



# Overview of the National Flood Insurance Program

# History

- 1968 - National Flood Insurance Act
  - (NFIP Created)
- 1974 - Disaster Relief Act
  - (Created Presidential Disaster Declarations)
- 1979 - President Carter Creates FEMA
  - (Request of the National Governor's Association)

# History (cont.)

- 1994 - NFIP Act of 1994
  - (Increased Lender Compliance and Increased Insurance Coverages)
- 2000 - Disaster Mitigation Act
  - (Pre-Disaster Mitigation Planning)
- 2003 - Department of Homeland Security Created
  - (9/11 Combined 22 Federal Agencies)

# Flood Control vs. Floodplain Management

- Flood Control: “Confine, limit or control the runoff characteristics of a watercourse through structural means such as dams and levees.”
- Floodplain Management: “Identify and recognize hazards associated with the runoff characteristics of a watercourse and develop floodplains safely.”

# What Are Flood Control Projects?

- Dams
- Levees
- Channelization
- Aquaducts
- Retention/Detention Ponds
- Flood Walls



# What Is Floodplain Management?

- Floodplain Management is the operation of a community program of corrective and preventive measures for reducing flood damage through Land Use Control Regulations
  - Special Purpose Floodplain Ordinances
  - Zoning
  - Subdivision Regulations
  - Building Codes



# What is NFIP?

- The NFIP is a voluntary, Federal program based on an agreement between a community and FEMA, that if a community adopts and enforces floodplain management regulations, flood insurance will be available to citizens within the community.

# NFIP Participation

- NFIP was established by Congress in 1968 and is now administered by FEMA within the Department of Homeland Security.
- Participating communities receive Federal disaster assistance and floodplain property owners receive federally subsidized flood insurance premiums.
- More than 5.5 million people currently hold flood insurance policies in more than 21,800 communities across the U.S.
- Buildings constructed in compliance with NFIP standards suffer approximately 80% less damage than those not built in compliance



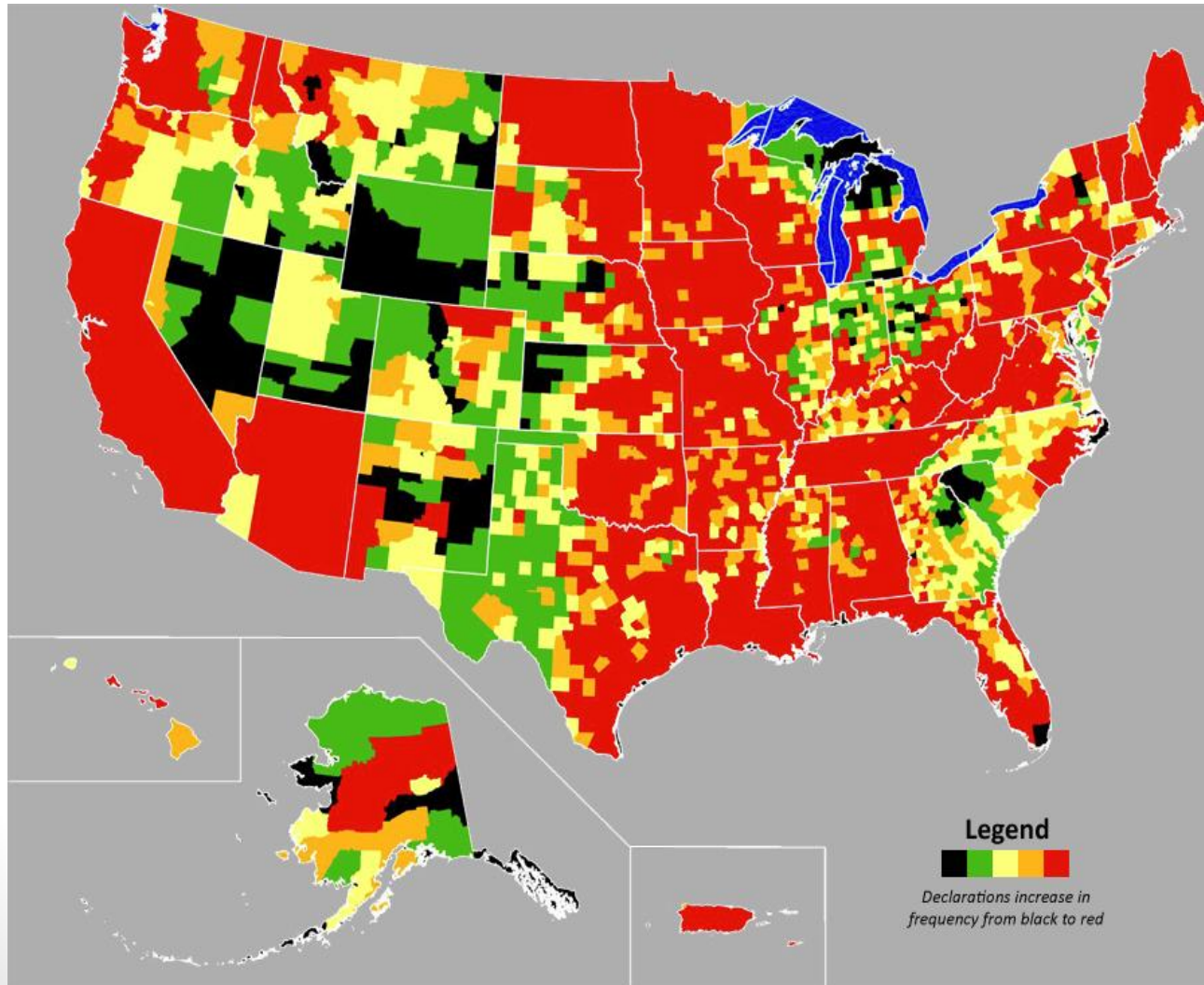
# NFIP Participation con't

- Communities can participate in the NFIP for reduced flood insurance rates
- NFIP participation requires that communities meet or exceed minimum floodplain requirements, such as
  - Accurately assessing and informing property owners of flood risk
  - Ensuring that appropriate building standards are met for improvements/new buildings in a floodplain
  - Formally adopt and enforce our floodplain ordinance to reduce future flood damage

# Defining a Flood

- A general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or two or more properties (at least one of which is the policyholder's property) from:
  - Overflow of inland or tidal waters;
  - Unusual and rapid accumulation or runoff of surface waters from any source; or
  - Mudflow; or
  - Collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels that result in a flood as defined above.

# National Implications



Presidential  
Flood  
Disaster  
Declarations  
since 1965

Source: USGS

# NFIP in Tennessee



\*Since 1978

Source: FEMA CIS Report

# What Is Mitigation?

- Any sustained action taken to reduce or eliminate the long-term risk to human life and property from hazards.
  - Remove structures from floodplains
  - Limit development in floodplains
  - Prohibit the construction of critical facilities in floodplains
  - Adopt and enforce floodplain management regulations



# What Is CAP-SSSE?

- CAP is the Community Assistant Program - State Support Services Element (CAP-SSSE) is a cooperative program between the State and FEMA (75% grant - 25% match).
  - It serves to evaluate community performance in implementing floodplain management and to assist in the building of community floodplain management expertise and capability.
  - It was established through the Flood Disaster Protection Act of 1973.

# 2014 CAP-SSSE

- State grant
- Achieve flood loss reduction goals of NFIP
- Provide technical assistance to NFIP communities
- Evaluate community performance in implementing NFIP floodplain management activities
- Building community floodplain management expertise and capability
- Encourage non-participating communities to join NFIP

# Tennessee CAP Activities

- Community Assistance Visits
- Community Assistance Contacts
- Non-participant Outreach
- Floodplain Regulations Assistance
- Floodplain Management Training
- Environment/Floodplain Reviews
- Coordination with FEMA
- Professional Development



# Technical Assistance

- Assist non-participating communities with NFIP entry
- Assist with Community Rating System (CRS) information distribution
- Respond to inquiries about the NFIP
- Provide map interpretations
- Provide ordinance interpretation and enforcement assistance

# Technical Assistance (cont.)

- Answer questions related to the NFIP (citizens, developers, lenders, insurers, etc.)
- Review development plans for flood risk
- Assist local code's officials with enforcement issues
- Maintain monthly records on the type and who receives assistance

# Coordination with Other State Programs

- Serve with TEMA on the State Hazard Mitigation Grant Council
- Review the floodplain section of the State Hazard Mitigation Plan
- Respond to TDOT about NFIP questions and provide map assistance
- Respond to the Department of Commerce and Insurance about NFIP questions

# Additional Information

- [www.fema.gov/nfip](http://www.fema.gov/nfip)
- [www.floodsmart.gov](http://www.floodsmart.gov)
- [www.floods.org](http://www.floods.org)

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**Questions?**