

# Recently Incorporated Communities

## How and why to join the National Flood Insurance Program

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Currently, [community] is Not Participating in the National Flood Insurance Program (NFIP).

### WHY JOIN THE NATIONAL FLOOD INSURANCE PROGRAM

Joining the NFIP is a community-based decision that allows administration of Special Flood Hazard Areas through a floodplain ordinance. Without community oversight of human activities in the floodplain, the best efforts of some to reduce future flood losses could be undermined or nullified by the careless actions of others. Unless the community as-a-whole is practicing adequate flood hazard mitigation, the potential for loss will not be reduced sufficiently to affect disaster relief costs.

### BENEFITS OF JOINING THE NFIP

- No cost to community to join the NFIP!
- By joining the NFIP, anyone (homeowner, renter, business, non-profits, etc.) in a participating community can buy flood insurance – outside the high-risk areas, the policies can be very inexpensive!
- Increased eligibility for Hazard Mitigation Assistance grant programs (which are not limited to flood mitigation).
- Increased eligibility for damages to publicly owned facilities in the Special Flood Hazard Area from Public Assistance Program (disaster declaration dependent).
- Increased eligibility for damages to privately owned buildings in the Special Flood Hazard Area from Individual Assistance Program (disaster declaration dependent).

### BENEFITS OF FLOOD INSURANCE

- Recover faster and better with flood insurance since most homeowners' policy will not cover damages due to flooding.
- Peace of mind that you are protected from potential catastrophic financial loss due to flood.
- Cleanup costs are not depreciated, even if you have an undervalued policy.
- Can make a claim for damages due to flood with or without a Presidential Declaration.
- Still eligible to register/receive Individual Assistance (temporary shelter, for example) when there is a Presidential Declaration for assistance - even with a flood insurance claim.
- Real events can and do vary from the flood risk shown on the FEMA maps – so you may be at risk to flood, even if not located in high flood risk area shown on FEMA map.

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### HOW DOES A COMMUNITY JOIN THE NFIP?

1. Complete “Application for Participation in the National Flood Insurance Program”.  
*File: NFIP Enrollment Application EXP 2017 0930.pdf*
  - Designate a Floodplain Administrator (office, not person) – in this case, it would be the Greater Salt Lake Municipal Services District (MSD) and identify department, if applicable.
2. Pass a “Resolution of Intent”. *File: RESOLUTION for joining NFIP.DOCX*
3. Adopt the “Flood Damage Prevention Ordinance”. *File: UT Ordinance D 2020 0417.docx*
4. Provide Memorandum of Agreement between the community and MSD stating that the administration and enforcement of the floodplain ordinance will be performed by MSD.
5. A letter from MSD stating they have been managing the floodplain program since incorporation of the community. This can be one letter with all six newly incorporated communities listed, along with their incorporation dates.
6. Send electronic package (steps 1-5) to FEMA and the Utah NFIP Coordinator:

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