

**Federal Emergency Management Agency**  
**National Flood Insurance Program**

Escalating costs to taxpayers for flood disaster relief led Congress to establish the National Flood Insurance Program (NFIP) in 1968. The NFIP is a voluntary mitigation program administered by the Federal Emergency Management Agency (FEMA). The program is based upon an agreement whereby the Federal government will make flood insurance available in those communities which practice sound floodplain management. FEMA has undertaken flood hazard identification and mapping efforts within communities to identify flood hazard areas. Development may take place within the identified flood hazard areas if it complies with the local floodplain management regulations that meet minimum Federal requirements. Flood insurance is required for insurable structures within the flood hazard areas as a condition of receipt of Federal or Federally related financing. The following outlines key aspects of the Federal, state and local roles in implementing the NFIP.

***Community's Role:***

- Volunteer to join the NFIP and make application.
- Appoint a floodplain administrator for the community.
- Adopt a resolution to comply with minimum requirements of the NFIP
- Adopt into law floodplain management regulations that meet or exceed the minimum NFIP standards and any state statutes.
- Implement administrative procedures for managing development in the SFHA
- Enforce development standards adopted in the local floodplain management ordinance.
- Maintain adequate files on all development in the flood hazard areas.
- Maintain flood maps in a public repository for public inspections.
- Notify property owners of flood risk.
- Make property determinations for citizens living within or around the identified flood hazard areas for public safety and development purposes.
- Inform the State and FEMA of any changes to the floodplain that would affect the flooding conditions.

***State's Role:***

- Appoint State agency to manage floodplain management program based on state law.
- Enact legislation enabling communities to regulate development within flood prone areas.
- Guide and assist local communities in developing, implementing and maintaining local floodplain management regulations based on Federal standards.
- Provide communities and the general public information on State and Federal requirements for land development within flood hazard areas.
- Review State projects for floodplain compliance.
- Insure state owned property within flood hazard areas.
- Partner with FEMA in implementing its role at the community level.

***FEMA's Role:***

- Identify and map communities' flood hazard areas.
- Revise flood maps based on technical data.
- Notify the community of the flood risk.
- Provide the State and communities with corrective and preventive measures for reducing flood damages.
- Provide State and communities with technical assistance in implementing sound floodplain management measures in the pre- and post-flood environment.
- Evaluate implementation of the flood loss reduction goals supported in the NFIP Act of 1968.
- Establish insurance rates based on identified risk.
- Make flood insurance and disaster assistance available as financial protection against flood losses.