

# Floodplain Management for Local Elected Officials and Executives



FEMA

# Topic 1: Introduction



**FEMA**

# Welcome and Introduction

---



Your NFIP communities can improve their programs and increase financial benefits and public safety by:

- Increasing investment in the NFIP,
- Adopting higher standards and/or joining the CRS program, and
- Gaining public support for proactive floodplain management practices.



**FEMA**

# The Value of Floodplain Management

---



**FEMA**



# Video Summary: Floodville vs. Oakdale

---

## Floodville (not in NFIP):

- Recovery costs 40% higher than NFIP-participating communities
- Longer recovery time
- Critical facilities damaged and in need of repair

## Oakdale (in NFIP and has higher standards):

- Access to flood insurance
- Access to flood-related disaster assistance
- Access to flood-related grants
- Critical facilities elevated, remained functional during and after the flood



# Presentation Goal and Objectives

---

The purpose of this presentation is to help local officials understand the value of floodplain management in their communities and encourage them to improve their communities' NFIP participation.

- Presentation Objectives:
  - Describe how elected local officials and floodplain managers can support local communities through the NFIP
  - Identify the impacts that a community's budget choices have on response and recovery to future disasters
  - Describe the importance of enforcing floodplain management ordinances
  - Know the benefits of NFIP's higher standards and the Community Rating System (CRS)



**FEMA**

# Topic 2: NFIP Overview



**FEMA**

## Topic 2 Objective

---

- Describe how elected local officials and Floodplain Administrators can support local communities through the NFIP



**FEMA**



## What's My Community's Flood Risk?

- Risks vary by community.
- Anywhere it can rain, it can flood.
- Floods are the leading cause of natural disaster losses in the US.
- 99% of US counties were impacted by a flooding event between 1996-2019.



**FEMA**



# Impacts of Flooding and Floodplain Mismangement

- Liability for not applying or enforcing floodplain regulations
- Disruptions to public health, safety, and welfare
- Economic impacts
- Damage to critical services and facilities (hospitals, police, fire, etc.)



**FEMA**

# Purpose of the National Flood Insurance Program (NFIP)

---

- August 1, 1968
- Reduce flood risk and damages
- Provide access to flood insurance
- Reduce spending on Federal Disaster Assistance



**FEMA**

# Why Flood Insurance Is Important And Needed

---

! Disaster assistance rarely covers everything, creating debt.

## Flood Insurance:

- Average claim payment: \$75,000
- Claims paid for all flooding in all flood zones.
- No payback is required.
- Policies not canceled for repeat losses.
- Coverage available for buildings and contents.

## Disaster Assistance:

- Average payout: \$4,000
- Requires Presidential Disaster declaration
- Disaster loans must be repaid with interest.
- Individual disaster assistance may only be accessible if many structures are significantly damaged.



# Benefits of NFIP Participation

- NFIP Flood Insurance
- Safer, damage-resistant development
- Grants and loans
- Faster recovery with more financial support

*Structures built to community-adopted NFIP regulations sustain about 80% less damage.*



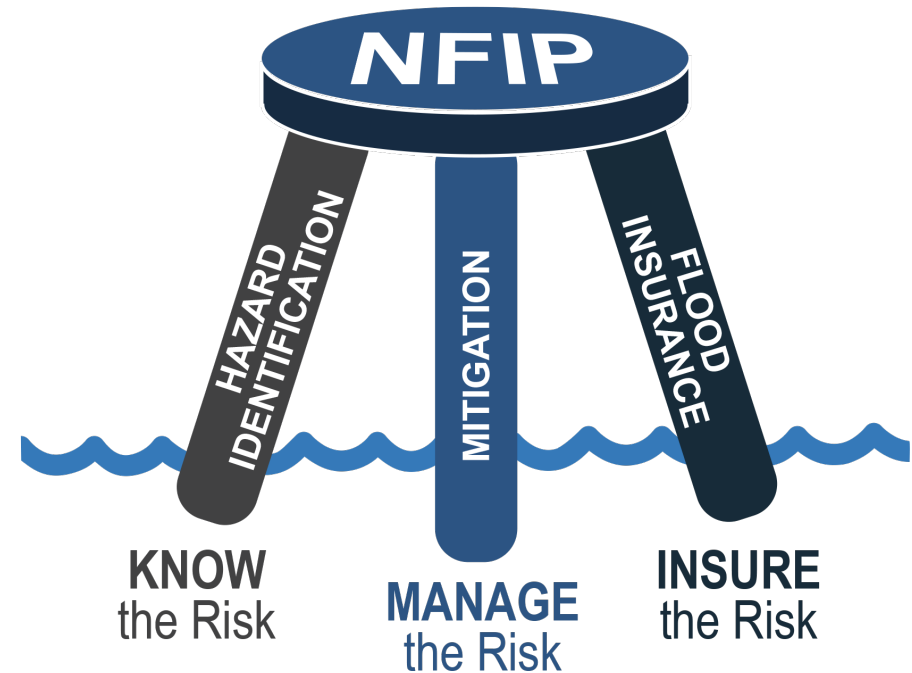
**FEMA**

# Three-Legged Stool

---

National Flood Insurance Program (NFIP):

- Hazard Identification: Know the Risk
- Mitigation: Manage the Risk
- Flood Insurance: Insure the Risk



**FEMA**

# Federal Responsibilities in the NFIP: FEMA

---

- Flood hazard maps and products
- Mitigation planning and technical assistance
- Minimum floodplain development standards
- Federal flood insurance
- Federal disaster and mitigation funding
- Monitor community NFIP compliance



National Flood Insurance Program (NFIP)

## Floodplain Management Requirements

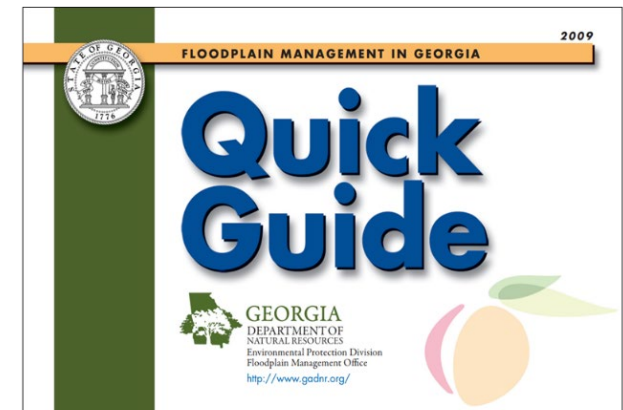
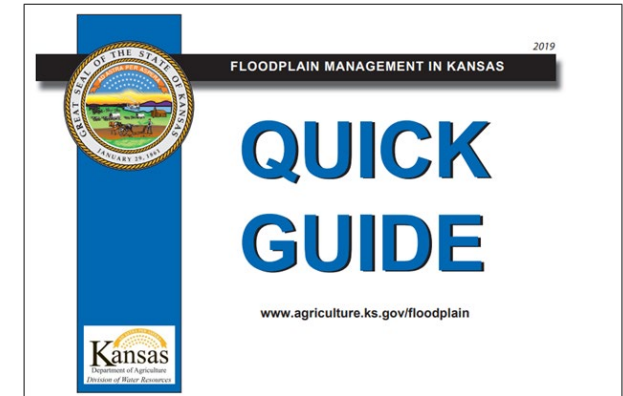
A Study Guide and Desk Reference for Local Officials -

FEMA 480



# State Responsibilities in the NFIP

- Support NFIP communities
- Provide enabling land use authority
- Establish higher standards
- Provide technical assistance
- Manage their own mapping program through a cooperative agreement with FEMA (optional)
- Support FEMA in monitoring community NFIP compliance





# Local Community Responsibilities in the NFIP

---

- Adopt local floodplain management ordinances that meet or exceed State laws and NFIP minimum development standards
- Appoint a Floodplain Administrator and ensure they receive all necessary training/resources
- Enforce local floodplain management ordinances consistently
- Complete Substantial Damage assessments and determinations
- Promote proactive floodplain management
- Evaluate and mitigate flood risk:
  - Adopt higher standards
  - Work with FEMA to ensure accurate, updated flood hazard information



**FEMA**

# Consequences of NFIP Non-compliance

---

Sanctions if on probation:

- Higher flood insurance costs

Sanctions if suspended (not participating):

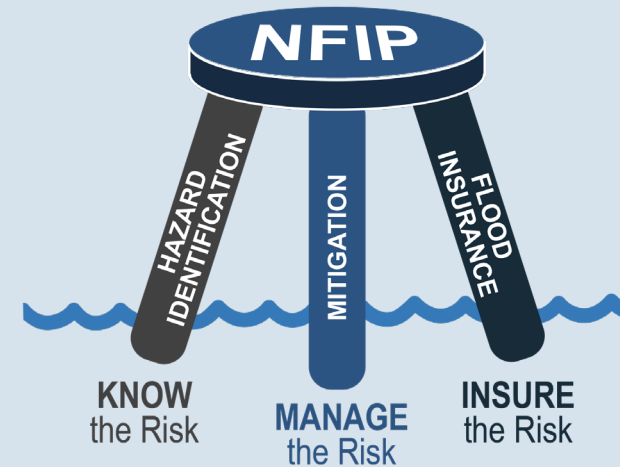
- No Federal flood insurance
- Lack of certain types of Federal funding
- Lack of certain types of disaster aid
- Increased risk of flood damage



**FEMA**

# Unit Summary

- NFIP helps protect communities and individuals from the impacts of flooding.
- Local, State, and Federal governments must share roles and responsibilities to support the NFIP.
- Benefits of the NFIP:
  - NFIP Flood Insurance
  - Safer, damage-resistant development
  - Increased community resilience
  - Access to grants and loans



**FEMA**

# Topic 3: Resources



FEMA

## Topic 3 Objective

---

- Identify the impacts that a community's budget choices have on response and recovery to future disasters.



**FEMA**

# Responsibilities of the Floodplain Administrator (FPA)

---

## Floodplain Administrators:

- Review proposed floodplain development for compliance with local floodplain regulations.
- Review and issue or deny permits for floodplain development
- Inspect development to ensure compliance
- Keep adequate records of development in floodplains in perpetuity
- Coordinate with other community departments to ensure community projects comply with floodplain regulations

**Development:** Any human-made change to improved or unimproved real estate, including, but not limited to, buildings or other structures, mining, dredging, filling, grading, paving, excavation or drilling operations, or storage of equipment or materials.



**FEMA**

# Responsibilities of the FPA (cont.)

---

## Floodplain Administrators:

- Help community members understand flood hazards, flood map data, flood insurance, and floodplain construction standards
- Make fair, consistent, and documentable decisions
- Take enforcement actions when development is not compliant
- Help FEMA prepare and revise flood maps
- Complete Substantial Damage Assessments
- Work with the public and partner agencies



# What Support Does Your FPA Need?

---

- Routine in-person training
- Membership and/or conference attendance
- Support to adequately enforce regulations
- Coordination with other community departments

*Where does your community's floodplain management program sit within your community's budget?*

*Does your FPA have access to these resources?*



**FEMA**



# Benefits of Supporting Your FPA

---

## Community benefits:

- Protected from hazards and legal action
- Less chance of NFIP probation or suspension

## Resident and economic benefits:

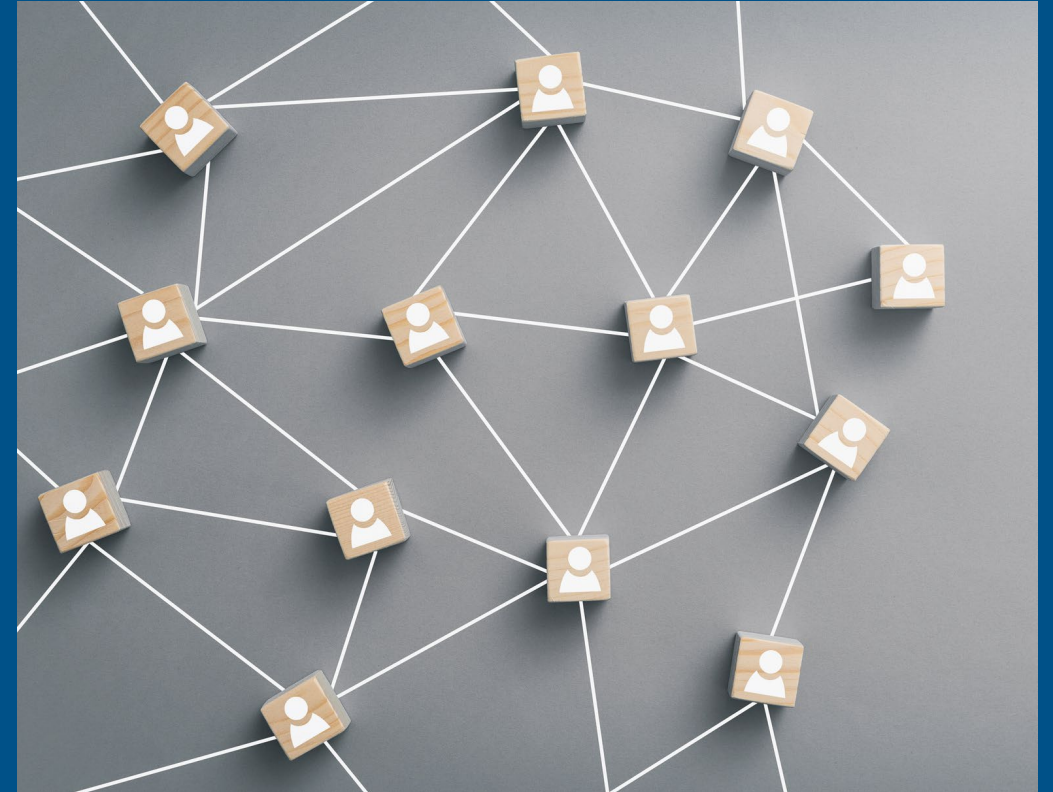
- Enhanced public safety
- Money saved on flood insurance policies
- Stronger housing stock
- Better recovery after a disaster event



**FEMA**

## Benefits of Supporting Your FPA (cont.)

- Reduces risk of burnout
- Increases staff retention
- Helps maintain community participation in the NFIP
- Reduces risk of legal liability



**FEMA**

# Consequences of Not Supporting Your FPA

---

- Legal risk
- Increased number of violations, flood damages, and losses
- Staff turnover

All of these can lead to community sanctions and threaten community NFIP participation.



**FEMA**

## Consequences of Not Supporting Your FPA (cont.)

---

Sanctions if on probation:

- Higher flood insurance costs

Sanctions if suspended (i.e., not participating):

- No Federal flood insurance
- Lack of certain types of Federal funding
- Lack of certain types of disaster aid
- Increased risk of flood damage



**FEMA**

## National NFIP Claims

**Claims Paid by NFIP 1980-2023**

**\$79,206,779,807.05**

**Number of Claims Paid**

**1,892,795**

## State of Texas NFIP Claims

**Claims Paid by NFIP 1980-2023**

**\$16,809,160,977.15**

**Number of Claims Paid**

**288,642**

# Topic Summary

---

- Providing your FPA and their team with resources allows them to support your community.
- Supporting your FPA helps other community staff, enhances public safety, protects your community from hazards and legal action, and minimizes the chance for NFIP probation or suspension.
- Not supporting your FPA leads to legal risks, increased violations, NFIP suspension or probation, staff turnover, and increased costs for property owners.



# Topic 4: Enforcement



FEMA

## Topic 4 Objective

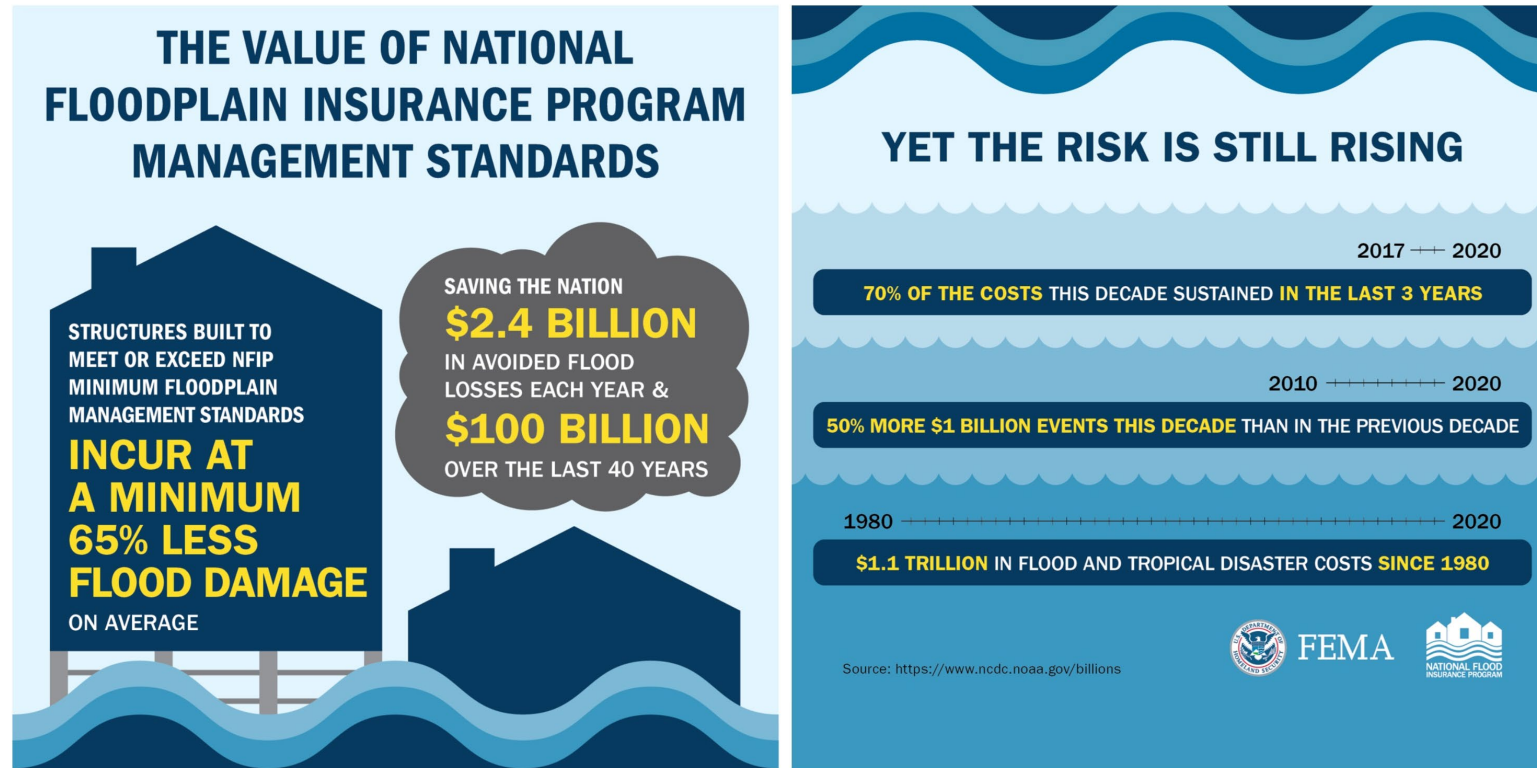
---

- Describe the importance of enforcing floodplain management ordinances.





# The Value of Well-Enforced NFIP Management Standards



FEMA

## Benefits of Floodplain Management

- Promotes economic growth
- Increases community resilience
- Improves water quality
- Protects wildlife habitats
- Maintains natural flood storage



**FEMA**

### SOUND FLOODPLAIN MANAGEMENT STRATEGIES:



SAVE LIVES AND  
PROTECT PROPERTY



REDUCE RECOVERY  
TIME AND COSTS



PROTECT VALUABLE  
ECONOMIC AND  
NATURAL RESOURCES

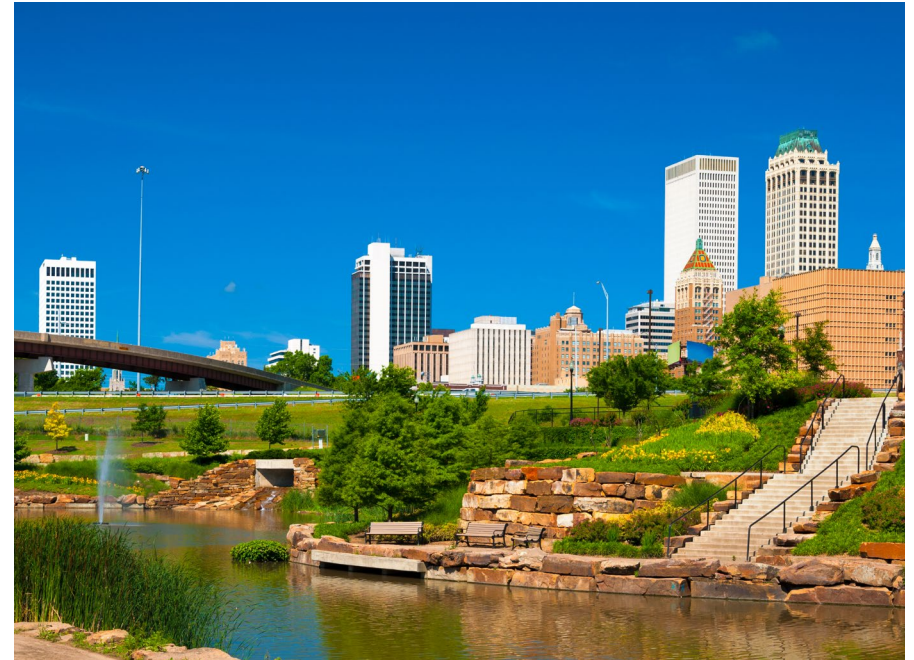


REDUCE THE COST  
OF FLOOD INSURANCE

# Flood Damage Prevention Ordinances

---

- Also called flood or floodplain ordinances or local floodplain regulations
- Authority granted by State statutes
- Adopted and enforced by local communities
- May be part of zoning regulations, building codes, or land development regulations or a stand-alone ordinance
- Help keep the community safe from flooding, protect public infrastructure, and reduce the cost of recovery



**FEMA**

# Floodplain Administrator Coordination Responsibilities

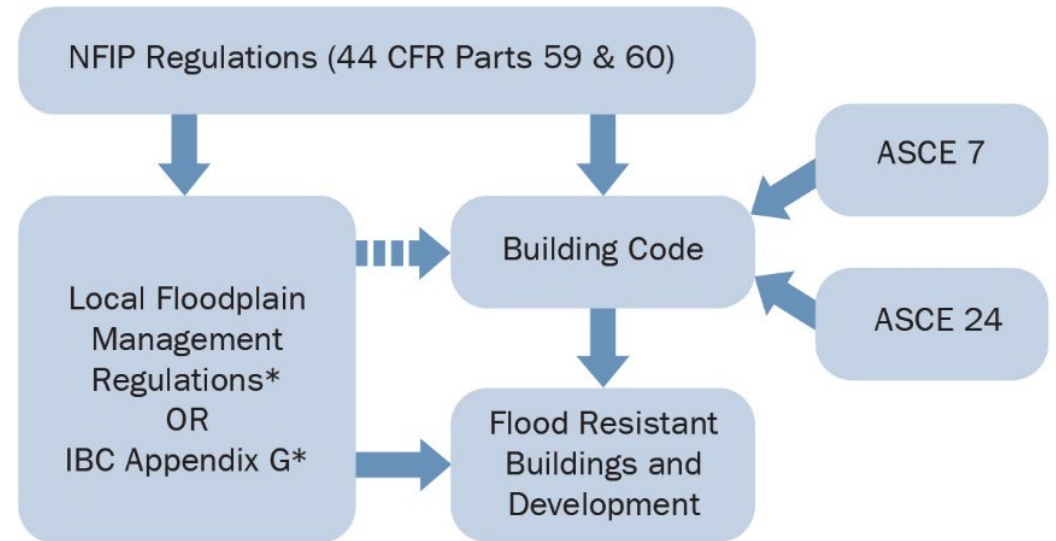
---

- Multiple departments have floodplain management duties.
- Departments that are part of floodplain management:
  - Emergency Management
  - Code Enforcement
  - Stormwater Management
- Planning and Engineering



# Role of Building Codes in Floodplain Management

- Building codes and the NFIP overlap.
- Building codes keep people, buildings, and structures safe.
- Enforcing building codes may not make you popular, but it might save lives.
- Strong codes protect the community from lawsuits.



\* NFIP-consistent administrative provisions, community-specific adoption of Flood Insurance Studies and maps, and technical requirements for development outside the scope of the building code (and higher standards, in some communities).

# Compliance Starts with Proper Permitting

---

- Any reconstruction, rehabilitation, addition, or other improvement in a floodplain
- Cost of improvement **equal to or higher than 50%** of market value
- Substantial Improvement determination made by community
- Required by NFIP and International Building Codes
- Meets flood ordinance requirements for new construction



# Substantial Improvement Requirements

- Any reconstruction, rehabilitation, addition, or other improvement in a floodplain
- Cost of improvement **equal to or higher than 50%** of market value
- Substantial Improvement determination made by community
- Required by NFIP and International Building Codes
- Meets flood ordinance requirements for new construction



## Substantial Improvement/ Substantial Damage Desk Reference

FEMA P-758 / May 2010



# Substantial Damage Requirements

---

- Damage in the floodplain may be from any cause: fire, wind, earthquake, etc.
- Substantial Damage determinations are made by the community.
- If the repair cost is **equal to or higher than 50%** of market value, the work must meet the local flood ordinance and building code requirements **for new construction**.
- Substantial Damage determinations are required by NFIP and by International Building Codes.

*Does your community do routine emergency preparedness exercises?  
Do you have a plan in place to make Substantial Damage Assessments?*





# Compliance and Oversight

---

- Local compliance responsibilities:
  - Enforcing local floodplain management requirements
  - Following up on violations
  - Ensuring required permits are obtained, including after disasters
- FEMA/State responsibilities:
  - Training and technical assistance
  - Primary contact for community audits
  - Putting communities on probation or suspending them from the NFIP if local deficiencies are not corrected



**FEMA**

# Compliance and Grant Funding Eligibility

---

- If not compliant or not participating in the NFIP, communities won't have access to certain types of disaster aid.
- Structures in high-risk flood zones would not be eligible for:
  - Repair and replacement money for federally declared disasters
  - FEMA mitigation grants
- Other Federal funding



**FEMA**

# Topic Summary

---

- Sound floodplain management strategies can:
  - Save lives and protect property,
  - Reduce recovery time and costs, and
  - Reduce flood insurance costs.
- Implementing higher standards protects your community further.
- Enforce these standards to ensure buildings and structures are built appropriately.



**FEMA**

# Topic 5: Community Rating System (CRS) Overview



**FEMA**

## Topic 5 Objectives

---

- Know the benefits of NFIP's higher standards and the Community Rating System (CRS).



# CRS Program with Community Flood Insurance Discounts

- Communities can get CRS credits for applying higher standards, mitigation actions, and outreach activities.
- CRS credits lead to flood insurance premiums savings.
- All NFIP-insured structures receive discounts.
- ~40% of flood insurance claims come from structures not in mapped high-risk flood areas.



FEMA

# CRS Classes and Their Discounts

- CRS rates communities from 9 to 1.
- Each CRS class earns an additional 5% discount on flood insurance premiums.
- Class 1 communities receive the highest discount.

CRS Class	Discount Percentage
9	5%
8	10%
7	15%
6	20%
5	25%
4	30%
3	35%
2	40%
1	45%



## Earn Discounts Through Activities

- Public Information (300 series):
  - Teaching the community about flood protection
  - Conducting outreach
- Mapping and Regulations (400 series):
  - Adopting higher standards
  - Preserving open space in the floodplain





## Earn Discounts Through Activities (cont.)

- Flood Damage Reduction (500 series):
  - Regularly maintaining drainage systems
  - Completing repetitive loss area analysis
- Warning and Response (600 series):
  - Creating dam safety plans
  - Emergency warning dissemination

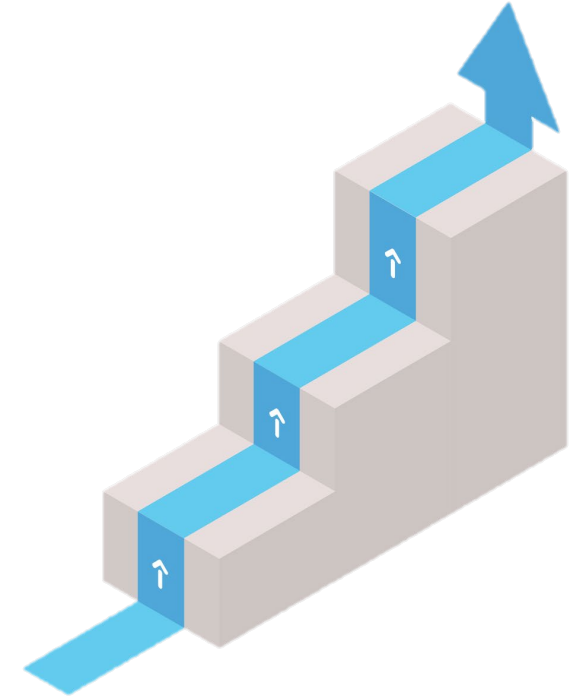


**FEMA**

# Steps to Join the Community Rating System (CRS)

---

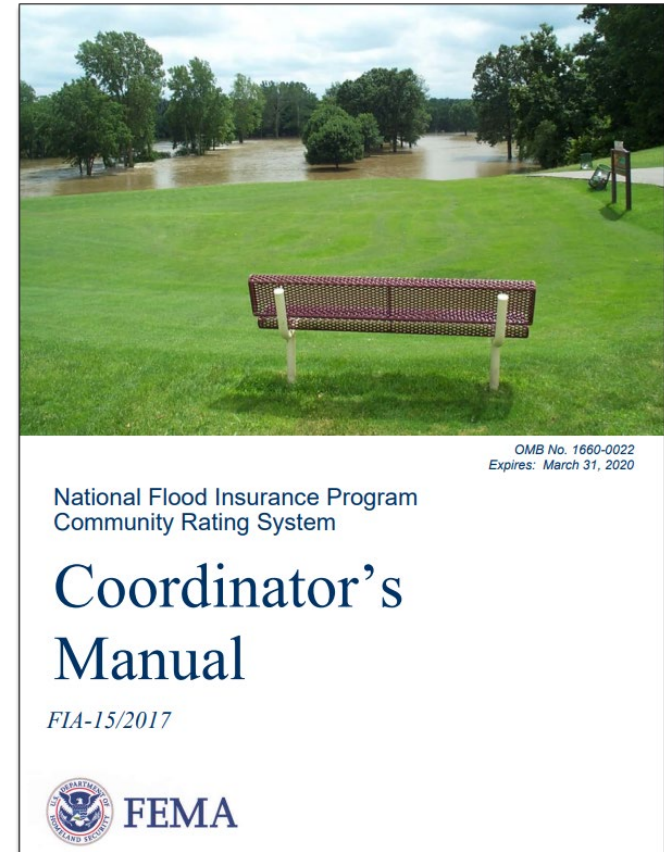
- Meet prerequisites for joining CRS:
  - Be NFIP-compliant.
  - Maintain construction documentation permanently.
  - Take flood insurance and mitigation actions.
- Submit a letter of interest to your FEMA Regional Office.
- Submit a CRS application.



# Maintaining CRS Participation

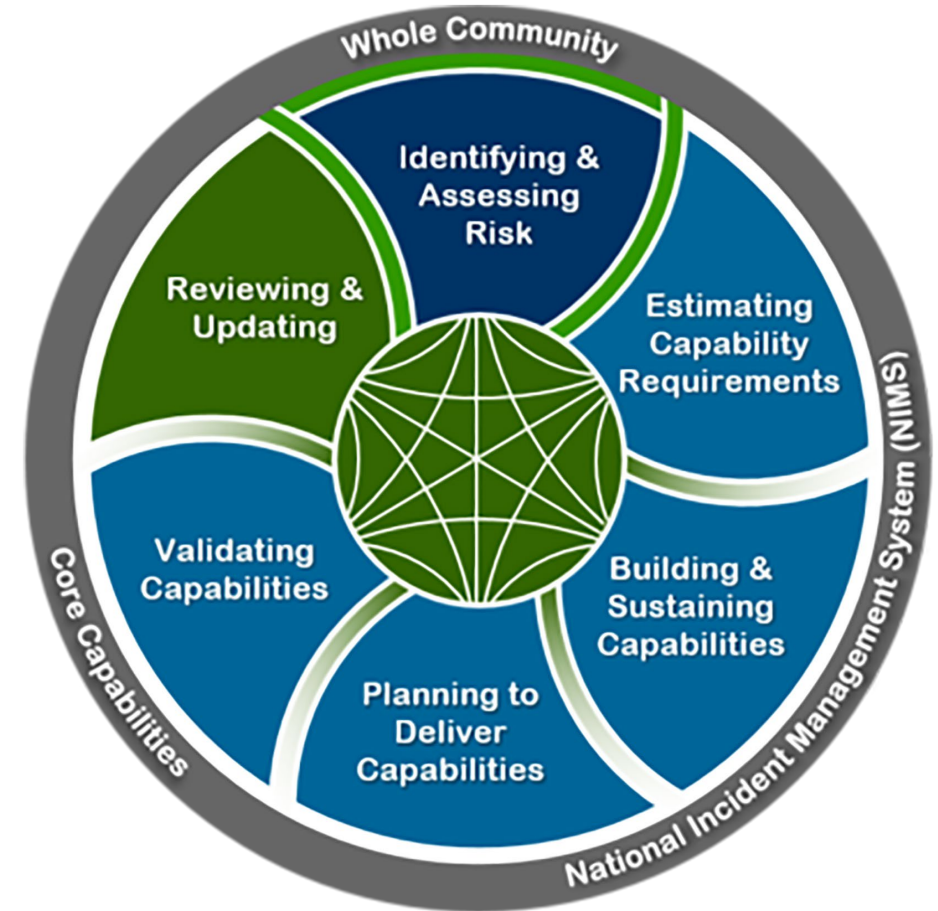
---

- Your community must recertify that you are doing your credited activities.
- Every three or five years the CRS Specialists visit.
- CRS Specialists help your community compile documentation.



## Other Programs Similar to CRS

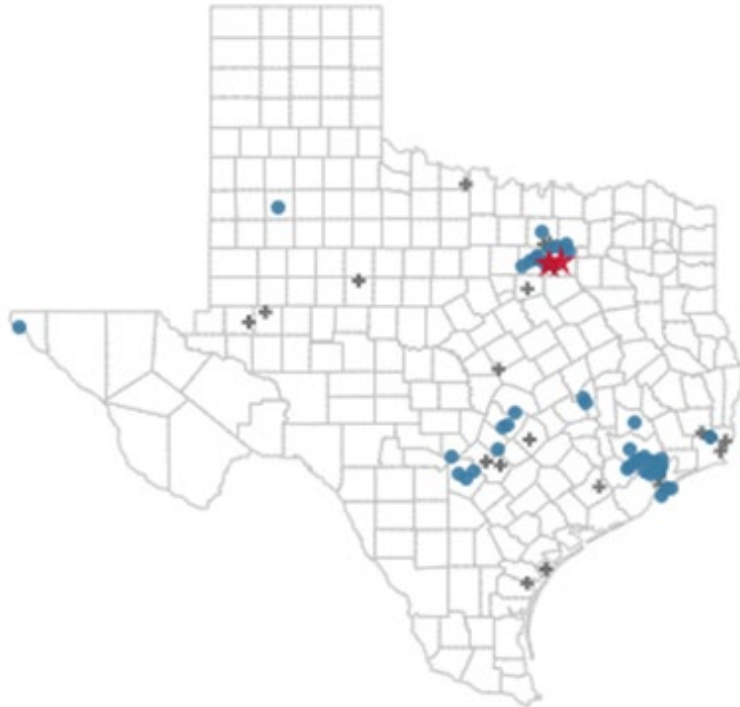
- THIRA: Threat and Hazard Identification and Risk Assessment
- Fire Suppression Rating Schedule (FSRS): Rates your fire department's ability to serve the community
- Building Code Effectiveness Grading Schedule (BCEGS): Rates your building codes and how you enforce them



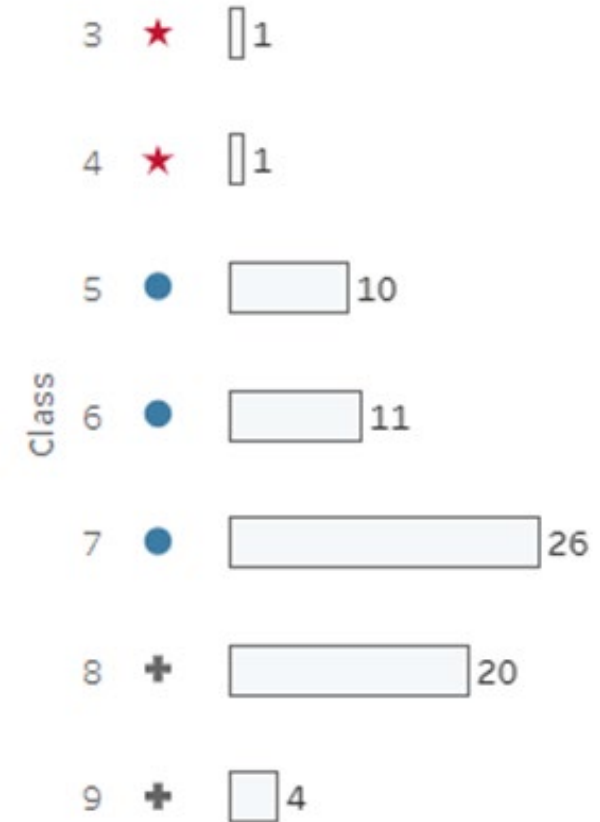
**FEMA**

# Texas CRS Participation

## State Geography



## Communities by Class



Source: FEMA at [www.fema.gov/floodplain-management/community-rating-system](http://www.fema.gov/floodplain-management/community-rating-system)

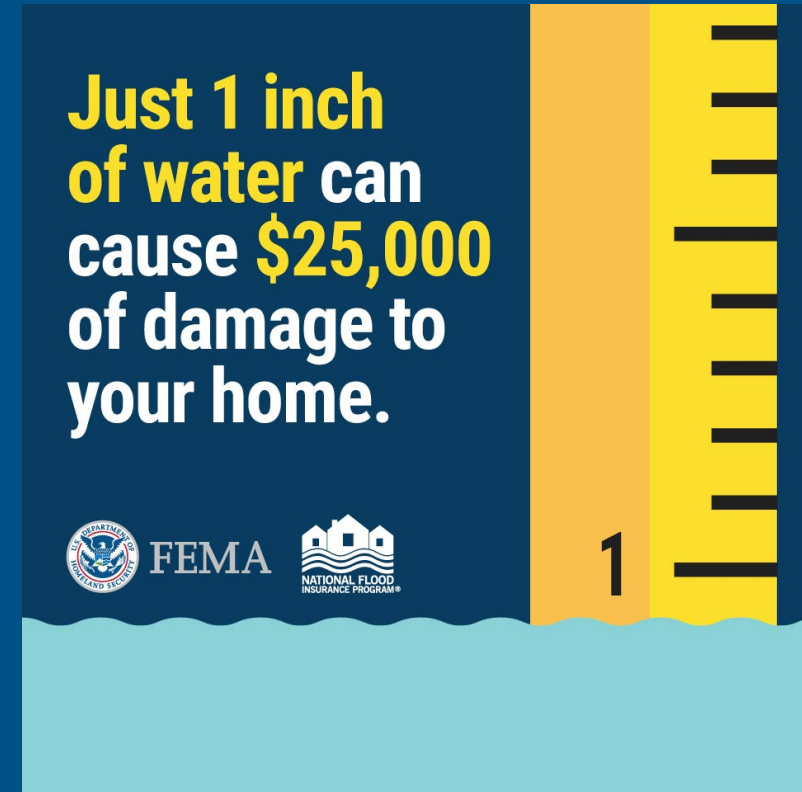
Date: October 2024



# FEMA

## Benefits of Higher Standards

- Less damage from flooding and faster recovery
- More affordable flood insurance
- Safer places to live
- Economic growth



FEMA

# Common Higher Standards

---

Freeboard



Fill restrictions



No-rise requirements for entire floodplain



Open space preservation



**FEMA**

## Recommended Higher Standards for Substantial Improvement/Substantial Damage

Higher Standard	Further Details
Cumulative Substantial Improvement	Require compliance when the total value of all improvements or repairs over a specified period equals or exceeds 50% of the value of the structure
Cumulative Substantial Damage	Apply Substantial Damage requirements when multiple damage events add up to 50% over time
Repetitive Loss Property	Properties that meet the NFIP definition of repetitive loss must comply with current regulations
Lower threshold for Substantial Improvement and/or Substantial Damage	Set the threshold for Substantial Improvement and/or Substantial Damage lower than 50%. Increases the number of older homes brought into compliance with smaller improvements or after less severe damage.
Historic structures	Require historic structures to comply with Substantial Improvement and/or Substantial Damage requirements. Or require to the extent that buildings can still be deemed historic.





## Investing in Your Community

- Higher standards, building code minimums, and public mitigation grant projects save more than they cost.
- Case Study: The Left Hand Creek Flood Project saved Longmont, CO an estimated \$22 million.

## SMART INVESTING MITIGATION SAVES



Natural Hazard Mitigation Saves: 2017 Interim Report  
[nibs.org/mitigationsaves](http://nibs.org/mitigationsaves)

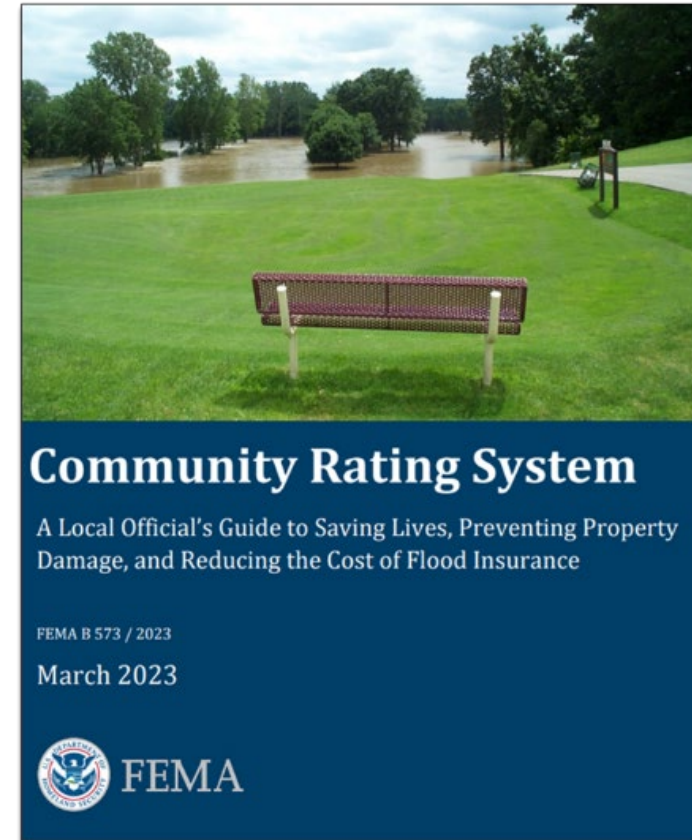


FEMA

# Resources

---

- [NFIP CRS Coordinator's Manual](#)
- [Addendum to the CRS Coordinator's Manual](#)
- [Brochure for the Community Rating System](#)
- [Community Stories and Case Studies](#)
- [Building Community Resilience with Nature-Based Solutions](#)



# Topic Summary

---

CRS is a voluntary incentive program that encourages floodplain management that exceeds the minimum requirements of the NFIP.

Benefits of higher standards:

- Less damage from flooding and faster recovery
- More affordable flood insurance
- Safer places to live
- Economic growth



**FEMA**

# Topic 6: Summary



**FEMA**

# Benefits of NFIP Participation

- NFIP flood insurance
- Safer, damage-resistant development
- Grants and loans
- Faster recovery with more financial support



**FEMA**

## Benefits of Floodplain Management

- Keeps residents safe
- Reduces flood risk and damages
- Protects the environment



**FEMA**



## Benefits of Supporting Your Floodplain Administrator

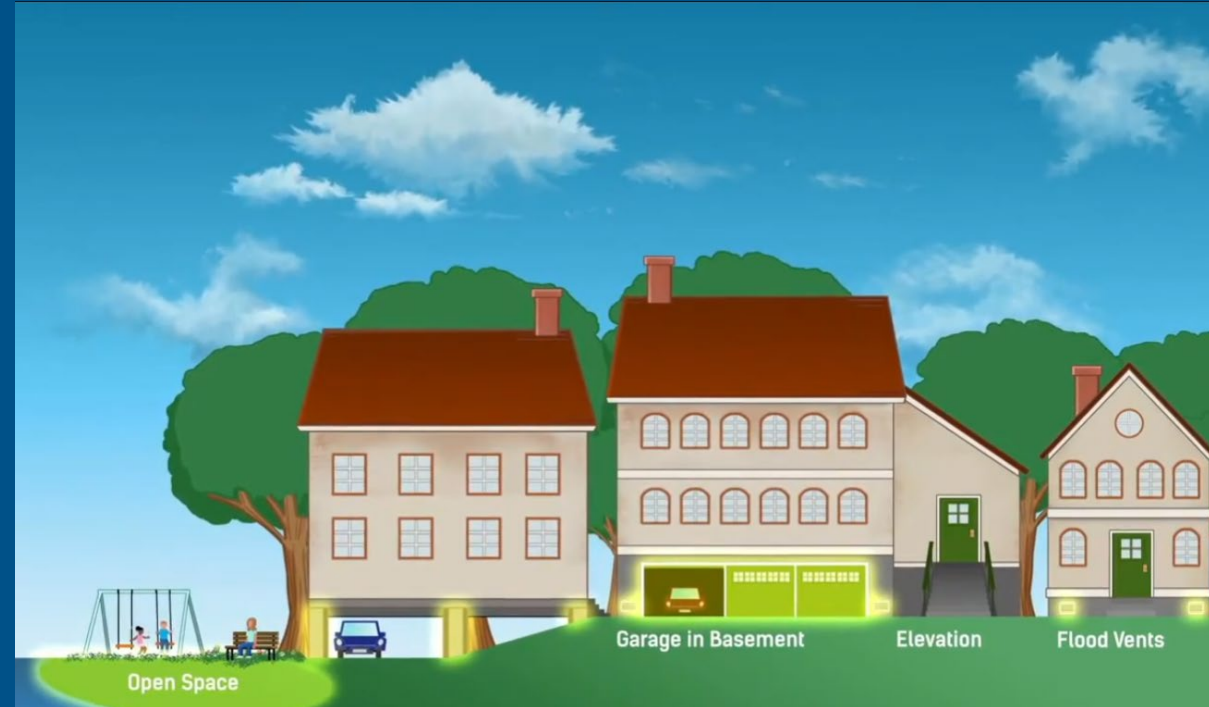
- Capacity to maintain your participation in the NFIP
- Reduce the risk of legal liability
- Increase staff morale and retention



**FEMA**

## Benefits of Higher Standards

- Less damage and faster recovery
- More affordable flood insurance
- Safer places to live
- Increase economic growth



**FEMA**



# Resources for the National Flood Insurance Program

---

- FEMA.gov
- Floodplain Management Resources for Local Government Officials
- FloodSmart.gov
- FEMA Map Service Center
- National Flood Insurance Program
- Community Rating System
- Regions, States and Territories—including contacts
- Elected Officials' Flood Guide



**FEMA**

# Questions?

[Local Government Officials - Floodplain Management Resources](https://www.fema.gov/floodplain-management/manage-risk/local)

(<https://www.fema.gov/floodplain-management/manage-risk/local>)

[Understanding and Managing Flood Risk: A Guide for Elected Officials](https://floodsciencecenter.org/products/elected-officials-flood-risk-guide/)

(<https://floodsciencecenter.org/products/elected-officials-flood-risk-guide/>)



FEMA