National Flood Insurance Program Regulations

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FEMA Laws and Regulations and the National Flood Insurance Program

1. Flood Insurance related laws and regulations

The FEMA regulations are set forth in 44 Code of Federal Regulations (CFR). This book of Federal regulations is updated yearly, the FEMA regulations are updated every October 1.

Once you are in the 44 CFR, go to the specific chapter title you are looking for (links to each chapter are listed below).

The National Flood Insurance Program (NFIP) regulations, a part of the FEMA Regulations, begins at 44 CFR 59, and runs through 44 CFR 80. Keep in mind that many of these parts are mitigation-related as well as being Flood insurance-related since much of the programs are intertwined, as you can see from the titles of each chapter below. The main area for flood insurance and the Standard Flood Insurance Policies are Chapter, or Part, 61 through 63.

44 CFR SUBCHAPTER B--INSURANCE AND HAZARD MITIGATION

59 59.1 To 59.30 General Provisions

60 60.1 To 60.26 Criteria For Land Management And Use

61 61.1 To 61.17 Insurance Coverage And Rates

62 62.1 To 62.24 Sale Of Insurance And Adjustment Of Claims

63 63.1 To 63.18 Implementation Of Section 1306(C) Of The National Flood Insurance Act Of 1968

64 64.1 To 64.6 Communities Eligible For The Sale Of Insurance

65 65.1 To 65.17 Identification And Mapping Of Special Hazard Areas

66 66.1 To 66.5 Consultation With Local Officials
Then National Flood Insurance Program began in 1968 following a series of large hurricanes and storms, as noted in the initial law and those that followed. (42 U.S.C. 4001 et seq.). These laws became the regulations set forth above. The National Flood Insurance Act of 1968 and the Flood Disaster Protection Act of 1973 also alternate NFIA of 1968 and FDPA of 1973

National Flood Insurance Reform Act of 1994 resulted in major changes to the National Flood Insurance Program (NFIP). The law amended the Flood Disaster Protection Act of 1973. It provides tools to make the NFIP more effective in achieving its goals of reducing the risk of flood damage to properties and reducing Federal expenditures for uninsured properties that are damaged by floods. View the National Flood Insurance Reform Act of 1994 NFIRA thru the FEMA Library
In 2004, Congress amended the above laws by enacting the Flood Insurance Reform Act (FIRA) 2004.

2. Disaster Relief and Emergency Management

Other laws and related material you may hear about include some of the mitigation laws, including the following:

The Stafford Disaster Relief and Emergency Assistance Act (Public Law 93-288) (Stafford Act) amended the Disaster Relief Act of 1974, PL 93-288. This Act constitutes the statutory authority for most Federal disaster response activities especially as they pertain to FEMA and FEMA programs.

The Pre-disaster Mitigation Grant program is authorized through the Disaster Mitigation Act (DMA) which amends the Stafford Act;

The Mitigation Directorate has a regulations development page; http://online.fema.net/res_regulation.htm

3. Other useful sites

The site to find all regulations is at the National Archives, Federal Register Daily Federal Registers
The Government Accounting Office (GAO)
The FEMA Federal Register Notices and Rules Archives
FEMA acronyms, Abbreviations and Terms (FAAT)