

December 2023



NORTH DAKOTA

NFIP BASICS

ND TOWNSHIP OFFICERS ASSOCIATION
CONFERENCE

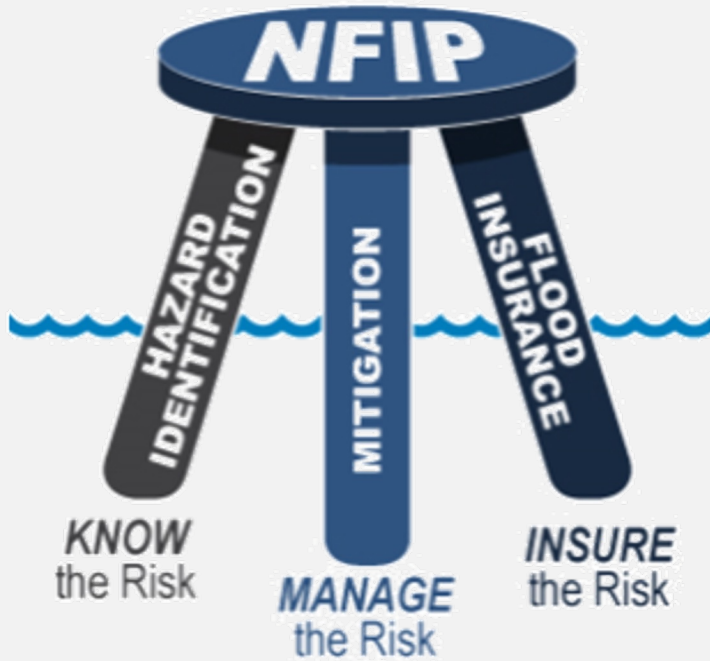
Tyler Spomer, CFM – NFIP Coordinator

WHAT IS THE NFIP?

- What is the National Flood Insurance Program (NFIP)?
 - A voluntary program based on a mutual agreement between the Federal government and the local community
 - In exchange for adopting and enforcing floodplain management regulations, Federally-backed flood insurance is available to property owners throughout the community.



THE 3 LEGS OF THE STOOL



Flood Hazard Identification

(Mapping)

Flood Mitigation

(Regulations-Building Codes & Zoning, Grants For Mitigation Activities)

Flood Insurance

(Provision Of Federally-Backed Insurance For Property Owners In Participating Communities)

NFIP TEAM



FEMA

Administers The National Flood Insurance Program



STATE OF NORTH DAKOTA

Coordinates Administration Of The National Flood Insurance Program With FEMA



LOCAL COMMUNITIES

Enforce National Flood Insurance Program Requirements Via A Local Floodplain Ordinance

Structures built to meet or exceed NFIP minimum floodplain management standards

INCUR > **65%** LESS FLOOD DAMAGE ON AVERAGE



Flood Damage

SAVING THE NATION
\$2.4 BILLION
in avoided flood losses each year &

\$100 BILLION
over the last 40 years

NFIP COMPLIANCE SAVES

The local adoption and enforcement of land use and development standards that reduce flood losses, protects:



Individuals, their homes, and livelihoods



Communities, their tax base, local economy, and livability








Publicly-owned buildings, infrastructure, and services



The nation and taxpayers, via reduced financial exposure of the Disaster Relief Fund and the National Flood Insurance Fund

WHY SHOULD WE REGULATE DEVELOPMENT IN FLOOD PRONE AREAS?

MITIGATION SAVES!

		National Benefit-Cost Ratio Per Peril <i>*BCR numbers in this study have been rounded</i>	Federally Funded	Beyond Code Requirements
		Overall Hazard Benefit-Cost Ratio	6:1	4:1
	Riverine Flood		7:1	5:1
	Hurricane Surge		Too few grants	7:1
	Wind		5:1	5:1
	Earthquake		3:1	4:1
	Wildland-Urban Interface Fire		3:1	4:1

MITIGATING LOSSES THROUGH REGULATION



NFIP IS VOLUNTARY



Voluntary Participation Program

- Application
- Resolution of Intent
- Floodplain Management Ordinance
- Administered at the Local Level

NFIP ROLES



Community

Issuing or denying floodplain development/building permits

Inspecting all development to assure compliance with the local ordinance

Maintaining records of floodplain development

Assisting in the preparation and revision of floodplain maps

Helping residents obtain information-
Local Floodplain Administrator



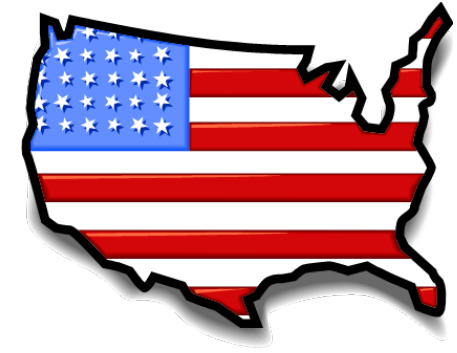
State

Ensure that communities have the legal authority necessary to adopt and enforce regulations

Establish minimum state regulatory requirements consistent with the NFIP

Provide technical and specialized assistance to local governments

Coordinate the activities of various state agencies that affect the NFIP



Federal

Assist the state and communities

Answering questions from tribal officials, design professionals, and the public

Helping review and adopt new maps and data

Providing information, technical assistance, and training

FEMA Region VIII –
Floodplain Management and Insurance Branch

NFIP COMMUNITY RESPONSIBILITIES

- Adopt/enforce local ordinances
 - Many State and local communities have higher standards
- Issuing or denying floodplain development permits
- Inspecting all development to ensure compliance with the local ordinance
- Maintaining records of floodplain development
- Assisting in the preparation and revision of floodplain maps
- Helping residents obtain information
- Local floodplain administrator designated
- Understand development that is occurring

Just 1 inch of water
can cause **\$25,000** of
damage to your home.



KNOW THE RISK

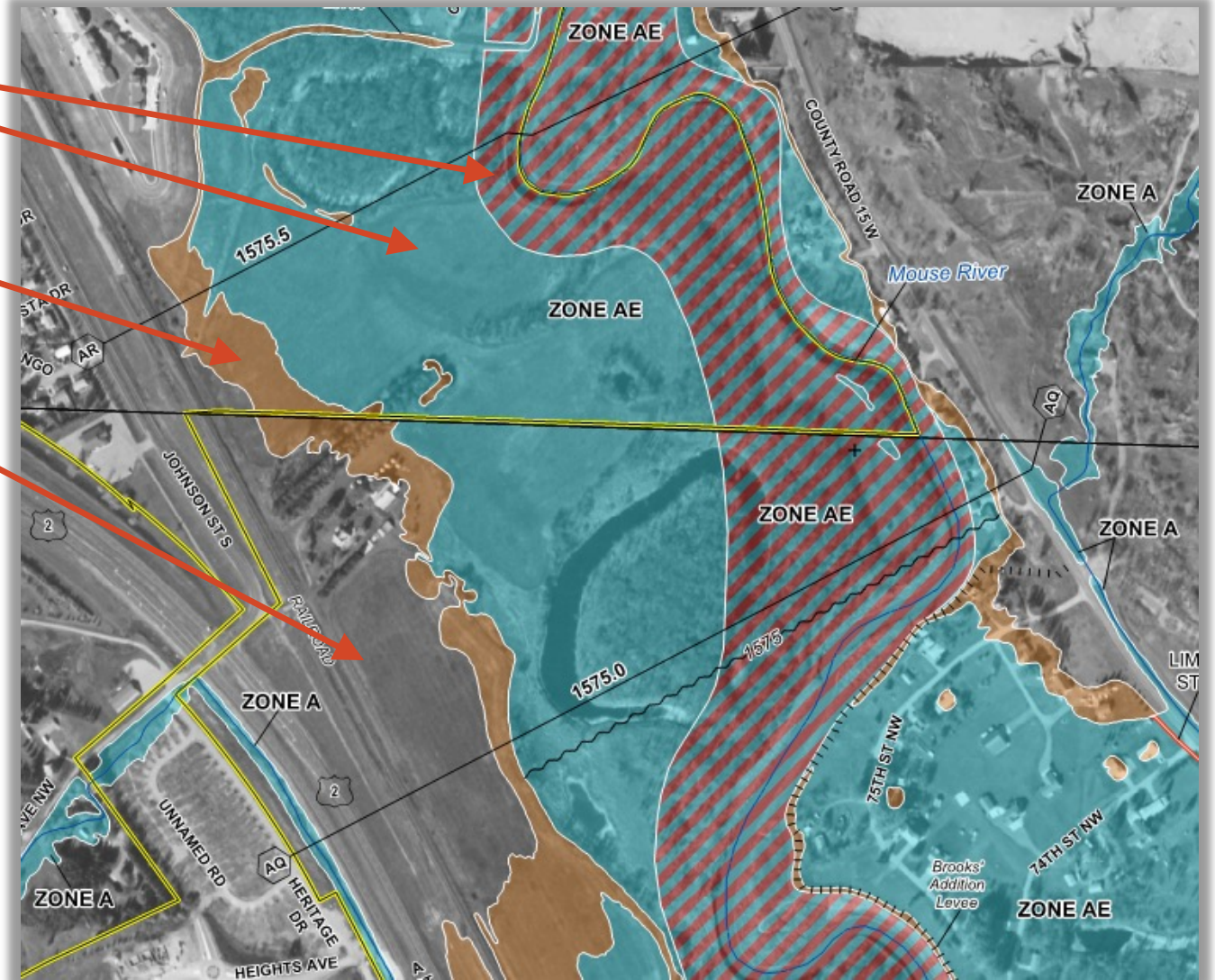
High Risk– Zone AE/A on FIRM

Moderate Risk– Shaded Zone X

Low Risk– Unshaded Zone X

Flood insurance is only required in the high-risk areas.

Floodplain Development Permits required in the high-risk areas.



DEVELOPMENT UNDER THE NFIP

- 44 CFR 59 Defines "development" as:
 - Any man-made change to improved or unimproved real estate, including but not limited to, buildings or other structures, mining, dredging, filling, paving, excavation or drilling operations or storage of equipment or materials.
- Projects meeting the definition of development must be permitted by the community.



BENEFITS OF PARTICIPATION IN THE NFIP

- Enforcement of floodplain management standards:
 - Protects property, life, health, and safety
 - Minimizes adverse impacts to neighboring properties
- Every property owner in the community is eligible to purchase federally backed flood insurance
- Community is eligible for numerous mitigation grants
- Community is eligible for Public Assistance and Individual Assistance after federal disaster declaration
- Community Rating System (voluntary higher standards program) provides discounts on all flood insurance policies

BENEFITS OF PARTICIPATION IN THE NFIP

- Flood Insurance is available to all property owners in participating communities regardless of flood zone
- Flood damage is not covered under most homeowners and business policies
- Mandatory purchase for properties in the floodplain if they have federally backed mortgage



FEMA TOWNSHIP STUDY



Identify township/county zoning relationship and MOU, if one exists, to determine who has the zoning authority.

Snapshot in time.

No method of tracking.

ND LEGISLATIVE STUDY

Per SB 2365:

- Identify method for tracking and updating organized townships
- Process to request/yield authority to adjacent jurisdiction
- Insurance agents access to land use authority information
- Public access to land use authority information

Partners in the Study – ND DES, ND Insurance Department, and ND DWR





THANK YOU



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