

National Flood Insurance Program Claims Dataset

Insights for Pennsylvania

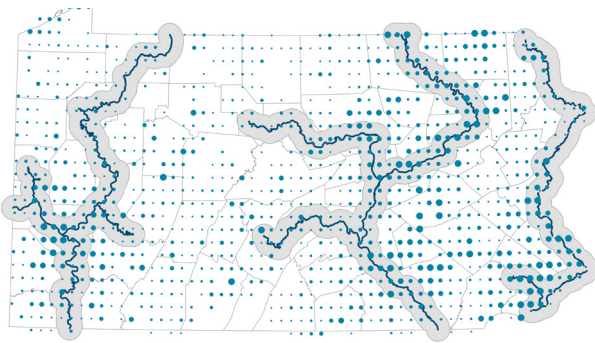
Amount paid on NFIP building flood damage claims in PA from 1978-2019



The National Flood Insurance Program (NFIP) is managed by the the Federal Emergency Management Agency (FEMA) and is the primary source of flood insurance coverage for residential properties in the United States.

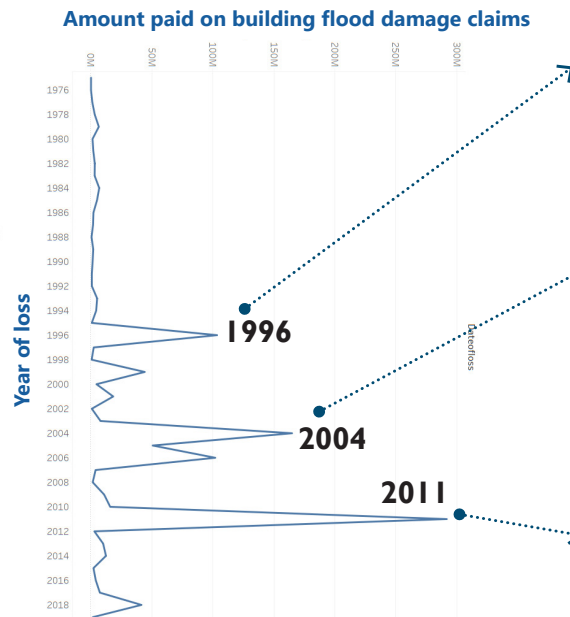
National Flood Insurance Program (NFIP) claims dataset was released by FEMA in June 2019. It has more than 2,000,000 national claims transactions; 73,110 transactions in PA.

When and where did the claims happen?



The dataset has 39 different variables for each of the transactions, relating to the buildings' characteristics, policy, coverage, location and date of construction.

We mapped the PA NFIP claims in time and geography. We see that the claims spiked in 1996, 2004 and 2011. Also, 68% of the amount paid on building claims are in the areas less than a 7 mile (10 km) buffer of major rivers.



The Winter Flood of January 1996

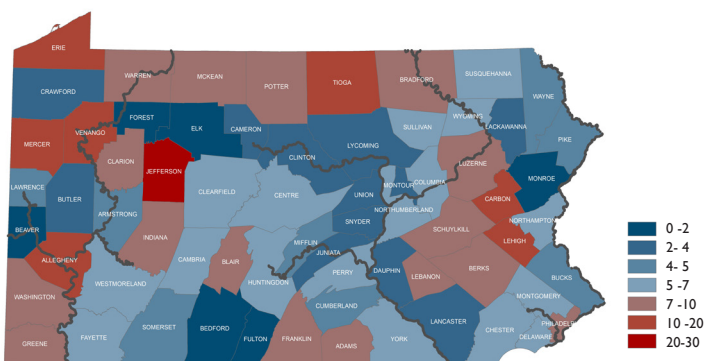


Hurricane Ivan 2004



Tropical Storm Lee 2011

Claims outside the Special Flood Hazard Area (SFHA)



SFHA is an area with high probability of flood hazard where the mandatory purchase of flood insurance applies.

This map shows the ratio of non-SFHA to SFHA in amount paid on building claims for each county in PA. It highlights counties with high ratio of claims that are not located in SFHA. The ten highest ratio occurs in Jefferson, Tioga, Mercer, Venango, Carbon, Lehigh, Erie, Allegheny, Berks, and Washington counties.

The map highlights the need for better SFHA delineation and flood risk management.

For more resources visit: <https://psirc.psu.edu/resources.html>