

REGION 3

HAZARD MITIGATION PLAN GUIDANCE

Checking In On The NFIP



Whether you are here as a requirement for hazard mitigation planning (44 CFR 201.6(c)(3)ii) or to take strategic action as a floodplain administrator, this document is intended for you and any other staff/partners necessary to help you fill in the questions for each section. Being a part of the National Flood Insurance Program (NFIP) unlocks a lot of valuable resources and connections to state and federal partners. FEMA developed this worksheet to assist you in finding opportunities to meet AND EXCEED requirements as you help your community.

FLOODPLAIN IDENTIFICATION AND MAPPING

The first step is to figure out what made you eligible for the NFIP, where those resources are, and who is accountable for tracking them.

As part of the application to join the NFIP, each participating community was required to identify a floodplain administrator (FPA)/floodplain manager. If the person/position changes, the community should notify their State NFIP Coordinator and FEMA. Please consider who is designated to manage floodplain development and enforce compliance. The role may be completed by multiple individuals with other job responsibilities (e.g., “wearing multiple hats”) as long as one person/position is ultimately accountable for the responsibilities of FPA.

1. Who is your FPA or floodplain manager?

Please provide office/agency name, position title, and contact information.

Ex. Dangerville (a fictional community) has had a lot of turnover recently. When the HMP team convened, they noticed their FPA had retired and asked about the replacement. Council solicited nominations and formally designated the Chief Zoning Officer as the new FPA. They also allocated funds to help the CZO attend trainings and learn about the position responsibilities. The CZO worked with the Deputy Director of Planning to reassign some projects to accommodate the FPA workload.



Each municipality is required to maintain accessible copies of its effective Flood Insurance Rate Map (FIRM) and the most recent Flood Insurance Study (FIS) report.

2. Where do you keep your FIRM and FIS report?

Ex. Dangerville keeps these documents at local libraries and encourages the libraries to include digital links on their landing pages.

Ex. Riskburg (another fictional community) keeps their documents in the zoning office. They hold twice annual coffee break open houses where they invite the public in to view and comment on the maps. Any changes identified are cataloged to be included in future updates.



RESOURCE ALERT!

Don't forget you can see your FIRM on the [National Flood Hazard Layer](#).

Communities participating in the NFIP must also formally adopt the most recent FIRM and FIS report.

3. Has your community adopted? When was the adoption? Where is that information stored?

Ex. Dangerville adopted their most recent maps after the Letter of Final Determination came out. They announced the update through news media and worked with the planning team to identify any long-term impacts and potential ordinance and administrative changes to begin reducing the risk identified in the maps. To streamline efforts, Dangerville also made and publicized a procedural change for data collection.

The maps capture one moment in time in a dynamic community. Communities are required to track requests for map changes (for instance through Letters of Map Amendment [LOMAs] and Letters of Map Revision [LOMRs]).

4. How does your municipality support requests for map updates, specifically LOMAs?

Where are these tracked and by whom?

5. Is there a specific agency/department responsible for compiling these updates and tracking Letters of Map Change (LOMCs)?

Ex. Riskburg tracks every requested change in an Excel spreadsheet and on a paper map. Every pending and approved LOMC is included with the date. Riskburg Planners also go into the FEMA Map Service Center to make sure the LOMCs listed are up to date.

RESOURCE ALERT!



Don't forget you can see LOMCs and download FIS reports on the [Map Service Center](#). If you have more questions about LOMCs please consider reviewing application instructions [here](#) and [here](#), calling the FEMA Mapping and Insurance eXchange (FMIX) at 877-FEMA MAP (877-336-2627), or following up with your State NFIP Coordinator on any potential LOMC-related trainings.



Communities are ever evolving as their development, hazardous conditions, and overall risk profile change over time. Often, we track some of these changes at a project-specific scale, for instance an engineering study used to figure out if DOT should widen a culvert as part of their road improvements project, or a university looking at water flow modeling through a neighborhood. If it could potentially impact a map, the data must be shared with FEMA within 6 months.

6. How do you collect updated technical or scientific data and modeling? How do you share this with FEMA?

Ex. Dangerville convenes their HMP team twice a year to review the plan and consider any community changes. They also discuss data changes and submit those to FEMA.



The National Flood Hazard Layer is good for general planning and reference. To look at where the Special Flood Hazard Area (SFHA) overlaps with specific parcels, many states and local governments have map viewers available. The FPA should also have this information, be aware of future development and any Conditional Letters of Map Revision (CLOMRs), as well as possible flood risk areas not yet mapped. Because the edge of the floodplain can sometimes be unclear, residents may have questions about what restrictions apply to them, their property, and their structures.

7. Does your municipality provide assistance with local floodplain determinations? If yes, specify how.



RESOURCE ALERT!

State map viewers often include helpful data and layers. Check out your state's viewer:

[DC](#)

[DE](#)

[MD](#)

[PA](#)

[VA](#)

[WV](#)

Access to online tools such as state map viewers, FEMA's Map Service Center, and the National Flood Hazard Layer may vary.

8. Do the people/agencies responsible for using these tools in your community have the access they need? Which tools does your community rely on?

Ex. Riskburg's firewall update blocked access to the state map viewer that the Planners were using frequently. Riskburg's planners worked with their NFIP coordinator and set up a data sharing procedure, including a weekly upload of new GIS shapefiles through FTP to make sure everyone had the most up-to-date information possible.



ACTION OPPORTUNITY!

FEMA looks to the community FPA and mitigation planners to collect this worksheet data to inform hazard mitigation planning with the goal of taking action. How are you using your mapping information to reduce risk in your community?

COMMUNITY WORKSHEET

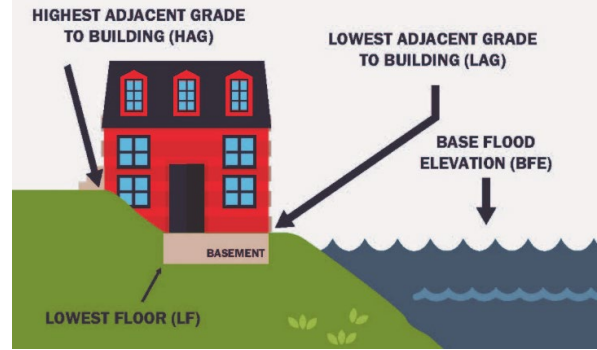
FLOODPLAIN IDENTIFICATION AND MAPPING

1. Who is your FPA or floodplain manager? Please provide office/agency name, position title, and contact information.	
2. Where do you keep your FIRM and FIS report?	
3. Has your community adopted the most recent FIRM? When was the adoption? Where is that information stored? Has your community updated the floodplain ordinance language to include the current FIRM and FIS?	
4. Does your municipality support requests for map updates?	
5. Is there a specific agency/ department responsible for compiling these updates and tracking LOMCs?	
6. Do you collect updated technical or scientific data and modeling? How do you share this with FEMA?	
7. Does your municipality provide assistance with local floodplain determinations? If yes, specify how.	
8. Do the people/agencies responsible for using these tools in your community have the access they need? Which tools does your community rely on?	

Floodplain management requires that you understand the mapping and data side when working with the public. If you were unsure or answered no to any of these questions, how would you put a plan together to address them? Are there other partners/resources needed to be successful in that action?

FLOODPLAIN MANAGEMENT

FPA's are expected to track how their communities manage development and change in the floodplain- for instance, through permitting and enforcement. For structures, the FPA or other designated permitting official must track the lowest floor elevation and Elevation Certificate. Individuals seeking a LOMC must provide an elevation form and lowest adjacent grade (LAG).



Each municipality is required to adopt floodplain regulations - as a standalone ordinance or specific sections in other land use and zoning ordinances. To participate in the NFIP, the ordinance language must include:

- Process guidance on permitting in the SFHA
- How Base Flood Elevation (BFE) data are gathered, analyzed, and used
- An administrative process for measuring substantial modification (damage and/or improvement)
- A process for documenting elevation (Elevation Certificates) and Substantial Improvement/Substantial Damage (SI/SD) Calculations

1. Does your municipality issue permits for all proposed development in the SFHA? What office/position is responsible?

Ex. Dangerville's permitting officer permits all new development in the community. For properties in the SFHA, the permitting officer issues a conditional permit pending approval by the Dangerville FPA. For properties in the SFHA, construction cannot begin until the FPA signs off.

RESOURCE ALERT!



All Region 3 states have a "model floodplain ordinance" that communities can (and are encouraged to) use. These ordinances are regularly reviewed for clarity and compliance with NFIP and state requirements. If your regulations have not been updated in recent years, it might be time to review for needed improvements.

To track the impact of development and land changes on the water surface elevations (WSELs), communities are expected to obtain, review, and use BFE and floodway data for subdivision proposals, development greater than 50 lots or 5 acres, and otherwise as documented in the community's floodplain ordinance.

2. Does your municipality obtain, review, and utilize BFE and floodway data, or require BFE data for subdivision proposals and other development proposals larger than 50 lots or 5 acres? If so, what department or office is responsible?

Ex. Dangerville collects all applicable BFE data but their staff engineers do not have Hydrology and Hydraulics (H&H) training, so they use contractors to provide analysis of BFE and flow impacts.

Ex. Riskburg passed a higher standard ordinance than FEMA requires and now does not allow development to increase the water surface elevation (WSEL) at all. The Riskburg Engineers calculate each proposal's request using the same process and data to ensure there aren't discrepancies between proposals.



RESOURCE ALERT!

There are a lot of trainings available to help FPAs understand how to best manage their floodplains, for example, L273 - Introduction to Floodplain Management. For more courses and to find a location near you, contact your State NFIP Coordinator.

Not every structure in the SFHA will meet NFIP requirements - some may have been grandfathered in or have been granted an exception. As a tool to increase compliance with older structures, the NFIP requires communities to track when a structure is more than 50 percent damaged or improved. The community can decide how the percentage will be calculated (e.g., tax assessed, market rate, etc.). Any structure over 50-percent modified must be brought into compliance with all NFIP requirements.



3. How does your community identify substantially improved structures? When do they intervene to ensure construction increases the resilience (e.g., building above the BFE, anchoring, using flood-resistant materials, and/or elevating utility locations to prevent water damage)?

Ex. Riskburg tracks substantial improvement through the permitting office. As some construction may be less obvious (e.g., a kitchen or bathroom remodel), Riskburg also conducts regular outreach to frequently used contractors.

Ex. Dangerville tracks substantial improvement over time- if a structure owner gets to 50-percent modified within 10 years, they must bring the structure into compliance.

DID YOU KNOW...?

Substantial improvement only applies to structures in the SFHA (unless the community has adopted a higher standard that says all properties are tracked this way), BUT the modification can be a home improvement project (e.g., bathroom remodel) or damage caused by any disaster – not just flooding.

After a disaster, FPAs or their designees conduct substantial damage assessments to determine if any properties are more than 50-percent damaged. The disaster may be individual, such as a house fire, or communal—widespread flooding after a hurricane.

COMMUNITY CONNECTION



FPAs often work with their town and city councils to set standards higher than required by the NFIP. This helps their communities to be more resilient over time – for instance with a 2-foot freeboard requirement, 40-percent damaged triggers substantial damage, etc. Often when one community finds a method that works, their neighbors want to try something similar.

4. Does your community have a coordinated process to determine substantial damage and to permit repair and improvement? This is an area where communities can prepare in advance to implement a well-coordinated process to tag substantially damaged properties and to work with the permit office to ensure no development occurs without a permit so that codes are followed. This is also an opportunity to coordinate with planning on how to include risk reduction activities in the plan.

Does the municipality conduct substantial damage assessments in the SFHA? Does your community have a plan for who will conduct substantial damage assessments and a procedure for assessment?

Ex. Dangerville previously allowed home-owner-hired contractors to assess property damage after a large storm. Dangerville’s FPA found that the contractors were not uniform in their assessments. This was confusing to homeowners and ultimately limited the official’s ability to enforce the SI/SD requirements.

RESOURCE ALERT!



In addition to the [Desk Reference](#), FEMA also has trainings on how to develop an SI/SD administrative procedure, and a Substantial Damage Estimator (SDE) Tool that includes training. The SDE Tool allows assessors to plug in information before a disaster to expedite information sharing and SI/SD designations afterwards. The tool can be used to pre-populate door placards and letters.

Records of structures in the SFHA must be kept in perpetuity. Make sure you are storing them in a safe area (not in a potentially flooded basement) and consider making them digital and regularly back them up.

5. Does the municipality document and maintain records of elevation data that document lowest floor elevation for new or substantially improved structures? Does your municipality require Elevation Certificates? If yes, how is it documented and which office/agency/department is responsible?

Ex. Riskburg’s FPA keeps all the data for structures in the SFHA easily accessible to staff. The Code Enforcement Officers conduct multiple inspections of construction to make sure all floodplain requirements are being met – including elevation above the BFE.

Ex. Dangerville is a Community Rating System (CRS) class 7 community. As part of CRS, Dangerville is required to maintain ECs. Dangerville hired a CRS coordinator (separate from the FPA) to make sure ECs were up to date and also look for new opportunities to reduce risk and gain CRS points.

6. How does the municipality enforce the floodplain ordinance sections? Does enforcement include monitoring compliance and taking remedial action to correct potential violations? How does the municipality address SI/SD violations?

Ex. Dangerville set up a permitting office tent next to the neighborhood damaged by a tornado. Residents and contractors coming in and out of the damage area could stop by the permitting tent for information and/or expedited processing of permits. Because the neighborhood overlapped with the SFHA, the FPA staffed the tent too.



Each state/commonwealth is required to track how well communities participating in the NFIP are monitoring development and/or changes in/to the SFHA. FEMA then assesses how well the state is administering their NFIP program oversight. At the community level, state and federal partners may reach out to conduct tours of the SFHA, review permitting documentation, etc. When FEMA and/or the State NFIP Coordinator conduct these reviews of community compliance with the NFIP it is often called a Community Assistance Visit and/or Community Assistance Contact. If something is found to be out of compliance with the NFIP, the state and/or FEMA will document it and then work with the community to identify corrective actions to rectify the issue.

7. Has your municipality had a Community Assistance Visit? If so, are there any corrective actions remaining to complete (the process?), or have the actions been completed and remedied to the greatest extent possible? How does your community track open and closed actions, and when closed, what was the activity that led to closure?

FEMA encourages communities to exceed the requirements identified in the NFIP for land use, development, permitting, and enforcement. Examples include:

- Higher freeboard (e.g., 24 inches above the BFE instead of at the BFE or BFE plus 18 inches)
- Prohibition of production or storage of chemicals in the SFHA
- Prohibition of fill in the floodplain
- Prohibition of certain types of structures, such as hospitals, nursing homes, and jails in the SFHA
- Prohibition of certain types of residential housing (manufactured homes) in the SFHA
- Floodplain ordinances that prohibit any new residential or nonresidential structures in the SFHA

8. Does your municipality have higher ordinance standards than the NFIP? Has the municipality considered adopting regulations that extend beyond the minimum requirements? Please describe the higher standards and where they are documented.

Ex. Dangerville does not have a mapped floodway but has decided not to allow any development that increases the BFE. This is a higher standard than the NFIP, which would allow up to 1 foot of incremental increase and is hard to monitor.

Local Officials from municipalities participating in the NFIP are eligible for state and FEMA trainings on floodplain management.

9. Are any local officials/departments in your community interested in a training? What topics relate most to your community?

Ex. Riskburg hired three new code enforcement officers. To help them get up to speed on floodplain management, the county sent the officers to the L273 Introduction to Floodplain Management course. The officers were then asked to review Riskburg's documentation to make sure everything was still in compliance.



ACTION OPPORTUNITY!

How you manage development in or near the floodplain directly impacts your community's level of risk. How are you using your floodplain management activities to reduce risk in your community?



COMMUNITY WORKSHEET

FLOODPLAIN MANAGEMENT

<p>1. Does your municipality issue permits for all proposed development in the SFHA? What office/position is responsible?</p>	
<p>2. Does your municipality require BFE data for subdivision proposals and other development proposals larger than 50 lots or 5 acres? If so, what department or office is responsible?</p>	
<p>3. How does your community identify substantially improved structures? When do they intervene?</p>	
<p>4. Does your community have a coordinated process to determine substantial damage and to permit repair and improvement? Does the municipality conduct substantial damage assessments in the SFHA? Does your community have a plan for who will conduct substantial damage assessments and a procedure for assessment?</p>	
<p>5. Does your municipality require Elevation Certificates for new or substantially improved structures? If yes, how is it documented and which office/agency/department is responsible?</p>	
<p>6. How does the municipality enforce the floodplain ordinance sections? How does the municipality address SI/SD violations?</p>	
<p>7. Has your municipality had a Community Assistance Visit? If so, were any corrective actions required?</p>	
<p>8. Does your municipality have or is considering higher ordinance standards than the NFIP? Please describe the higher standards and where they are documented.</p>	
<p>9. Are any local officials/departments in your community interested in a training? What topics relate most to your community?</p>	

Floodplain management has many parts. If you were unsure or answered no to any of these questions, how would you put a plan together to address them? Are there other partners/resources needed to be successful in that action?

FLOOD INSURANCE

One of the benefits of participating in the NFIP is access to flood insurance. Flooding is the costliest and most common natural disaster in the U.S., claiming lives, inflicting financial losses on households and businesses, and straining the government agencies that provide flood response and relief. Flooding occurs from many types of events – and in some parts of our Region, sunny day flooding is occurring from the impacts of increased inundation, high tides, and land subsidence. Flood Insurance rates may vary by flood zone, elevation difference, building/occupancy type, construction date, and coverage limits/deductibles.

After a flood, it can be difficult for a community (residents and businesses) to recover. In fact, 90 percent of businesses fail within a year if they do not reopen within the first 5 days following a disaster. Access to flood insurance can help decrease the financial impact.



1. How does the municipality educate community members about the availability and value of flood insurance?

Ex. Riskburg maps a buffer area around the SFHA and encourages structure owners in the buffer area to consider buying flood insurance because “water doesn’t follow the lines on a map.”

When the FIRM is updated (for a watershed-wide study, specific section, or LOMC), the known risk for some property owners may change, and their insurance options may change too. For example, someone newly mapped into the SFHA may be required to obtain flood insurance when applying for a mortgage. Someone mapped out of the SFHA may be eligible for a reduced rate flood insurance policy.

2. Does the municipality inform community property owners about changes to the FIRM that would impact their insurance rates?

Ex. Dangerville recently conducted a culvert analysis and submitted data to update one map panel. They found 30 homes would be at lower risk than previously identified. Once mapped out of the SFHA, Dangerville officials notified residents of the need to contact their insurance agents and to maintain flood insurance at reduced rates.

Flood insurance coverage and what is eligible can be confusing. The NFIP, for instance, offers an Increased Cost of Compliance (ICC) insurance rider (up to \$30,000) for mitigation activities that are required by the municipal ordinance if the structure is substantially damaged. This will bring a building built in the SFHA before publication of the community’s first FIRM into compliance with local regulations, reducing future damages and lowering flood insurance rates.

3. How does the municipality provide general assistance to community members regarding flood insurance issues?

Ex. After a large flood damaged 20 homes in Riskburg, code enforcement officers were tasked to conduct outreach and see if any homeowners were interested in elevating their homes. 10 homeowners signed up. Riskburg was able to help the homeowners decrease their costs through combining FEMA grants, ICC, state grants, and the homeowner’s insurance payouts.

COMMUNICATIONS ALERT!



If you are looking to share your messages about flood insurance broadly, it may help to consider the professional and trade groups impacted - for instance, real estate brokers, bankers, and others involved in the insurance process. Some communities convene these groups to make sure they are informed about the most up-to-date FEMA maps and guidance.

When considering the municipality's overall risk to flooding, it is important to track structures in the SFHA (including those with repetitive loss) and identify a strategy to reduce future loss. Many communities maintain this strategy in their hazard mitigation plan as part of the mitigation strategy and regularly check in on implementation of each action.

4. Does the municipality keep track of the number of residential and non-residential structures in the SFHA? How many structures are in the SFHA in your community?

Ex. Dangerville Planners marked the telephone poles along the SFHA edges so that residents knew when they were entering and leaving high-risk flood areas. The markings also helped the planners collect data on the number of structures in the SFHA. Dangerville planners tracked residential and non-residential structures for consideration in their risk assessment and mitigation strategy. They also reported this data to the state annually for the state hazard mitigation plan and mitigation actions. Dangerville analyzed flood damage to these structures and considered potential damage costs in their cost-benefit analysis for which mitigation actions to prioritize.



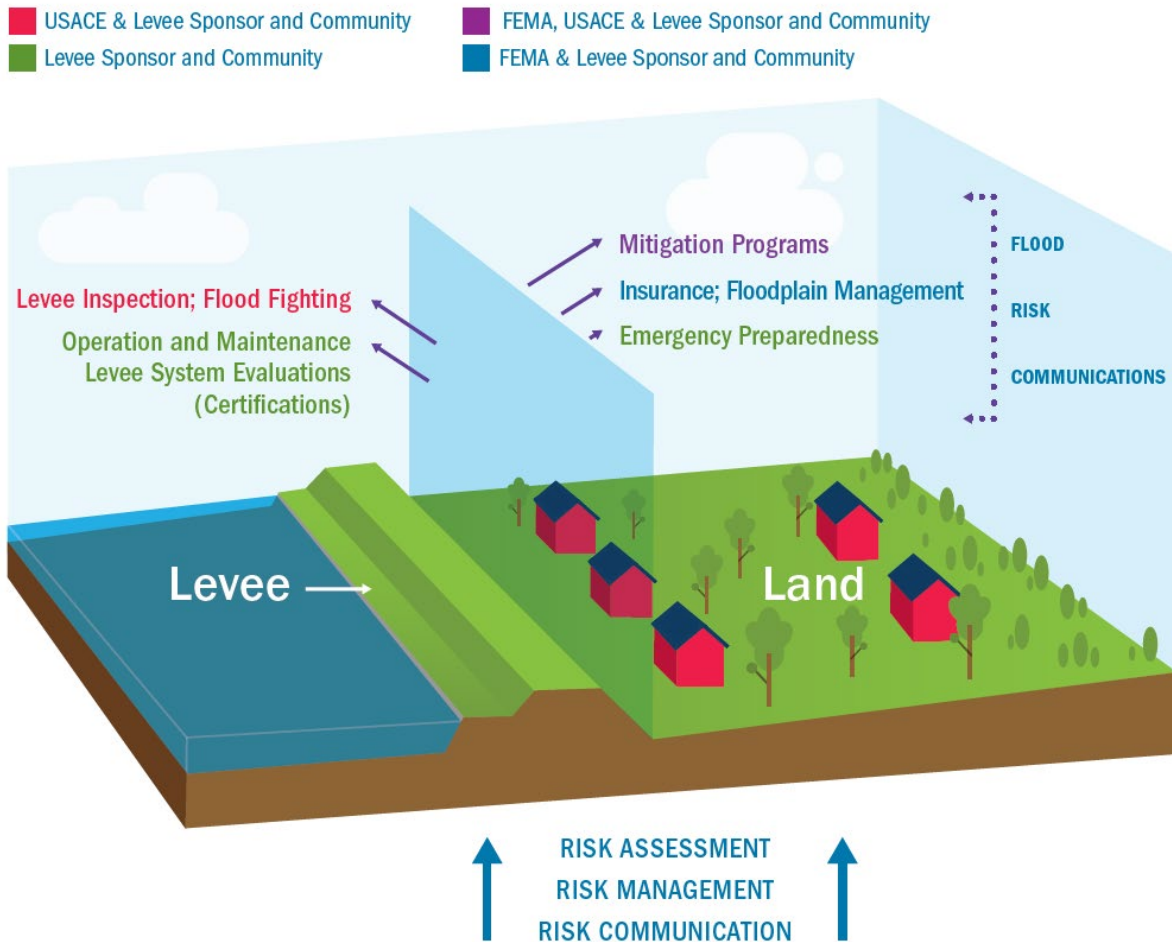
RESOURCE ALERT!

The U.S. Army Corps of Engineers (USACE), in partnership with FEMA, tracks the nation's levees in the National Levee Database (NLD) <https://levees.sec.usace.army.mil/#/>



Levees may reduce the risk of flooding and protect structures, giving them a significant reduction in insurance rates. Although levees may reduce the risk of flooding, that reduction depends on the levee’s condition and height. FEMA does not design, certify, own, operate, maintain, or inspect levee systems. FEMA does identify, analyze, and map the flood hazards associated with levees, as well as depict accreditation on FIRMs for those levee systems for which the appropriate certification documents have been submitted.

SHARED RESPONSIBILITIES & FLOOD RISK COMMUNICATIONS



Levees that are known to USACE can be found in the NLD. This includes USACE-built levees, state and local levees, and some private levees. This site also tracks whether the levee has been accredited by FEMA.

While owners with structures behind an accredited levee are not required to buy flood insurance, it is important that they understand the risks to being near a levee and the potential for flooding after high water events (such as a large rainstorm or hurricane) when water levels exceed the levee’s design height. FPAs and emergency managers in communities with levees should regularly conduct outreach and educate residents on their remaining risk.

5. Does the municipality have any levees or levee systems in its jurisdiction?

Ex. Riskburg does routine operation and maintenance to the levees in its jurisdiction year-round. Riskburg looks at inspection reports from USACE periodically to ensure proper maintenance continues throughout the year. FEMA, USACE, and Riskburg engineers monitor the NLD to make sure any changes are updated and check for any technical assistance requests. Riskburg follows a similar process reviewing state inspections to meet state requirements as well.

Most levees designed and built by USACE have agreements with the local municipalities (non-federal sponsors) to operate and maintain the levee. To assist the municipalities in this and to ensure that the levees operate correctly, the USACE has periodic inspections which review the functioning of the levee and recommend fixes, as needed. For flood insurance purposes, FEMA requires a review of the levee to ensure that it has adequate freeboard (top of the levee must be 3 feet above the BFE) and that the levee system operates as designed. If the levee does not meet the requirements, the “Protected by Levee” status on the FIRM is removed and the areas behind the levee will have a mandatory flood insurance purchase requirement.

Currently, FEMA lists Accredited Levees (those that meet the criteria to operate effectively), Provisionally Accredited (those that are in the process of submitting their documentation), and non-Accredited levees. You can find the status of your levee in the NLD.

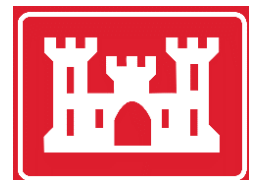
6. Is the levee or levee system accredited by FEMA?

Ex. Dangerville officials encouraged residents to maintain flood insurance after the levee was re-certified. While they are “Protected by Levee” on the FIRM, there is still risk. When levees do fail, they often fail catastrophically, and the damage may be more significant than it would have been without a levee.

7. Is the levee or levee system a Provisionally Accredited Levee (PAL)?

Ex. Dangerville’s new FPA checks their FIRM to determine whether a PAL note is present. The FPA cross checks the map panel and the NLD, and looks at the expiration date for any PAL note. If it is expired, the FPA must work to find/ develop a re-certification package. An engineering firm is then able to certify that the levee meets regulations. If FEMA agrees with the certification, the levee will be accredited.

The non-federal sponsor of the levee is responsible for the operation and maintenance of their levee as well as funding that ongoing work. Non-federal sponsors participating in the USACE Rehabilitation and Inspection Program benefit from the periodic inspections, technical assistance, and USACE financial support if their levee is damaged as a result of flooding.



8. Is the levee or levee system part of the USACE Rehabilitation and Inspection Program (RIP)?

Ex. Riskburg’s engineers check the NLD to see if the levees are active in the RIP. If not, the FPA must work to determine why not and what must be addressed to be reinstated in the program. The engineers work with the mitigation planners to consider ways to improve the levees and reduce risk nearby. Riskburg also provides the public with regular outreach to ensure the public is aware of the risks behind the levee.

When thinking about large-scale structures that may impact your community’s risk, please also consider dams. How are you collecting data about dams in your community and ranking them for risk? Risk might be ranked by likelihood of dam failure, number of people and critical infrastructure that may be impacted by a dam breach, etc. Each agency you work with may have different designations too, from Major Dams to High Hazard Dams, etc.

If you haven’t reached out yet, your state’s Dam Safety Officer (DSO) may have helpful information about your dams and those up and downstream from you.

If you have a dam improvement project, have you considered applying for a FEMA High Hazard Potential Dam grant?

9. Does your community have any Major Dams or High Hazard Dams, and if so, have you applied for FEMA's High Hazard Potential Dam grant?

Ex. Riskburg sends a list of dams and their classification (high hazard, major, and otherwise) to the state DSO annually. The DSO coordinates with the State Hazard Mitigation Officer (SHMO) to ensure that dam risk information is captured in Riskburg's local HMP (via amendment or during the next HMP update). The SHMO also adds Riskburg's data into the state HMP when applicable. The DSO and SHMO follow up with Riskburg engineers on any changes and check on any need for technical assistance. Last year, Riskburg used a High Hazard Potential Dam grant to fund a mitigation project to modify the dam. The modification included landscaping that aligned with the comprehensive plan goals for the area.



ACTION OPPORTUNITY!

Insurance coverage can be complicated – what are your local officials, insurance agents, real estate brokers, and other leaders in your community doing to make sure home and business owners understand what is available to them?



COMMUNITY WORKSHEET

FLOOD INSURANCE

1. How does the municipality educate community members about the availability and value of flood insurance?	
2. Does the municipality inform community property owners about changes to the FIRM that would impact their insurance rates?	
3. How does the municipality provide general assistance to community members regarding insurance issues?	
4. Does the municipality keep track of the number of residential and non-residential structures in the SFHA? How many structures are in the SFHA in your community?	
5. Does the municipality have any levees or levee systems in its jurisdiction?	
6. Is the levee or levee system certified and accredited?	
7. Is the levee or levee system a Provisionally Accredited Levee (PAL)?	
8. Is the levee or levee system part of the USACE Rehabilitation and Inspection Program?	
9. Does your community have any Major Dams or High Hazard Dams, and if so, have you applied for FEMA's High Hazard Potential Dam grant?	

Flood risk communication to the public is vital for a community to be truly resilient. Understanding what, where, and how a disaster may affect your residents is the key. If you were unsure or answered no to any of these questions, how would you put a plan together to address them? Are there other partners/resources needed to be successful in that action?

NEXT STEPS

- What are your short- and long-term action items?
- If you need help identifying trainings or other resources, consider contacting your State Hazard Mitigation Officer or State NFIP Coordinator.