



National Flood Insurance Program

What is the National Flood Insurance Program?

Congress established the National Flood Insurance Program (NFIP) with the passage of the National Flood Insurance Act of 1968. The intent of the legislation was to reduce the socio- economic impacts of flooding and flood damage to private and public buildings. The NFIP was designed so that the processes of floodplain management and flood insurance complement and reinforce each other.

The floodplain management-flood insurance partnership is established on the provision that the Federal Emergency Management Agency (FEMA) makes flood insurance available to the citizens of a community, provided that the community implements floodplain management regulations that meet or exceed federal minimum requirements.

Why is it important?

Participation in the NFIP provides many benefits to communities. To participate, the community must adopt a floodplain management ordinance or court order. About 85 percent of Texas communities participate in the NFIP. Non-participating communities can miss out on access to certain federal insurance and disaster assistance programs, and they may encounter the following restrictions:

- Property owners cannot purchase a federally-backed flood insurance policy.
- Federal grants or loans for development cannot be made in identified flood hazard areas under programs administered by federal agencies, such as the Department of Housing and Urban Development, the Environmental Protection Agency, and the Small Business Administration.
- Federal disaster assistance cannot be offered to repair buildings located in flood hazard areas.
- Federal mortgage insurance or loan guarantees cannot be provided in flood hazard areas. This provision includes policies written by the Federal Housing Administration, the Department of Veterans Affairs, and others.
- Withdrawal or suspension from the program means that existing flood insurance policies will not be renewed.

Additionally, the adoption of minimum flood damage prevention standards to join the NFIP can help ensure community members are building in ways that minimize the impacts of flooding, which can protect loss of life and property.

How does the Texas Water Development Board help communities?

The Texas Legislature designated the Texas Water Development Board (TWDB) as the agency to coordinate NFIP activities in Texas. The TWDB Community Assistance Program (CAP) assists interested communities in developing and adopting the necessary floodplain management measures required by the NFIP, as well as the measures necessary to reduce threats posed by flooding.

The TWDB CAP can also provide the following services:

- Flood ordinance or order assistance
- Community assistance visits (program audits) and community assistance contacts (program reviews)
- Floodplain management workshops and training
- General technical assistance
- NFIP enrollment assistance
- Coordination with other state programs and agencies
- NFIP-related disaster assistance

How do communities join the NFIP?

To join the NFIP, a community needs to complete and send the following to FEMA:

1. An application for participation in the NFIP, found here: www.fema.gov/sites/default/files/documents/fema_mitff-206-fy-22-160-formerly-086-0-30.pdf
2. A resolution of intent that expresses a desire to participate in the NFIP
 - Resolution template for cities www.twdb.texas.gov/flood/doc/city.pdf?d=10032.89999999106
 - Resolution template for counties www.twdb.texas.gov/flood/doc/county.pdf?d=10032.89999999106
3. An adopted floodplain management court order/ ordinance that, at a minimum, includes federal minimum requirements matching the level of floodplain mapping for the community

Additionally, the community must put in place a permitting system for development in its flood hazard areas.

Where can I find Flood Insurance Rate Maps?

Flood Insurance Rate Maps are located at FEMA's Map Service Center, the official public source for flood hazard information that supports the NFIP. Use the Map Service Center to find official flood maps, access a range of other flood hazard

products and tools to better understand your flood risk and flood exposure.

Where can I find more information?

For more information about the National Flood Insurance Program (NFIP), visit <https://www.twdb.texas.gov/flood/insurance/index.asp>, or www.floodsmart.gov or contact flood@twdb.texas.gov or Richie Hernandez, CFM State Coordinator, National Flood Insurance Program at Richie.Hernandez@twdb.texas.gov (512) 656-6081

For information about the TWDB's flood programs, visit www.twdb.texas.gov/flood.

For more general flood resources and information visit:

- Texas Flood information portal www.texasflood.org
- Texas Geographic Information Office (TxGIO): tnris.org
- Association of State Floodplain Managers: www.floods.org
- Texas Floodplain Management Association: www.tfma.org
- FEMA Map Service Center: msc.fema.gov/portal/home
- Federal Emergency Management Agency: www.fema.gov
- FEMA Estimated Base Flood Elevation Viewer: webapps.usgs.gov/infrm/estBFE