

National Flood Insurance Program (NFIP)

- Federal program that provides flood insurance to participating communities
- To participate, local communities agree to enforce minimum NFIP standards
- Private insurers write the policies based on an agreement with the Federal Government

Chapter 113 of the City Code

- Contains the minimum standards of the National Flood Insurance Program; applicable to all properties in the flood zone
- Per Section 113-1 is incorporated into the Chapter 170 of the City Code (the Zoning Ordinance)
- Planning Department is responsible for administration of the floodplain ordinance
- Historically, the Building Official has administered
- Assistant City Planner is a Certified Floodplain Administrator, administration moving back to Planning Department
- Ordinance will be reviewed as part of CRS application process
 - Review and confirm administrative process
 - Establish floodplain development permit
 - Establish standards that exceed the NFIP minimum

Northeast Regional Ocean Council Coastal Community Resilience Grant

- \$7,500 grant awarded to the City for a floodplain public information campaign
- Informational pamphlets to be mailed to property owners within the flood zone
- Goal of project is to:
 - Increase awareness of the City's participation in the NFIP and the floodplain regulations
 - Explain the connection between climate change adaptation and good floodplain management
 - Earn points for the Community Ratings System

National Flood Insurance Program Community Rating System (CRS)

- The National Flood Insurance Program's (NFIP) Community Rating System (CRS) is a voluntary incentive program that recognizes and encourages community floodplain management activities that exceed the minimum NFIP requirements.
- As a result, flood insurance premium rates are discounted to reflect the reduced flood risk resulting from the community actions meeting the three goals of the CRS:
 - Reduce flood damage to insurable property;
 - Strengthen and support the insurance aspects of the NFIP, and
 - Encourage a comprehensive approach to floodplain management.