

Request for Information (RFI) for the National Flood Insurance Program (NFIP)

Overview

The National Flood Insurance Program (NFIP) was created to identify flood-prone areas, estimate rates of probable flood loss, supply flood insurance, and empower communities to manage flood risk. The program is in the midst of several major transformations including how the program prices and sells flood insurance, identifies flood hazards and risk, manages floodplains, and delivers flood mitigation assistance.

These transformations are being delivered to ensure that the NFIP is evolving to enable citizens, local communities, states, and the private sector to better understand and manage flood risk. FEMA must efficiently use policyholder and taxpayer funds and focus on effective outcomes to reduce disaster suffering. FEMA must also strengthen partnerships with other federal agencies, academia, and the private sector to maximize results.

FEMA is integrating the staff, initiatives, and support structures needed to deliver efficient federal support and a more unified NFIP for policyholders and communities. The draft contract support model described in this document pursues those outcomes. Work will be grouped into several categories described below. Not all current NFIP support contracts will be recompeted immediately. This document also identifies selected support structures and contracts that are not currently within the scope of this RFI to provide a more complete picture of the NFIP support environment.

State and Local Role in the NFIP

States and local governments play an essential role in flood risk management. They adopt and enforce standards for floodplain management in high-risk areas, identify areas that would benefit from flood mitigation projects, and contribute trusted local flood risk information to national datasets. Without state and local government leadership and participation, FEMA could not deliver NFIP flood risk management products and tools the nation deserves.

The Community Assistance Program, State Support Services Element (CAP-SSSE), helps states support communities in implementing NFIP floodplain-management requirements. The Flood Mitigation Assistance (FMA) grant program provides funding for eligible planning and mitigation projects that reduce flood risk.

Cooperating Technical Partners (CTPs) also provide critical support, including the development and communication of flood risk data for states and communities. These mechanisms must continue to support measurable flood risk-reduction outcomes and empower state and local communities.

Other Partnerships

FEMA must expand its partnerships and methods to fully achieve the statutorily required identification of flood prone areas for the entire nation. Private-sector, academic, state, local, tribal, territorial, and other federal partners all must be engaged if FEMA is to achieve the goal of reduced flood losses and improved flood risk management across the nation. The grant programs listed above, and the draft contract model described herein, begin to flesh out those details, but inherently will need to be refined as the multi-year implementation plan for the flood mapping program is delivered.

The NFIP will strengthen its partnerships with other federal agencies to maximize the impacts of federal investments and recognize the authorized roles and expertise of our federal partners. FEMA will build on and increase its coordination and collaboration with agencies such as the United States Army Corps of Engineers (USACE), the United States Geological Survey (USGS), and the National Oceanic and Atmospheric Administration (NOAA).

FEMA will explore new and expanded partnerships with academic institutions to help rapidly scale the production of flood hazard data nationwide. FEMA and its partners will need to use automation and robust quality-assurance processes to achieve the required scale within planned timeframes.

The Mapping Process

FEMA is transforming the NFIP's mapping efforts to better align resources with statutory requirements, reduce costs, and deliver more actionable flood risk information to communities, policyholders, federal partners, and the public.

The legacy mapping process has supported statutory requirements for decades, but it can be resource-intensive and take years to complete. Its primary focus on regulatory boundaries may not always provide the broader flood-risk context needed to address all flood types, frequencies, magnitudes, and locations.

People need more than a simple “in or out” view of the floodplain to make informed decisions about the real flood risks they face. This new approach, known as the Future of Flood Risk Data (FFRD), will make flood risk information easier to understand, easier to act on, and more useful for planning, insurance, and risk reduction investments.

FFRD aims to deliver consistent and updated flood risk information for all areas of the nation, regardless of whether the jurisdiction is currently mapped by FEMA. This transformation will empower and equip state and local governments, academia, and the private sector to participate more actively in flood risk identification efforts, improving local ownership, data quality, and innovation.

States, communities, and other partners will be able to use the information to create more tailored tools, products, and actions that meet their specific needs, incorporate local knowledge, and make more informed flood risk management decisions.

FEMA will be able to incorporate this information into flood insurance rate setting and criteria for incentives and investments that meaningfully reduce the impacts of flooding, enabling faster update cycles and timely incorporation of relevant local data that improves confidence in FEMA assessments of flood risk.

FEMA will continue to maintain the regulatory flood hazard boundaries while providing additional context, better data, and improved decision support for Americans. FEMA should assess success by the value our flood risk data delivers, and future performance measures should assess whether flood risk data improves insurance adoption, supports actuarially sound rates, informs mitigation and floodplain management decisions, and gives timely and actionable information to communities and policyholders.

Draft integrated contracting approach

In addition to support from states, local communities, CTPs, grant recipients, other federal agencies and academic institutions, FEMA will continue to require a suite of contracts to deliver the NFIP. The paragraphs below describe the current draft requirements aligned to the model described herein. These groups are preliminary and may be revised based on Agency decisions, market research, cost estimates, and/or acquisition planning.

Architect-Engineer Services: The NFIP will continue to require architect and engineering (A&E) services for its regulatory and non-regulatory mapping activities. The size, scale, and scope of those contracts will inherently change given the shift of methodologies used and alignment of support services described in this RFI. There is an ongoing need for A&E services, specifically for services requiring completion, review, and/or certification by licensed architects or engineers. These services include flood risk data production and validation, technical analysis and support, post-disaster hazard-event data collection, analysis, and production. In addition, hazard mitigation, Section 406 mitigation technical support, building science support may be required, similar to the current business model. FEMA welcomes feedback on the industry's ability to scale as needs change, and the

appropriate relationship between licensed services provided and related non-A&E support that is not severable from A&E services.

Customer Care and Stakeholder Engagement: The NFIP is a large, highly technical, individualized, and ever-changing program. Citizens and communities require help understanding and implementing programmatic elements, and FEMA requires professional communication services to achieve those goals. Historically elements of the program procured separate communications vehicles that were not cost-effective or consolidated. FEMA will correct for those shortcomings with a more integrated communications contract that engages all stakeholders across the enterprise.

Top-notch customer care support is required to reduce disaster suffering and speed up the recovery process. Historically the program operated a joint contact center but had disparate other support mechanisms. FEMA will bring these elements and communications support together to promote efficiency and cohesiveness as issues often cross the mapping, floodplain management, and insurance realms.

The NFIP must promote coordinated, consistent, and effective communication across the enterprise. These services will include customer support and contact center services, communications, outreach, marketing and engagement at the individual and community level, supporting partnerships, responding to inquiries, and supporting NFIP related disaster messaging needs. Scalability, service quality, and continuity of operations are critical success factors for these efforts.

Program Management: The NFIP serves millions of policyholders, tens of thousands of communities, and manages thousands of ongoing projects nationwide. These activities require coordination, project tracking, and risk management. Elements of the NFIP have previously operated disparate program management support services but never achieved a unified vision or management structure. The program continues to pursue the automation of business processes, including program management elements, but support needs remain. The NFIP requires a modest and efficient program management support contract to support federal staff in managing the program.

Subject Matter Expertise: Throughout the NFIP, subject matter expertise is needed to deliver the program. These skills range from insurance underwriting and claims support, geospatial and data analysis work, quality assurance, due process administration, floodplain management, the Community Rating System, and disaster operation support (including Flood Response Offices). While other contracts mentioned in this RFI will have subject matter expertise elements, the program envisions centralizing a large portion of these efforts, thus eliminating duplicative and inefficient management structures. Like all

support mechanisms, automation and machine learning will be necessary to efficiently and effectively deliver the technical support required to implement the NFIP effectively. FEMA welcomes industry feedback on market capacity to do this work, and/or proposed alternate approaches to ensure effective delivery.

Support structures remaining the same:

In 2026 FEMA's Component Acquisition Executive and Chief Information Officer directed the NFIP to consolidate its IT systems of record. These systems are in the operations and maintenance phase and the legacy support contracts for operations and maintenance (O&M) activities are ending. FEMA is utilizing the FEMA-wide O&M contract for this work and has begun the phased transition of the Risk Analysis and Mapping (RAM) system, Community Information System (CIS), and Pivot. As noted above the support for NFIP contact centers and engineering library services which were previously supported by a legacy O&M contract will move to new support contracts.

FEMA recently awarded a short-term Capability Development contract to ensure that insurance agents and adjusters are properly trained and credentialed. While the NFIP intends to eventually integrate all capability development services to promote consistency and efficiency, it is currently beyond the scope of this RFI.

The NFIP Direct serves as FEMA's own insurance company. The NFIP Direct serves hundreds of thousands of policyholders, including all Severe Repetitive Loss and Group Flood Insurance Policies. That contract will continue to support those policyholders.

FEMA maintains regulatory flood hazard information through several mechanisms. Letters of Map Amendment (LOMAs), generally processed through the MT-1 application process, and Letters of Map Revision (LOMRs), generally processed through the MT-2 application process, are supported through contracts, grants, and individual application processes. FEMA is not changing that support model at this time.

Other smaller contracts also support important NFIP functions. This RFI does not provide an exhaustive list of those contracts. Scope areas not identified above will continue to be supported through separate contracts, as appropriate. The NFIP also receives support through broader FEMA- and DHS-wide contracts. Those support arrangements are not changing as part of this RFI.

As a reminder, the scope areas described in this RFI are not final requirements. FEMA may add, remove, combine, separate, or otherwise revise any functional area based on the results of market research, evolving program needs, funding availability, acquisition planning, and applicable law and regulation.

Industry and stakeholder engagement

FEMA seeks industry and stakeholder input on the ability to perform the described services, either individually or collectively. Further, suggested utilization of strategic sourced vehicles, contract structures (e.g. single-award or multiple-award), and suggested methods to minimize continuity risks during transitions or disasters are welcome.

FEMA will hold an Industry Day to discuss and answer questions about this RFI, and support engagement by industry and other stakeholders. FEMA intends to hold the Industry Day in mid-November. FEMA will update this RFI, as appropriate, to provide logistical and registration information and to make any other changes needed to support robust responses.

A virtual participation option will be available for interested parties, especially those outside of the National Capital Region.

This Request for Information is not a Request for Proposal

The Government is not obligated to and will not pay for any information received from industry sources as a result of this request for information.

The Government does not request any proprietary information that should be submitted, nor shall it be liable for any consequential damages for proprietary information. Any information submitted to the request for information (e.g., capability statement) is subject to disclosure under the Freedom of Information Act, 5 USC 552 (a).

Response Requirements

Respondents are not required to answer every question. FEMA welcomes feedback on any or all of the questions below. There is no required response structure, font, or format; however, responses should not exceed 15 pages and should be submitted as a PDF to bryan.falcone@fema.dhs.gov and alexander.ramireztorres@fema.dhs.gov by 12/10/2026.

Questions

1. What NFIP process is most in need of automation, where should those associated savings and resources be applied, and why?
2. What is the most significant NFIP rule, constraint, product feature, or institutional assumption FEMA should consider eliminating within the limits of statute and regulations?

3. What policy or operational obstacles must FEMA remove to enable flood risk management that is flexible enough to support unique local circumstances, wise land use, resilience, and an appropriate balance of risk acceptance and “compliance” when it comes to eligibility, floodplain management, and risk reduction?
4. What data and methods would enable the NFIP’s mapping, land use policies and regulations, post-disaster activities, claims, flood mitigation assistance, and rate-setting (including discounts) functions to operate as reinforcing parts of one system without requiring all functions to overhaul their operational frameworks simultaneously?
5. How can FEMA better engage and leverage state, local, academic, and private-sector expertise and efforts to improve the speed and efficiency of delivering programmatic outcomes without duplicating efforts, sacrificing authoritative national standards, or introducing inconsistent outputs?
6. What specific and meaningful transformation could be tested through a short-duration pilot, and what statutory, regulatory, data, and/or operational barriers would FEMA need to address to conduct and evaluate that pilot?
7. Measures such as “Policies in Force” and “New, Validated, and Updated Engineering” do not fully demonstrate the NFIP’s impact for states, localities, and the American people. What outcomes should FEMA measure and hold themselves and their partners accountable to?
8. What constraints does the proposed contract support model create, especially when it comes to empowering and enabling state and local communities to manage their flood risks? What are the most significant risks of this model, and what should be done to mitigate it?
9. Where does this contract support model not go far enough to promote efficient program delivery? What is missing from this model (aside from the intentional exclusions noted above)?
10. Which element(s) of the requirements listed can your organization support? What should FEMA add, remove, or clarify in a future Request for Proposal (RFP) to allow you to best support the NFIP? Please identify any barriers that would limit your ability to adapt or support this new operating environment. If applicable, identify existing government-wide contracts you recommend FEMA leverage.