



### Video 3

## The National Flood Insurance Program: How Do We Join? What Are the Benefits?

### Presentation Summary

- I. The NFIP is based on a mutual agreement between a community and the federal government.
  - A. A community commits to adopting and enforcing regulations addressing development in the floodplain.
  - B. Federally guaranteed flood insurance is made available to residents in the community.
  
- II. Benefits to participating in the NFIP
  - A. Federally-subsidized flood insurance is available to residents in the community.
  - B. Federal grants and loans are available for development in the special flood hazard area.
  - C. Federal disaster assistance is available following a federally-declared disaster.
  - D. Federally-backed mortgage insurance will be available for structures in the special flood hazard area
  
- III. For structures covered by flood insurance, claims are paid for flood damages even when the event does not result in a federal disaster declaration.
  
- IV. In order to join the NFIP, a community must submit three documents to FEMA.
  - A. An application form
  - B. A resolution of intent to participate in the NFIP
  - C. The community's floodplain management ordinance
  
- V. The community application form requires basic information from community officials.
  - A. The name and position of the person responsible for administering floodplain regulations
  - B. The location where the public will be able to inspect flood maps
  - C. Estimates of land area, population, and number of structures in and outside of the floodplain

### Notes

# F L O O D I N G I N I O W A

## Presentation Summary (cont.)

- VI. The resolution of intent to participate is an acknowledgement of community responsibilities.
  - A. The community understands its responsibilities under the NFIP.
  - B. The community commits itself to carrying out these responsibilities.
  
- VII. The community's floodplain management ordinance must meet minimum regulatory standards.
  - A. All development in the special flood hazard area must be subject to a permitting process.
  - B. New structures in the special flood hazard area must meet certain standards.
  - C. Existing structures in the special flood hazard area that are substantially improved or substantially damaged must be brought into compliance with standards for new construction.

## Notes

# FLOODING IN IOWA

## **Key Terms Used in This Presentation**

### **Federal Emergency Management Agency (FEMA)**

The agency that administers the National Flood Insurance Program (NFIP).

### **Flood Insurance Rate Map (FIRM)**

The map provided to communities in the regular phase of the NFIP. It delineates a Special Flood Hazard Area (SFHA) or floodplain in which regulations apply. FIRMs often include base flood elevations and floodways.

### **Special Flood Hazard Area (SFHA)**

The land area covered by the flood waters of a base flood. This is the area where the community's floodplain management ordinance must be enforced.

# FLOODING IN IOWA

## Questions

1. **If a community commits to adopting and enforcing regulations addressing development in the floodplain, then**
  - a. federally-guaranteed flood insurance is made available to residents in the community.
  - b. federal disaster assistance is available to residents if a federal disaster is declared.
  - c. all types of development in the floodplain are prohibited.
  - d. all of the above.
  - e. A and B only.
  
2. **The resolution of intent to participate in the NFIP must be adopted by**
  - a. popular vote at a city/county election.
  - b. the community's elected council or board.
  - c. the city or county manager.
  - d. the Iowa Department of Natural Resources .
  
3. **A community's floodplain management ordinance must require that all new development, all substantially damaged structures, and all substantially improved structures in the \_\_\_\_\_, must be \_\_\_\_\_.**
  - a. Special Flood Hazard Area : brought into compliance with standards for new construction.
  - b. entire community : a permitting process.
  - c. entire community : regulations that address elevation and construction materials.
  - d. None of the above.
  
4. **The basic purpose of the NFIP is not to prohibit all floodplain development, but to see that development located in floodplain areas meets standards designed to lessen the physical damages, economic loss and social disruption caused by floods.**
  - a. True
  - b. False

Answer Key: 1:e, 2:b, 3:a, 4:a

# FLOODING IN IOWA

## Supporting Materials From This Presentation

**Community Application Form.** Each community that wishes to join the NFIP must submit a community application form, also known as “Form 81\_64”. This form can be found at the FEMA Library website at [www.fema.gov/library](http://www.fema.gov/library).