

National Flood Insurance Program

NFIP



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National Flood Insurance Program

A partnership between the federal, state and local governments and tribes to:

- **reduce the rate of growth in floodplains,**
- **transfer the costs of flooding to occupants of flood hazard areas and**
- **provide a means for individuals and businesses to purchase affordable flood insurance.**



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How does the NFIP work?

- **FEMA identifies the flood hazard**
 - **Communities regulate new development**
 - **FEMA makes flood insurance available**



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NFIP Roles: Federal and State

Federal:

- Risk identification (mapping).
- Establish minimum development/building standards.
- Provide affordable insurance coverage.
- Provide technical assistance to local agencies.

State:

- Authorize locals to regulate land-use
- Establish development/building standards.
- Provide technical assistance to local agencies.
- Evaluate and document floodplain management activities



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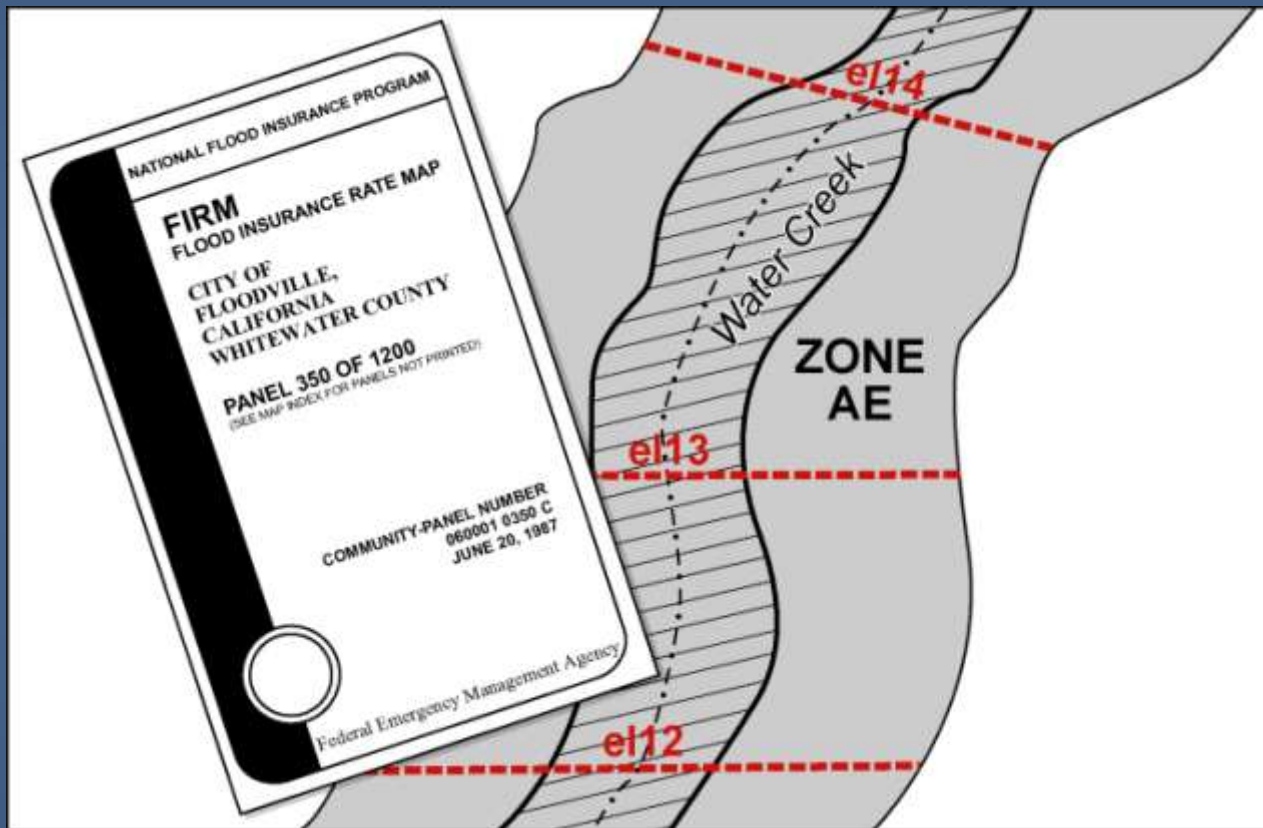
NFIP Role: Local/Tribes

- Adopt/enforce local floodplain management ordinances that comply with Federal/State laws.
- Issue or deny development/building permits.
- Inspect development and maintain records.
- *CRS rewards better FPM*



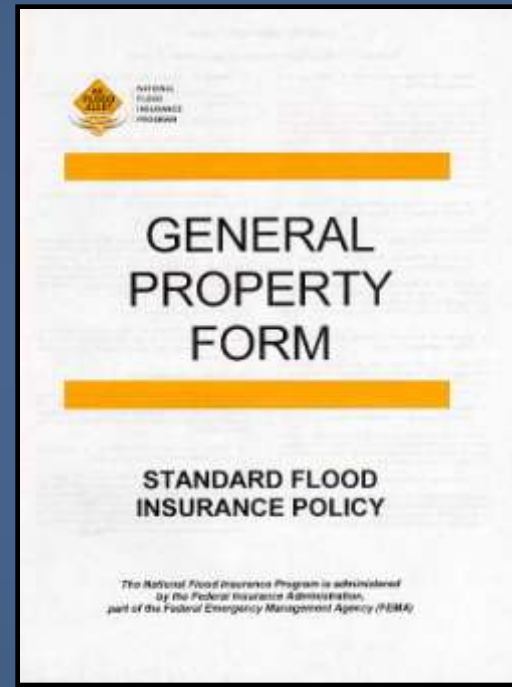
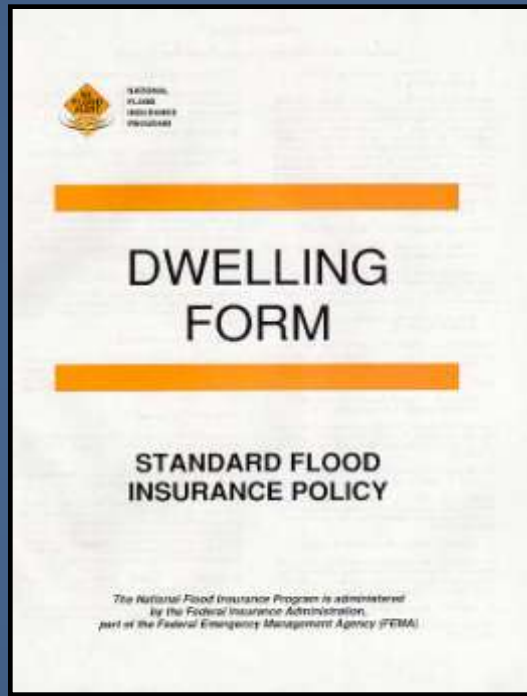
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Risk Determination & Mapping



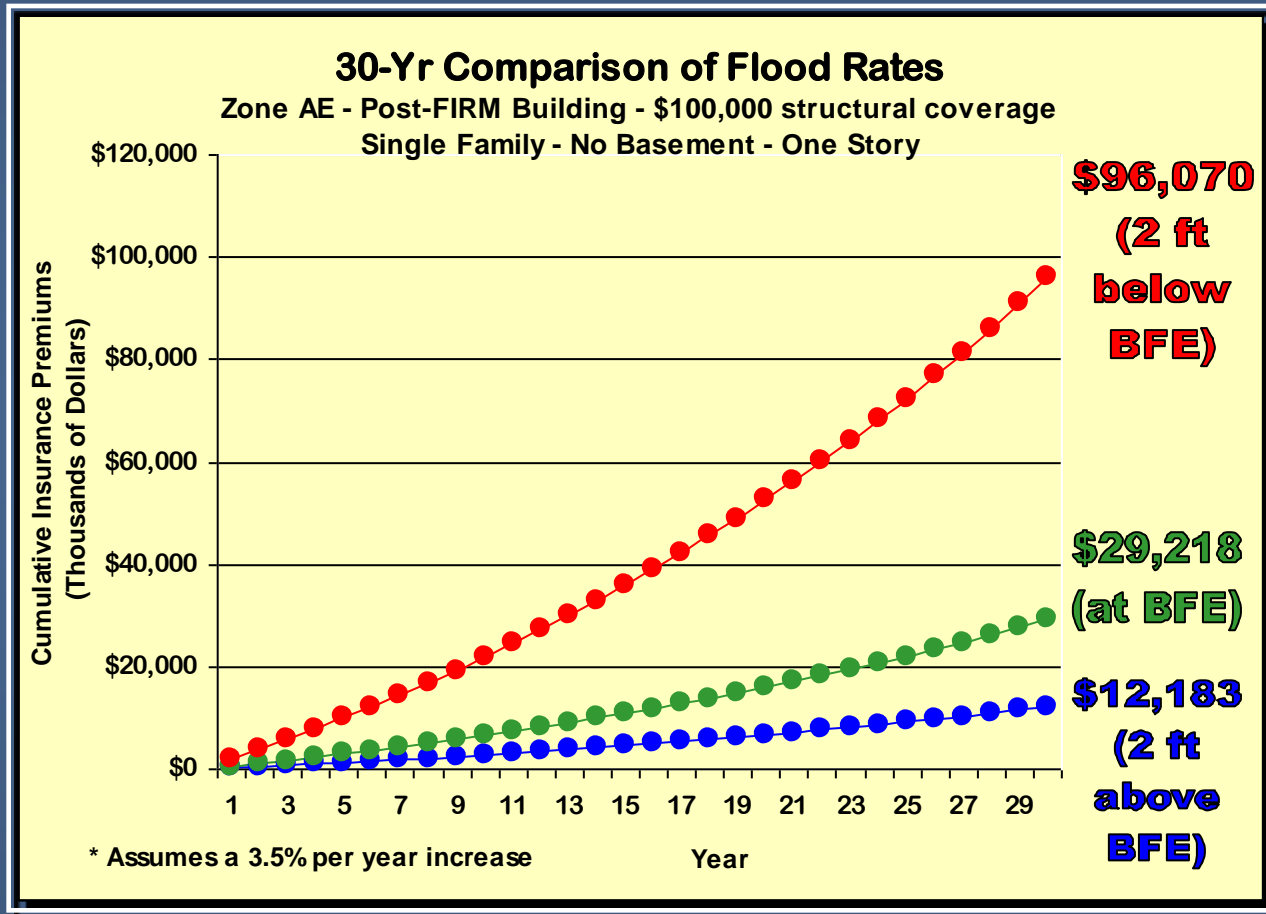
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Flood Insurance



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Elevation and Flood Insurance Costs



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Results of Non-Participation in the NFIP

- **More expensive insurance or no flood insurance.**
- **Greater exposure to devastating flood losses.**
- **Lack of control over development resulting in increasing flood risk.**
- **Unavailability of many forms of disaster assistance in the Special Flood Hazard Area (SFHA).**



NFIP ESA History

Background

- 2003 - NWF Sued FEMA for failure to comply with ESA
- 2004 – Court Ruled that FEMA must consult with NMFS
- 2006 - FEMA provided a Biological Assessment that concluded NFIP may affect but not adversely
- September 2008 -NMFS issued Biological Opinion with Jeopardy/ Adverse Modification
- *NMFS offered one Reasonable and Prudent Alternative*



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Reasonable and Prudent Alternative

Summary of Element – 7 major points:

- Notify Puget Sound communities of determination
- Change mapping procedures
- **Require communities to consider impacts on fish habitat when issuing floodplain development permits**
- Changes to CRS program
- **Address levee vegetation**
- Mitigation to adversely affected habitat
- Annual Report to NMFS on progress



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FPM Performance Criteria: Element 3

44 CFR 60.3 (a) (2) A community shall:

Assure all necessary permits have been received from State and Federal agencies from which approval is required by Fed/State law.

- CWA (Section 404) specified
- ESA implied

**Floodplain
Development Permit**

No. 1546

Has been issued to Mickey Mouse

For construction of a House

At 1234 Mockingbird Lane, Marysville, WA

Lot 4 Block B Subdivision River Run

Flood County, USA

Donald Duck
Issuing Officer

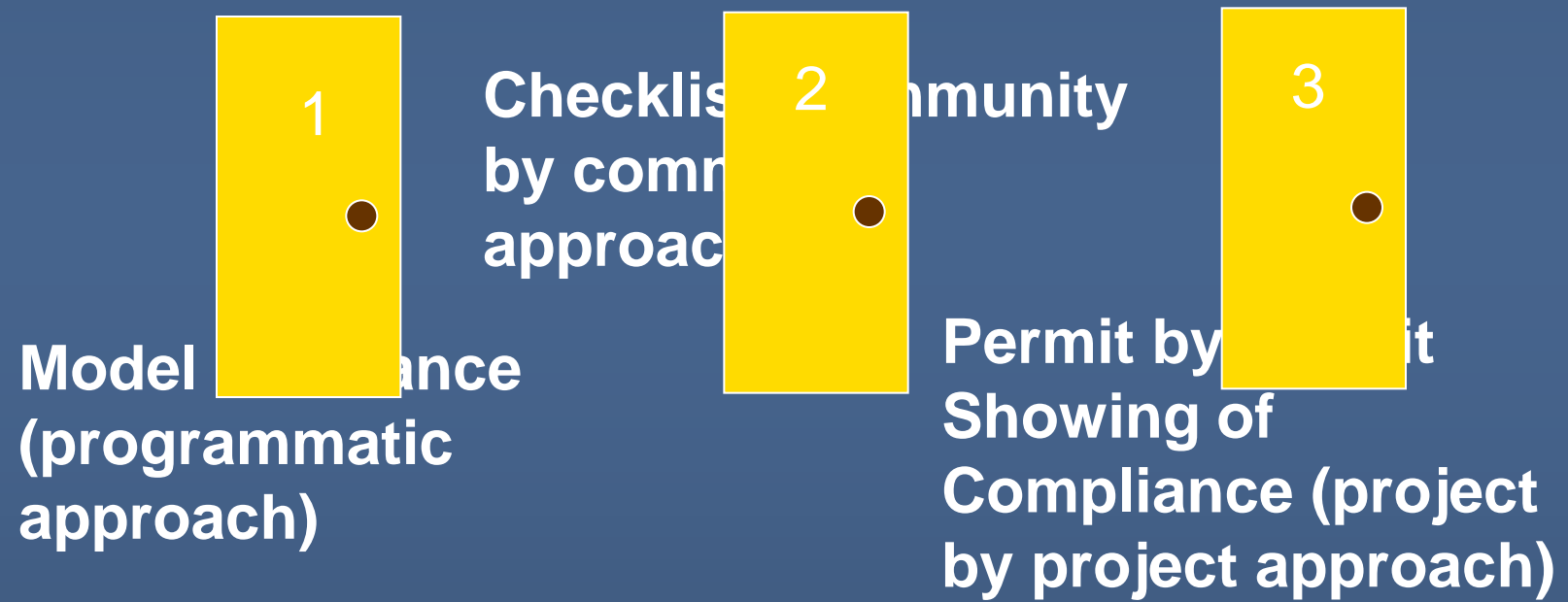
This notice shall be posted in a conspicuous location at the front of the above described property at the time of commencement of work.



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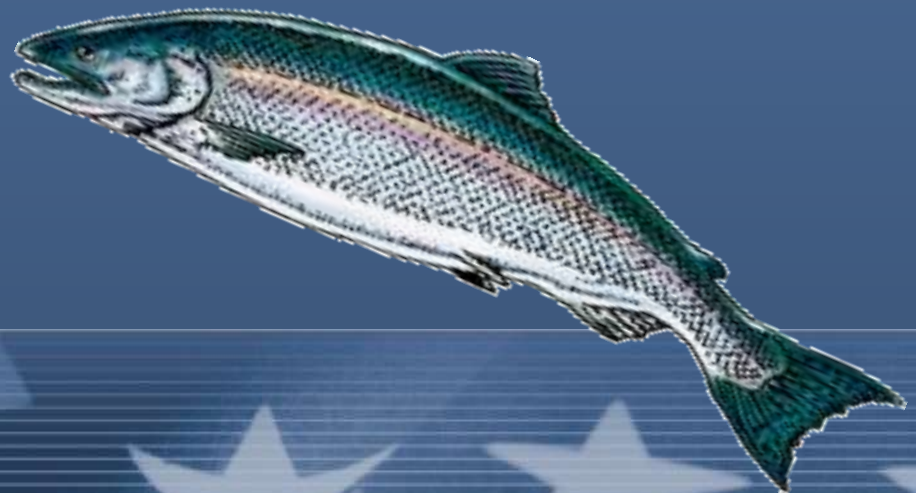
FPM Performance Criteria: Element 3

Three Doors Approach



Conclusions

Land use and flood control practices that protect salmon and their critical habitat also means implementing good floodplain management that will reduce damages due to flooding



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