



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



Courtesy of FEMA

Manville, NJ - Courtesy of FEMA