



Orange  
County  
Answers

# FACT Sheet

Provided as a Community Service of Orange County Public Works Department • 4200 S. John Young Parkway • Orlando, Florida 32839 • 407-836-5001

## National Flood Insurance Program

*Protecting Homes and Businesses Through Federally Subsidized Coverage*

The National Flood Insurance Program (NFIP) is administered by the Federal Emergency Management Agency (FEMA). It makes Federal guaranteed flood insurance available to property owners in communities like Orange County which has voluntarily adopted and is enforcing the NFIP's floodplain management requirements. This flood insurance is available in over 18,000 communities throughout the country and in overseas territories. NFIP provides property owners an affordable insurance alternative to disaster assistance to meet the escalating costs of repairing damage to buildings and their contents caused by floods.

Orange County began participating in the NFIP in 1981 with the enactment of the County's Flood Plain Ordinance. The main objective of the ordinance is to protect citizen's life and health; to control the alteration of natural flood plains; and to insure that potential home buyers are notified if a property is located in a flood hazard area.

Under the National Flood Insurance Act (42 U.S.C. 4001 et seq.), federally supervised, approved, regulated or insured financial institutions must require flood insurance as a condition of making, increasing, extending, or renewing loans on improved real property or mobile homes located in identified special flood hazard areas. This applies to conventional home mortgage loans, home improvement loans, construction loans, and/or commercial loans.

Participation in the NFIP is based on an agreement between local communities, like Orange County, and the federal



government which states that if a community will implement and enforce measures to reduce future flood risks to new construction in special flood hazard areas, the federal government will make flood insurance available within the community as a protection against flood losses which do occur. More information on how Orange County is complying with the Federal government measures, see the FACT Sheet *Stormwater Management Master Plan Improvements*.

Federal flood insurance protects homes, businesses and belongings from damage caused by flooding. It covers the following:

- Structural elements including walls, floors, equipment and fixtures.
- Contents like furniture, appliances, and carpeting.
- Personal items like clothing, stereos and televisions.

NFIP offers policies for dwellings, commercial buildings, condominiums, and other structures. These policies are sold through licensed insurance agents and companies. You may want to discuss this with your insurance agent to assess or confirm your coverage needs. To find out if your home is located in a flood plain, call Orange County Public Works Stormwater Management Division at 407-836-7946. You may also find a request form online at the Orange County website's Stormwater Management page and download the **Flood Zone Determination Request**. Completed forms may be faxed to 407-836-7770. Should you wish to contact the National Flood Insurance Program directly, the toll-free phone number for is 1-800-358-9616. 🐾