

Incorporation and the National Flood Insurance Program

Townships thinking about incorporation have many things to consider. One item frequently overlooked is how incorporation affects residents' ability to purchase flood insurance from the National Flood Insurance Program (NFIP).

What is the National Flood Insurance Program (NFIP)?

The NFIP is a Federal program enabling property owners in participating communities to purchase insurance as a protection against flood losses in exchange for State and community floodplain management regulations that reduce future flood damages. Community participation in the NFIP is voluntary.

How does incorporation affect residents' ability to purchase flood insurance?

When a township incorporates, it becomes a new and separate community and is no longer considered part of the surrounding county. The land area within the new community municipal boundaries is therefore no longer covered by the county's agreement to participate in the National Flood Insurance Program (NFIP). For flood insurance to be available within the new municipal boundaries, the community must apply to join the NFIP. In Wisconsin, all counties participate in the NFIP except for Menominee, Rusk, Taylor and Vilas Counties.

What must a community do to join the NFIP?

To join the NFIP, the community must submit an application package that includes the following information:

- Application for Participation in the National Flood Insurance Program (FEMA Form 81-64). There is no fee for applying to join the NFIP:
- Resolution of Intent: The community must adopt a resolution of intent, which indicates an explicit desire to participate in the NFIP and commitment to recognize flood hazards and carry out the objectives of the Program.
- Floodplain Management Regulations: The community must adopt and submit floodplain management regulations that meet or exceed the minimum floodplain management requirements of the NFIP. The ordinance must also meet state requirements found in Chapter NR 116, Wisconsin Administrative Code.
- Map showing the official municipal boundaries.

Where can a township get assistance with joining the NFIP?

The Department of Natural Resources Floodplain Management Section is the best place to start. To obtain copies of the forms needed to join the NFIP, copies of the Wisconsin Model Floodplain Ordinance or for other questions regarding the NFIP, please contact Miriam G. Anderson, Floodplain Management Specialist (miriam.anderson@wisconsin.gov 608-266-5228) or go to <http://dnr.wi.gov/org/water/wm/dsfm/flood/>.

The Federal Emergency Management Agency (FEMA) can also provide information on the NFIP through its website (<http://www.fema.gov/plan/prevent/floodplain/index.shtml> and <http://www.fema.gov/business/nfip/>). Assistance can also be provided by the staff in FEMA's Region 5 office in Chicago, IL (312-408-5500).