**Checklist to Identify Local Compliance with the National Flood Insurance Program (NFIP)**

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| **Name:** |  |  | **Title:** |  |
|  |  |  |  |  |
| **Jurisdiction:** |  |  | **Email:** |  |

Participation in the NFIP is based on a voluntary agreement between a community and FEMA. Compliance with the NFIP, however, extends beyond mere participation in the program. The three basic components of the NFIP include 1) floodplain identification and mapping risk, 2) responsible floodplain management and 3) flood insurance. The requirements of the program are listed below. Please state whether or not your jurisdiction takes the following actions and provide appropriate comments.

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| 1. Floodplain identification and mapping | | | |
| ***Requirement*** | ***Recommended Action*** | ***Yes/No*** | ***Comments*** |
| a. Does the municipality maintain accessible copies of an effective Flood Insurance Rate Map (FIRM)/Digital Flood Insurance Rate Map (DFIRM)? Does the municipality maintain accessible copies of the most recent Flood Insurance Study (FIS)? | Place these documents in the local libraries or make available publicly. |  |  |
| b. Has the municipality adopted the most current DFIRM/FIRM and FIS? | State the date of adoption, if approved. |  |  |
| c. Does the municipality support requests for map updates? | If yes, specify how. |  |  |
| d. Does the municipality share with Federal Emergency Management Agency (FEMA) any new technical or scientific data that could result in map revisions within 6 months of creation or identification of new data? | If yes, specify how. |  |  |
| e. Does the municipality provide assistance with local floodplain determinations? | If yes, specify how. |  |  |
| f. Does the municipality maintain a record of approved Letters of Map Change? | If yes, specify the responsible office. |  |  |

| 2. Floodplain Management | | | |
| --- | --- | --- | --- |
| *Requirement* | *Recommended Action* | *Yes/No* | *Comments* |
| a. Has the municipality adopted a compliant floodplain management ordinance that, at a minimum, regulates the following: | If yes, answer questions (1) through (4) below. |  |  |
| (1) Does the municipality issue permits for all proposed development in the Special Flood Hazard Areas (SFHA)? | If yes, specify the office responsible. |  |  |
| (2) Does the municipality obtain, review, and utilize any base flood elevation (BFE) and floodway data, and/or require BFE data for subdivision proposals and other development proposals larger than 50 lots or 5 acres? | If yes, specify the office responsible. |  |  |
| (3) Does the municipality identify measures to keep all new and substantially improved construction reasonably safe from flooding to or above the BFE, including anchoring, using flood-resistant materials, and designing or locating utilities and service facilities to prevent water damage? | If yes, specify the office responsible. |  |  |
| (4) Does the municipality document and maintain records of elevation data that document lowest floor elevation for new or substantially improved structures? | If yes, specify the office responsible. |  |  |
| b. If a compliant floodplain ordinance was adopted, does the municipality enforce the ordinance by monitoring compliance and taking remedial action to correct violations? | If yes, specify how. |  |  |
| c. Has the municipality considered adopting activities that extend beyond the minimum requirements? Examples include:   * Participation in the Community Rating System * Prohibition of production or storage of chemicals in SFHA * Prohibition of certain types of structures, such as hospitals, nursing homes, and jails in SFHA * Prohibition of certain types of residential housing (manufactured homes) in SFHA * Floodplain ordinances that prohibit any new residential or nonresidential structures in SFHA | If yes, specify activities. |  |  |

| 3. Flood Insurance | | | |
| --- | --- | --- | --- |
| *Requirement* | *Recommended Action* | *Yes/No* | *Comments* |
| a. Does the municipality educate community members about the availability and value of flood insurance? | If yes, specify how. |  |  |
| b. Does the municipality inform community property owners about changes to the DFIRM/FIRM that would impact their insurance rates? | If yes, specify how. |  |  |
| c. Does the municipality provide general assistance to community members regarding insurance issues? | If yes, specify how. |  |  |

Please fill in the table below that will help provide specific information on the NFIP program in your community. This includes resources, compliance history, regulation, insurance summary, and the Community Rating System.

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| Staff Resources | | |
| **Topic** | **Source of Information** | **Comments** |
| Is the Community FPA or NFIP Coordinator certified? | Community Floodplain Administrator (FPA) |  |
| Is the floodplain management an auxiliary function? | Community FPA |  |
| Provide an explanation of NFIP administration services (e.g., permit review, GIS, education or outreach, inspections, engineering capability) | Community FPA |  |
| **Compliance History** | | |
| **Topic** | **Source of Information** | **Comments** |
| Is the community in good standing with the NFIP? | State NFIP Coordinator, FEMA NFIP Specialist, community records |  |
| Are there any outstanding compliance issues (i.e., current violations)? |  |  |
| When was the most recent Community Assistance Visits (CAV) or Community Assistance Contact (CAC)? | Community FPA |  |
| Is a CAV or CAC scheduled or needed? |  |  |
| **Regulation** | | |
| **Topic** | **Source of Information** | **Comments** |
| Are the FIRMs digital or paper? | Community FPA |  |
| Do floodplain development regulations meet or exceed FEMA or State minimum requirements? If so, in what ways? | Community FPA |  |
| Provide an explanation of the permitting process. | Community FPA, State, FEMA, NFIP |  |
| **Insurance Summary** | | |
| **Topic** | **Source of Information** | **Comments** |
| How many NFIP policies are in the community? What is the total premium and coverage? | State NFIP Coordinator or FEMA NFIP Specialist |  |
| How many claims have been paid in the community? What is the total amount of paid claims? How many substantial damage claims have there been? | FEMA NFIP or Insurance Specialist |  |
| How many structures are exposed to flood risk within the community? | Community FPA or GIS Analyst |  |
| Describe any areas of flood risk with limited NFIP policy coverage. | Community FPA or FEMA Insurance Specialist |  |
| **Community Rating System** | | |
| **Topic** | **Source of Information** | **Comments** |
| Does the community participate in CRS? | Community FPA, State, FEMA NFIP |  |
| If so, what is the community’s CRS Class Ranking? | Flood Insurance Manual |  |
| What categories and activities provide CRS points and how can the class be improved? |  |  |
| Does the plan include CRS planning requirements? | Community FPA, FEMA CRS Coordinator, ISO representative |  |