

Appendix H
Entry Information

Benefits of Participation in the National Flood Insurance Program (NFIP)

In order to better understand the benefits of participation in the National Flood Insurance Program (NFIP), it is important to consider why the NFIP was initially created in 1968. One of the most important goals of the Program is to break the continual cycle of flooding, damage, and repair. The intent of the NFIP is not to prohibit development, but to guide development in floodplain areas in a manner that is consistent with both nature's need to convey flood waters and a community's land use needs. In order to accomplish this mission, the NFIP began allowing the sale of federally backed flood insurance in communities that adopted regulations containing standards for future development in flood prone areas within the community. A common misconception about the NFIP is that it is a taxpayer supported Program. It is not, as flood insurance claims are paid from the same fund from which premiums are paid. There is a FEMA document titled *Myths and Facts about the NFIP* that addresses some of the common questions regarding flood insurance availability.

Homeowner's insurance does not cover flood damage and federally backed flood insurance is only available in communities that choose to participate in the NFIP. Federal law mandates the purchase of flood insurance for those structures in the SFHA that are being financed by a federally backed lending institution. Participation provides the availability of flood insurance, and hence, solves many of the real estate/lending issues that occur in non-participating communities. Also, as a participating community, every property owner and renter in your community would be eligible to purchase flood insurance, regardless of their location. Approximately 25% of all flood insurance claims come from areas that are outside the mapped floodplain. If the town decided to leave the Program or is suspended from the Program, these policies will not be eligible for renewal and no new policies can be written.

The only "cost" associated with participation in this Program, is the time it takes to continue to administer and enforce the local floodplain management ordinance. The basic premise of requiring permit applications and reviewing all development in the SFHA, is to insure that improvements are done in such a manner that during the next flooding event, there will be less damage sustained. By adopting regulations for building in flood hazard areas, it is expected that, over time, the floodprone structures in your community will be replaced with stronger more flood damage resistant buildings.

Another very important benefit of participation in the NFIP is that the community is eligible to apply for funds (on a competitive basis) under the 404 Post Disaster Hazard Mitigation Grant program. Also, in the event of a presidentially declared disaster, residents will have access to additional forms of disaster assistance that are not otherwise available in non-participating communities.

The fact that Maine has had mandatory Shoreland Zoning laws on the books for many years has greatly assisted in reducing the amount of non-compliant development in floodplains. In the *State of Maine Guidelines For Municipal Shoreland Zoning Ordinances*, the section on Principle and Accessory Structures requires that "the first floor elevation or openings of all buildings and structures including basements have their lowest floor elevated at least one foot above the elevation of the 100 year flood. If the community opts out of the NFIP or is suspended from the Program, they will still be required to enforce basically the same standard as in the Floodplain Management Ordinance.

It is very important to understand the impacts of participation vs. nonparticipation in the NFIP. For more information, please call the Maine Floodplain Management Program at the State Planning Office at 287-3261. The regional planning commission in your area is also available to help the town with their floodplain management needs.

DEPARTMENT OF HOMELAND SECURITY FEDERAL EMERGENCY MANAGEMENT AGENCY APPLICATION FOR PARTICIPATION IN THE NATIONAL FLOOD INSURANCE PROGRAM			O.M.B. NO. 1660-0004 Expires February 29, 2008
PAPERWORK BURDEN DISCLOSURE NOTICE			
Public reporting burden for this form is estimated to average 4 hours per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the needed data, and completing, reviewing, and submitting the form. You are not required to submit to this collection of information unless a valid OMB control number appears in the upper right corner of this form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing the burden to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 500 CStreetSW, Washington, DC20472, Paperwork Reduction Project (1660-0004). Please, do not send your completed form to the address above.			
1. APPLICANT COMMUNITY NAME (<i>City, town, etc.</i>)			DATE
COUNTY, STATE			
2. COMMUNITY OFFICIAL - CHIEF EXECUTIVE OFFICER (CEO)		E-MAIL ADDRESS	TELEPHONE NO. (<i>Include area code</i>)
ADDRESS (<i>Street or box no., city, state, zip code</i>)			
3. PROGRAM COORDINATOR (<i>Official, if different from above, with overall responsibility for implementing program</i>)		E-MAIL ADDRESS	TELEPHONE NO. (<i>Include area code</i>)
ADDRESS (<i>Street or box no., city, state, zip code</i>)			
LOCATION OF COMMUNITY REPOSITORY FOR PUBLIC INSPECTION OF NFIP MAPS			
ADDRESS			
5. ESTIMATES FOR THOSE AREAS PRONE TO FLOOD AND/OR MUDSLIDE AS OF THE DATE OF THIS APPLICATION			
AREA IN ACRES	POPULATION	NO. OF 1-4 FAMILYSTRUCTURES	NO. OF ALL OTHER STRUCTURES
6. ESTIMATES OF TOTALS IN ENTIRE COMMUNITY			
	POPULATION	NO. OF 1-4 FAMILYSTRUCTURES	NO. OF ALL OTHER STRUCTURES
7. FOR FEMA REGIONAL USE ONLY			
1. FEMA REGIONAL OFFICE	2. NAME OF CONTACT		3. TELEPHONE NO.
4. LEVEL OF 44 CFR 60.3 REGULATION ADOPTED (Check one)		5. CHECK APPROPRIATE BOX:	
<input type="checkbox"/> 60.3 <input type="checkbox"/> 60.3(b) <input type="checkbox"/> 60.3(c) <input type="checkbox"/> 60.3(d) <input type="checkbox"/> 60.3(e)		<input type="checkbox"/> EMERGENCY PHASE <input type="checkbox"/> REGULAR PHASE	
IF REGULAR PROGRAM, SPECIFY FIRM INDEX DATE. IF USING ANOTHER COMMUNITY'S FIRM, GIVE COMMUNITY NAME, CID, FIRM INDEX DATE AND MAP PANEL NUMBER DEPICTING COMMUNITY			

FEMA Form 81-64, APR 06

RESOLUTION FOR APPLYING FOR FLOOD INSURANCE

WHEREAS, certain areas of (TOWN/CITY _____) are subject to periodic flooding (and/or mudslides) from (STREAMS, RIVERS, LAKES, OCEANS, ETC.), causing serious damages to properties within these areas; and

WHEREAS, relief is available in the form of federally backed flood insurance as authorized by the National Flood Insurance Act of 1968; and

WHEREAS, it is the intent of the (TOWN/CITY of _____) to require the recognition and evaluation of flood and/or mudslide hazards in all official actions relating to land use in the flood plain (and/or mudslide) areas having special flood (and/or mudslide) hazards; and

WHEREAS, this body has the legal authority to adopt land use and control measures to reduce future losses pursuant to MRSA Title 30A, Sections 3001-3007, 4352 and 4401-4407;

NOW THEREFORE, BE IT RESOLVED, that this (TOWN/CITY of _____) Hereby:

1. Assures the Federal Insurance Administration that it will enact as necessary, and maintain in force for those areas having flood or mudslide hazards, adequate land use and control measures with effective enforcement provisions consistent with the Criteria set forth in Section 1910 of the National Flood Insurance Program Regulations; and
2. Vests (OFFICIAL, OFFICE OR AGENCY) with the responsibility and authority to:
 - (a) Delineate or assist the Administrator, at his request, in delineating the limits of the areas having special flood (and/or mudslide) hazards on available local maps of sufficient scale to identify the location of building sites.
 - (b) Provide such information as the Administrator may request concerning present uses and occupancy of the flood plain (and/or mudslide) area.
 - (c) Cooperate with Federal, State, and local agencies and private firms which undertake to study, survey, map, and identify flood plain or mudslide areas, and cooperate with neighboring communities with respect to management of adjoining flood plain and/or mudslide areas in order to prevent aggravation of existing hazards.
 - (d) Submit on the anniversary date of the community's initial eligibility an annual report to the Administrator on the progress made during the past year within the community in the development and implementation of flood plain (and/or mudslide) area management measures.
3. Appoints (OFFICIAL, OFFICE OR AGENCY) to maintain for public inspection and to furnish upon a request a record of elevations (in relation to mean sea level) of the lowest floor (including basement) of all new or substantially improved structures located in the special flood hazard areas. If the lowest floor is below grade on one or more sides, the elevation of the floor immediately above must also be recorded.
4. Agrees to take such other official action as may be reasonably necessary to carry out the objectives of the program.

Date passed: _____

ATTEST TRUE
COPY

Town Clerk
(Town Seal)