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**NATIONAL  
FLOOD  
INSURANCE  
PROGRAM**

2000 EDITION

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A black and white photograph of a water surface with concentric ripples from a drop. The text "FLOOD INSURANCE MANUAL" is overlaid in a large, white, serif font.

**FLOOD  
INSURANCE  
MANUAL**

The National Flood Insurance Program is administered by the Federal Insurance Administration, part of the Federal Emergency Management Agency (FEMA).

