

The National Flood Insurance Program (NFIP), was formerly administered through the Federal Department of Housing and Urban Development, was established by Congress in 1968 to reduce the annual flood losses through more careful planning and to provide property owners with affordable flood insurance protection. In return for the federally-subsidized insurance, local governments, which are members of the program must carry out floodplain management measures to protect lives and new construction from flooding. If local governments do not join the program, federal agencies may not provide grant money, mortgage backing, direct loans or other funding, (including disaster relief) to support the purchase, construction or improvement of property located in identified flood hazard areas.

NFIP consists of two phases, the emergency and regular phase. In the emergency phase, a local government is identified by FEMA as having flood hazard, which would be subject to flood during the 100-year flood event. The local government is notified of the hazard and is afforded an opportunity to participate in the NFIP. Flood hazard areas are established on Flood Hazard Boundary Maps and limited amounts of insurance are available to property owners in these areas.

In order to meet minimum floodplain management standards in the emergency phase, a local government must require building permits for all proposed construction in order to review them and assure that the proposed construction will be reasonable free from flooding. Regulations for flood prone areas require that the following general provision are met:

- Properly anchor any structure;
- Use construction materials and methods that will minimize flood damage;
- Provide adequate drainage for new subdivisions; and
- Locate and design new or replacement utility systems to prevent flood loss.

As part of the regular phase of the NFIP, detailed FIRM for a local government is prepared by FEMA. These show flood elevations derived from detailed on-site engineering surveys and outline risk zones used for insurance purposes. One of the primary requirements of this phase of the program is to require all habitable structures to elevate the floor level to the height of the base flood (100-year flood) elevation or be flood proofed with some other acceptable method.

Continued Public Involvement

The importance of including and educating the public on mitigation is an important issue for the Bradford County Sheriff's Office Emergency Management Division. Listed below are the activities currently being conducted by the Division:

- The Bradford County Sheriff's Office Emergency Management Division advertises all LMS meetings in the local paper and through their social media pages.
- Bradford County School district disseminates disaster safety information to all students at the beginning of the school year.