

**ACFIC - HOMEOWNERS**

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**FEDERAL FLOOD INSURANCE**

The National Flood Insurance Program was established by the Housing and Urban Development Act of 1968. It provides flood coverage to those residences in flood prone areas.

Flood insurance is required for federally insured loans for the purchase or improvement of structures located in special flood hazard areas.

The National Flood Insurance Program establishes the rates, rules and risk rating zones. Coverage may be purchased through the alternative flood programs available.