

Fort Pierre Facing Probation from the National Flood Insurance Program

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DENVER – Fort Pierre, S.D. will be placed on probationary status by the National Flood Insurance Program (NFIP) on Oct. 14, 2021, due to deficiencies and violations with the city's floodplain management program unless the city can either remediate all outstanding violations or prepare a compliance plan approved by FEMA.

Fort Pierre is an NFIP-participating community with 103 flood insurance policies in force with a total coverage of more than \$28.2 million as of July 9, 2021.

When a community joins the NFIP, it voluntarily adopts local floodplain management regulations to meet NFIP minimum floodplain management criteria. Placement on probation is a formal notice to the community that the local floodplain management program is not compliant with the criteria of the NFIP and is the first step in the process to suspend the community's eligibility to participate in the NFIP.

Unless the City either remediates the violations or completes a compliance plan approved by FEMA, the probation period will begin on Oct. 14, 2021, and be in effect for one year.

Violations include:

- Buildings constructed in the Special Flood Hazard Area (SFHA) with their floor elevation below the Base Flood Elevation.
- Insufficient number or types of flood vents for structures within the SFHA.
- Encroachment within a regulatory floodway.

While FEMA has worked with Fort Pierre to gain compliance, the city has failed to submit the requested documentation to demonstrate compliance with the NFIP. Accordingly, FEMA is prepared to place Fort Pierre on probation with the NFIP.



During the probationary period, flood insurance coverage will remain available within Fort Pierre. However, a \$50 surcharge will be added to the premium of each new and renewed flood insurance policy sold within the community for at least one year from the effective date of probation. Each flood insurance policyholder in unincorporated Fort Pierre will receive a notice about the impending probation and the \$50 surcharge.

Failure to correct identified deficiencies and to improve the floodplain management program within Fort Pierre during the probationary period can lead to suspension from the NFIP. Flood insurance from the NFIP is no longer available for purchase for communities on suspension. If a flood disaster occurs in a suspended community, most types of federal disaster assistance would not be available. This includes the acquisition, construction, or repair of insurable structures within the SFHA as well as federal assistance to individuals and households for housing and personal property.

FEMA will continue to provide technical assistance and guidance to the city to resolve program deficiencies and correct the violations to help ensure that Fort Pierre residents and property owners continue to have flood insurance coverage available.

