

FLOODING IS THE MOST COMMON NATURAL HAZARD

All counties and cities with an identified special flood hazard area within their political boundaries should join the National Flood Insurance Program.

Collaborating Partners

Homeland Security -
Emergency Management Division
Iowa Department of Natural Resources
Iowa Insurance Division
Iowa League of Cities
Iowa State Association of Counties
Rebuild Iowa Office

Additional Questions?

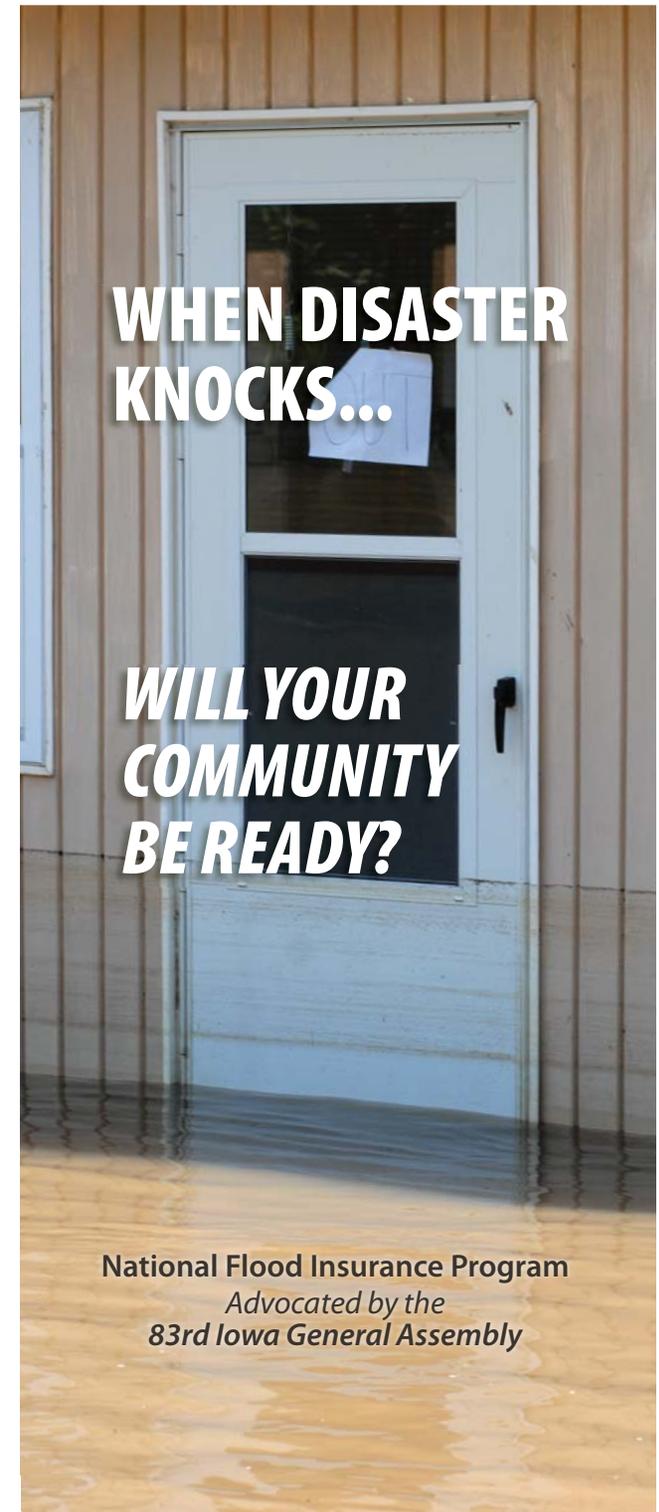
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Jason.Conn@dnr.iowa.gov
or Ken Bouma
(515) 281-6907
Ken.Bouma@dnr.iowa.gov
Flood Plain Management Program
Iowa Department of Natural Resources



or call the

National Flood Insurance Program
1-800-427-4661
www.fema.gov/business/nfip/infosl.shtm

Specific flood plain management criteria is set forth in Title 44, Chapter 1, Section 60.3 of the Code of Federal Regulations (44 CFR 60.3)



WHEN DISASTER KNOCKS...

WILL YOUR COMMUNITY BE READY?

National Flood Insurance Program
*Advocated by the
83rd Iowa General Assembly*

Your community may not be eligible for state flood recovery assistance unless it joins the National Flood Insurance Program

In 2009, state law changed to require participation in the National Flood Insurance Program (NFIP) to receive state financial assistance for flood-related disasters.

There are many risks for cities or counties with a special flood hazard area (SFHA) that have not joined the NFIP.

If your community has joined the NFIP, the city or county can:

- obtain federal disaster assistance for damages in the special flood hazard area.
- retain eligibility to receive up to 10 percent of the state match for federal public assistance grants. Often this money is used for cleanup, infrastructure, repairs and emergency protective measures like sandbagging and temporary levees.
- maintain ability to apply for state or federal mitigation grants.
- aid property owners who buy flood insurance policies. The costs of a policy in a NFIP-participating community is often two to three times less than the cost in a non-participating community.

Without NFIP, these benefits are not available to cities and counties.

It doesn't take a major body of water, or even a major storm, to cause a flood. Anything from a quick storm to a slow moving rainstorm can cause flooding.

- There is no cost for communities to join the NFIP.
- Between 20 and 25 percent of flood damage claims to the NFIP are for losses in low- to moderate-risk flood areas.
- Properties located in a special flood hazard area of a NFIP-participating community are eligible for federal grants and loans from federal agencies such as the Environmental Protection Agency, Housing and Urban Development, and the Small Business Administration.
- Financial assistance from federal agencies such as the Federal Housing Authority, Veteran's Assistance, Farmer's Home Administration, Small Business Administration, Fannie Mae and Freddie Mac is made available for properties in special flood hazard areas.



Take just 3 steps

- 1** Adopt and enforce a flood plain management ordinance regulating development within the special flood hazard area identified on a FEMA flood insurance rate map.
- 2** Adopt and pass a resolution for use when applying for flood insurance by cities and counties.
- 3** Complete and submit an application for participation in the NFIP.

Sample ordinance, sample resolution and the NFIP application are available at <http://www.iowaleague.org/Resources/SearchByTopicContent.aspx>, search for flood recovery.

Go to <https://www.fema.gov/cis/IA.html> to find out if your community has a special flood hazard area