

1. Reference

This section includes a brief history and description of the National Flood Insurance Program (NFIP), which is administered by the Federal Emergency Management Agency (FEMA), and a number of helpful references for flood insurance agents and insurance companies. Please note: the term “FEMA” includes its contractors.

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 enforce floodplain management regulations to reduce future flood damage. In exchange, the Federal Emergency Management Agency (FEMA) makes available flood insurance to residents in those communities and provides certain properties with subsidized premiums to encourage community and property owner participation.³

Congress subsequently enacted legislation modifying the NFIP and strengthening certain aspects of the program (see Table 1 on the next page). The Flood Disaster Protection Act of 1973 (FDPA) made the purchase of flood insurance mandatory for properties in Special Flood Hazard Areas (SFHAs)—areas that are at high risk for flooding—that are located in NFIP participating communities and either secure mortgages from federally-backed lenders or received federal assistance for acquisition or construction.⁴ This mandatory purchase 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.

Table 1 lists the most significant legislation and highlights notable revisions to the program.

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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/assets/documents/9612>.
 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. From 1968 until 1979, the U.S. Department of Housing and Urban Development administered the NFIP. In 1979, FEMA's Federal Insurance and Mitigation Administration (FIMA) began administering the NFIP. In March 2003, FEMA became part of the U.S. Department of Homeland Security (DHS).
 4. 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 SFHAs of nonparticipating communities.

Table 1. Major NFIP Reform Legislation

ACT	PROVISIONS
Flood Disaster Protection Act of 1973	<ul style="list-style-type: none"> Prohibited federal assistance for the acquisition or construction of structures located in an SFHA unless the community is participating in the NFIP (unless the assistance is related to disaster assistance provided during a non-flood event) Prohibited such federal assistance unless the structure is covered by flood insurance Prohibited federally-backed lenders from making loans secured by buildings located in an SFHA unless the building is covered by flood insurance (collectively referred to as the “mandatory purchase requirement”)
National Flood Insurance Reform Act of 1994⁵	<ul style="list-style-type: none"> Expanded and strengthened the FDPA’s mandatory purchase 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 (referred to as the Flood Mitigation Assistance Program or FMA) Required a mandatory 30-day waiting period before a new NFIP policy becomes effective.
Bunning-Bereuter-Blumenauer Flood Insurance Reform Act of 2004⁶	<ul style="list-style-type: none"> Required FEMA to create a process to enable insureds to appeal claims decisions. Required FEMA to provide enhanced disclosure to insureds, to include explanation of policy coverages and other terms.
Biggert-Waters Flood Insurance Reform Act of 2012 (BW-12)⁷	<ul style="list-style-type: none"> Required FEMA to phase out premium discounts on an accelerated time frame. Required establishment of a National Flood Insurance Reserve Fund to be available to pay claims, repay debt owed to the U.S. Treasury, and meet the future obligations of the NFIP. Increased and adjusted the annual premium increase caps.
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA)⁸	<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 (referred to as the HFIAA surcharge). 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.

II. Flood Insurance Placement and Technical Assistance

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.

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

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

7. 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.

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

B. Technical Assistance

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



- The FEMA Mapping and Insurance eXchange (FMIX) can answer general inquiries about flood insurance, call 1-877-336-2627 (1-877-FEMA-MAP).
- Contact Ask the Expert by email, at floodsmart@fema.dhs.gov.
- Office of the Flood Insurance Advocate (OFIA)
 - If additional assistance is needed after using the above resources and those in Table 2 below, please contact the OFIA. The OFIA advocates for the fair treatment of policyholders and property owners by providing education and guidance on all aspects of the NFIP, identifying trends affecting the public, and making recommendations for program improvements to FEMA leadership.
 - Contact the OFIA by visiting <http://www.fema.gov/flood-insurance-advocate> and clicking on the “Ask the Advocate” button.

III. NFIP Topics and Contact Information

Table 2. NFIP Topics and Contact Information

Topic	Website and Email Addresses	Telephone
Agent Marketing, Selling, Servicing information	https://agents.floodsmart.gov	N/A
Coastal Barrier Resources System (CBRS)	https://www.fema.gov/coastal-barrier-resources-system	N/A
Community Status Book	https://www.fema.gov/national-flood-insurance-program-community-status-book	N/A
FEMA Document and Resource Library	https://www.fema.gov/media-library/resources-documents	N/A
Flood Map Information from FEMA Map Specialists on: <ul style="list-style-type: none"> • Letters of Map Change • Other Technical Issues 	FEMA Mapping and Insurance eXchange (FMIX) https://www.floodmaps.fema.gov/fhm/fmx_main.html femamapspecialist@riskmapcds.com	Phone: 1-877-336-2627 (1-877-FEMA-MAP)
Flood Maps and Related Products	FEMA Flood Map Service Center https://msc.fema.gov/portal/home	N/A
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

Table 2. NFIP Topics and Contact Information *continued*

Topic	Website and Email Addresses	Telephone
General Flood Insurance Inquiries	FEMA Mapping and Insurance eXchange (FMIX) https://www.floodmaps.fema.gov/fhm/fmx_main.html femamapspecialist@riskmapcds.com	Phone: 1-877-336-2627 (1-877-FEMA-MAP)
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	N/A
WYO Companies, List of	https://www.fema.gov/wyo_company	N/A
WYO Companies Writing Mortgage Portfolio Protection Program, List of	https://nfipservices.floodsmart.gov/mortgage-portfolio-protection-program	N/A

IV. NFIP Regional Support Offices

The NFIP operates a network of regional offices within the continental United States. The regional staff can assist with problems and answer general questions. However, the regional offices do not handle processing of NFIP insurance activities, such as writing policies or handling claims or appeals, nor do they have records of these actions at their locations.

Table 3 shows contact information for the NFIP regional support offices. The most current information is available at <https://nfipservices.floodsmart.gov/NFIP-Regional-Support-Offices>.

Table 3. NFIP Regional Support Offices

NFIP Regional Support Offices	Contact Numbers	Service Area
NFIP IT Service & Support (NFIP IT S&S) Headquarters 8400 Corporate Dr., Suite 350 Hyattsville, MD 20785	Phone: 301-386-6332 Fax: 267-560-5057	Entire Country
Region 1 PO Box 16321 Hooksett, NH 03106	Phone: 603-625-5125 Fax: 603-625-5125	Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont

Table 3. NFIP Regional Support Offices *continued*

NFIP Regional Support Offices	Contact Numbers	Service Area
Region 2 PO Box 7342 Penndel, PA 19047	Phone: 267-560-5057 Fax: 267-560-5057	New Jersey, New York, Puerto Rico, Virgin Islands
Region 3 PO Box 7342 Penndel, PA 19047	Phone: 267-560-5057 Fax: 267-560-5057	Delaware, District of Columbia, Maryland, Pennsylvania, Virginia, West Virginia
Region 4 PO Box 282 Marble Hill, GA 30148	Phone: 770-893-1480 or 571-389-4762	Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee
Region 5 PO Box 443 Gates Mills, OH 44040	Phone: 202-774-7108	Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin
Region 6 PO Box 399 Pipe Creek, TX 78063	Phone: 210-393-7857	Arkansas, Louisiana, New Mexico, Oklahoma, Texas
Region 6 PO Box 4210 Abilene, TX 79608	Phone: 325-269-3566 Fax: 325-202-3300	Arkansas, Louisiana, New Mexico, Oklahoma, Texas
Region 7 PO Box 252 Louisburg, KS 66053	Phone: 913-837-5220	Iowa, Kansas, Missouri, Nebraska
Region 8 PO Box 150172 Lakewood, CO 80215	Phone: 303-674-1449	Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming
Region 9 PO Box 1323 Twain Harte, CA 95383	Phone: 571-424-0611	American Samoa, Arizona, California, Guam, Hawaii, Mariana Islands, Marshall Islands, Micronesia, Nevada, Palau
Region 10 9300 50th Ave. NE Marysville, WA 98270	Phone: 360-658-8188 Fax: 360-658-8188	Alaska, Idaho, Oregon, Washington

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