

NFIP in the Post-Disaster Environment

**JULIE GRAUER
FLOODPLAIN MANAGEMENT
FEMA HEADQUARTERS**



FEMA

How to Prepare and Recover After a Disaster

- **Topics we will cover:**
 - **Community Characteristics**
 - **Community Resources**
 - **Disaster Activities**



FEMA



Photo: VTDEC



Photo: VTrans



FEMA

Do your Homework Before the Disaster Happens

- **Know your Risks**
- **Know your Resources**



Type of Disaster

- **Flood**
- **Tornado**
- **Hurricane**
- **Earthquake**
- **Fire**



NFIP Regulations

For all type of disasters NFIP regulations enforced in the Special Flood Hazard Area.

Increased Cost of Compliance (ICC) only available on a flood disaster, flood insurance policy holder.



FEMA

Risks

- **Special Flood Hazard Area – How many structures in the SFHA.**
- **What resources do your residents have to recover from disaster – flood insurance policies, home owners policies.**
- **How many structures have their lowest floor below the Base Flood Elevation (BFE).**



Community: NEWPORT, CITY OF
 County: NEWPORT COUNTY

State: RHODE ISLAND
 CID: 445403

Overview Occupancy Zone **Pre/Post FIRM**

Pre-FIRM

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	573	\$1,410,119	\$126,402,200	136	\$4,828,898.70	\$182,043.46
A Zones	0	\$0	\$0	0	\$0.00	\$0.00
AO Zones	1	\$365	\$100,000	0	\$0.00	\$0.00
AH Zones	0	\$0	\$0	0	\$0.00	\$0.00
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones	39	\$235,269	\$9,551,300	13	\$843,696.94	\$28,711.32
V Zones	0	\$0	\$0	0	\$0.00	\$0.00
D Zones	0	\$0	\$0	0	\$0.00	\$0.00
B, C & X Zone	315	\$152,042	\$84,183,200	19	\$612,120.76	\$20,485.00
Standard	165	\$83,023	\$35,192,200	9	\$545,846.65	\$13,460.00
Preferred	150	\$69,019	\$48,991,000	10	\$66,274.11	\$7,025.00
Grand Total	928	\$1,797,795	\$220,236,700	168	\$6,284,714.00	\$231,239.00

Post-FIRM

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	154	\$187,585	\$43,281,000	8	\$695,991.54	\$19,841.33
A Zones	0	\$0	\$0	0	\$0.00	\$0.00
AO Zones	0	\$0	\$0	0	\$0.00	\$0.00
AH Zones	0	\$0	\$0	0	\$0.00	\$0.00
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones	18	\$121,757	\$4,635,900	2	\$48,528.08	\$3,280.00
V Zones	0	\$0	\$0	0	\$0.00	\$0.00
D Zones	0	\$0	\$0	0	\$0.00	\$0.00
B, C & X Zone	84	\$47,296	\$26,531,400	3	\$21,294.02	\$2,445.00
Standard	23	\$23,866	\$7,248,400	0	\$0.00	\$0.00
Preferred	61	\$23,430	\$19,283,000	3	\$21,294.02	\$2,445.00
Grand Total	256	\$356,638	\$74,448,300	13	\$765,813.00	\$25,566.00



Resources

- **Community Staff; Emergency managers, police, fire department, public works, assessors, finance**
- **Community Businesses; Hospitals, insurance agents, surveyor, engineers.**
- **Neighboring community floodplain managers**



State Resources

- **NFIP Coordinator's Office**
- **SHMO Office - Is your Hazard Mitigation Plan approved?**
- **State Resource Offices – DOT, Geologic Survey, Water Resources, Environmental.**



Communication

- **How do you keep your records?**
- **How do you communicate with your residents?**
- **How will you help your residents recover from the disaster?**



FEMA Activities

- **Individual Assistance**
- **Debris Removal**
- **Substantial Damage**
- **HMA Grants**
- **Environmental & Historic Preservation**
- **Public Assistance**



FEMA

FEMA Locations at Disaster

- **Joint Field Office (JFO)**
- **Disaster Recovery Center (DRC)**
- **Long-Term Recovery Office**
- **Regional Offices**



FEMA

Checklist

- **Prepare**
- **Respond**
- **Communicate**
- **Ask for Help**



Questions ???



FEMA