

National Flood Insurance Program Participation

This section provides an overview of information to consider for inclusion in the LHMP regarding NFIP participation.

Topic	Considerations	Where to find information
Insurance Summary	<ul style="list-style-type: none"> • How many NFIP policies are in the community? What is the total premium and coverage? • How many claims have been paid in the community? What is the total amount of paid claims? How many of the claims were for substantial damage? • Number of structures exposed to flood risk within the community • How many structures are repetitive loss structures? • Describe any areas of flood risk with limited NFIP policy coverage 	<ul style="list-style-type: none"> • State NFIP Coordinator • FEMA NFIP Specialist • Insurance Specialist • Community Floodplain Administrator
Staff Resources	<ul style="list-style-type: none"> • Does the community have a dedicated Floodplain Manager or NFIP Coordinator? • Is floodplain management an auxiliary duty? • Is there a Certified Floodplain Manager on staff? • Provide an explanation of NFIP administration services (e.g., permit review, GIS, education or outreach, inspections, engineering capability) • What are the barriers to running an effective NFIP program in the community, if any? 	Community Floodplain Administrator

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Compliance History	<ul style="list-style-type: none"> • Is the community in good standing with the NFIP? • Are there any outstanding compliance issues (i.e., current violations)? • When was the most recent Community Assistance Visit (CAV) or Community Assistance Contact (CAC)? • Is a CAV or CAC scheduled or needed? 	<ul style="list-style-type: none"> • State NFIP Coordinator • FEMA NFIP Specialist • Community records
Regulation	<ul style="list-style-type: none"> • When did the community enter the NFIP? • When did the community first enter the NFIP and what was the date of its first Flood Insurance Rate Map (FIRM)? • When did the community's current FIRMs become effective? • Are the FIRMs digital or paper and does the community have the knowledge and equipment to use the digital maps? • Does the Floodplain Ordinance meet or exceed FEMA or state minimum requirements? If so, in what ways? • Provide an explanation of the permitting process and include a copy of floodplain permit 	<ul style="list-style-type: none"> • Community Status Book http://www.fema.gov/fema/csb.shtm • Community Floodplain Administrator • State or FEMA NFIP Specialists

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Community Rating System (CRS)	<ul style="list-style-type: none"> • Does the community participate in CRS? • Has the community applied to participate in CRS? • What is the community's CRS Class Ranking? • What categories and activities provide CRS points and how can the class be improved? • Does the plan include CRS planning requirements? 	<ul style="list-style-type: none"> • Community Floodplain Administrator • State • FEMA NFIP • Flood Insurance Manual: http://www.fema.gov/business/nfip/manual.shtm • FEMA Regional CRS Coordinator • ISO representative • CRS manual: http://www.fema.gov/library/viewRecord.do?id=2434