National Flood Insurance Program

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National Flood Insurance Program Highlights

- The National Flood Insurance Program (NFIP) is managed by the Federal Emergency Management Agency and is delivered to the public by a network of approximately **60 insurance companies**.
- The NFIP provides flood insurance to **property owners, renters and businesses**, and having this coverage helps them recover faster when floodwaters recede. The NFIP works with communities required to adopt and enforce floodplain management regulations that help mitigate flooding effects.
- Flood insurance is available to anyone living in one of the **23,000 participating NFIP communities**. <u>**Homes and businesses in high-risk flood areas with mortgages from government-backed lenders are required to have flood insurance.**</u>

https://www.fema.gov/flood-insurance

Historical Laws ands Regulations

- 1973: Launched the National Flood Insurance Program
- 1994: Flood Insurance Protection Act, mandated lenders to require flood insurance for are within high risk areas.
- 2004: Introduced reforms to increase lender compliance, mitigation insurance, and mitigation assistance programs.
- 2012: Briggert-Walters Flood Insurance Act, authorized funding for a national mapping program, and certain rate increases.
- 2014: Consolidation appropriations Act, to stop rate increases, and new laws to address rate concerns.
- 2014: Homeowner Flood Insurance Affordability Act of 2014 (HFIAA), placed limits on rates.

https://www.fema.gov/flood-insurance/rules-legislation

County Role

- County Government does not established building and zoning ordinances
- Its to promote the National Flood Insurance Program (NFIP)
- Provide coordination between Federal, State and Local Governments
- Setting up outreach opportunities
- Include flood mitigation strategies into the All-Hazard Mitigation Plan
- Notifying local governments of mitigation grant opportunities
- Assistance with mitigation grants applications
- Provide disaster assessments during a flood event
- Providing historical context of flood prone areas

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www.michigan.gov/floodplainmanagement

Frequently asked questions
https://www.michigan.gov/egle/0,9429,7-135-3313_3684_3725-9414--,00.html

Current NFIP Communities

Allegan City
Casco Township
Douglas City
Ganges Township
Gun Plain Township
Holland City
Laketown Township
Lee Township
Manlius Township   -*County enforces code
Martin Village
Monterey Township
Otsego City
Otsego Township
Overisel Township
Plainwell City
Saugatuck City
Saugatuck Township
Wayland City

Preliminary Maps released 11/30/2020

LFD date 8/25/2021

NFIP Participation

How does a community participate?

- Application to FEMA
- Floodplain Ordinance
- Resolution of intent
- Intergovernmental agreement

Over 1,000 communities in Michigan participate in the NFIP.

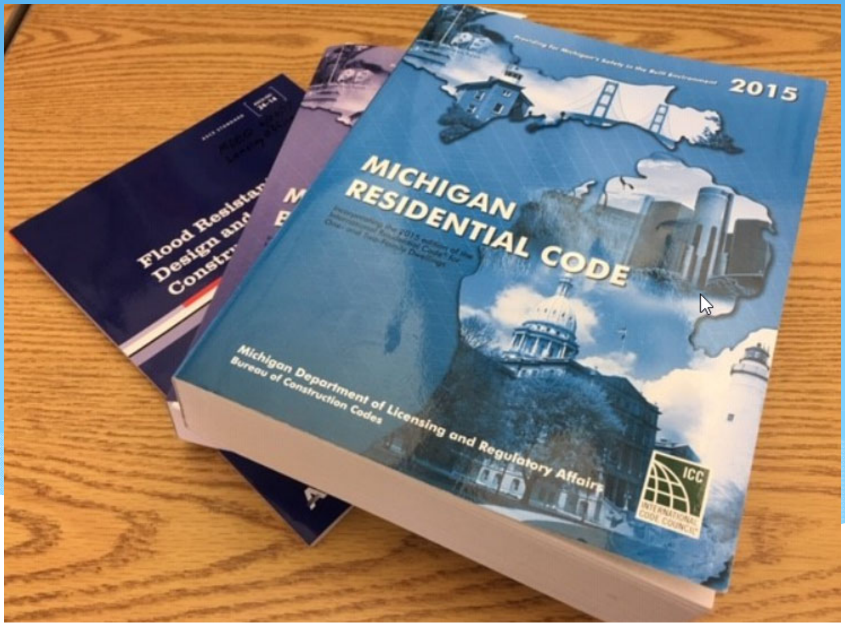
Benefits of Participating in the NFIP

Flood Insurance is available to anyone in the community.

Flood Insurance is required within the mapped floodplain, regardless of if a community participates in the NFIP.

Floodplain Management Criteria

In Michigan, the floodplain management criteria are already contained within the Michigan Building Codes, including **Appendix G** and ASCE 24.



- Requiring permits for all development within 100-yr floodplain (including fill).
- Lowest floor, including basement 1 ft above 100-yr floodplain for new construction and additions.
- Requiring as-built Elevation Certificates

30 Day waiting period

There is a 30-day wait after payment and completion of application.

Unless, the lender is requiring flood insurance as a condition of the loan.

Flood Insurance Premiums

Several factors influence premiums

- Coverage amount
- Deductible
- Flood zone
- Elevation (if located in SFHA)
- Age (before or after the floodmaps)

Average in Michigan is $984/yr. (includes high-risk policies)
Avg preferred risk policy is $386 (w/ basement), $344 (w/out basement)

Significant difference in premiums in SFHA vs. out of SFHA

Emergency phase residential premiums $364/yr for $35000 coverage.
Emergency phase Non-residential $1130/yr for $100,000 coverage.

$250,000 coverage, plus $100,000 contents coverage

April 1, 2018

Questions?

Floodsmart.gov

FEMA Community Status Book
www.fema.gov/cis/MI.pdf

Quick Guide
www.michigan.gov/documents/deq/wrd-flood-quick-guide_559916_7.pdf

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