

Moffett, Oklahoma Facing Probation from the National Flood Insurance Program

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DENTON, Texas – The town of Moffett, Oklahoma will be placed on probationary status by the National Flood Insurance Program (NFIP) on **Nov. 26, 2022**, due to deficiencies and violations with the town's floodplain management program unless the town can either remediate all outstanding violations or prepare a compliance plan approved by FEMA.

The NFIP currently provides nine policies within the town of Moffett, including four non-residential policies for Moffett Public Schools and five residential policies.

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 and is the first step in the process to suspend the community's eligibility to participate in the NFIP.

Unless the town either remediates the violations or completes a compliance plan approved by FEMA, the probation period will begin on **Nov. 26, 2022**, and be in effect for one year.

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



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suspended community, most types of federal disaster assistance would not be available. This includes the acquisition, construction or repair of insurable structures within the Special Flood Hazard Area as well as federal assistance to individuals and households for housing and personal property.

FEMA has conducted extensive outreach to the Town of Moffett over three years through formal correspondence, emails, phone calls, a town hall meeting, engagement with local nonprofits, state agencies and a community assistance visit intended to resolve NFIP compliance issues.

FEMA will continue to provide technical assistance and guidance to the town to resolve program deficiencies and correct the violations to help ensure that Moffett residents and property owners have access to flood insurance coverage.

