

# Enhancing Floodplain Management

Adopting, Enforcing Ordinances and Educating Elected Officials

June 2024



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# Community Benefits and Objectives of NFIP Participation

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- National Flood Insurance Act of 1968
- NFIP Goals:
  - Save lives and protect property
- Benefits:
  - Flood insurance
  - Grants and loans
  - Disaster assistance
  - Faster recovery with more financial support



# Consequences of NFIP Non-compliance

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- Sanctions while 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



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# Protective Measures: Importance of Local Floodplain Ordinances

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- Flooding causes an average of 100 deaths and over \$1 billion in property damage annually, according to the U.S. General Services Administration.
- NFIP-compliant structures experience 80% less flood damage compared to non-compliant ones.
- Local floodplain ordinances prevent approximately \$1.1 billion in flood damages annually.



# Effective Enforcement of Floodplain Ordinances

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- All development in the SFHA must meet or exceed NFIP minimum criteria.
- The roles and responsibilities of the FPA are distinctly outlined.
- Rules and regulations applied uniformly.
- Provisions and definitions should be clear and effective.

Use words in their ordinary sense whenever possible. Use terms consistently to avoid ambiguity. (Best Practice)

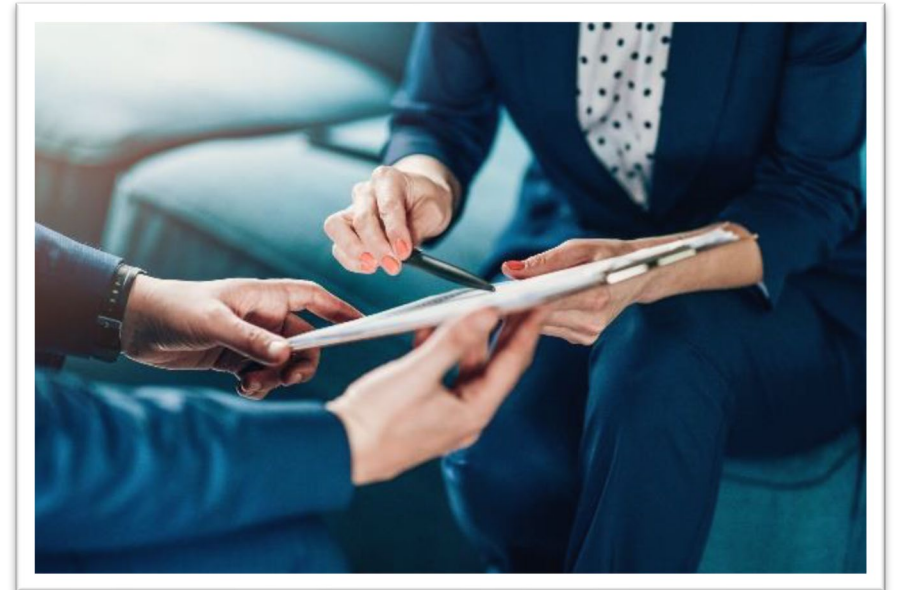


# Triggers for Updating Floodplain Ordinances

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- When receiving new flood hazard information from FEMA
- Audit
- Deficiencies identified

Anytime! Communities can update their ordinances as needed, but it's critical to contact their NFIP state coordinator for compliance reviews before adoption.



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# Educating Elected Officials

- Communicate flood risk to constituents during “sunny days”.
- Communicate regulatory requirements to their constituents, particularly in the contexts of:
  - Post-disaster.
  - Variance requests from NFIP minimum requirements.



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# Advantages of Elected Officials Supporting the FPA

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- 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





# Consequences of Not Supporting the FPA


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- 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.





# Resources for Local Floodplain Administrators




**Reducing Flood Losses  
Through the  
International Codes®**

Coordinating Building Codes and  
Floodplain Management Regulations

5<sup>th</sup> Edition, October 2019

 in cooperation with  **FEMA**

**Floodplain Management for  
Local Elected Officials and  
Executives**

 **FEMA**

Presenter Guide  
Date Released: December 2023



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