical Agent Regional Offices

The NFIP Bureau and Statistical Agent (NFIP Bureau) operates a network of regional offices within the continental United States. The regional staff may be able to assist with problems and answer general questions. However, the regional offices do not handle processing, nor do they have policy files at their locations.

Table 3 shows contact information for the NFIP Bureau regional offices. The most current information is available at <https://www.fema.gov/national-flood-insurance-program-bureau-statistical-agent-regional-support-offices>.

Table 3. NFIP Bureau and Statistical Agent Regional Offices

NFIP Bureau and Statistical Agent Regional Offices	Service Area
<p>NFIP IT S&S Headquarters</p> <p>8400 Corporate Dr., Suite 350 Hyattsville, MD 20785 Phone: 301-386-6332 Fax: 267-560-5057</p>	Entire Country
<p>Region I</p> <p>P.O. Box 16321 Hooksett, NH 03106 Phone: 603-625-5125 Fax: 603-625-5125</p>	Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont
<p>Region II</p> <p>P.O. Box 7342 Pennel, PA 19047 Phone: 267-560-5057 Fax: 267-560-5057</p>	New Jersey, New York, Puerto Rico, Virgin Islands
<p>Region III</p> <p>P.O. Box 7342 Pennel, PA 19047 Phone: 267-560-5057 Fax: 267-560-5057</p>	Delaware, District of Columbia, Maryland, Pennsylvania, Virginia, West Virginia

Table 3. NFIP Bureau and Statistical Agent Regional Offices *continued*

NFIP Bureau and Statistical Agent Regional Offices	Service Area
Region IV P.O. Box 282 Marble Hill, GA 30148 Phone: 770-893-1480	Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee
Region V P.O. Box 407 Petersburg, IL 62675 Phone: 217-632-7210 Fax: 217-632-7210	Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin
Region VI P.O. Box 399 Pipe Creek, TX 78063 Phone: 210-393-7857	Arkansas, Louisiana, New Mexico, Oklahoma, Texas
Region VI P.O. Box 13 Wewoka, OK 74884 Phone: 405-257-9000 Fax: 405-257-9000	Arkansas, Louisiana, New Mexico, Oklahoma, Texas
Region VII P.O. Box 252 Louisburg, KS 66053 Phone: 913-837-5220 Fax: 816-758-7008	Iowa, Kansas, Missouri, Nebraska
Region VIII P.O. Box 150172 Lakewood, CO 80215 Phone: 303-674-1449	Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming
Region IX P.O. Box 1956 West Sacramento, CA 95691 Phone: 916-375-0927 Fax: 916-375-0927	American Samoa, Arizona, California, Guam, Hawaii, Mariana Islands, Marshall Islands, Micronesia, Nevada, Palau
Region X 9300 50th Ave. NE Marysville, WA 98270 Phone: 360-658-8188 Fax: 360-658-8188	Alaska, Idaho, Oregon, Washington

V. Paperwork Burden Disclosure Notice

GENERAL – This information is provided pursuant to Public Law 96-511 (Paperwork Reduction Act of 1980, as amended), dated December 11, 1980, to allow the public to participate more fully and meaningfully in the Federal paperwork review process.

AUTHORITY – Public Law 96-511, amended; 44 U.S.C. 3507; and 5 CFR 1320.

DISCLOSURE OF BURDEN – Public reporting burden for the collection of information titled “National Flood Insurance Program Policy Forms,” is estimated to average 10 minutes per response, excluding the V-Zone Risk Factor Rating Form. The estimated burden includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the forms. Reporting burden for these forms, as part of this collection, is listed below. Send comments regarding the burden estimate or any aspect of the collection, including suggestions for reducing the burden, to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 500 C St SW, Washington, DC 20024, Paperwork Reduction Project (1660-0033). NOTE: Do not send completed forms to this address.

PRIVACY ACT – The information requested is necessary to process these forms for flood insurance. The authority to collect the information is Title 42, U.S. Code, Sections 4001 to 4028. Furnishing the information is voluntary. It will not be disclosed outside the Federal Emergency Management Agency except to the servicing office acting as the government’s fiscal agent, to routine users, agents, and mortgagees named on policies.

Table 4. NFIP Paperwork Burden Hours

FEMA Form Number	Title	Burden Hours
086-0-1	Application for Flood Insurance (New)	12.00 Minutes
086-0-1	Application for Flood Insurance (Renewal)	7.50 Minutes
086-0-2	Cancellation/Nullification Request	7.50 Minutes
086-0-3	General Change Endorsement (with and without Premium)	9.00 Minutes
086-0-4	V-Zone Risk Factor Rating	6.50 Hours
086-0-5	Preferred Risk Policy Application	10.00 Minutes