

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 ensure 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 lowest 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 Dept. of Agriculture, Conservation & Forestry at 287-2801. 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: 09/30/2017

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 data needed, and completing, and submitting the form. This collection of information is required to obtain or retain benefits. You are not required to submit to this collection of information unless it displays a valid OMB control number. 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 C Street SW, Washington, DC 20472, and Paperwork Reduction Project (1660-0004). NOTE: Do not send your completed form to this address.			
APPLICANT COMMUNITY NAME (City, town, etc.)			DATE
COUNTY, STATE			
COMMUNITY OFFICIAL - CHIEF EXECUTIVE OFFICER (CEO)		E-MAIL ADDRESS	TELEPHONE # (Include area code)
ADDRESS (Street or box no. city, state, zip code)			
PROGRAM COORDINATOR (Official, if different from above, with overall responsibility for implementing program)		E-MAIL ADDRESS	TELEPHONE # (Include area code)
ADDRESS (Street or box #., city, state, zip code)			
LOCATION OF COMMUNITY REPOSITORY FOR PUBLIC INSPECTION OF NFIP MAPS			
ADDRESS			
ESTIMATES FOR THOSE AREAS PRONE TO FLOOD AND/OR MUDSLIDE AS OF THE DATE OF THIS APPLICATION			
AREA IN ACRES	POPULATION	NUMBER OF 1-4 FAMILY STRUCTURES	NUMBER OF ALL OTHER STRUCTURES
ESTIMATES OF TOTALS IN ENTIRE COMMUNITY			
		POPULATION	NUMBER OF 1-4 FAMILY STRUCTURES
		NUMBER OF ALL OTHER STRUCTURES	
FOR FEMA REGIONAL USE ONLY			
FEMA REGIONAL OFFICE	NAME OF CONTACT		TELEPHONE NUMBER
LEVEL OF 44 CFR 60.3 REGULATION ADOPTED (Check one)		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 086-0-30

RESOLUTION FOR JOINING THE NATIONAL FLOOD INSURANCE PROGRAM

WHEREAS, certain areas of (Town/City) of _____, Maine are subject to periodic flooding from streams, rivers and lakes, causing serious damages to properties within these areas; and

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

WHEREAS, it is the intent of the (Town/City) of _____, Maine to require the recognition and evaluation of flood hazards in all official actions relating to land use in the floodplain areas having special flood 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 the (Town/City) of _____, Maine 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 44 Code of Federal Regulations Parts 59-61 of the National Flood Insurance Program Regulations; and
2. Vests the Code Enforcement Officer 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 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 floodplain 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 floodplain 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 floodplain area management measures.
 - (e) Notify the Federal Insurance Administrator in writing whenever the boundaries of the community have been modified or the community has otherwise assumed or no longer has the authority to adopt and enforce floodplain management regulations for a particular area. Include with such notification, a copy of a map of the community suitable for reproduction, clearly delineating the new corporate limits or area which the community has assumed or relinquished authority.
3. Appoints the Code Enforcement Officer to maintain for public inspection and to furnish upon a request a record of elevations in relation to National Geodetic Vertical Datum or North American Vertical Datum 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 and legally appropriate to carry out the objectives of the program.

EFFECTIVE: _____
Date

CERTIFIED BY: _____
Signature

CERTIFIED BY: _____
Print Name

Title

Affix City/Town Seal
(here)