

National Flood Insurance Program

The Flood Insurance Administration (FIA) in its management of the National Flood Insurance Program (NFIP) collects and stores a vast quantity of information on insured structures, including the number and location of flood insurance policies, number of claims per insured property, dollar value of each claim and aggregate value of claims, repetitive flood loss properties, etc. Without doubt, the NFIP data presents a strong indication of the location of flood events among other indicators. Accordingly, **Figure 3-9** through **Figure 3-18** spatially present several types of NFIP insurance data for each County in New York State, except for New York City where the data for five Counties that comprise the city are inclusive of the five Counties. The actual County-by-County detailed data represented in **Figure 3-9** through **Figure 3-18** can be found in **Appendix 1**.

Figure 3-9 presents the total number of policies by County and **Figure 3-10** presents the total number of policies by Municipality. **Figure 3-11** shows the total dollar coverage of the policies in force by County and **Figure 3-12** shows the total dollar coverage of the policies in force by Municipality. **Figure 3-13** presents the total value of NFIP premiums that are being paid, listed by County and **Figure 3-14** is showing the total value of NFIP premiums that are being paid, listed by Municipality. **Figure 3-15** presents the total number of claims that have been paid out under the NFIP, listed by County and **Figure 3-16** presents the total number of claims that have been paid out under the NFIP, listed by Municipality. **Figure 3-17** shows the total dollar value of claims paid out under the NFIP to each County and **Figure 3-18** shows the total dollar value of claims paid out under the NFIP to each Municipality.

Please see the NFIP spreadsheets in Appendix 1 for community by community and county by county detail.

Figure 3-6 provides a spatial representation of the distribution of NFIP policies by County across New York State. The five Counties making up New York City and Suffolk and Nassau Counties on Long Island are the Counties with the highest number of policies.

Figure 3-9

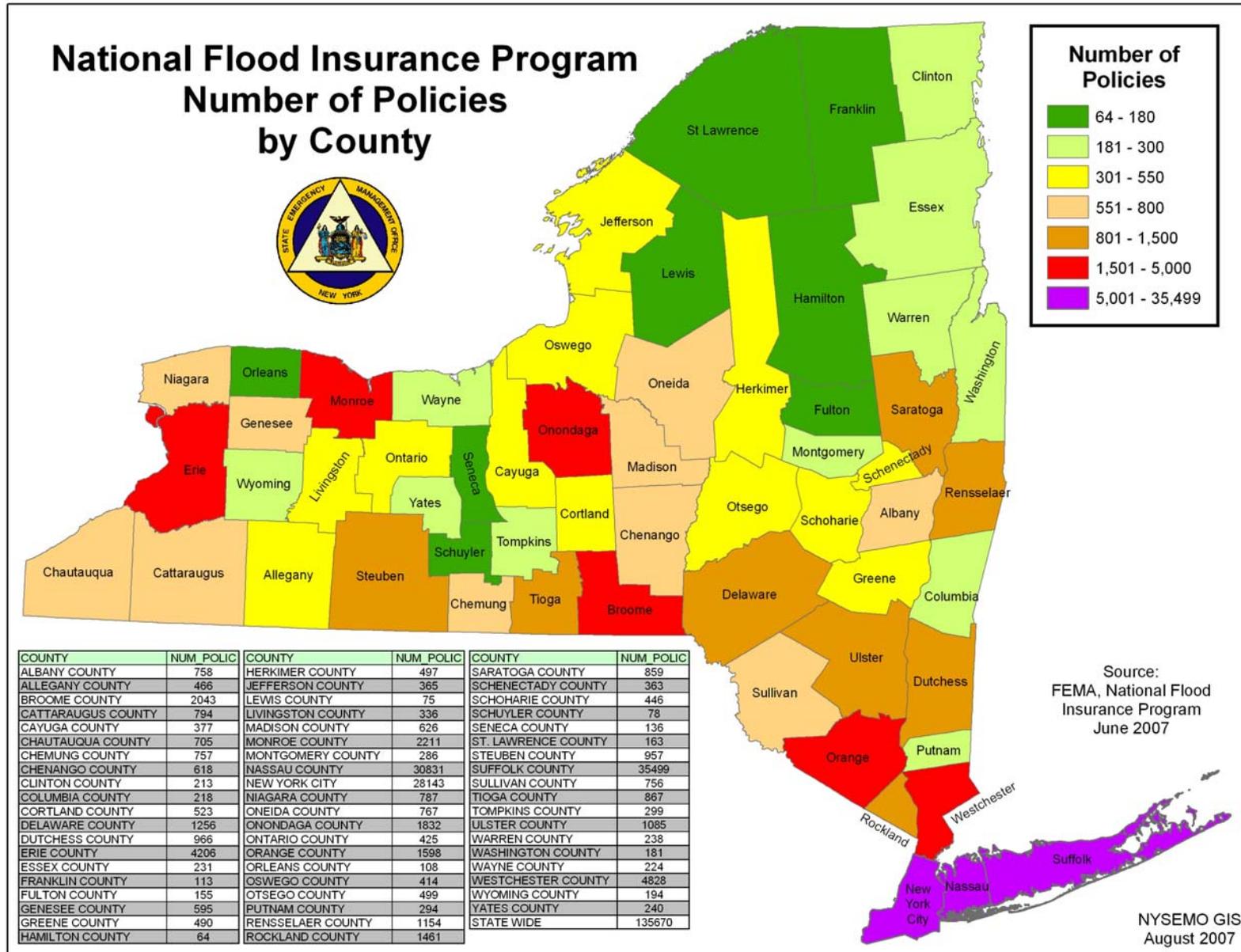


Figure 3-10 provides a spatial representation of the distribution of NFIP policies by Municipality across New York State. New York City and Long Island have the largest number of policies, as seen in the three-dimensional rendering. Outside of New York City and Long Island, parts of Erie County, the Town of Amherst and the City of Buffalo specifically, have the highest number of policies.

Figure 3-10

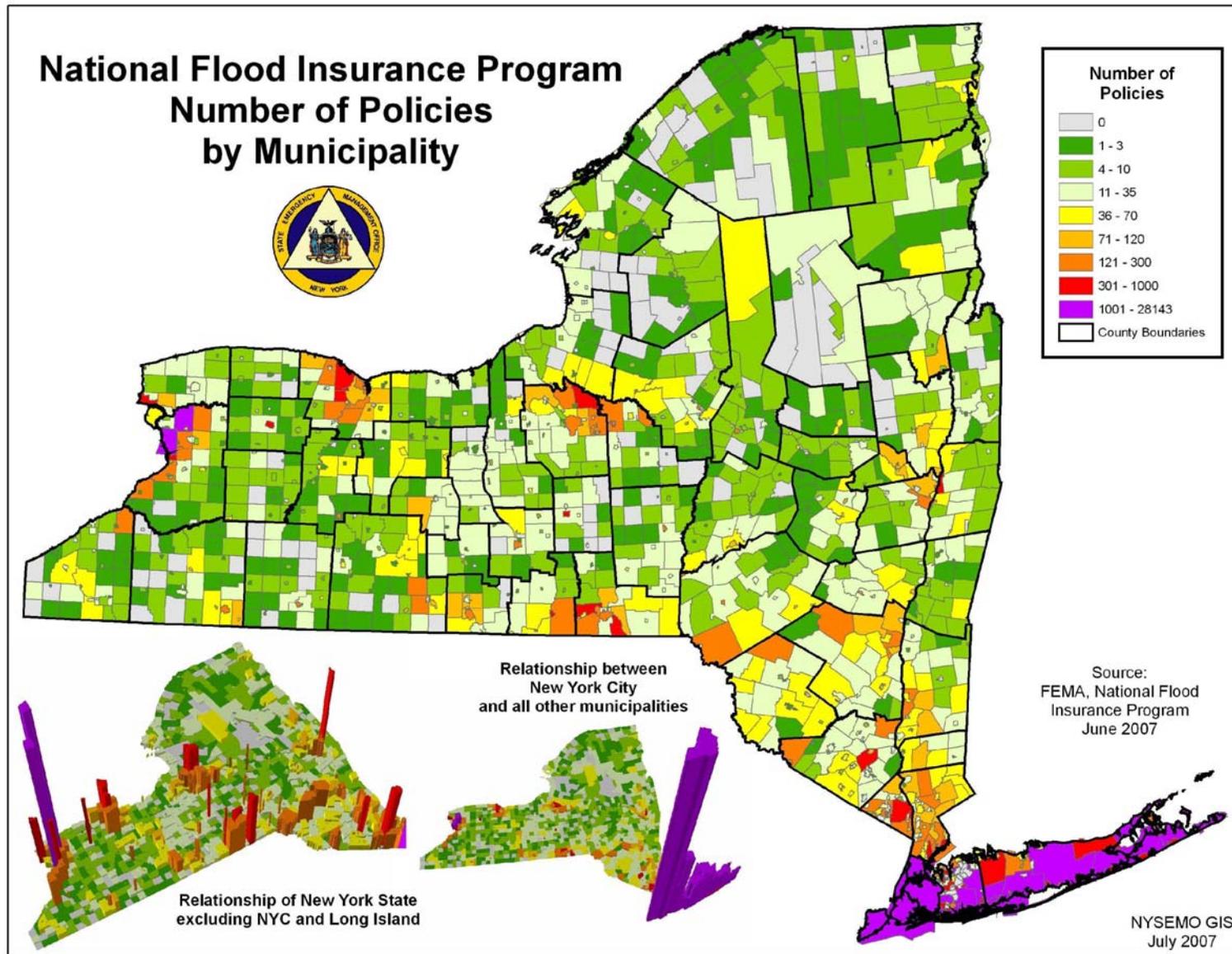


Figure 3-11 provides a spatial representation of the distribution of total dollar amount of NFIP policy coverage by County across New York State.

Figure 3-11

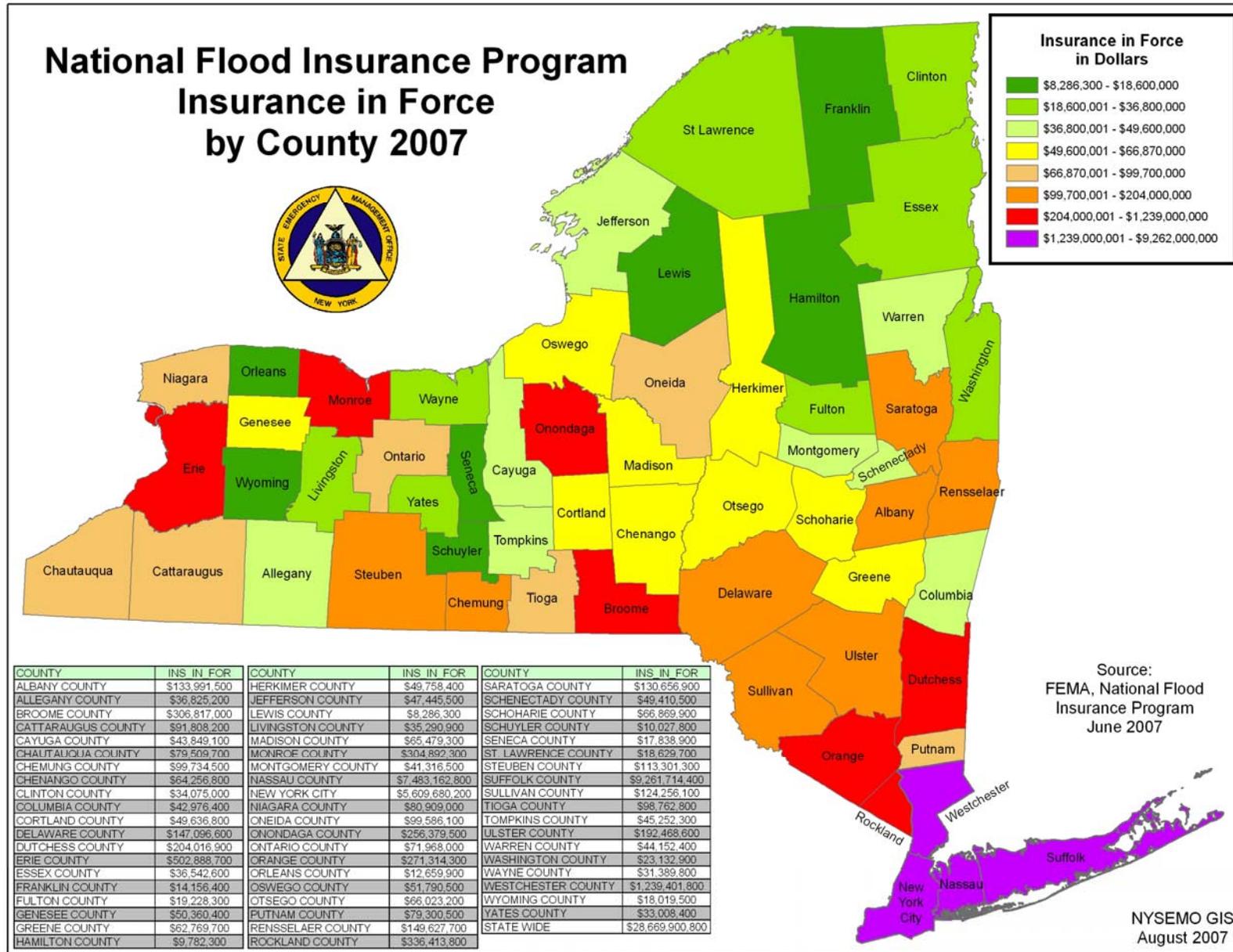


Figure 3-12 provides a spatial representation of the distribution of total dollar amount of NFIP policy coverage by Municipality across New York State.

Figure 3-12

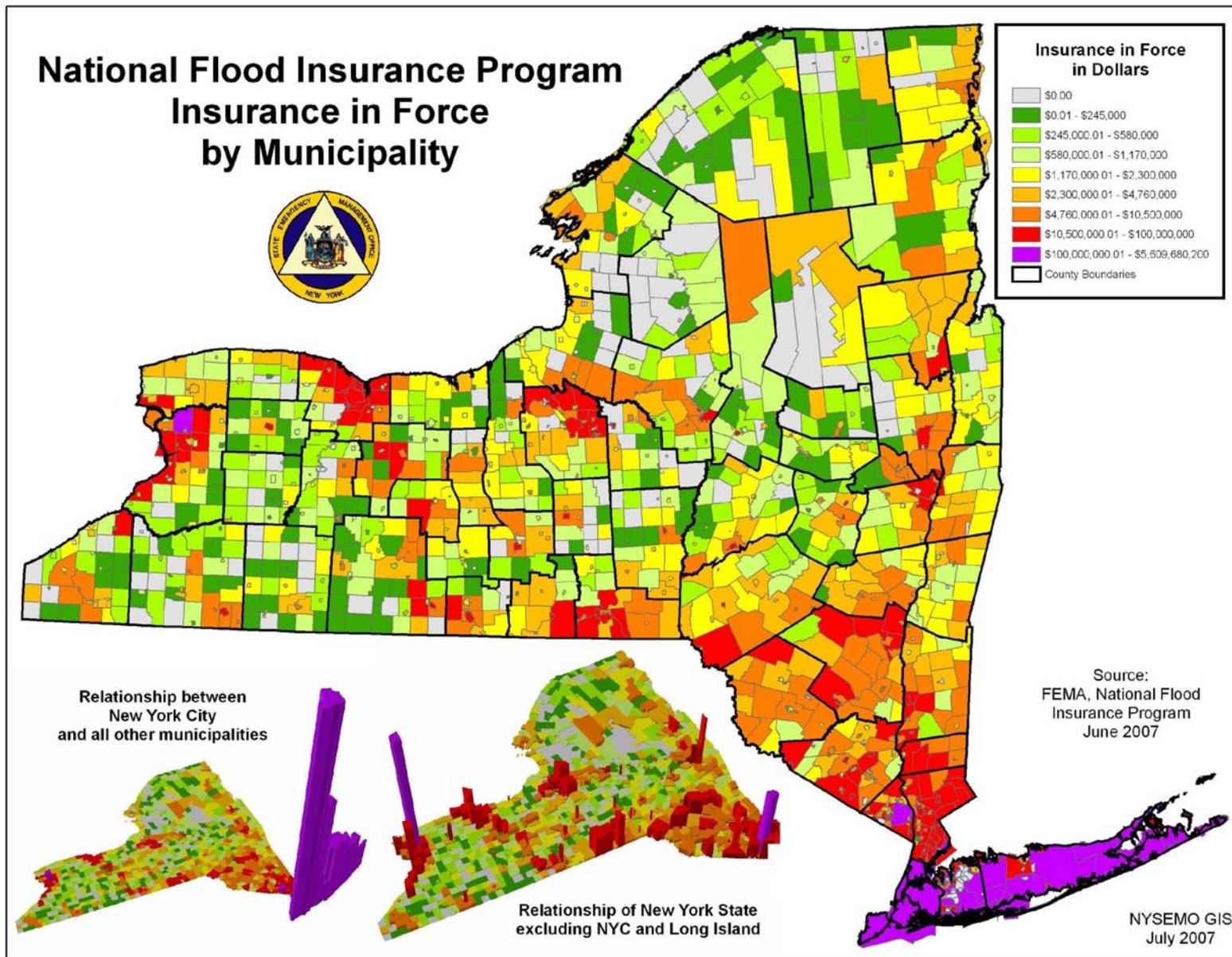


Figure 3-13

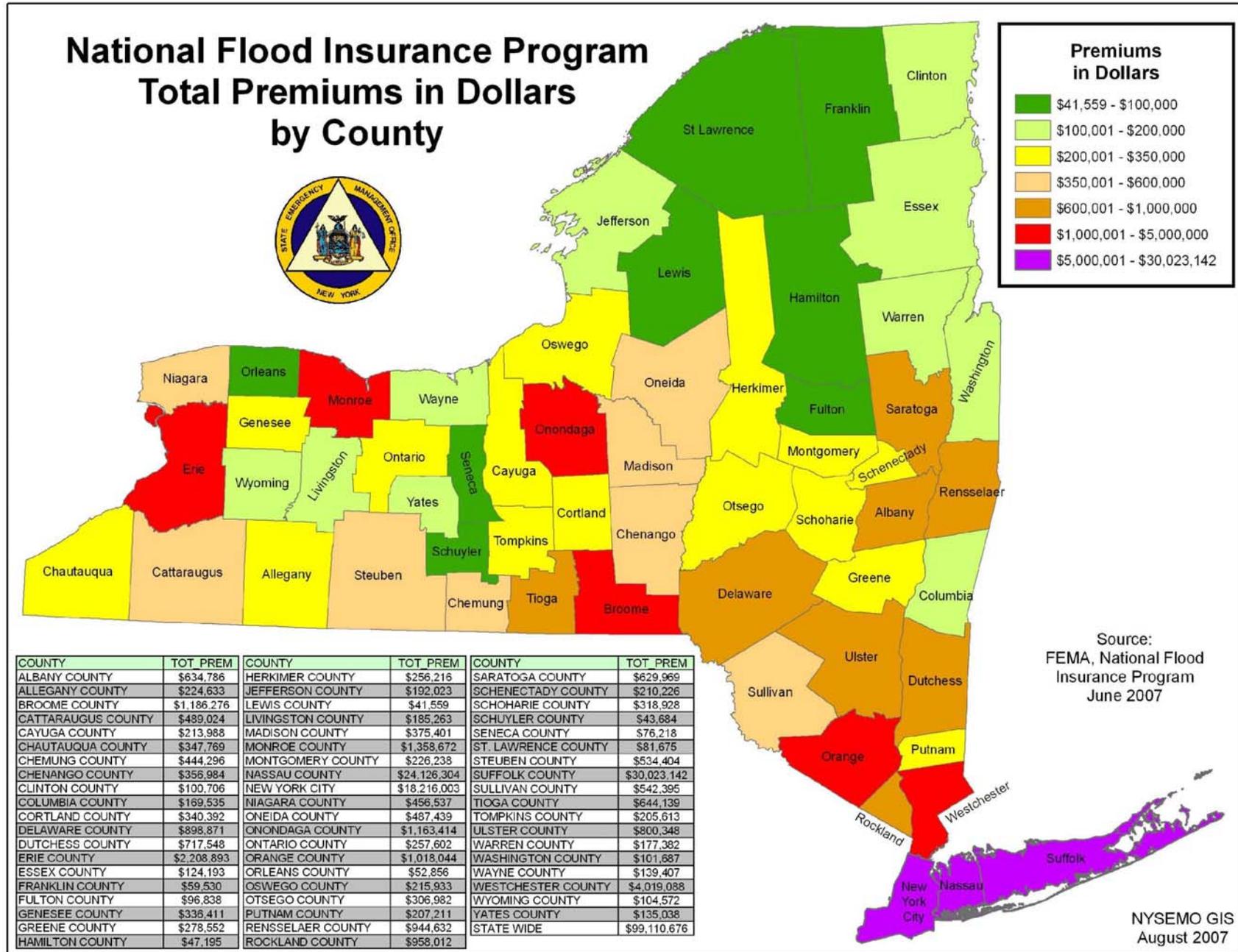


Figure 3-14

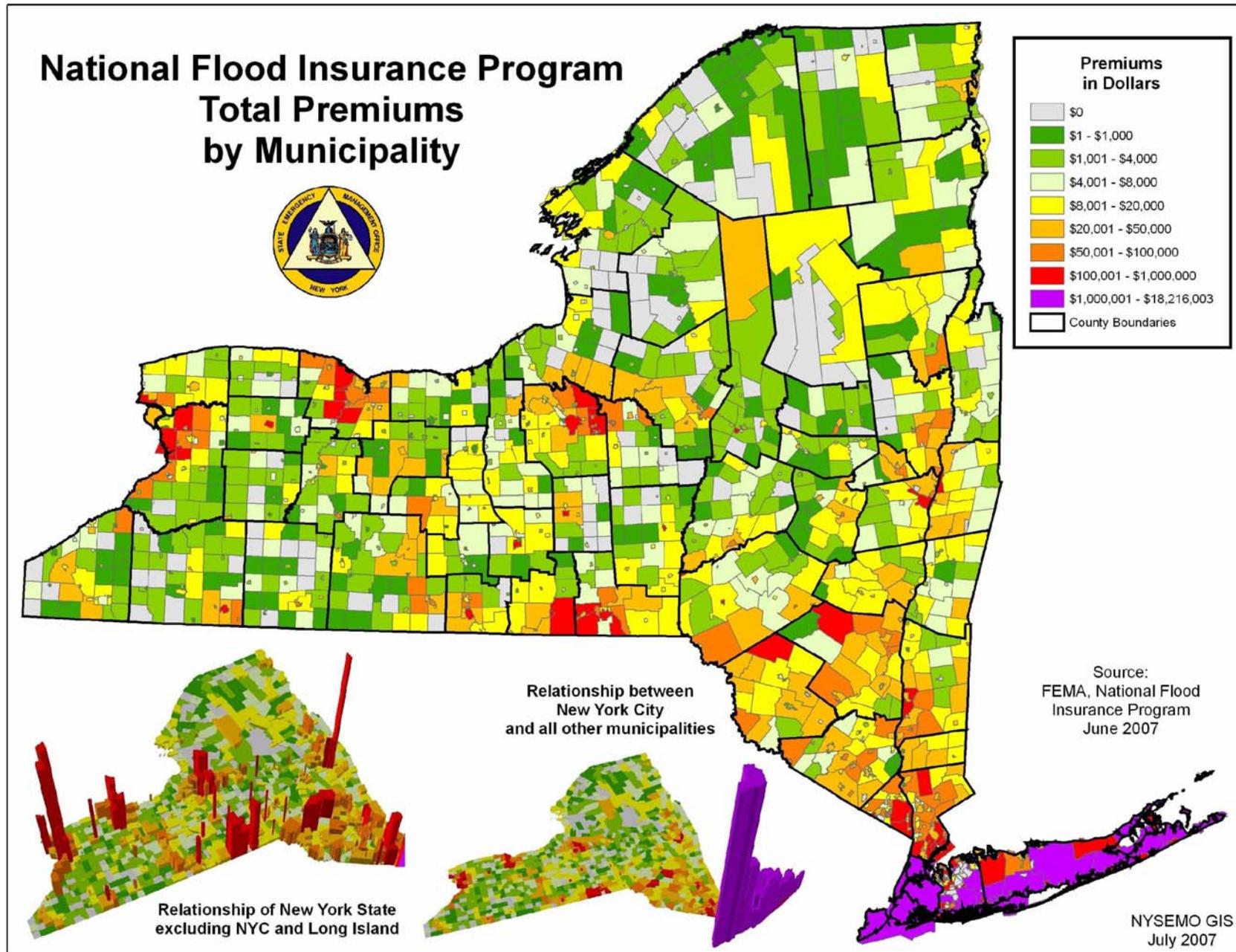


Figure 3-15 provides a spatial representation of the distribution of total number of NFIP claims by County across New York State. The five Counties making up New York City and Suffolk and Nassau Counties on Long Island are the Counties with the highest number of NFIP claims.

Figure 3-15

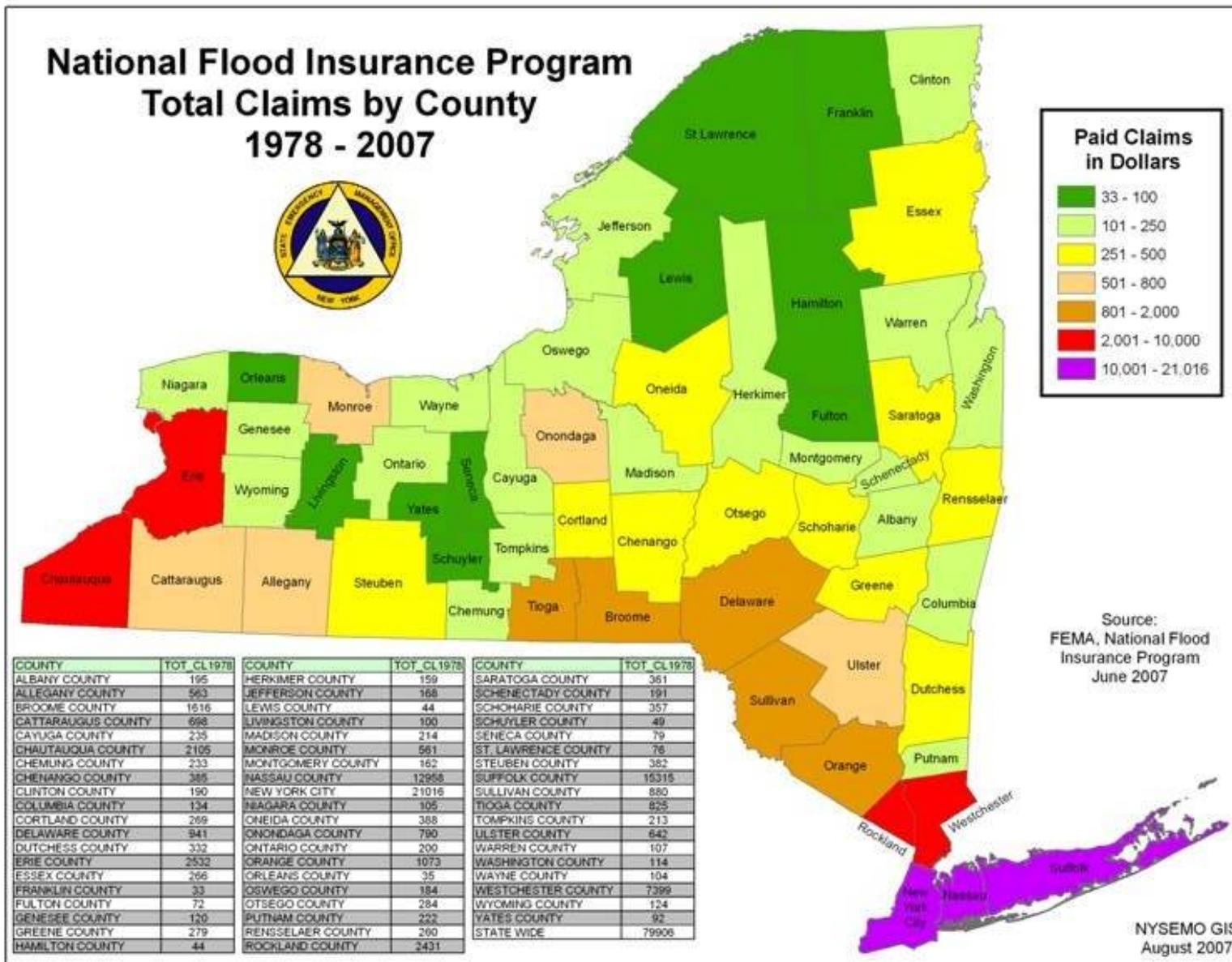


Figure 3-16 provides a spatial representation of the distribution of total number of NFIP claims by Municipality across New York State. The New York City area and Long Island make up the highest number of NFIP claims.

Figure 3-16

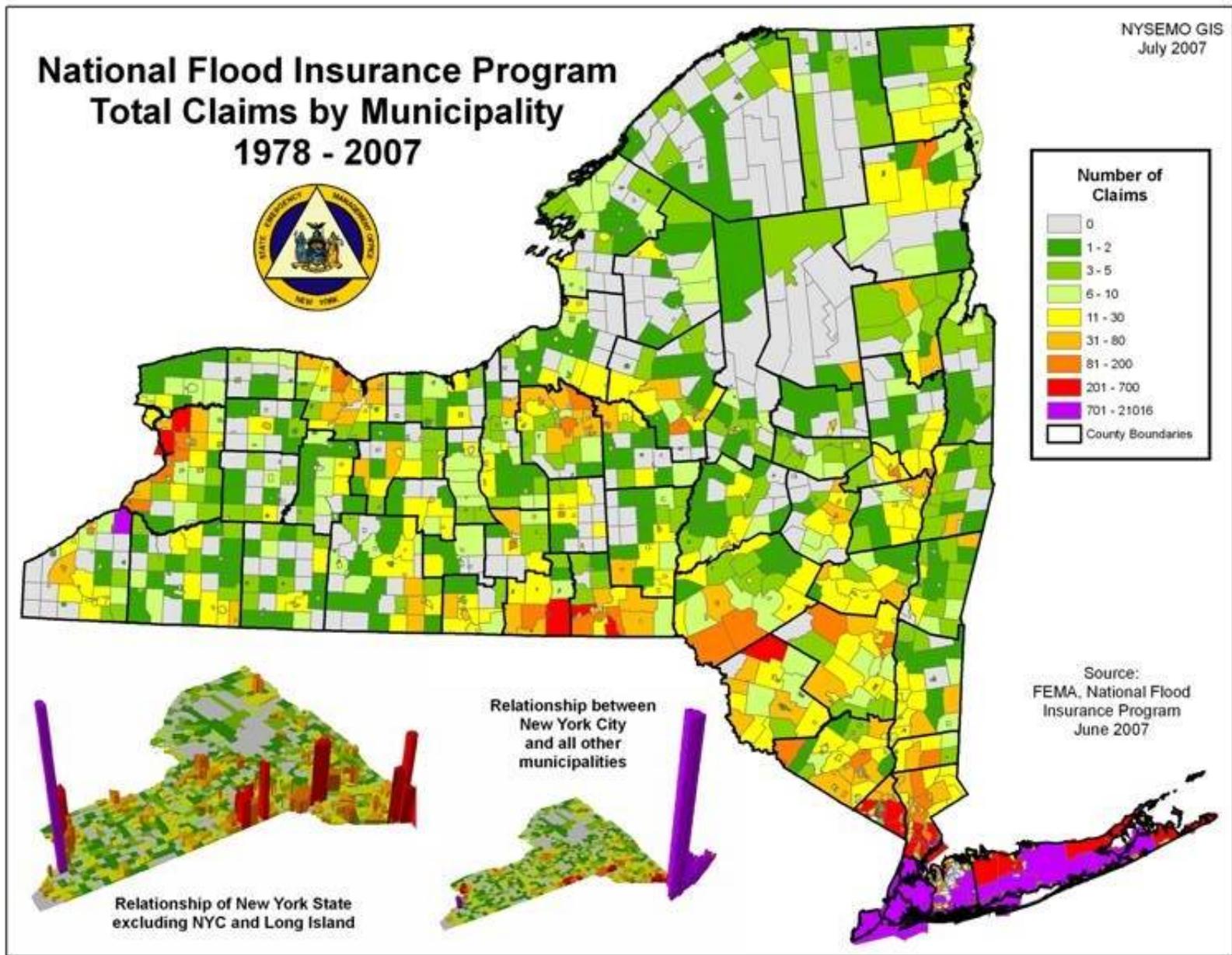


Figure 3-17 provides a spatial representation of the distribution of NFIP policy claims paid in dollars by County across New York State. The highest values of claims paid in dollars are found in Suffolk and Nassau Counties.

Figure 3-17

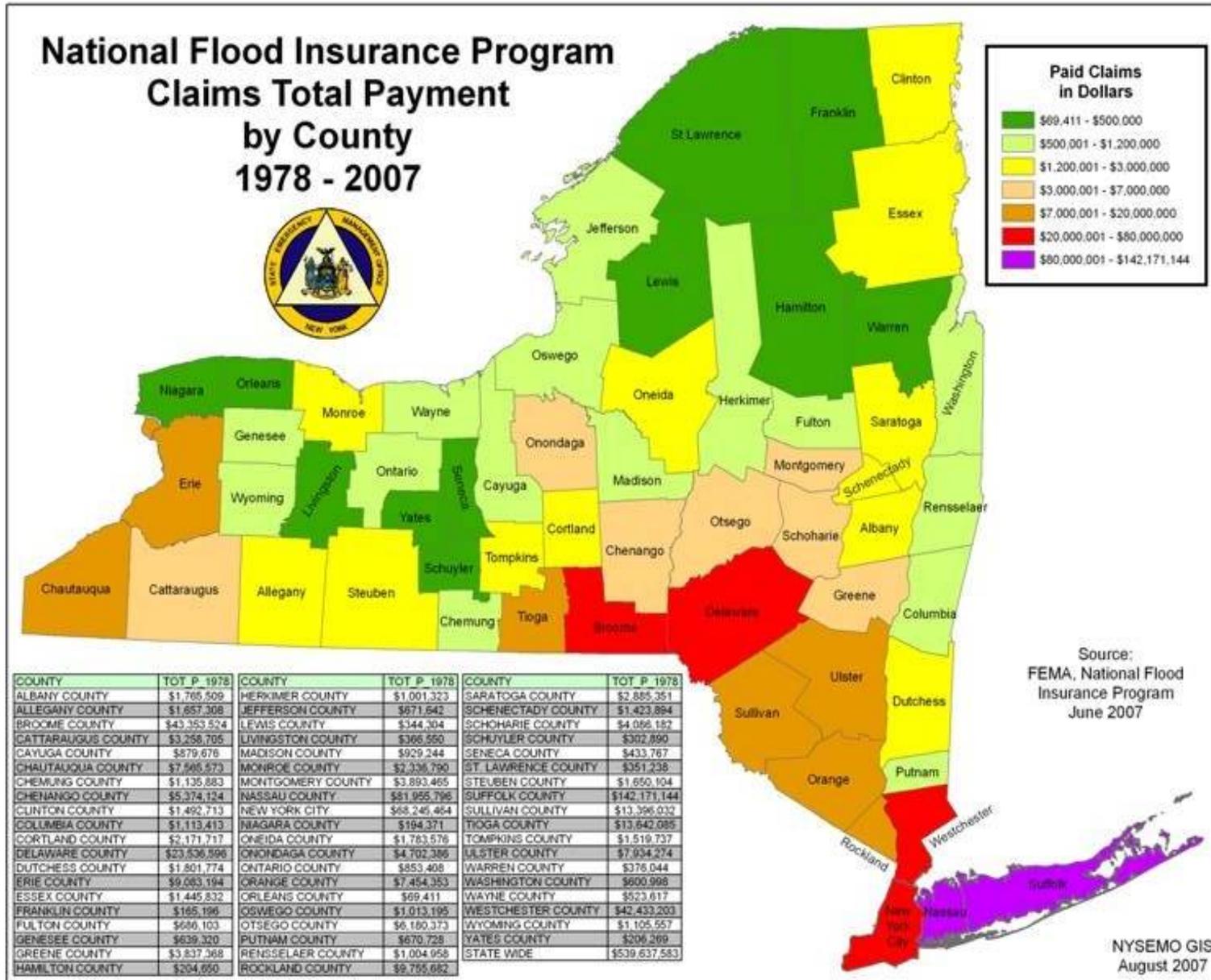
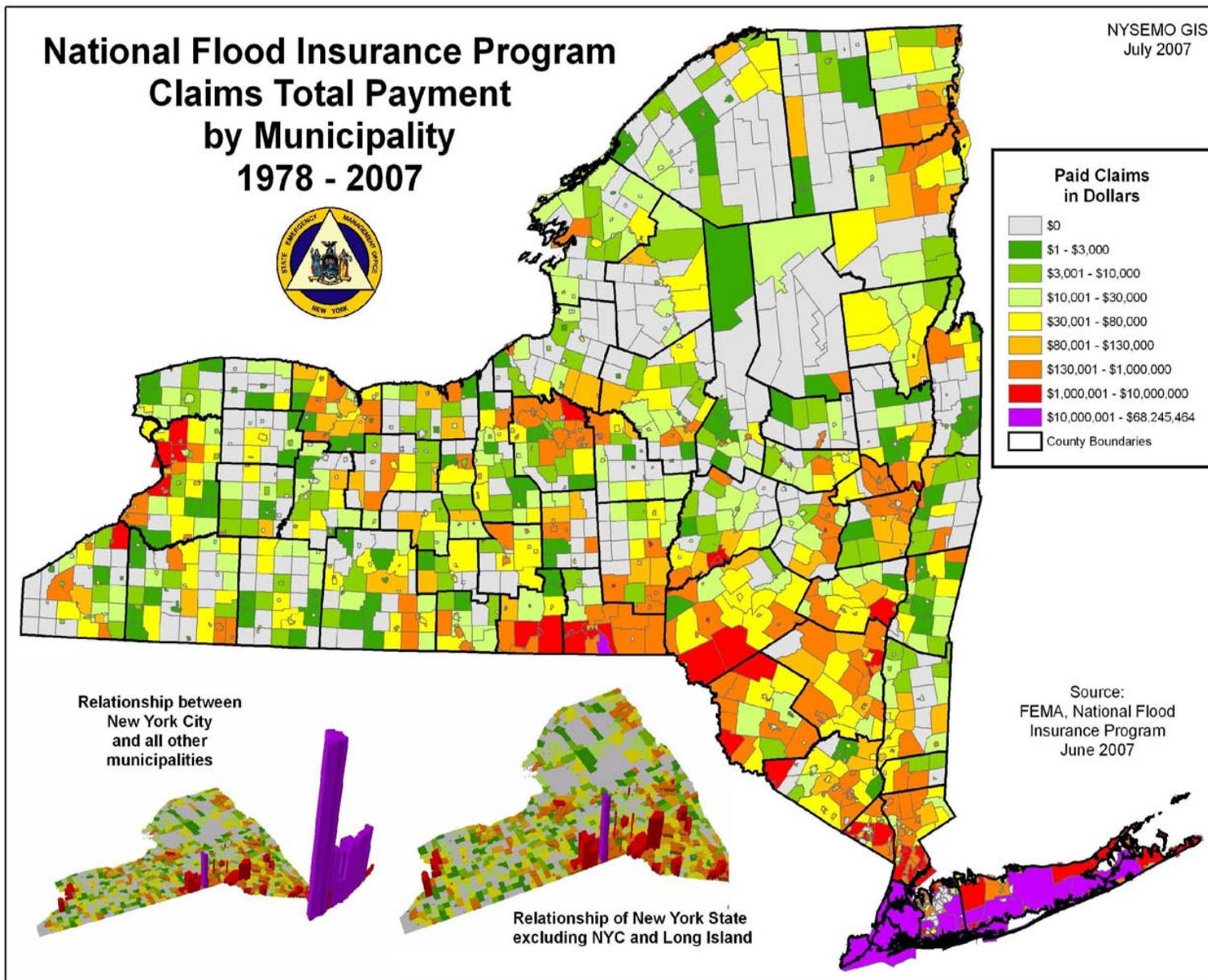


Figure 3-18 provides a spatial representation of the distribution of NFIP policy claims paid in dollars by Municipality across New York State. The highest values of claims paid in dollars are found in municipalities across Suffolk and Nassau Counties.

Figure 3-18



The data presented in **Table 3-14** indicates continued positive National Flood Insurance Program policy growth.

**Table 3-14
National Flood Insurance Program (NFIP) Policy Growth**

National Flood Insurance Program (NFIP) NYS Program Growth (Policy Growth) % by year	
Year	Percent Growth
1997	4.3
1998	3.7
1999	1.3
2000	2.7
2001	.28
2002	2.2
2003	.05
2004	3.5
2005	4.8
2006	23.0

Source: FEMA NFIP data

Repetitive Loss Properties

The NFIP also tracks properties that file several claims of a certain value over a specific period of time. Because the definition for these properties changes from time to time, no definition will be offered. Suffice it to say, properties meeting any of the definitions are termed “repetitive loss properties”. FEMA’s mitigation efforts that are directed at NFIP insured structures targets repetitive loss properties as a means of reducing payout from the NFIP and reducing the impact on the insured. **Figure 3-19** presents the total number of repetitive flood loss properties (RFLP) by County and **Figure 3-20** presents the total number of repetitive flood loss properties by municipality. **Figure 3-21** depicts the repetitive dollar losses in the NFIP by County and **Figure 3-22** depicts the repetitive dollar losses in the NFIP by municipality. It is clear that the data indicate those jurisdictions in New York State most threatened and vulnerable to the flood hazard and potential loss.

FEMA NFIP statistics indicate over 8,000 Repetitive Flood Loss Properties (RFLPs) in New York State. The distribution of RFLP’s is a clear indicator of the location of the flood hazard in New York State. All NFIP data presented in this section of the plan indicate the Counties most threatened by flood hazard and most vulnerable to damage and loss associated with the flood hazard.

Figure 3-19 The number of repetitive flood losses per County. The five Counties making up New York City, Suffolk, and Nassau Counties on Long Island suffer the most repetitive losses.

Figure 3-19

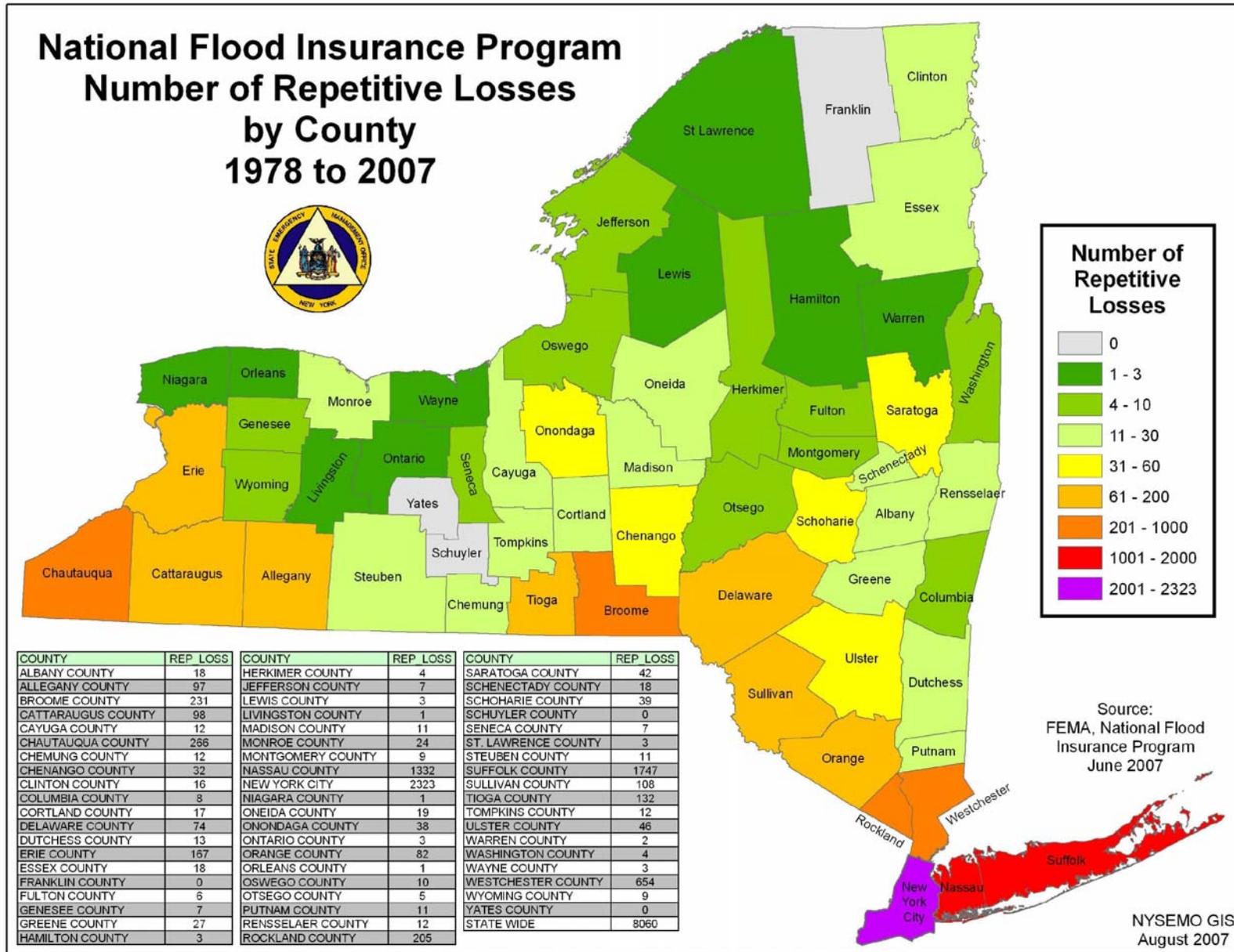


Figure 3-20 Shows the number of repetitive flood losses by Municipality. The areas shaded in purple and red are the most frequent sufferers of repetitive losses.

Figure 3-20

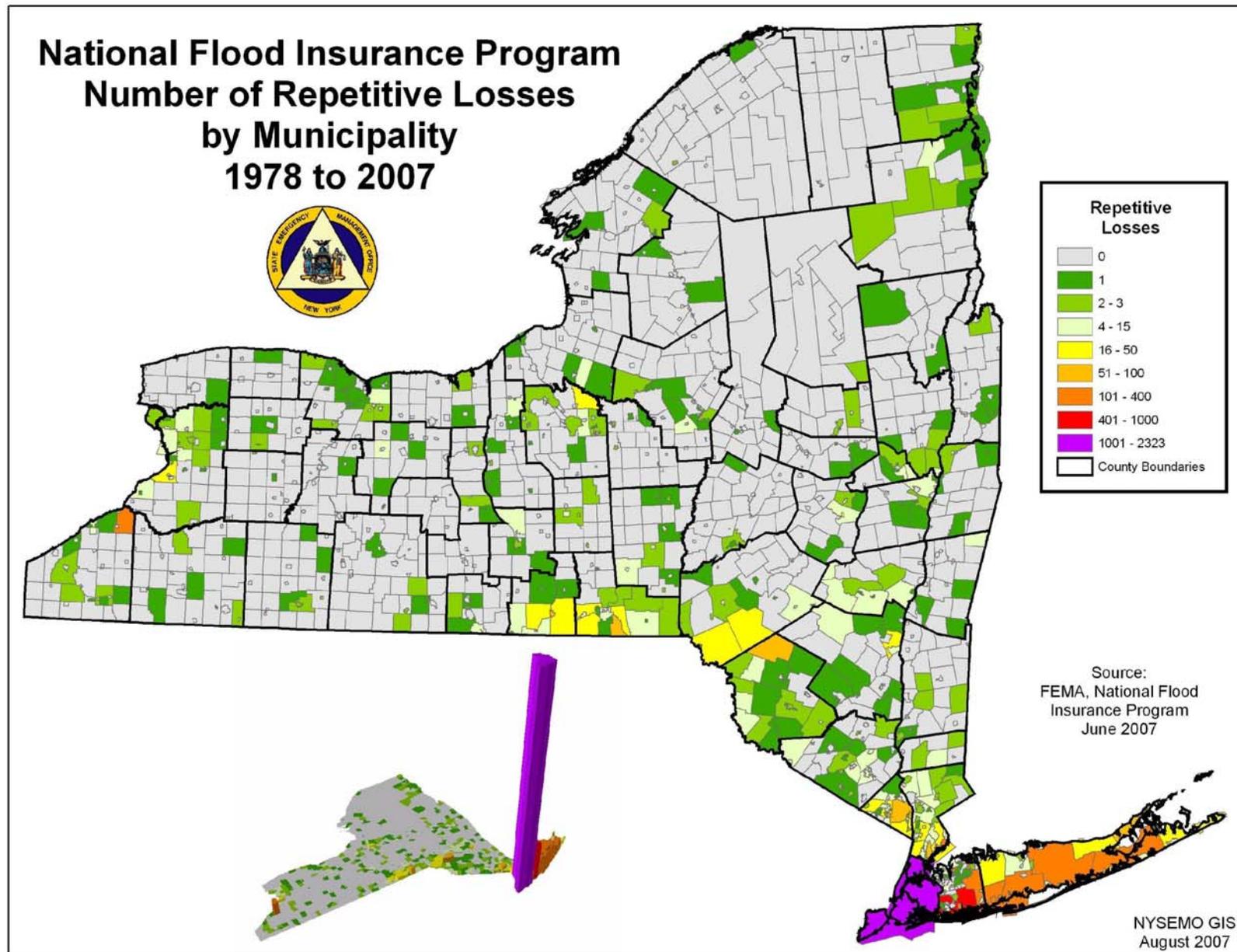


Figure 3-21

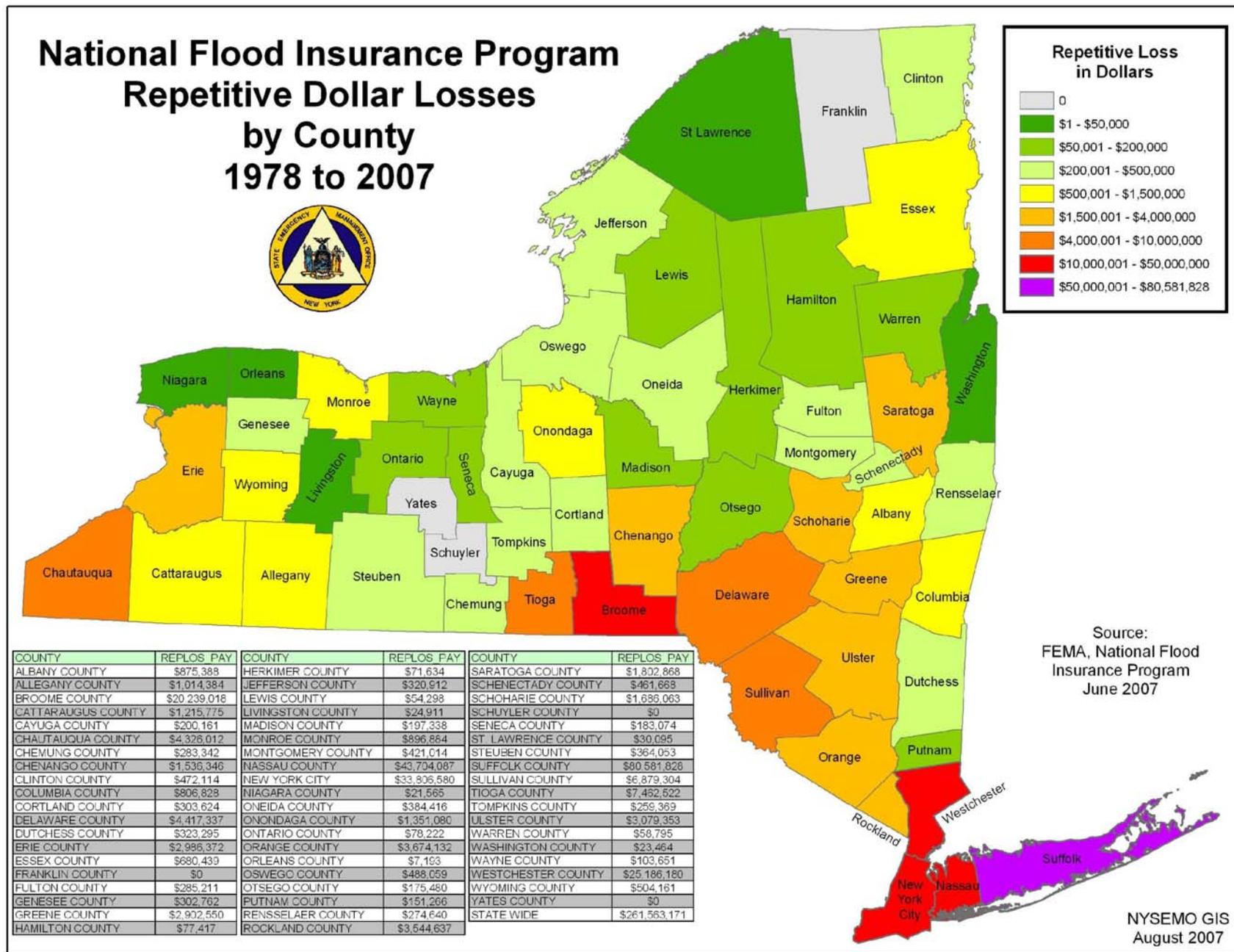


Figure 3-22

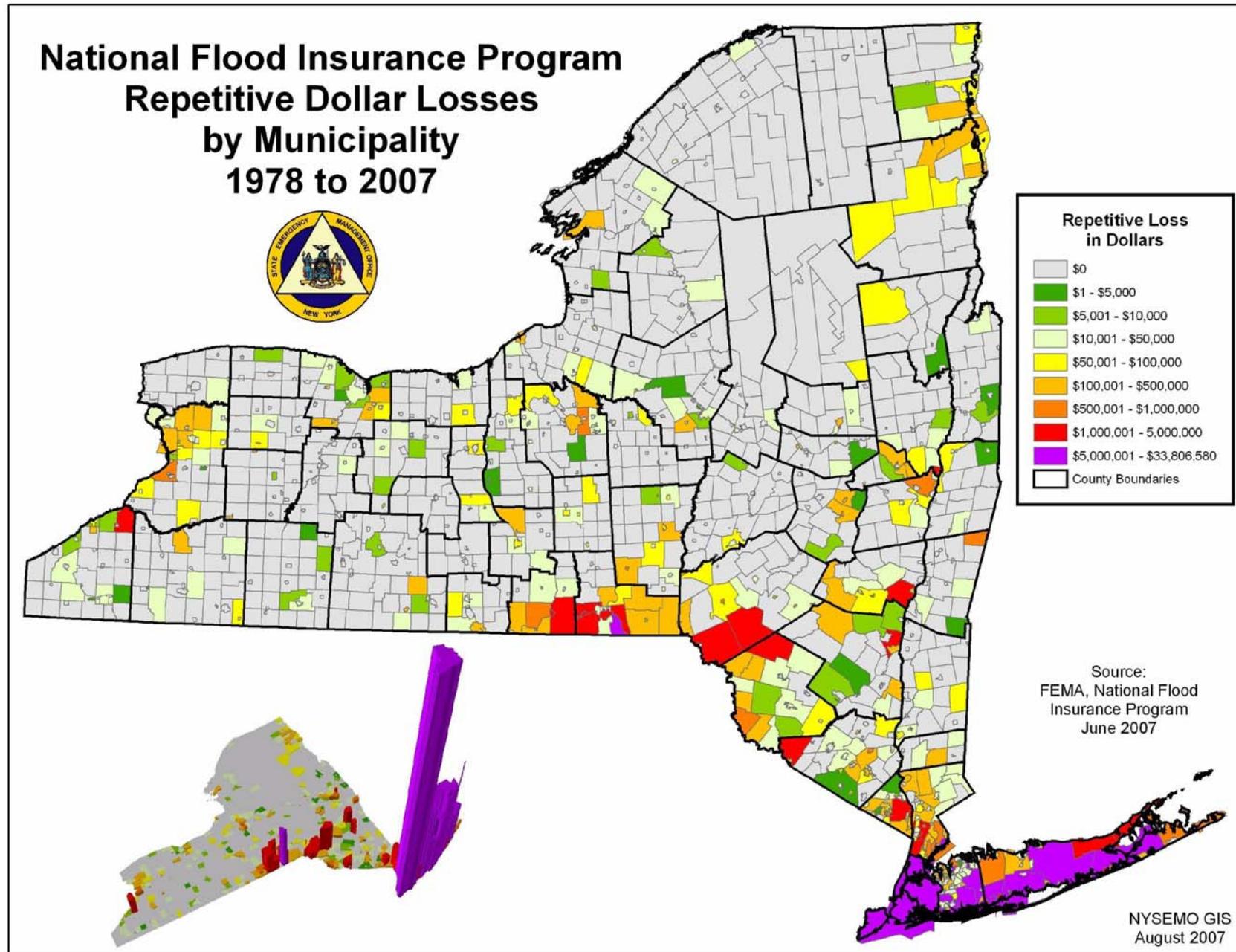


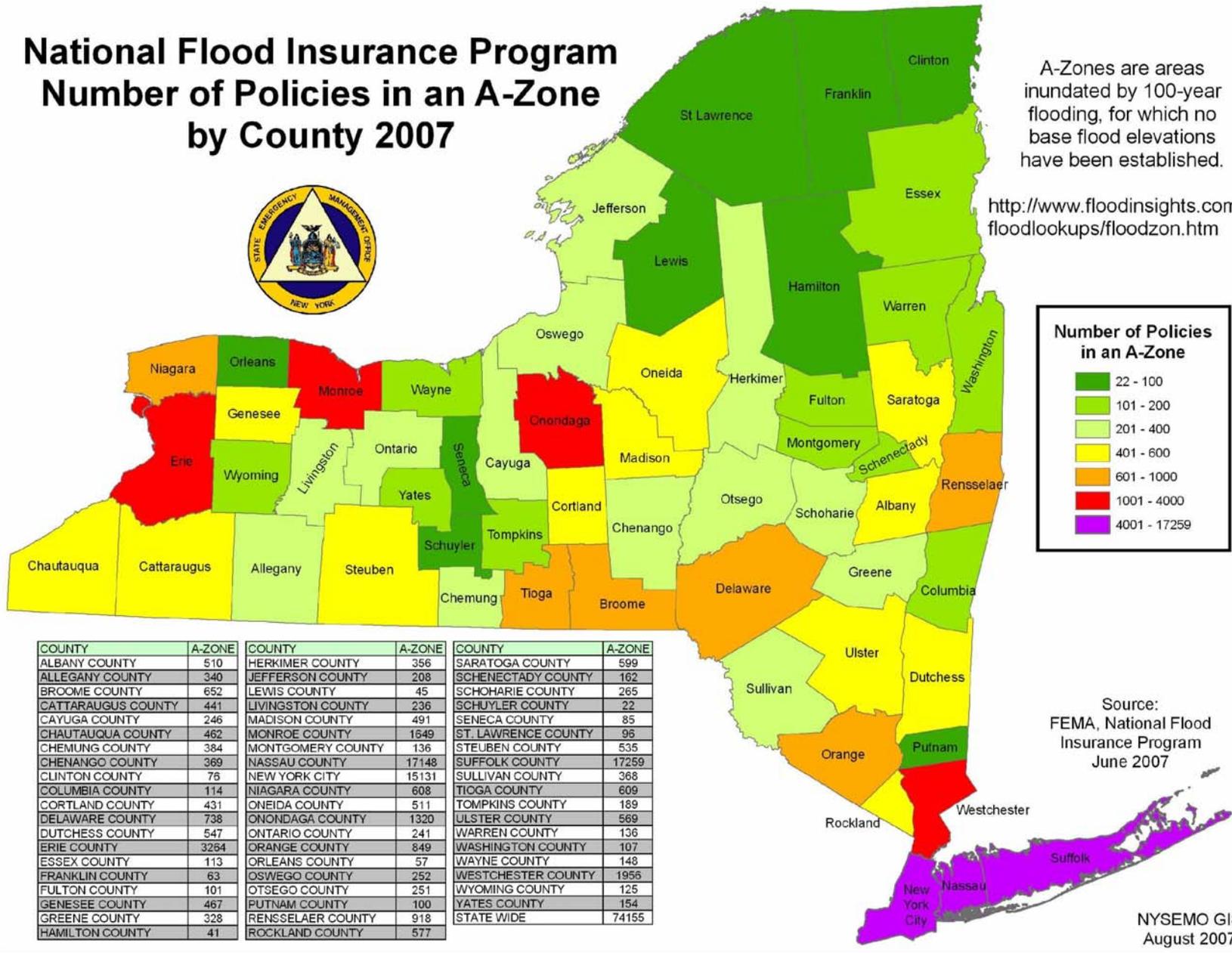
Figure 3-23

National Flood Insurance Program Number of Policies in an A-Zone by County 2007



A-Zones are areas inundated by 100-year flooding, for which no base flood elevations have been established.

<http://www.floodinsights.com/floodlookups/floodzon.htm>



Number of Policies in an A-Zone

- 22 - 100
- 101 - 200
- 201 - 400
- 401 - 600
- 601 - 1000
- 1001 - 4000
- 4001 - 17259

Source:
FEMA, National Flood Insurance Program
June 2007

NYSEMO GIS
August 2007

Figure 3-24

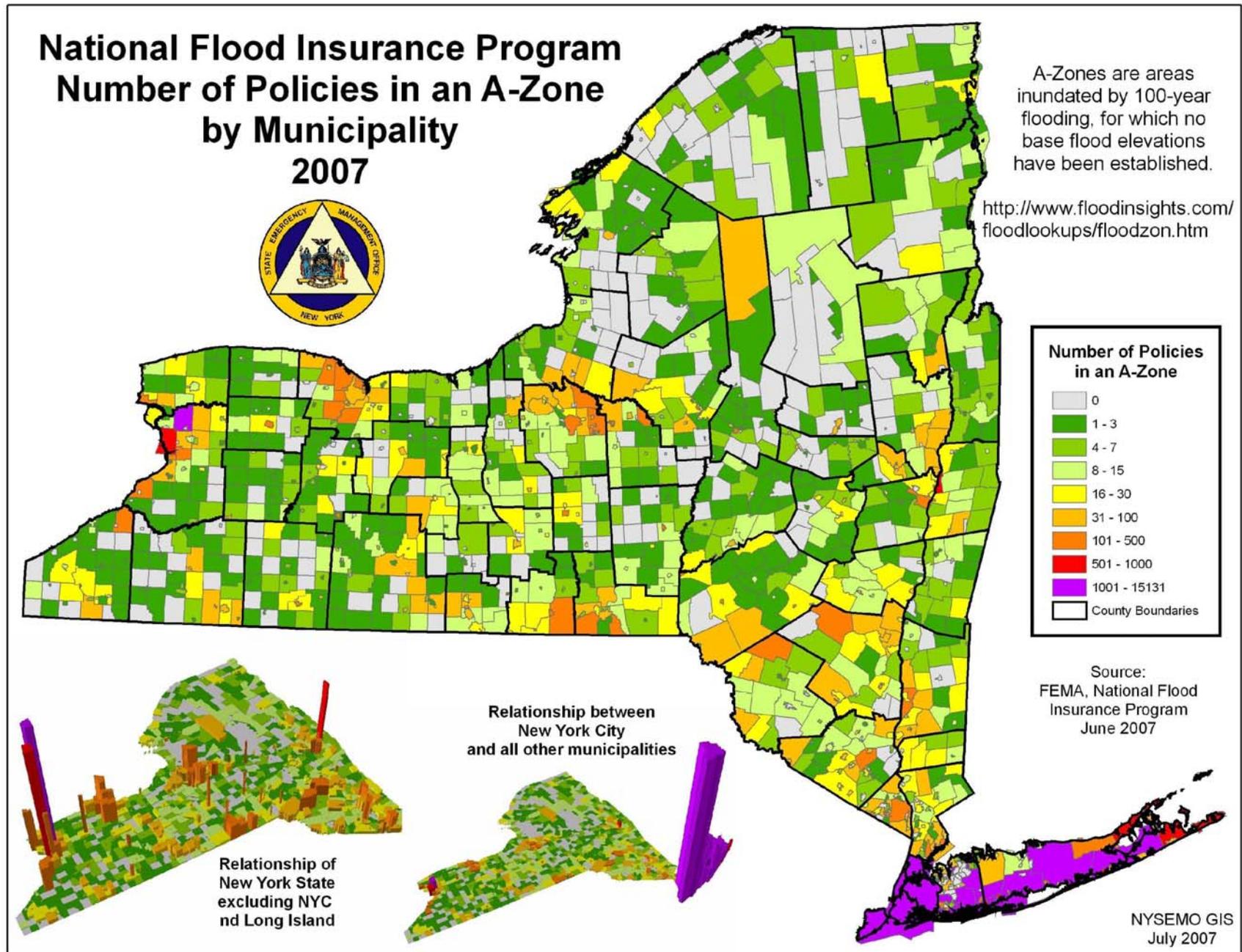


Figure 3-25

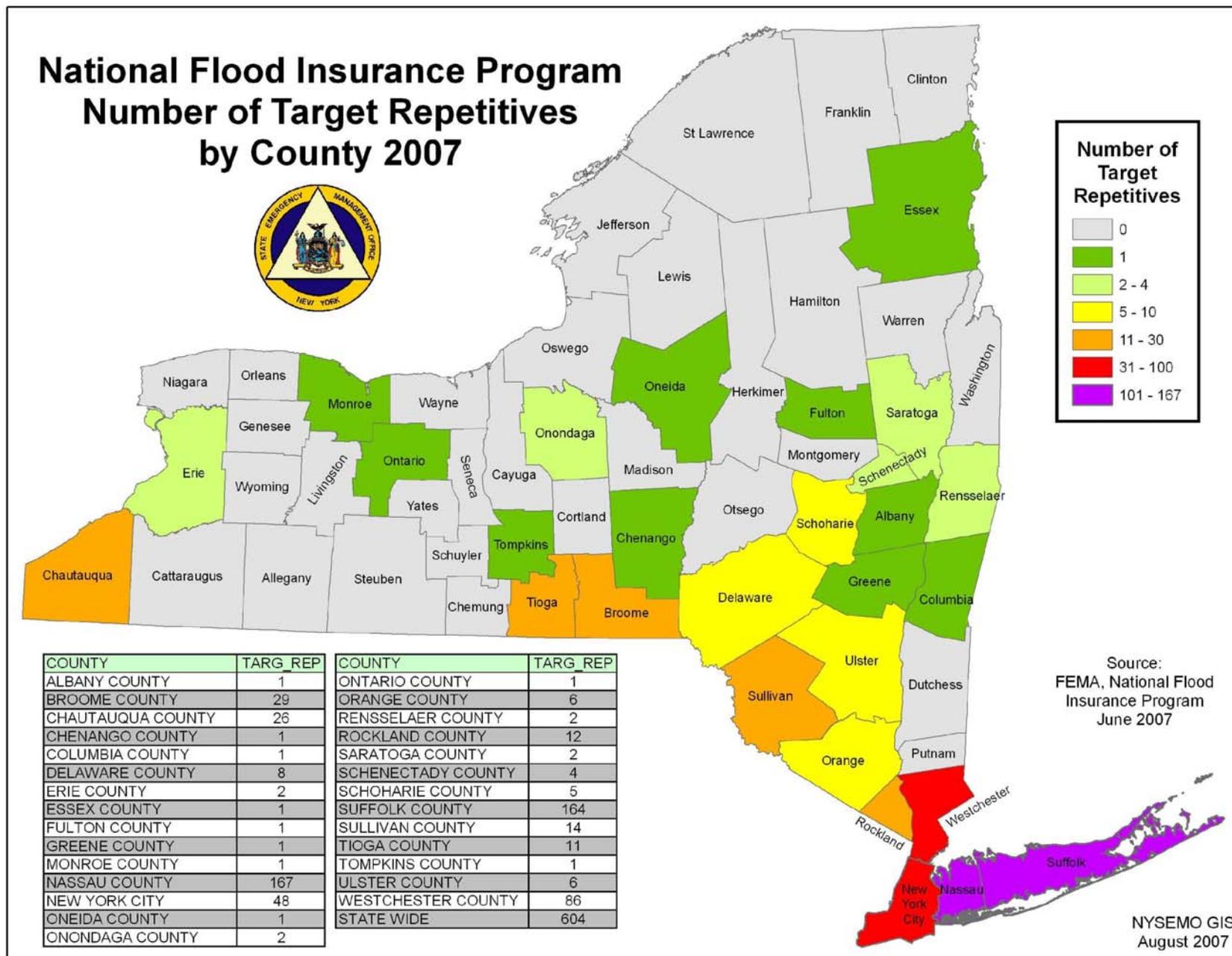


Figure 3-26

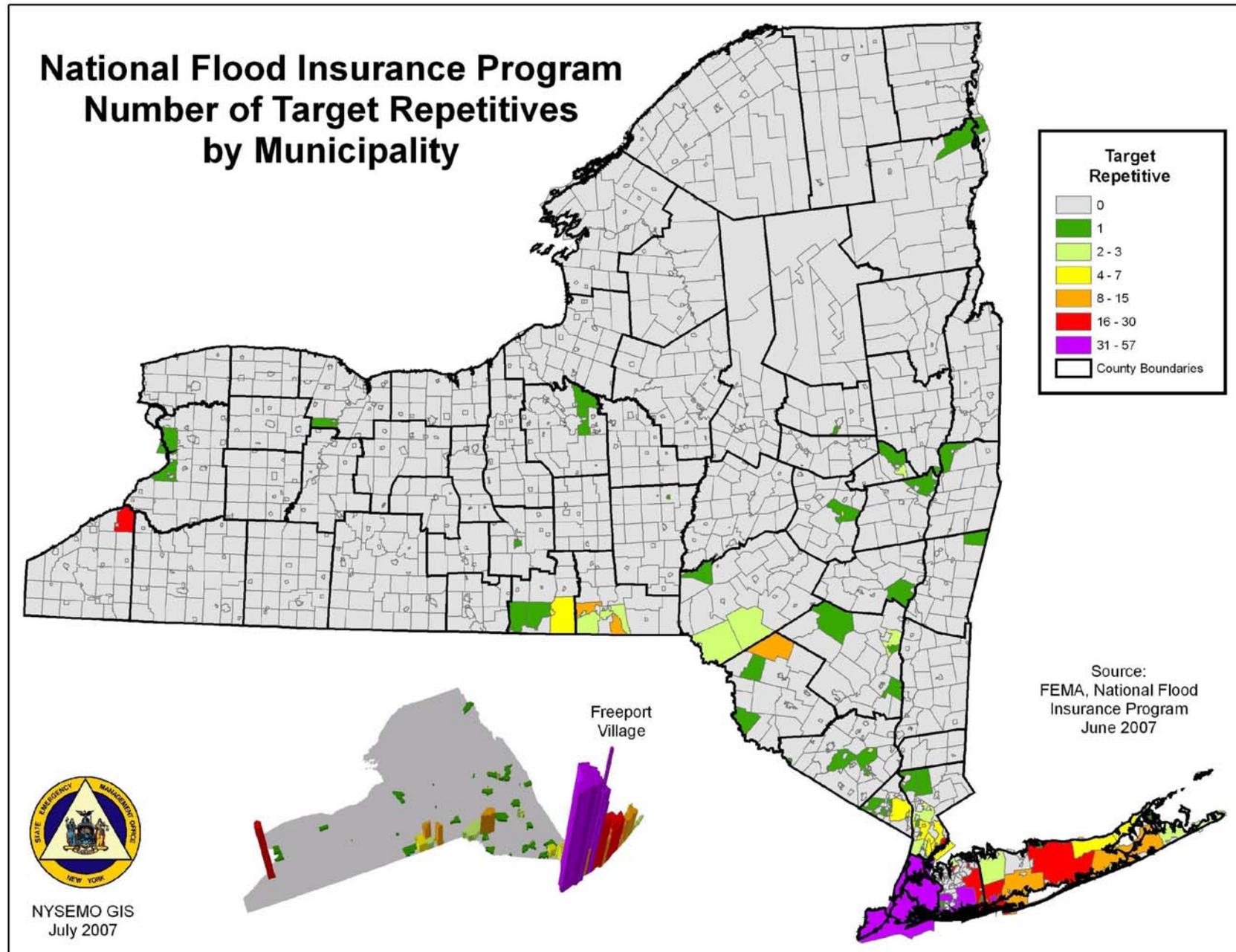


Figure 3-27

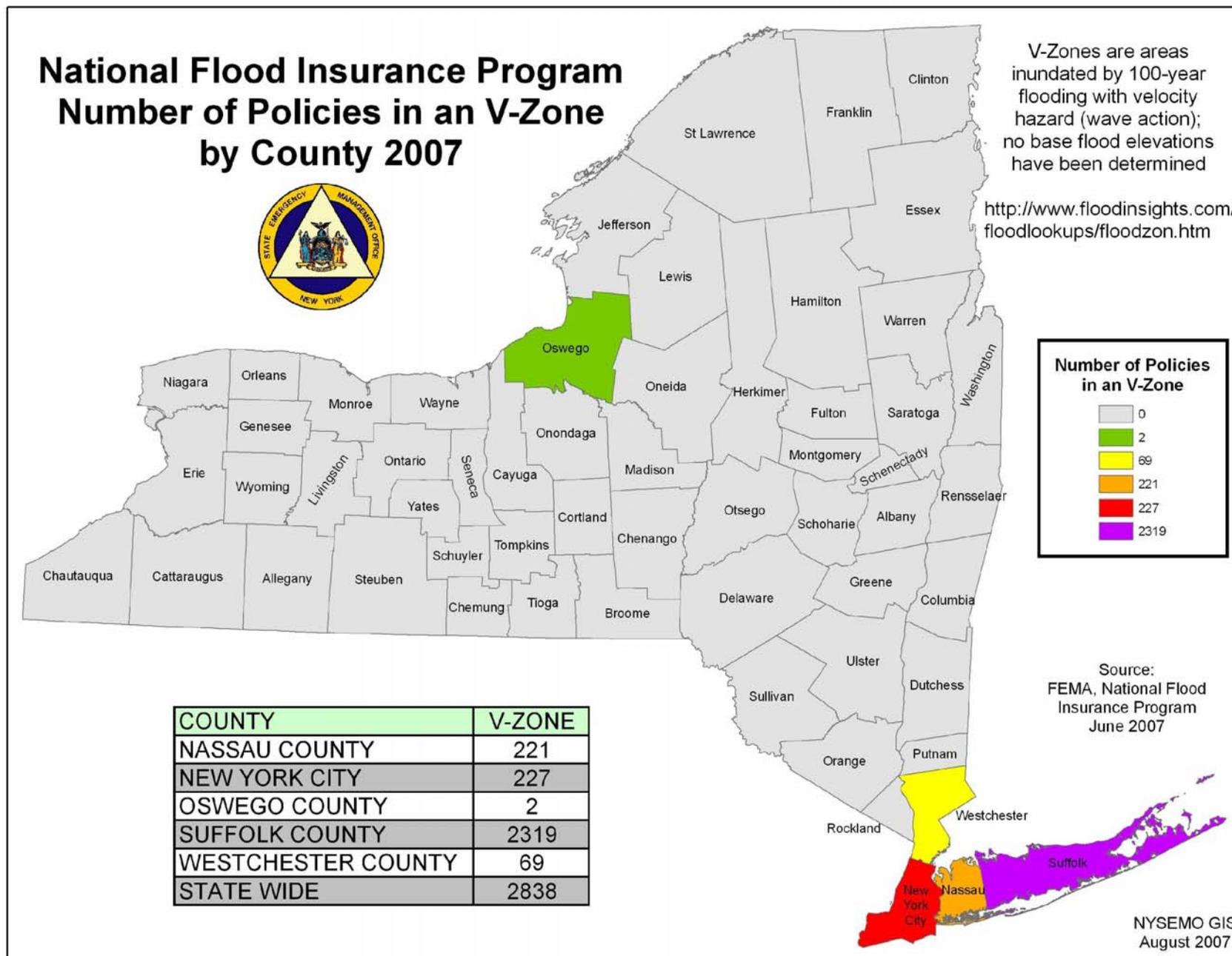


Figure 3-28

