

**National Flood Insurance Program (NFIP) Floodplain Management  
Requirements: A Study Guide and Desk Reference for Local Officials**

**TABLE OF CONTENTS**

**Unit O: Orientation**

A. Introduction.....	O-3
Study guide objectives.....	O-4
B. Study guide materials.....	O-5
Notebook.....	O-5
Flood insurance study and maps.....	O-6
Learning Checks.....	O-6
C. Using the Study Guide.....	O-7
Where to get help.....	O-7
D. Acknowledgments.....	O-8
Illustrations.....	O-8

**Unit 1: Floods and Floodplain Management**

Introduction.....	1-4
A. Floods and Floodplains.....	1-5
Riverine Flooding.....	1-6
Overbank flooding.....	1-7
Flash flooding.....	1-8
Riverine erosion.....	1-8
Coastal flooding.....	1-9
Coastal storms.....	1-9
Coastal erosion.....	1-10
Tsunamis.....	1-11
Lake flooding.....	1-11
Shallow Flooding.....	1-11
Sheet flow.....	1-11
Ponding.....	1-12
Urban drainage.....	1-12
Special Flood Hazards.....	1-12
Closed basin lakes.....	1-13
Uncertain flow paths.....	1-13
Dam breaks.....	1-14
Ice jams.....	1-15
Mudflow.....	1-15
Natural and beneficial floodplain functions.....	1-16
Natural flood and erosion control.....	1-17
Biologic resources and functions.....	1-17

Societal resources and functions.....	1-17
B. Floodplain Development.....	1-19
Floodplain Development Dynamics.....	1-19
Riverine floodplains.....	1-19
Watersheds.....	1-20
Coasts.....	1-21
Flood Damage.....	1-22
Hydrodynamic forces.....	1-22
Debris impact.....	1-24
Hydrostatic forces.....	1-25
Soaking.....	1-25
Sediment and contaminants.....	1-26
Safety and Health Hazards.....	1-27
C. Floodplain Management.....	1-28
Evolution.....	1-28
The Unified National Program for Floodplain Management.....	1-29
Strategies and tools.....	1-30
Floodplain Management Strategies.....	1-30
<i>Strategy 1:</i> Modify human susceptibility to flood damage.....	1-30
<i>Strategy 2:</i> Modify the impact of flooding.....	1-31
<i>Strategy 3:</i> Modify flooding itself.....	1-31
<i>Strategy 4:</i> Preserve and restore natural resources.....	1-32

## **Unit 2: The National Flood Insurance Program**

A. History.....	2-3
B. How the NFIP Works.....	2-6
Mapping.....	2-6
Insurance.....	2-7
Regulations.....	2-8
C. Roles and Responsibilities.....	2-9
The community role.....	2-9
The state role.....	2-9
The federal role.....	2-10
D. Community Participation.....	2-12
Joining the NFIP.....	2-12
Compliance.....	2-13
Probation.....	2-14
Suspension.....	2-14
Sanctions for non-participation.....	2-15

## **Unit 3: NFIP Flood Studies and Maps**

A. NFIP Flood Studies.....	3-3
Flood Study Terminology.....	3-3
The base flood.....	3-3
The 100-year flood.....	3-4

Special flood hazard area and base flood elevation.....	3-4
Identifying Floodprone Areas.....	3-5
Flood Insurance Study.....	3-7
Flood County, USA and Incorporated Areas.....	3-8
B. Riverine Studies.....	3-9
Hydrology.....	3-9
Cross Sections.....	3-10
Hydraulics.....	3-12
Flood Profile.....	3-13
Floodplain Map.....	3-16
Floodway Analysis.....	3-17
C. Coastal Flood Studies.....	3-20
Storm Surge.....	3-20
Waves.....	3-20
Hydraulic Analysis.....	3-21
Coastal High Hazard Area.....	3-22
Coastal Floodplain Map.....	3-22
D. Shallow flooding studies.....	3-24
E. Approximate Studies.....	3-25
F. NFIP Maps.....	3-26
General Map Features.....	3-26
Map Index.....	3-27
Title block.....	3-27
Map revision date.....	3-27
Map scales and north direction.....	3-28
Elevation reference marks.....	3-28
FIRM Zones.....	3-29
Flood Hazard Boundary Map (FHBM).....	3-30
Flood Insurance Rate Map (FIRM) — old format (Pre 1986).....	3-30
Flood Boundary and Floodway Map (Floodway Map) – Old format (Pre 1986).....	3-31
Flood Insurance Rate Map — new format (Since 1986).....	3-33
Partial Map Initiatives FIRM.....	3-35
FIRMs with Coastal and Lake Floodplains.....	3-35
Coastal FIRMs.....	3-35
Coastal Barrier Resources System.....	3-35
Lakes.....	3-36
Shallow Flooding FIRMs.....	3-37
FIRMs with Flood Protection Projects.....	3-37
Countywide FIRMs.....	3-38
Digital FIRMs.....	3-40
Digital Flood Insurance Rate Map (DFIRM).....	3-40
Q3 Flood Data.....	3-42

#### **Unit 4: Using NFIP Studies and Maps**

A. Using FIS Reports.....	4-3
FIS Report Contents.....	4-3
Using Flood Data and Tables.....	4-4
Flood discharges.....	4-4
Floodway Data Table.....	4-5
Coastal and Lake Elevations.....	4-6
Relating Report Data to Maps and Profiles.....	4-7
B. Using the Flood Maps.....	4-9
Locating a Site.....	4-9
Determining Stationing.....	4-10
Base Flood Elevations from Maps.....	4-11
Locating the Floodway Boundary.....	4-11
C. Using Profiles.....	4-13
Profile Features.....	4-13
Determining Base Flood Elevations.....	4-14
Profiles.....	4-14
Other types of floodplains.....	4-15
Relating flood elevations to the ground.....	4-15
Relating Profiles to Maps.....	4-16
D. Maintaining and Revising NFIP Maps.....	4-17
Ordering Maps.....	4-17
Changing NFIP Maps.....	4-17
Types of Changes.....	4-19
Maps and Letters.....	4-20
Requesting Map Changes.....	4-22

## **Unit 5: The NFIP Floodplain Management Requirements**

A. The NFIP's Regulations.....	5-4
NFIP Regulations.....	5-4
Community Types.....	5-6
B. Maps and Data.....	5-8
NFIP Maps and Data.....	5-8
When FIRM and Ground Data Disagree.....	5-9
Regulating Approximate A Zones.....	5-10
Small developments.....	5-11
Larger developments.....	5-12
Draft Revised NFIP Data.....	5-14
Advisory Flood Hazard Data.....	5-15
C. Permit Requirements.....	5-17
Development Permit.....	5-17
Building permits.....	5-18
Small projects.....	5-18
Permits from Other Agencies.....	5-19
D. Encroachments.....	5-21
Regulatory Floodways.....	5-21

Encroachment Review.....	5-21
Streams without Floodway Maps.....	5-24
Allowable increases in Flood Heights.....	5-25
E. New Buildings in A Zones Buildings.....	5-27
Elevation.....	5-27
Fill.....	5-27
Piles, posts, piers or columns.....	5-28
Walls or crawlspace.....	5-29
How high?.....	5-31
Elevation Certificate.....	5-32
Enclosures.....	5-32
Openings.....	5-33
Use.....	5-36
Floodproofing.....	5-38
How high?.....	5-39
Basements.....	5-40
Basement Exceptions.....	5-40
Basements and LOMR-F Areas.....	5-41
Anchoring.....	5-42
Flood-Resistant Material.....	5-43
Accessory Structures.....	5-44
Manufactured Homes.....	5-45
Elevation.....	5-45
Anchoring.....	5-47
Recreational Vehicles.....	5-48
AO and AH Zones.....	5-49
A99 and AR Zones.....	5-49
F. New Buildings in V Zones.....	5-51
Building Location.....	5-51
Elevation on Piles or Columns.....	5-51
Wind and water loads.....	5-52
Certification.....	5-54
Breakaway Walls.....	5-54
Coastal AE Zones.....	5-56
G. Other Requirements.....	5-57
Subdivisions.....	5-57
Water and Sewer Systems.....	5-58
Watercourse alterations.....	5-58

## **Unit 6: Additional Regulatory Measures**

Introduction.....	6-4
A. Taking.....	6-5
B. State Regulatory Standards.....	6-9

C. Higher Regulatory Standards.....	6-11
Location Restrictions.....	6-12
Highly hazardous areas.....	6-12
Subdivision design.....	6-12
Setbacks.....	6-14
Manufactured homes.....	6-15
Natural areas.....	6-15
Low-density zoning.....	6-15
Building Requirements.....	6-16
Freeboard.....	6-16
Foundation standards.....	6-17
Safety Requirements.....	6-18
Critical facilities.....	6-18
Hazardous materials.....	6-19
Dry land access.....	6-19
Encroachment Standards.....	6-20
Compensatory Storage.....	6-21
Stormwater Management.....	6-22
Temporary Moratorium.....	6-23
D. Flood Hazards of Special Concern.....	6-24
Coastal Erosion.....	6-24
Regulatory standards.....	6-25
Tsunamis.....	6-25
Regulatory standards.....	6-25
Closed Basin Lakes.....	6-26
Regulatory standards.....	6-26
Uncertain Flow Paths.....	6-27
Regulatory standards.....	6-27
Dam Breaks.....	6-28
Regulatory standards.....	6-28
Ice Jams.....	6-29
Regulatory standards.....	6-29
Mudflows.....	6-29
Regulatory standards.....	6-29
E. Environmental Protection Measures.....	6-31
Strategies.....	6-31
Federal Regulations.....	6-32
Wetland Protection.....	6-32
Rare and Endangered Species.....	6-33
On-site Sewage Disposal.....	6-33
Facilities Siting.....	6-33
Water Quality Regulations.....	6-33
Special Designations.....	6-34

## **Unit 7: Ordinance Administration**

Introduction.....	7-4
A. The Ordinance.....	7-5
Statutory Authority.....	7-5
Types of ordinances.....	7-6
Zoning ordinance.....	7-6
Building codes.....	7-7
Subdivision regulations.....	7-9
Sanitary regulations.....	7-9
“Stand alone” ordinance.....	7-9
Contents.....	7-10
B. The Administrator.....	7-12
Duties.....	7-12
Qualifications.....	7-15
Training.....	7-15
Liability.....	7-17
C. Development Permits.....	7-20
When a permit is required.....	7-20
Exemptions.....	7-22
Permit Application Form.....	7-22
Application Review.....	7-23
Review for Completeness.....	7-23
Review for Compliance.....	7-26
Application Approval or Denial.....	7-28
D. Inspections.....	7-36
First Inspection.....	7-36
Second Inspection.....	7-36
Checking elevations.....	7-37
Third Inspection.....	7-38
Certificate of occupancy.....	7-38
Later Inspections.....	7-39
E. Enforcement.....	7-40
Voluntary Compliance.....	7-40
Administrative Steps.....	7-40
Legal Recourses.....	7-41
Section 1316.....	7-42
F. Appeals, Special Uses and Variances.....	7-44
Appeals.....	7-44
Special uses.....	7-44
Variances.....	7-44
Boards.....	7-44
Variances.....	7-45
NFIP requirements.....	7-45
Historic buildings.....	7-54
Functionally dependent use.....	7-54
Records.....	7-55

G. Records.....	7-56
Permit File.....	7-56
Elevation Certificate.....	7-57
Floodproofing Certificate.....	7-58
V Zone Certification.....	7-59
No-rise Certification.....	7-59
Biennial Report.....	7-60

## **Unit 8: Substantial Improvement and Substantial Damage**

Introduction.....	8-3
A. Substantial Improvement.....	8-4
Projects affected.....	8-4
Post-FIRM buildings.....	8-5
The Formula.....	8-5
Market value.....	8-6
Substantial Improvement Examples.....	8-10
Example 1. Minor rehabilitation.....	8-10
Example 2. Substantial rehabilitation.....	8-11
Example 3. Lateral addition—residential.....	8-12
Example 4. Lateral addition—nonresidential.....	8-13
Example 5. Vertical addition—residential.....	8-14
Example 6. Vertical addition—nonresidential.....	8-15
Example 7. Post-FIRM building—minor addition.....	8-16
Example 8. Post-FIRM building—substantial improvement.....	8-17
B. Substantial Damage.....	8-18
Cost to Repair.....	8-18
Substantial Damage Examples.....	8-20
Example 1. Reconstruction of a destroyed building.....	8-20
Example 2. Substantially damaged structure.....	8-21
Substantial Damage Software.....	8-22
Increased Cost of Compliance.....	8-22
C. Special Situations.....	8-25
Exempt Costs.....	8-25
Historic Structures.....	8-25
Corrections of Code Violations.....	8-26
Example.....	8-27

## **Unit 9: Flood Insurance and Floodplain Management**

A. Flood Insurance Policies.....	9-3
Who's Involved.....	9-3
Coverage.....	9-3

Building coverage.....	9-3
“Building” defined.....	9-4
Contents coverage.....	9-5
Basements.....	9-5
Enclosures.....	9-6
Amount of coverage.....	9-6
Waiting period.....	9-7
The Mandatory Purchase Requirement.....	9-7
Where it applies.....	9-8
How it works.....	9-8
<b>B. Rating Buildings.....</b>	<b>9-11</b>
Rating pre-FIRM buildings.....	9-11
Rating New Buildings.....	9-14
Submit for rate.....	9-19
Elevation certificates.....	9-19
Floodproofing.....	9-19
Rating Unnumbered A Zones.....	9-19
Premiums.....	9-20
<b>C. The Community Rating System.....</b>	<b>9-22</b>
Benefits.....	9-22
CRS activities.....	9-23
Public information activities.....	9-23
Mapping and regulation activities.....	9-24
Flood damage reduction activities.....	9-24
Flood preparedness activities.....	9-25
Publications.....	9-25
<b>D. The Coastal Barriers Resources System.....</b>	<b>9-27</b>

## **Unit 10: Disaster Operations and Hazard Mitigation**

<b>A. Disaster Operations.....</b>	<b>10-3</b>
Emergency Operations.....	10-3
Building Condition Survey.....	10-4
High water marks.....	10-4
Work maps.....	10-4
Conduct.....	10-5
Notice to owners.....	10-5
Permit Requirements.....	10-7
Permit required.....	10-7
Clean up and emergency repairs.....	10-7
Enforcement.....	10-7
Initial inspection.....	10-8
Posting.....	10-8
Follow up.....	10-11
Flooded buildings.....	10-11
Contractor quality control.....	10-12

Administration.....	10-12
Permit forms.....	10-12
Public information.....	10-13
Technical assistance.....	10-13
Staff assistance.....	10-14
B. Hazard Mitigation.....	10-15
Mitigation Measures.....	10-15
Prevention.....	10-16
Property protection.....	10-16
Natural resource protection.....	10-16
Emergency services.....	10-17
Structural projects.....	10-17
Public information.....	10-18
Mitigation Planning.....	10-18
Benefits of planning.....	10-18
The planning process.....	10-19
Disaster Mitigation Act of 2000 Planning Requirements.....	10-20
Multi-Objective Management.....	10-20
M-O-M guidelines.....	10-21
Benefits.....	10-22
C. Mitigation Assistance Programs.....	10-24
Technical Assistance.....	10-24
Property Owners.....	10-25
Flood Mitigation Assistance Program.....	10-25
Planning grants.....	10-26
Project grants.....	10-27
Pre-Disaster Mitigation Program.....	10-28
Disaster Assistance.....	10-28
Technical assistance.....	10-28
Financial assistance.....	10-29
 Appendix A: FEMA Regional Offices.....	A-1
Appendix B: State Contacts.....	B-1
Appendix C: References.....	C-1
Appendix D: Glossary.....	D-1
Appendix E: NFIP Regulations.....	E-1
Appendix F: FEMA Forms.....	F-1
Appendix G: EMI Courses.....	G-1
Appendix H: Learning Checks and Exercises.....	H-1