



Background

- Flood insurance is available to property owners and renters through a partnership between FEMA and private insurance companies.¹
 - To qualify for flood insurance through the NFIP, a community must enforce floodplain management standards.
- Enrollment in flood insurance plans reflects the capacity of a community to remain socially, economically, and physically resilient after exposure to flood hazard.²
- Lower values suggest higher vulnerability relative to other watersheds.

THIS INDICATOR MEASURES THE NUMBER OF COMMUNITIES ENROLLED IN THE NATIONAL FLOOD INSURANCE PROGRAM (NFIP).

Data Sources

Data Source	Description	Spatial Resolution	Temporal Resolution
FEMA – Communities Participating in the NFIP	List of communities enrolled in the NFIP by FEMA Community ID as of November 2010	Municipality or county subdivision	N/A
U.S. Census Bureau – Counties Shapefiles	Shapefiles of Census 2000 counties	County	Every 10 years; minor revisions yearly

This Indicator Was Used to Assess the Vulnerability of One of USACE’s Eight Business Lines

Business Line	Importance Weight (Varies from 1 to 2 for USACE)
Emergency Management	1.2

Calculation

- Determine the number of NFIP communities in each county, and spatially link the county-level data to the coincident 4-digit hydrologic unit code (HUC-4) watersheds.
- For counties located within multiple HUC-4 watersheds, divide the community data based on the percentage of county area located within each HUC-4 watershed.
- Sum the number of NFIP communities within each HUC-4 watershed.

¹ FEMA. 2014. About the National Flood Insurance Program: The NFIP Partnership. Available online at: https://www.floodsmart.gov/floodsmart/pages/about/nfip_partnership.jsp

² Balica, S.F., Douben, N., and N.G. Wright. 2009. Flood Vulnerability Indices at Varying Spatial Scales. Water Science & Technology. 60(10): 2571-2580.

³ FEMA. 2014. Answers to Questions About the NFIP. Available online at: http://www.fema.gov/media-library-data/20130726-1438-20490-1905/f084_atq_11aug11.pdf



LOW

LOW INDICATOR VALUE
Communities without flood insurance may face significant financial losses.³

HIGH INDICATOR VALUE
Communities with flood insurance protect their citizens from financial risk due to flooding.



HIGH

Manville, NJ - Courtesy of FEMA

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