

Instructions for Use of this Dataset

Federal Insurance & Mitigation Administration National Flood Insurance Program (FIMA NFIP) Redacted Claims Dataset

Congress passed the National Flood Insurance Act (NFIA), 42 U.S.C. 4001 in 1968, creating the National Flood Insurance Program (NFIP) in order to reduce future flood losses through flood hazard identification, manage floodplain, and provide insurance protection. The Department of Housing and Urban Development (HUD) originally administered the NFIP, and Congress subsequently transferred the NFIP to FEMA upon its creation in 1979. FEMA and insurance companies participating in FEMA's Write Your Own (WYO) program offer NFIP insurance coverage for building structures as well as for contents and personal property with the building structures to eligible and insurable properties. The WYO program began in 1983 with NFIP operating under Part B of the NFIA and allows FEMA to authorize private insurance companies to issue the Standard Flood Insurance Policy (SFIP) as FEMA's fiduciary and fiscal agent. FEMA administers NFIP by ensuring insurance applications are processed properly; determining correct premiums; renewing, reforming, and cancelling insurance policies; transferring policies from the seller of the property to the purchaser of the property in certain circumstances; and processing insurance claims.

The paid premiums of SFIPs and claims payments for damaged property are processed through the National Flood Insurance Fund (NFIF). NFIF was established by the National Flood Insurance Act of 1968 (42 U.S.C. 4001, et seq.), and is a centralized premium revenue and fee-generated fund that supports NFIP, which holds these U.S. Treasury funds.

This data set is derived from the NFIP system of record, staged in the NFIP reporting platform and redacted to protect policy holder personally identifiable information.

The NFIP Transactional Record Reporting Process (TRRP) Plan (https://bsa.nfipstat.fema.gov/manuals/Jan_2015_consolidated_TRRP.pdf) defines for the WYO companies how to report policy and claims information to the NFIP. The Flood Insurance Manual (<https://www.fema.gov/claims-manual>) establishes how claims should be adjusted.

***Please note: This data goes back to 8/31/1970; there is a delay in releasing current data for this data set by 1 to 3 months.

If you have media inquiries about this dataset please email the FEMA News Desk FEMA-News-Desk@dhs.gov or call (202) 646-3272. For inquiries about FEMA's data and Open government program please contact the OpenFEMA team via email OpenFEMA@fema.dhs.gov.

Column Name in Open Data Portal	Field Name	Description
Agriculture Structure Indicator	agricultureStructureIndicator	Yes (Y) or No (N) indicator of whether or not a building is reported as being an agricultural structure in the policy application.
As Of Date	asOfDate	The effective date of the data in the file (MM/DD/YYYY)
Base Flood Elevation	baseFloodElevation	Base Flood Elevation (BFE) is the elevation at which there is a 1% chance per year of flooding in feet from the elevation certificate.
Basement Enclosure Crawl Space Type	basementEnclosureCrawlspaceType	Basement is defined for purposes of the NFIP as any level or story which has its floor subgrade on all sides. Basement structure values are as follows: 0 - none 1 – Finished Basement/Enclosure 2 – Unfinished Basement/Enclosure 3 - Crawlspace 4 – Subgrade Crawlspace
BECS Definitions		
Reported City	reportedCity	This is the city of the insured property as reported to us by our Write Your Own (WYO) partners
Condominium Indicator	condominiumIndicator	This is an indicator of what type of condominium property is being insured. Condominium Code - 1 character; Not a condominium (N). An individual condominium unit owned by a unit owner, or by a condominium association (U). The entire condominium building owned by the association insuring building common elements as well as building elements (additions and alterations) within all units in the building, not eligible under Condominium Master Policy (A). The entire residential condominium building owned by the association eligible under Condominium Master Policy, insuring the entire condominium building common elements as well as building elements (additions and alterations) within all units in the building, (H) for High-Rise or (L) for Low-Rise. Townhouses (T)
CI Definitions		
Policy Count	policyCount	Insured units in an active status. A policy contract ceases to be in an active status as of the cancellation date or the expiration date. Residential Condominium Building Association Policy (RCBAP) contracts are stored as a single policy contract but insure multiple units and therefore represent multiple policies.
County Code	countyCode	FIPS code uniquely identifying the primary County (e.g., 011 represents Broward County) associated with the project. Note, the County Code field may not reflect the individual county the property is located as projects can be associated with more than one County.
Community Rating Systems Discount	communityRatingSystemDiscount	The Community Rating System (CRS) Classification Credit Percentage used to rate the policy. The insurance premium credit is based on whether a property is in or out of the Special Flood Hazard Area (SFHA) as shown on the community's Flood Insurance Rate Map. The premium credit for properties in the SFHA increases according to a community's CRS class. 1 - SFHA 45% ** Non SFHA 10% ** 2 - SFHA 40% ** Non SFHA 10% ** 3 - SFHA 35% ** Non SFHA 10% ** 4 - SFHA 30% ** Non SFHA 10% ** 5 - SFHA 25% ** Non SFHA 10% ** 6 - SFHA 20% ** Non SFHA 10% ** 7 - SFHA 15% ** Non SFHA 5% ** 8 - SFHA 10% ** Non SFHA 5% ** 9 - SFHA 5% Non SFHA 5% 10 - SFHA 0% Non SFHA 0% *For the purpose of determining CRS Premium Discounts, all AR and A99 zones are treated as non-SFHAs. **These percentages are subject to change. Always refer to the Flood Insurance Manual for the latest information.
Date Of Loss	dateOfLoss	Date on which water first entered the insured building;
Elevated Building Indicator	elevatedBuildingIndicator	Yes (Y) or No (N) indicator of whether or not a building meets the NFIP definition of an elevated building. An elevated building is a no-basement building that was constructed so as to meet the following criteria: 1. The top of the elevated floor (all A zones) or the bottom of the lowest horizontal structural member of the lowest floor (all V zones) is above ground level. 2. The building is adequately anchored. 3. The method of elevation is pilings, columns (posts and piers), shear walls (not in V zones), or solid foundation perimeter walls (not in V zones).
Elevation Certificate Indicator	elevationCertificateIndicator	Indicates if a policy has been rated with elevation certificate 1 - No Elevation Certificate, original effective date prior to October 1, 1982, with no break in insurance coverage or change in insurable interest. Policies will be rated using "No Base Flood Elevation" +2 to +4 feet rates. 2 - No Elevation Certificate, original effective date on or after October 1, 1982, with no break in insurance coverage or change in insurable interest. Policies will be rated using "No Elevation Certificate" rates. 3 - Elevation Certificate with BFE. Policies will be rated using "With Base Flood Elevation" rates. 4 - Elevation Certificate without BFE. Policies will be rated using "No Base Flood Elevation" rates.
Elevation Difference	elevationDifference	Difference in feet between the elevation of the lowest floor used for rating or the floodproofed elevation and the base flood elevation (BFE), or base flood depth, as appropriate from the elevation certificate.
Census Tract	censusTract	US Census Bureau defined census Tracts; statistical subdivisions of a county or equivalent entity that are updated prior to each decennial census. The NFIP relies on our geocoding service to assign census tract code. 11 digit code defining census tract.

Column Name in Open Data Portal	Field Name	Description
Flood Zone	floodZone	Flood zone derived from the Flood Insurance Rate Map(FIRM) used to rate the insured property. A - Special Flood with no Base Flood Elevation on FIRM AE, A1-A30 - Special Flood with Base Flood Elevation on FIRM A99 - Special Flood with Protection Zone AH, AHB* - Special Flood with Shallow Ponding AO, AOB* - Special Flood with Sheet Flow X, B - Moderate Flood from primary water source. Pockets of areas subject to drainage problems X, C - Minimal Flood from primary water source. Pockets of areas subject to drainage problems D - Possible Flood V - Velocity Flood with no Base Flood Elevation on FIRM VE, V1-V30 - Velocity Flood with Base Flood Elevation on FIRM AE, VE, X - New zone designations used on new maps starting January 1, 1986, in lieu of A1-A30, V1-V30, and B and C AR - A Special Flood Hazard Area that results from the decertification of a previously accredited flood protection system that is determined to be in the process of being restored to provide base flood protection AR Dual Zones – (AR/AE, AR/A1-A30, AR/AH, AR/AO, AR/A) Areas subject to flooding from failure of the flood protection system (Zone AR) which also overlap an existing Special Flood Hazard Area as a dual zone. *AHB, AOB, ARE, ARH, ARO, and ARA are not risk zones shown on a map, but are acceptable values for rating purposes.
House Worship	houseWorship	Yes (Y) or No (N) indicator of whether or not a building is reported as being a house of worship in the policy application.
Latitude	latitude	Approximate latitude of the insured building (to 1 decimal place). This represents the approximate location of the insured property. The precision has been lessened to ensure individual privacy. This may result in a point location that exists in an incorrect county or state. Use the state and county fields for record aggregation for these dimensions.
Location Of Contents	locationOfContents	Code that indicates where within the structure the contents are located. 1 - Basement/Enclosure/Crawlspace/Subgrade Crawlspace only 2 - Basement/Enclosure/Crawlspace/Subgrade Crawlspace and above 3 - Lowest floor only above ground level (No basement/enclosure/crawlspace/subgrade crawlspace) 4 - Lowest floor above ground level and higher floors (No basement/enclosure/crawlspace/subgrade crawlspace) 5 - Above ground level more than one full floor 6 - Manufactured (mobile) home or travel trailer on foundation
Longitude	longitude	Approximate longitude of the insured building (to 1 decimal place). This represents the approximate location of the insured property. The precision has been lessened to ensure individual privacy. This may result in a point location that exists in an incorrect county or state. Use the state and county fields for record aggregation for these dimensions.
Lowest Adjacent Grade	lowestAdjacentGrade	Lowest natural grade adjacent to the insured structure prior to excavating or filling. The difference in feet of the lowest natural grade adjacent to the building from the reference level of the building.
Lowest Floor Elevation	lowestFloorElevation	A building's lowest floor is the floor or level (including basement/enclosure/crawlspace/subgrade crawlspace) that is used as the point of reference when rating a building. This includes the level to which a building is floodproofed*. The elevation in feet of the reference level of the building from the elevation certificate.
Number Of Floors In The Insured Building	numberOfFloorsInTheInsuredBuilding	Code that indicates the number of floors in the insured building. 1 = One floor 2 = Two floors 3 = Three or more floors 4 = Split-level 5 = Manufactured (mobile) home or travel trailer on foundation 6 = Townhouse/Rowhouse with three or more floors (RCBAP Low-rise only)
Number of Floors in the Insured Buildings Definitions		
Non-Profit Indicator	nonProfitIndicator	Yes (Y) or No (N) indicator of whether or not a building is reported as being a house of worship in the policy application.
Obstruction Type	obstructionType	Code that gives the type of obstruction (if any) in the enclosure (if any). With obstruction:enclosure/crawlspace with proper openings not used for rating (not applicable in V zones) - 15 With obstruction: less than 300 sq. ft. with breakaway walls, but no machinery or equipment attached to building below lowest elevated floor, or elevation of machinery/equipment is at or above Base Flood Elevation - 20 With obstruction: less than 300 sq. ft. with breakaway walls or finished enclosure and with machinery or equipment attached to building below lowest elevated floor, and elevation of machinery/equipment is below Base Flood Elevation - 24 With obstruction: 300 sq. ft. or more with breakaway walls, but no machinery or equipment attached to building below the Base Flood Elevation - 30 With obstruction: 300 sq. ft. or more with breakaway walls or finished enclosure and with machinery or equipment attached to building below the Base Flood Elevation - 34 With obstruction: no walls, but the elevation of machinery or equipment attached to building is below Base Flood Elevation (NOTE: Use Obstruction Type "10" and Without Obstruction Rate Table if the elevation of machinery/equipment is at or above Base Flood Elevation.) - 40 With obstruction: nonbreakaway walls/crawlspace or finished enclosure with no machinery or equipment attached to building below lowest elevated floor - 50 With obstruction: nonbreakaway walls/crawlspace or finished enclosure with machinery or equipment attached to building below lowest elevated floor - 54 With obstruction - 60 With Certification subgrade crawlspace (AE, A01-A30, unnumbered A, AO, AH, AOB, AHB zones) - 70 Without Certification subgrade crawlspace (all zones) - 80 With Enclosure: Elevated buildings with elevator below the BFE in A zones. No other enclosure below the BFE. - 90 Free of Obstruction: Elevated buildings with lattice, slats, or shutters (including louvers) enclosing the elevator below the BFE in V zones. No other obstruction or machinery and equipment (M&E) servicing the building located below the BFE. The building will be rated free of obstruction with the V zone elevator loading added to the building basic limit. - 91
Occupancy Type	occupancyType	Code indicating the use and occupancy type of the insured structure. One digit code: 1=single family residence; 2 = 2 to 4 unit residential building; 3 = residential building with more than 4 units; 4 = Non-residential building
Occupancy Type Definition		
Original Construction Date	originalConstructionDate	The original date of the construction of the building (MM/DD/YYYY)
Original Nb Date	originalNBDate	The original date of the flood policy (MM/DD/YYYY)
Amount Paid On Building Claim	amountPaidOnBuildingClaim	Dollar amount paid on the building claim. In some instances, a negative amount may appear which occurs when a check issued to a policy holder isn't cashed and has to be re-issued
Amount Paid On Contents Claim	amountPaidOnContentsClaim	Dollar amount paid on the contents claim. In some instances, a negative amount may appear, which occurs when a check issued to a policy holder isn't cashed and has to be re-issued.
Amount Paid On Increased Cost Of Compliance Claim	amountPaidOnIncreasedCostOfCompliance	Dollar amount paid on the Increased Cost of Compliance (ICC) claim. Increased Cost of Compliance (ICC) coverage is one of several flood insurances resources for policyholders who need additional help rebuilding after a flood. It provides up to \$30,000 to help cover the cost of mitigation measures that will reduce the flood risk. As we are not explicitly defining the building and contents components of the claim, I don't think it is necessary to define ICC.

Column Name in Open Data Portal	Field Name	Description
Post Firm Construction Indicator	postFIRMConstructionIndicator	Yes or No Indicator on whether construction was started before or after publication of the FIRM. For insurance rating purposes, buildings for which the start of construction or substantial improvement was after December 31, 1974, or on or after the effective date of the initial FIRM for the community, whichever is later, are considered Post-FIRM construction.
Rate Method	rateMethod	Indicates policy rating method: 1 – Manual 2 – Specific 3 – Alternative 4 - V-Zone Risk Factor Rating Form 5 - Underinsured Condominium Master Policy 6 – Provisional 7 - Preferred Risk Policy (PRPs issued for eligible properties located within a non-SFHA) 8 – Tentative 9 - MPPP Policy A - Optional Post-1981 V Zone B – Pre-FIRM policies with elevation rating - Flood Insurance Manual rate tables. E – FEMA Pre-FIRM Special Rates F – Leased Federal Property G – Group Flood Insurance Policy (GFIP) P – Preferred Risk Policy (A PRP renewal issued in the first year following a map revision for an eligible property that was newly mapped into the SFHA by the map revision, or new business written for an eligible property that was newly mapped into the SFHA by a map revision effective on or after October 1, 2008 – PRP Eligibility Extension) Q – Preferred Risk Policy (subsequent PRP renewals where the previous policy year was reported as a 'P' or 'Q') S – FEMA Special Rates T – Severe Repetitive Loss Properties (formerly Target Group Full Risk). Effective October 1, 2013, code will no longer be valid. W – Pre-FIRM policies with elevation rating – Submit-for-Rate procedures
RM Definitions		
Small Business Indicator Building	smallBusinessIndicatorBuilding	Yes (Y) or No (N) indicator of whether or not the insured represents a small business. Small business is defined as a business with fewer than 100 employees in the policy application.
State	state	The two-character alpha abbreviation of the state in which the insured property is located.
Total Building Insurance Coverage	totalBuildingInsuranceCoverage	Total Insurance Amount in dollars on the Building
Total Contents Insurance Coverage	totalContentsInsuranceCoverage	Total Insurance Amount in dollars on the Contents
Year Of Loss	yearofLoss	Year of Loss = Year in which the flood loss occurred (YYYY)
Reported Zip Code	reportedZipCode	5 digit Postal Zip Code of the insured property
Primary Residence	primaryResidence	Yes (Y) or No (N) indicator of whether or not a building is a primary residence. A primary residence is a single family building, condominium unit, apartment unit, or unit within a cooperative building that will be lived in by the policyholder or the policyholder's spouse for: More than 50% of the 365 calendar days following the current policy effective date; or 50% or less of the 365 calendar days following the current policy effective date if the policyholder has only one residence and does not lease that residence to another party or use it as rental or income property at any time during the policy term. A policyholder and the policyholder's spouse may not collectively have more than one primary residence.