

# National Flood Insurance Program Celebrates 50 Years

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WASHINGTON – The Federal Emergency Management Agency celebrates today the National Flood Insurance Program (NFIP) 50th anniversary. The National Flood Insurance Act of 1968, which created the program, provides flood insurance coverage to more than 5 million policy holders in more than 22,000 participating communities throughout the country.

“I commend Congress and the President for passing a four month extension authorizing the program,” said FEMA Administrator Brock Long. “Managing risk through insurance, including the NFIP, helps communities recover faster following disasters and reduces costs for taxpayers which is especially relevant as we enter into the height of hurricane season.”

The program was created in the devastating aftermath of Hurricane Betsy in 1965 and the resulting loss of life and property. The foundation of the NFIP was a humanitarian action to protect lives and communities by providing post flood financial aid to disaster survivors in the form of affordable flood insurance. Over the last 50 years, the NFIP met its mission to save life and property through partnerships with local and state governments and the private sector. Insured survivors recover faster and more fully from a flood than uninsured survivors and the NFIP is instrumental, providing the primary source of flood insurance in the United States for homeowners, renters and businesses.

The NFIP legacy includes:

- Managing flood risk for over 5 million policies in more than 22,300 communities participating in the NFIP by protecting the natural and beneficial functions of floodplains through land use and development requirements;
- Identifying and mapping over 1.1 million riverine and coastal miles of flood risk hazards to provide accurate flood hazard data, creating safe resilient communities in America’s most beautiful landscapes;



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- Mitigating the most flood-prone structures through nearly \$4 billion in flood grants, elevating or buying out nearly 53,000 properties

The future of the program aligns with the agency's [2018 – 2022 Strategic Plan](#): “Build a Culture of Preparedness.” In the next four years, the NFIP aims to close the insurance gap and to double the number of current policies from 4 million to 8 million. The NFIP is committed to promoting a customer-centric approach to service empowering households and communities to understand, manage and insure their flood risks for the next 50 years and beyond.

For additional information about the flood insurance program and recognition of the program, visit [FloodSmart.gov](https://www.floodsmart.gov) and [FEMA.gov/NFIP50](https://www.fema.gov/NFIP50).

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