



Joining the NFIP

Frequently Asked Questions

What is the National Flood Insurance Program (NFIP)?

The NFIP is a Federal program enabling property owners in participating communities to purchase insurance protection against losses from flooding.

Participation is based on an agreement between the local community and the Federal government that states that the community will adopt and enforce a floodplain management ordinance to reduce future flood risks to new construction and development in the mapped floodplain. In turn, the Federal government will make flood insurance available within the community as a financial protection against losses.

What are the benefits of joining the NFIP?

- Property owners in the community are able to purchase flood insurance through the NFIP.
- Property owners in the mapped floodplain remain eligible for grants and loans guaranteed by the Department of Veteran Affairs, are insured by the Federal Housing Administration, or secured by the Rural Housing Service.
- The community will have regulations that restrict development in the mapped floodplain to reduce future flood losses.
- Federal disaster assistance, grants, and loans for flood damage is available for repairs or mitigation to insurable buildings in the mapped floodplain from agencies such as FEMA, HUD, EPA, SBA, and HUD.

Is there a fee involved in joining the NFIP?

There is no fee required for a community to join or to be involved in the Program. The only cost to the community is whatever cost is involved for the community to comply and enforce the NFIP regulations.

What happens if a community does not join the NFIP?

The benefits listed above are not available.

Lenders must notify applicants that the property is in a flood hazard area and that the property is not eligible for Federal disaster assistance. Some of these lenders voluntarily choose not to make these loans.

If a Presidentially declared disaster occurs as a result of a flood, no Federal financial assistance can be provided for the permanent repair or reconstruction of insurable buildings in the mapped floodplain. Public Assistance will only be provided for the amount of the damage that exceeds the amount the NFIP policy would have paid.

What steps must a community take to join the NFIP?

1. Complete and submit the Application for Participation in the National Flood Insurance Program (FEMA Form 81-64)
2. Adopt a Resolution of Intent (adopted by the Board of Selectmen). A sample resolution is available from the IDNR/OWR.
3. Adopt a floodplain management ordinance. A state model Floodplain Management Ordinance is available from the IDNR/OWR. As well as sample permit application forms.

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