

# INFORMATION FACT SHEET

Administered by the Federal Emergency Management Agency (FEMA), and the Federal Insurance Administration (FIA).

NFIP — A voluntary program based on a mutual agreement between the Federal government and the local community. In exchange for adopting and enforcing sound floodplain management criteria, federally backed flood insurance is made available to property owners throughout the community's jurisdiction.

## NON-PARTICIPATION:

- No Federal flood insurance available
- Limited federal assistance for flood victims
- Unavailability of federally backed loans
- Floodplains unregulated

COMMUNITY MUST REGULATE DEVELOPMENT WITHIN SPECIAL FLOOD HAZARD AREAS.

Development: any made changes to improved or unimproved real estate, including but not limited to buildings or other structures (including manufactured homes), mining, dredging, filling, grading, paving, excavation or drilling operations or storage of equipment or materials.

NOTE: May 24, 1999, House Bill No. 1018 was passed in Texas Senate. Bill requires the governing body of each city and county to adopt the necessary measures to be eligible to participate in the NFIP.

## NFIP PARTICIPATION

### Community Responsibility:

- ❖ Review Applications
- ❖ Review Plans & Specs
- ❖ Provide Base Flood Data (Zone A)
- ❖ Notification of watercourse alterations
- ❖ Issue or Deny Permits
- ❖ Inspect Development
- ❖ Record Keeping
- ❖ Remedy Violations
- ❖ All Development reasonably safe from flooding
- ❖ All structures (including Manufactured Homes) have lowest floor (including basement) elevated at or above base flood elevation (BFE)
- ❖ Electric, heating, ventilation, plumbing and a/c designed or located to prevent entering and accumulation of flood waters
- ❖ Septic and water systems designed to minimize or eliminate infiltration of floodwaters into the system
- ❖ On-site waste disposal system located to avoid impairment to them or contamination from them during flooding
- ❖ Enclosures below BFE:
  - A Zone — Parking, storage, or access to building
  - V Zone — Parking, storage, or access to building
- ❖ Floodway -- Prohibit encroachments that would increase water surface elevations.

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