

process of such State or other local jurisdiction, or be subject or denied access to any greater extent, because of activities of the corporation or partnership within such State or other local jurisdiction.

(Pub. L. 90-448, title IX, §912, as added Pub. L. 91-351, title VIII, §711, July 24, 1970, 84 Stat. 463.)

CHAPTER 50—NATIONAL FLOOD INSURANCE

- Sec. 4001. Congressional findings and declaration of purpose.
- 4002. Additional Congressional findings and declaration of purpose.
- 4003. Definitions applicable to Flood Disaster Protection Act of 1973.
- 4004. Definitions applicable to Biggert-Waters Flood Insurance Reform Act of 2012.
- 4005. Definitions applicable to Homeowner Flood Insurance Affordability Act of 2014.

SUBCHAPTER I—THE NATIONAL FLOOD INSURANCE PROGRAM

- 4011. Authorization to establish and carry out program.
- 4012. Scope of program and priorities.
- 4012a. Flood insurance purchase and compliance requirements and escrow accounts.
- 4013. Nature and limitation of insurance coverage.
- 4013a. Policy disclosures.
- 4014. Estimates of premium rates.
- 4015. Chargeable premium rates.
- 4015a. Premium surcharge.
- 4016. Financing.
- 4017. National Flood Insurance Fund.
- 4017a. Reserve Fund.
- 4018. Operating costs and allowances; definitions.
- 4019. Payment of claims.
- 4020. Dissemination of flood insurance information.
- 4021. Participation in State disaster claims mediation programs.
- 4022. State and local land use controls.
- 4023. Properties in violation of State and local law.
- 4024. Coordination with other programs.
- 4025. Flood insurance advisory committee.
- 4026. Expiration of program.
- 4027. Biennial report to President.
- 4027a. Report of the Administrator on activities under the National Flood Insurance Program.
- 4027b. Assessment of claims-paying ability.
- 4028. John H. Chafee Coastal Barrier Resources System.
- 4029. Colorado River Floodway.
- 4030. Repealed.
- 4031. Treatment of certain payments.
- 4032. Treatment of swimming pool enclosures outside of hurricane season.
- 4033. Designation of Flood Insurance Advocate.

SUBCHAPTER II—ORGANIZATION AND ADMINISTRATION OF FLOOD INSURANCE PROGRAM

- 4041. Implementation of program.

PART A—INDUSTRY PROGRAM WITH FEDERAL FINANCIAL ASSISTANCE

- 4051. Industry flood insurance pool; requirements for participation.
- 4052. Agreements with flood insurance pool.
- 4053. Adjustment and payment of claims; judicial review; limitations; jurisdiction.
- 4054. Premium equalization payments; basis; aggregate amount; establishment of designated periods.
- 4055. Reinsurance coverage.
- 4056. Emergency implementation of flood insurance program; applicability of other provisions of law.

- Sec. 4057. Alternative loss allocation system for indeterminate claims.

PART B—GOVERNMENT PROGRAM WITH INDUSTRY ASSISTANCE

- 4071. Federal operation of program; determination by Administrator; fiscal agents; report to Congress.
- 4072. Adjustment and payment of claims; judicial review; limitations; jurisdiction.

PART C—GENERAL PROVISIONS

- 4081. Services by insurance industry.
- 4082. Use of insurance pool, companies, or other private organizations for certain payments.
- 4083. Settlement of claims; arbitration.
- 4084. Records and audits.

SUBCHAPTER III—COORDINATION OF FLOOD INSURANCE WITH LAND-MANAGEMENT PROGRAMS IN FLOOD-PRONE AREAS

- 4101. Identification of flood-prone areas.
- 4101a. Technical Mapping Advisory Council.
- 4101b. National Flood Mapping Program.
- 4101c. Coordination.
- 4101d. Flood insurance rate map certification.
- 4101e. Exemption from fees for certain map change requests.
- 4102. Criteria for land management and use.
- 4102a, 4103. Repealed.
- 4104. Flood elevation determinations.
- 4104-1. Scientific Resolution Panel.
- 4104a. Notice requirements.
- 4104b. Standard hazard determination forms.
- 4104c. Mitigation assistance.
- 4104d. National Flood Mitigation Fund.
- 4105. Disaster mitigation requirements; notification to flood-prone areas.
- 4106. Nonparticipation in flood insurance program.
- 4107. Consultation with local officials; scope.

SUBCHAPTER IV—GENERAL PROVISIONS

- 4121. Definitions.
- 4122. Studies of other natural disasters; cooperation and consultation with other departments and agencies.
- 4123. Advance payments.
- 4124. Applicability of fiscal controls.
- 4125. Finality of certain financial transactions.
- 4126. Administrative expenses.
- 4127. Authorization of appropriations; availability.
- 4128. Rules and regulations.
- 4129. Federal Insurance Administrator; establishment of position.
- 4130. No cause of action.
- 4131. Levee certifications.

§ 4001. Congressional findings and declaration of purpose

(a) Necessity and reasons for flood insurance program

The Congress finds that (1) from time to time flood disasters have created personal hardships and economic distress which have required unforeseen disaster relief measures and have placed an increasing burden on the Nation's resources; (2) despite the installation of preventive and protective works and the adoption of other public programs designed to reduce losses caused by flood damage, these methods have not been sufficient to protect adequately against growing exposure to future flood losses; (3) as a matter of national policy, a reasonable method of sharing the risk of flood losses is through a program of flood insurance which can com-