

RIVER MANAGEMENT SOCIETY SYMPOSIUM

Denver, CO

Floodplain Management - NFIP Information

**Alan M. Armstrong, CFM
Sharon D. Armstrong, FPA**

**Pre-Seminar Training
April 14, 2014**



Pre-1968 Federal Structural Methods for Floodplain Management

- Flood control works: dams, levees, channelization, sea walls, etc.



The main focus was on flood control structures instead of floodplain management.

KEEP THE WATER AWAY FROM THE PEOPLE!

National Flood Insurance Act of 1968

- **Here's a plan...Let's Try Keeping the People away from the water..**
- **Flood insurance was unavailable prior to 1968;**
- **Place the risk and some cost on the person who chooses to live in a high hazard area.**

The National Flood Insurance Program

To join the NFIP, your community must.....

- **Agree to adopt;**
- **Agree to administer, and;**
- **Agree to ENFORCE**

The Building Blocks of the NFIP

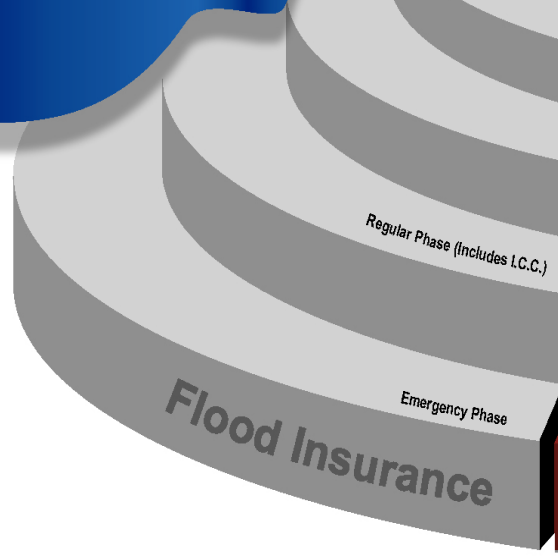
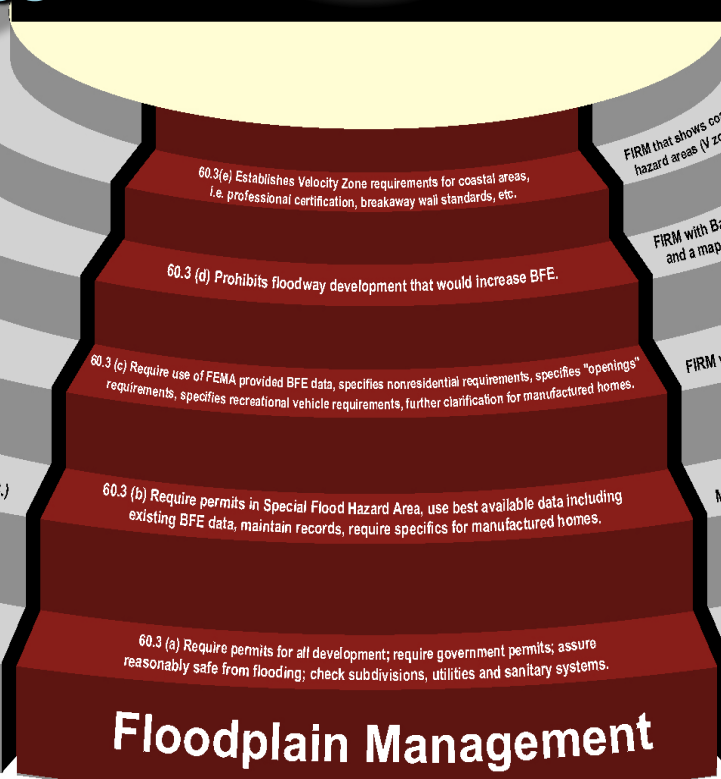
3 basic components

☂ Hazard I.D.

☂ Flood Insurance

☂ FPM

No Adverse Impact
Best Practices
CRS Program



FLOOD DISASTER PROTECTION ACT OF 1973

'Mandatory Purchase Requirement'

Hurricane Agnes 1972

⚡ \$3 - \$4 billion in damage

⚡ < 1% of damaged buildings insured

⚡ Only \$5 million in insurance claims



1981: Reagan's Goal for the NFIP

Make the NFIP self-supporting by 1988

- 1. No taxpayer support to pay claims.**
- 2. Decrease subsidy for Pre-FIRM buildings.**
- 3. Rates increased.**
- 4. Coverage of certain areas of the buildings limited.**

Goal reached in 1985!

NFIP REFORM ACT OF 1994



- ❖ **Improved compliance with mandatory purchase requirement;**
- ❖ **Created Flood Mitigation Assistance (FMA) Program;**
- ❖ **Increased flood insurance coverage limits;**
- ❖ **Codified the Community Rating System, and;**
- ❖ **Increased flood insurance policy waiting period to 30 days**

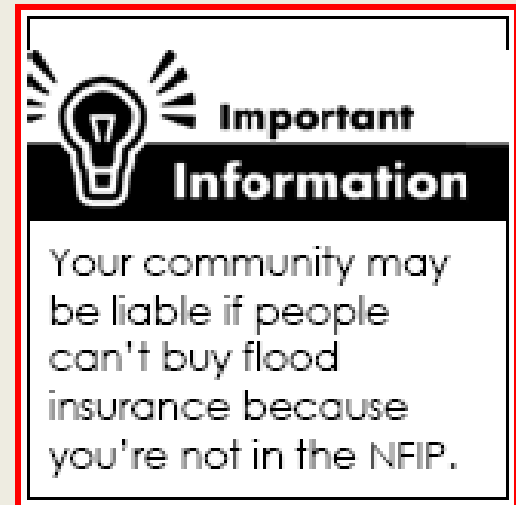
Joining the NFIP Incurred Responsibilities

Your Community agreed to.....

- **Adopt and enforce;**
- **Appoint a Floodplain Administrator;**
- **Utilize a floodplain development permit process;**
- **Collect design certifications & elevations;**
- **Maintain records;**
- **Conduct field inspections;**
- **Maintain accurate maps, and;**
- **Notify other communities of alterations or relocation of streams.**

What if my community doesn't participate?

- **Loans contingent on purchase of flood insurance**
 - **SBA**
 - **VA**
 - **FHA**
 - **Etc....**
- **Public Assistance (PA)**
 - **Infrastructure in SFHA**
 - **Public buildings in SFHA**
- **Individual Assistance (IA)**
 - **Contents/buildings in SFHA**
- **No Mitigation (HMGP, FMA, etc.)**
 - **Acquisition, elevation, retrofitting**



How does joining the NFIP affect my property?

Your Existing Structure.....

- **Is Grandfathered;**
- **Eligible for Preferred Insurance Rates;**
- **Continued eligibility unless;**
 - **It is Substantially Damaged/Improved;**
 - **Your policy lapses;**
- **If you have a federally backed mortgage;**
 - **You must purchase flood insurance;**
 - **Notify Floodplain Administrator of changes to structure, and;**
 - **All new construction must comply with the Local Floodplain Ordinance**

DENVER FLOODPLAIN MANAGEMENT

For Information Contact:

- ❖ Kevin Houck, PE, CFM
Colorado Water Conservation Board
1313 Sherman St. Rm. 721
Denver, CO 80203
303-866-3441 x3219 FAX 303-861-4272
kevin.houck@state.co.us

Or visit:

- ❖ [FEMA](#)
- ❖ [Flood Smart](#)
- ❖ [CASFM](#)
- ❖ [Plans & More, LLP Website](#)

**QUESTIONS, CONCERNS,
COMMENTS???**

❖ Thank you!!