

HOW TO JOIN THE NATIONAL FLOOD INSURANCE PROGRAM



FOR FIRST-TIME PARTICIPANTS

The goal of local officials and the State of Kansas is to protect the lives and property of our citizens from the effects of natural disasters, including flooding. One way to increase this is through the National Flood Insurance Program (NFIP), a voluntary Federal program, which enables property owners in participating communities to purchase insurance as protection against flood losses. It also gives local governments and residents the opportunity to apply for assistance grants prior to and following a flooding disaster.

The Kansas Department of Agriculture - Division of Water Resources (KDA-DWR) helps communities in Kansas with the NFIP. Currently, over 400 communities (counties and municipalities) in Kansas participate in the NFIP and more than 20,600 communities nationally.

BASICS OF NFIP

The Department of Homeland Security's Federal Emergency Management Agency manages the NFIP established with the passage of the National Flood Insurance Act of 1968. By joining the NFIP, a community agrees to adopt and enforce regulations that apply to development in the flood-prone areas identified on the Flood Insurance Rate Maps (FIRMs). For example, new construction must be built to reduce future flood losses, which may be accomplished by elevating or floodproofing. In return for regulation compliance, community property owners can purchase flood insurance.

DOCUMENTATION FOR PARTICIPATION IN THE NFIP

- **Application for Participation in the NFIP (FEMA Form 81-64):** This one-page form asks for community information.
- **Resolution of Intent:** The community must adopt a Resolution of Intent that indicates an explicit desire to participate in the NFIP. KDA-DWR has a sample for communities.
- **Floodplain Management Regulations:** If a community has FEMA-identified flood hazards, it must adopt and submit floodplain management regulations that meet or exceed Title 44 Code of Federal Regulations, Section 60.3. KDA-DWR has State model ordinances (fill-in-the-blank) and resolutions that many communities use. Staff at KDA-DWR will assist communities with their ordinances.
- **Adoption by Reference:** An optional adoption by reference form can be used to save on publishing costs of the new ordinance. In some cases, adoption by reference can greatly reduce publication costs. KDA-DWR can provide sample adoption by reference documents.

Once the community has a draft ordinance (or resolution for counties), it must be provided to KDA-DWR for the Chief Engineer's approval **BEFORE** it is adopted. Following approval and the community's adoption of the ordinance send

No Special Flood Hazard Area (NSFHA) Communities: If there is no flood-prone area identified on the FIRM, a community can still join the NFIP. An ordinance is not required and flood insurance is still available to property owners.

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EFFECTS OF NONPARTICIPATION IN THE NATIONAL FLOOD INSURANCE PROGRAM FOR FLOOD-PRONE IDENTIFIED COMMUNITIES:

- Flood insurance is *not available* to local property owners. Remember: Homeowners insurance does not cover flood damages.
- No Federal grants or loans for buildings or Federal disaster assistance may be provided for construction, repair, or reconstruction of buildings in identified flood hazard areas.
- No Federal mortgage insurance can be provided for homes in the flood hazard area, which may be a condition of a loan or grant.
- Lenders of conventional loans must notify property owners that the property is located in a high-risk flood hazard area and the property is not eligible for Federal disaster relief in a declared Presidential Disaster. Some lenders may not make loans or may require flood insurance from non-NFIP sources, which are prohibitively expensive.
- A local governing body may be held liable by not participating because its action denies the ability of its citizens to purchase flood insurance and demonstrates the community did not take positive steps to reduce the exposure of life and property in view of authoritative scientific and technical data defining the flood risk.
- Construction, which was allowed in identified flood hazard areas, will be subject to incredibly high flood insurance rates when the community does enter the program.

copies of the signed and dated resolution and ordinance and the application to KDA-DWR. After review, KDA-DWR forwards them to FEMA for approval. FEMA will advise the community of acceptance into the National Flood Insurance Program.

FREQUENTLY ASKED QUESTIONS

How much does it cost to join the NFIP?

There is no direct charge to a community to participate in the NFIP.

What is the benefit if we haven't ever flooded?

While it may not have flooded in the community recently, changes in a community due to construction; environmental changes (such as rain, wind, snow melt); floodplain widening or shifting; stormwater; and poor drainage systems or failing levees or dams can send water flowing in new directions, creating flood risks that have never existed before.

How much work is involved?

By joining the NFIP, a community agrees to regulate development in the flood-prone areas. For a community without flood-prone areas or only small amounts the agreement is fairly simple. A floodplain development permit has to be issued for development in the floodplain.

If we join, will FEMA give us a new flood map?

KDA-DWR, in partnership with FEMA, is working to create new FIRMs and update older ones each year. Because there is a limited budget for map production, joining the NFIP does not guarantee the community will get a new FIRM. If a community is interested in getting a new map, it should contact KDA-DWR to discuss the possibility.

For more information contact:

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