

Adoption of Flood Insurance Rate Maps by Participating Communities

Each time FEMA provides a community with new or revised flood hazard data, the community must incorporate the data into their ordinance by amending existing floodplain management regulations or adopting new regulations to reference the new Flood Insurance Rate Map (FIRM) and Flood Insurance Study (FIS) report. Community floodplain management regulations must continue to satisfy additional state requirements and any new regulations must be adopted through a state-approved process.

Digital Flood Hazard Information Resources

In accordance with the Flood Insurance Reform Act of 2004, all of FEMA's flood mapping products are now prepared digitally. Users have several options for viewing the flood hazard information shown on their community's FIRM. Digital flood hazard resources can be accessed through FEMA's Map Service Center (MSC) at <http://msc.fema.gov>.

Communities may refer to the following guidance to help determine what changes must be made to local floodplain management regulations upon receiving a new or revised FIRM and FIS report.

- If the community's floodplain management regulations comply with the NFIP requirements specified in the Letter of Final Determination (LFD), the community will only need to amend the map reference section of its floodplain management regulations to identify the new FIRM and FIS report.

- If a new type of flood hazard data is added to the FIRM, the community's ordinance may need to meet additional requirements. This could apply when FEMA upgrades a flood zone without Base Flood Elevations (BFE) (such as Zone A) to a flood zone with BFEs (such as Zone AE) or adds a regulatory floodway or a Zone VE coastal high

hazard designation.

- A community should refer to the LFD for specific subsections of the NFIP floodplain management requirements in 44 CFR Section 60.3 that must be adopted based on the type of flood hazard data provided by FEMA.

When must a community adopt the new or revised flood hazard data?

Communities must amend existing floodplain management regulations or adopt new regulations before the effective date of the FIRM and FIS report, which is identified in the LFD. The LFD initiates the six-month adoption period. Communities are encouraged to adopt the appropriate floodplain management regulations as soon as possible after the LFD is issued. The adopted regulations must be submitted to FEMA and the state and be approved by FEMA before the effective date of the FIRM and FIS report.

FEMA will send two letters notifying a community that it must have approved floodplain management regulations in place before the effective date of the FIRM. The first is sent 90 days before the FIRM's effective date, and the second is sent 30 days before. The second letter notifies the community that it will be suspended from the NFIP if it does not adopt the FIRM in time. Notice of the potential suspension is also published in the Federal Register. If a community adopts or amends its floodplain management regulations before the effective date of the FIRM and FIS report, and the FEMA Regional Office approves the regulations, the suspension will not go into effect, and the community will remain eligible to participate in the NFIP. *(continued)*

Flood Study and Adoption Timeline



What happens if a community does not adopt the appropriate floodplain management regulations during the six-month adoption period?

If a community does not adopt new floodplain management regulations or amend its existing regulations and submit the adopted regulations to FEMA before the effective date of the FIRM and FIS report, the community will be suspended from the NFIP and the following sanctions will apply:

- Property owners will not be able to purchase NFIP flood insurance policies and existing policies will not be renewed.
- Federal grants or loans for development will not be available in identified flood hazard areas. This applies to funds from programs administered by federal agencies such as the Department of Housing and Urban Development, Environmental Protection Agency, and Small Business Administration.
- Federal disaster assistance will not be provided to permanently repair insurable buildings in identified flood hazard areas for damage caused by a flood.

• Federal mortgage insurance or loan guarantees, such as those written by the Federal Housing Administration and the Department of Veterans Affairs, will not be provided in identified flood hazard areas.

• Federally insured or regulated lending institutions, such as banks and credit unions, are allowed to make conventional loans for insurable buildings in flood hazard areas of non-participating communities. However, the lender must notify applicants that the property is in a flood hazard area and that the property is not eligible for Federal disaster assistance. Some lenders may voluntarily choose not to make these loans.

If a community is suspended from participation in the NFIP, it may regain its eligibility by enacting the floodplain management measures established in the NFIP regulations (44 CFR 60.3). During the period of suspension, if development takes place in a community that does not meet the minimum NFIP requirements, the community will be asked to take actions to reduce the increased flood hazard prior to its reinstatement.

Elevation Certificate Forms

Currently available elevation certificate forms expired November 30, 2018. The OWRB has confirmed with FEMA that the expired version should be used until further notice. FEMA is in the process of preparing an official Bulletin conveying this information.

The OWRB's Aaron Milligan discusses floodplain mapping and data with workshop attendees in Woodward, OK.

OWRB Training Year Drawing to a Close

As we near the end of the OWRB's 2018-19 training calendar, the floodplain management team would like to thank the hundreds of FPAs, officials, and citizens who took their time to attend a course this year. We very much enjoy meeting the stakeholders we serve statewide. This year we visited Bartlesville, McAlester, Ponca City, Chickasha, Clinton, Woodward, and Ardmore and plan to do the same next year. The new calendar will be released soon at www.owrb.ok.gov/floodplain/calendar.



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As the National Flood Insurance Program (NFIP) State Coordinator, the Oklahoma Water Resources Board partners with other state and federal agencies and local governments to prevent and mitigate the catastrophic effects of flooding disasters in Oklahoma.

For more information, go to www.owrb.ok.gov/floodplain or call (405) 530-8800.