

# NATIONAL FLOOD INSURANCE PROGRAM

Kentucky Division of Water

## What is the National Flood Insurance Program?

The National Flood Insurance Program (NFIP) is a voluntary program based on a mutual agreement between the federal government and the local community. In exchange for adopting and enforcing a local floodplain management ordinance, federally backed flood insurance is made available to all property owners throughout the community.



## State Role in NFIP

The Division of Water (DOW) is the state's coordinating agency for the NFIP. In this role, the DOW establishes development and building standards, provides technical assistance to communities & agencies, and evaluates & documents community floodplain management activities.

## The Local Community's Role

Community participation in the NFIP is 100% voluntary. Each identified flood prone community must assess its level of flood risk and determine whether flood insurance and floodplain management would benefit the community's residents and local economy.

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## The Local Community's Responsibility

- Adopt and enforce a local floodplain development ordinance.
- Designate a local floodplain coordinator that is responsible for administering floodplain management requirements. The local coordinator is also responsible for ensuring that all state and federal floodplain management requirements are enforced.
- Determine whether proposed development activities are in the SFHAs.
- Review permit applications for all proposed floodplain development.
- Issue permits for approved development in the SFHAs.
- Conduct inspections on development in the floodplain.
- Take enforcement actions for non-compliant development.
- Interact in the appeals and variance process.
- Keep records of all floodplain development.
- Investigate complaints.
- Maintain floodplain maps and other data.
- Coordinate map appeals, map revisions, and Letters of Map Change (LOMC) applications.
- Educate community members on floodplain management with the best practices and development requirements.

## When Do I Need a Stream Construction Permit from the State?

The DOW administers KRS 151, which outlines the requirements for obtaining a Stream Construction Permit for floodplain development. Stream Construction Permits are issued by the Cabinet pursuant to 401 KAR 4:060.

Kentucky requires a Stream Construction Permit for any development in areas along or across a stream, up to the one square mile drainage area, and is not limited to the Special Flood Hazard Areas (SFHAs) as shown on Flood Insurance Rate Maps (FIRMs). The state also requires that substantial improvements to a structure be based on a 1-year period in which the cumulative cost of construction equals or exceeds 50% of the structure's fair market value. Substantially improved structures will be required to bring the entire structure up to current minimum NFIP standards.

## DOW Technical Assistance

The Division's NFIP staff provides technical assistance to all communities in Kentucky through outreach materials, training workshops, periodic newsletters, NFIP presentations, and on-site visits. DOW staff have also developed the Kentucky Floodplain Manager's Handbook and the Kentucky Quick Guide to help guide floodplain management decisions. Please contact state NFIP staff for information on upcoming trainings and workshops.

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State NFIP staff evaluate and document all participating NFIP communities' floodplain management activities. This is done via community contacts, visits, and assessments. A Community Assistance Contact (CAC) is performed by a brief phone call, email, or a visit with the local community's floodplain coordinator. A Community Assistance Visit (CAV) is an in-depth assessment of a community's SFHAs and flood prone areas to help improve the community's floodplain management program. It is followed by a detailed meeting with the community's floodplain coordinator and local elected officials to discuss successes and opportunities for improvement.

## Additional Resources

### Answers to Questions about the NFIP

This book is intended to acquaint public officials and community residents with the National Flood Insurance Program. This publication is designed for readers who only need a basic understanding of the program. This book provided answers to some of the more frequently asked questions.

[Answers to Questions About the NFIP](#)

### Why You Need Flood Insurance

Everyone lives in a flood zone. In high-risk areas, you have a 1 in 4 chance of experiencing a flood over a 30- year mortgage. But you can live miles away from water and still be at risk of flooding. In fact nearly 25% of flood insurance claims come from moderate to low-risk areas.

[FEMA– National Flood Insurance Program](#)

### NFIP Summary Coverage

This document was prepared by the NFIP to help the public understand their flood insurance policies. It provides general information about deductibles, what is and is not covered by flood insurance, and how items are valued at the time of loss.

[NFIP– Summary of Coverage](#)

### Kentucky Risk Map Portal

The Risk Map Portal provides a source for all of the Commonwealth's floodplain maps. Use this application to view the floodplains throughout the State.

[Kentucky Risk Map Portal](#)