DWR
and the
National Flood Insurance Program
(NFIP)
How it all Started

• A long time ago...

• National Flood Insurance Act of 1968: Authorized the NFIP to provide (federally backed) flood insurance, flood hazard identification, and floodplain management guidance.

• Flood Disaster Protection Act of 1973: Mandated flood insurance coverage for properties in SFHA and strengthened the incentive for community participation in the NFIP.

• The NFIP is administered by the Federal Emergency Management Agency
Today in California

- 527 Participating Communities
- 4 Non-participating communities
- 99.25% participation
- 295,922 Policies
- $215,398,237 Premiums
- $83,115,278,600 Total coverage
FEMA’s Role

• Administers the NFIP
• Develops and maintains Flood Insurance Studies and Flood Insurance Rate Maps
• Establishes building standards for all development in SFHA
• Publishes rules in the Code of Federal Regulations, Title 44
• Provides affordable flood insurance
DWR’s Role

• Provides technical assistance to communities and State agencies
• Performs NFIP Community Assistance Visits (CAVs)
  – Inspects SFHA development for NFIP compliance
  – Evaluates community floodplain ordinance/regulations
  – Meets with community staff to discuss findings and offers technical assistance
  – Produces a community compliance report for the community and FEMA
• Provides NFIP training and workshops throughout California
Local Community’s Role

• Adopts and enforces floodplain management ordinance compliant with Title 44, Code of Federal Regulations
• Ensures all development, including substantial improvements, complies with the floodplain management ordinance
• Coordinates with State, FEMA, Corps of Engineers, and other local entities to maintain and update Flood Insurance Rate Maps
Basic NFIP Tools
Flood Insurance Study (FIS)
FIS continued

• A flood insurance study is the Hydraulics and Hydrology study that contains the information that is used to develop the FIRM. It contains more detailed information than can be shown on the FIRM and is referred to when it is necessary to make determinations at a specific location, or information is required for a specific stream or watershed that is included within the boundaries of the study.

• Information includes:
  – baseline information,
  – assumptions,
  – data used for input,
  – methods used for calculations,
  – stream cross section data,
  – Base Flood Elevations (BFEs),
  – Pond water levels, an area description, i.e. topography, climate, etc.
  – Date of Communities original FIRM
  – and also if other studies were used in the report development.
Flood Insurance Rate Map (FIRM)
Flood Insurance Rate Map (FIRM)
Flood Insurance Rate Map (FIRM)

• Different zones shown on a FIRM
  – A, AO, AE, A99, V, VE, Coastal A, D, X. Zones D and X are not SFHA’s, conversely all A and V zones are SFHA’s.
Pre-FIRM Post-FIRM

• If the structure was constructed before the date of the original FIRM (which is the date that the community joined the NFIP) it is called a Pre-FIRM structure

• If the structure was constructed after the date of the original FIRM...
Review of new terms so far...

- NFIP
- FEMA
- FIS
- FIRM
- EC
- Pre-FIRM
- Post-FIRM
- SFHA
- BFE
- CAV
- CAC
FIRM

• A FIRM is used to determine if a STRUCTURE is in a SFHA.

• Why is this important?
  – If a structure is determined to be in a SFHA, it will be required to have flood insurance IF it has a federally backed mortgage.
  – If a structure is in a SFHA, it will be subject to the NFIP structural requirements for building/constructing in a SFHA
Which of these structures is in a SFHA?
I am in a SFHA, now what?

- If a structure is determined to be in a SFHA:
  - If it is a Post-FIRM structure, it will be subject to the NFIP structural requirements for building/constructing in a SFHA
  - If it is a Pre-FIRM structure, it will still require flood insurance if it is purchased with a federally backed mortgage
  - It will be required to have flood insurance IF it has a federally backed mortgage.
NFIP Requirements

• For new structures the NFIP has minimum requirements that communities must adhere to, in order to be participants in the NFIP.

• Communities have their own local floodplain ordinance, which have provisions that meet or exceed the minimum NFIP requirements

• Variances, bad, discouraged, i.e. USE ONLY IF YOU HAVE TO.
NFIP Requirements cont.

• Elevation requirements
  – NFIP requirement is at or above BFE
  – As of January 1, 2017, California Building code, California Residential Code is BFE + 1 foot

• Venting requirement, all(2017) enclosed areas must have a minimum of 2 vents on different walls (all types, 2017)
  – Vents may be a maximum of 1’ above the adjacent grade (interior or exterior)
  – The area of the vent must be equal to at least 1” sq. of vent to 1’ sq. of floor.

• Non-residential structures may be dry floodproofed
Substantial Damage / Substantial Improvement

• If a structure in a SFHA is damaged or improved more than 50% of its market value, it must be rebuilt to meet the current NFIP requirements.
  – If not structurally connected, only the improvement needs to be elevated, i.e. only connected by a door
Insurance

- Assuming that each of these houses has a federally backed mortgage, which one(s) need to purchase flood insurance?
- Who can/should buy flood insurance?
### Insurance continued

<table>
<thead>
<tr>
<th>LOWEST FLOOR ELEVATION</th>
<th>ANNUAL PREMIUM*</th>
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</thead>
<tbody>
<tr>
<td>Above BFE, +2 FT</td>
<td>$ 595.00</td>
</tr>
<tr>
<td>Above BFE, +1 FT</td>
<td>$ 846.00</td>
</tr>
<tr>
<td>At BFE, 0 FT</td>
<td>$ 1,721.50</td>
</tr>
<tr>
<td>Below BFE, -1 FT</td>
<td>$ 4,088.50</td>
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</tbody>
</table>

Plus Additional Fees & Assessments
Elevation Certificate
Elevation Certificates (ECs) cont.

• EC’s determine the vertical relationship of the structure to the BFE
• EC’s are kept on file by the community
• Past EC’s are still valid
• Pre-FIRM structures are NOT required to have an EC
Ways to reduce flood insurance costs

• Elevate the structure on piers, posts, stem walls etc.

• Communities can participate in the Community Rating System (CRS) Program
Community Rating System (CRS)

• The CRS recognizes, encourages, and rewards—by use of flood insurance premium adjustments—community and State activities that go beyond the minimum required by the NFIP to:
  – Reduce and avoid flood damage to insurable property,
  – Strengthen and support the insurance aspects of the NFIP, and
  – Foster comprehensive floodplain management.
## Community Rating System

<table>
<thead>
<tr>
<th>Class</th>
<th>Points</th>
<th>SFHA</th>
<th>Non-SFHA</th>
<th>PRP</th>
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<tbody>
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<td>4,500</td>
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<td>10%</td>
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<tr>
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<td>40%</td>
<td>10%</td>
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<tr>
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<tr>
<td>10</td>
<td>&lt; 500</td>
<td>0</td>
<td>0</td>
<td>0</td>
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</table>
CRS

• 16% of the state’s NFIP communities
• 67% of the state’s NFIP policies
• Concentrations:
  • Bay area
  • Southern California
• User’s Groups
Community Rating System

Benefits

• Money stays in the community
• 16% of CA communities in CRS
• Comprise 67% of the total CRS policies
• CRS saves City of Sacramento $5.6 million per year.
• CRS saves Roseville $831k per year.
Map Changes

• Reasons to change a FIRM
  – The map is incorrect
  – I have made some changes to the ground that should be shown on the FIRM
  – I am going be completing a project that will change the ground
  – The map is incorrect in the location where I intend to build my project.
Types of Map Changes

• Letter Of Map Change (LOMC)
  – Letter of Map Amendment (LOMA)
  – Letter of Map Revision (LOMR)
  – Letter Of Map Revision due to Fill (LOMR-F)
  – Conditional Letter Of Map Amendment (CLOMA)
  – Conditional Letter Of Map Revision (CLOMR)
More New Terms

- NFIP
- FEMA
- FIRM
- Pre-FIRM
- Post-FIRM
- FIS
- SFHA
- BFE
- CAV
- CAC
- SD/SI
- EC
- CRS
- LOMC
- LOMA
- LOMR
- LOMR-F
- CLOMA
- CLOMR
Other Stuff We Do

• We are becoming more knowledgeable regarding the California Building Code (CBC) and California Residential Code (CRC). Changes coming in 2017 that may cause some confusion.
• We provide grant assistance, Flood Mitigation Assistance Program (FMA), Hazard Mitigation Grants Program (HMGP), Pre Disaster Mitigation (PDM)
• Conduct Certified Floodplain Manager (CFM) workshops and Exams
• Respond to technical assistance request for all things NFIP, insurance, mapping, building requirements, EO 13690.
But wait…Even More Terms

- NFIP
- FEMA
- FIRM
- Pre-FIRM
- Post-FIRM
- FIS
- SFHA
- BFE
- CAV
- CAC
- SD/SI
- EC
- CRS
- LOMC
- LOMA
- LOMR
- LOMR-F
- CLOMA
- CLOMR
- CBC
- CRC
- FMA
- HMGP
- PDM
- CFM
Questions