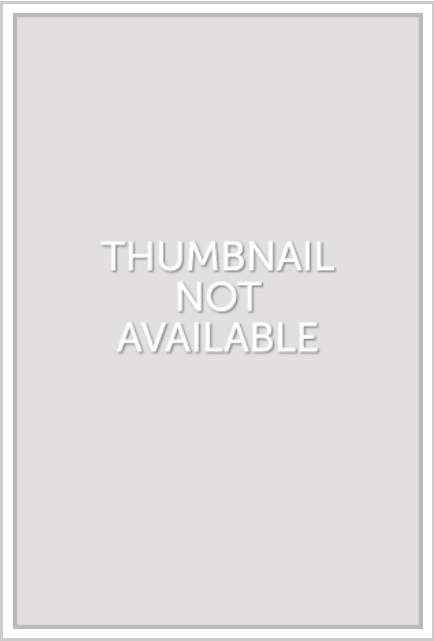


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Flood Insurance: Extent of Noncompliance with Purchase Requirements Is Unknown: Gao-02-396 (Paperback)

By -

Bibliogov, United States, 2013. Paperback. Book Condition: New. 246 x 189 mm. Language: English . Brand New Book ***** Print on Demand *****.The Federal Emergency Management Agency (FEMA) run National Flood Insurance Program (NFIP) has combined flood hazard mitigation efforts and insurance to protect homeowners against losses from floods. The program provides an incentive for communities to adopt floodplain management ordinances to mitigate the effect of flooding upon new or existing structures. Virtually all communities in the country with flood-prone areas now participate in the NFIP, and over four million U.S. households have flood insurance. Nevertheless, the President s proposed budget for 2003 characterizes the NFIP as moderately effective, because many at-risk properties remain uninsured. The proposed budget establishes a goal to increase flood insurance policies in force by five percent in 2003 and would increase funding for flood zone mapping activities to better identify at-risk properties. Although the assessment and goal described in the proposed budget apply to the entire NFIP, the success of a particular component of the program--the mandatory purchase requirement--has been the subject of debate for many years. The federal bank regulators overseeing lending institutions that hold or service mortgages on properties that must have flood...

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