

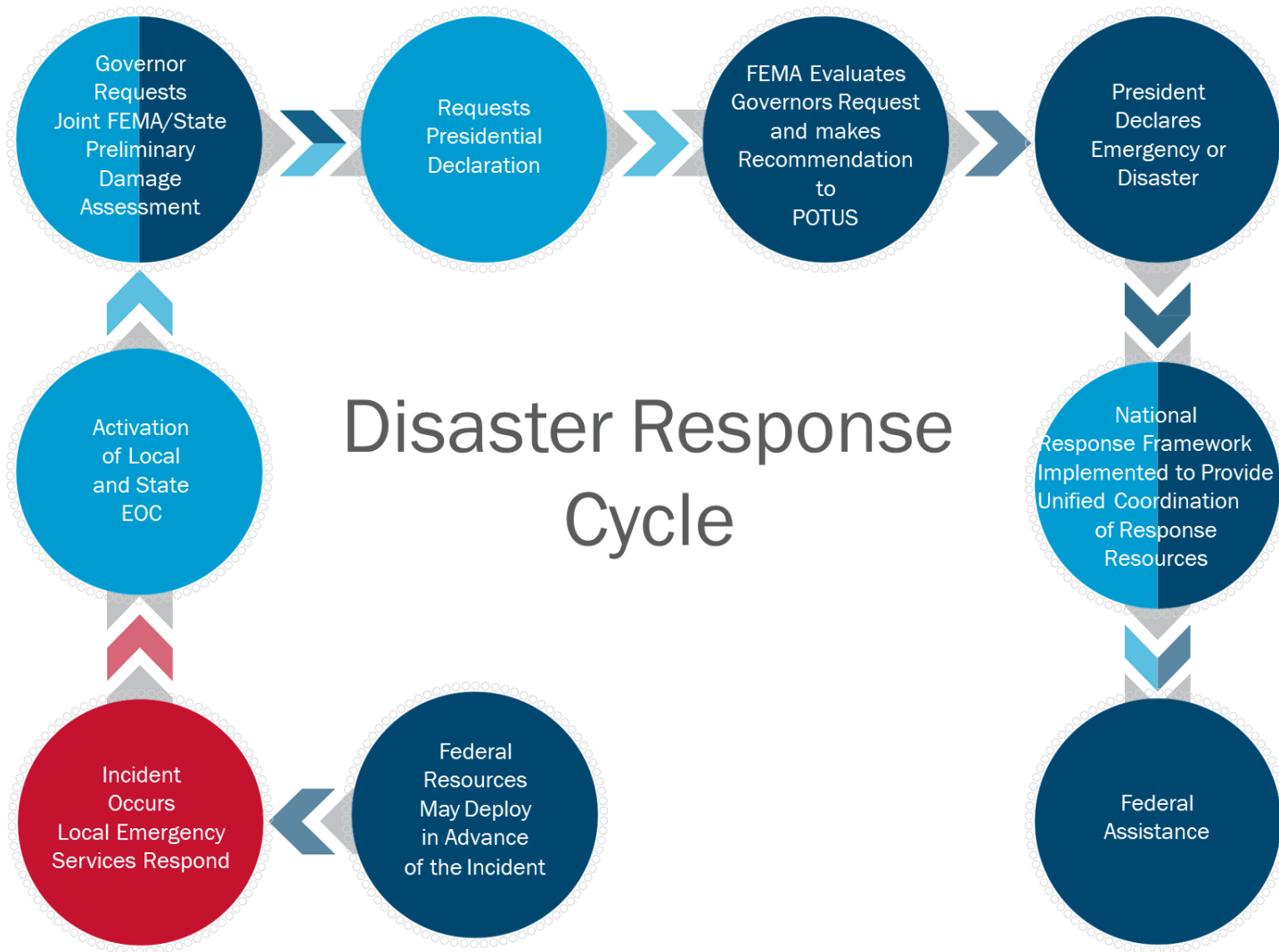
February 13, 2020

# GREAT LAKES HIGH WATER WEBINAR



FEMA

# FEMA Declaration Process



## Keep In Mind

- The state/tribe should define an incident period with FEMA
- The incident dates will be validated with the National Weather Service.
- A state or tribe must request the disaster declaration, or request a time extension, within 30 days from the incident period end date.
- Visit [www.fema.gov/disaster-declaration-process](http://www.fema.gov/disaster-declaration-process) for more information.

# The National Flood Insurance Program

- FEMA underwrites and manages the National Flood Insurance Program (NFIP) pursuant to the requirements of federal law and regulation.
- The NFIP makes flood insurance available in communities that participate in the program and adopt floodplain regulations.
  - There is generally a 30-day waiting period before flood coverage begins
- Policyholders should always file a claim and work with their insurance company to address specific loss questions. Each claim is adjusted individually.
- Visit [www.floodsmart.gov](http://www.floodsmart.gov) for more information.



**NATIONAL FLOOD  
INSURANCE PROGRAM**

# Definition of Flood

## A flood is...

- NFIP flood insurance is a single peril insurance product. This means that the Standard Flood Insurance Policy covers only direct physical loss by or from flooding as defined in the policy:
  - A general and temporary condition of partial or complete inundation of two or more acres of normally dry land or of two or more properties (at least one of which is your property)
  - Gradual erosion is specifically excluded from coverage

## A loss must be...

- A direct physical loss caused by a flood





# Mitigation Grant Programs

FEMA's Hazard Mitigation Assistance (HMA) programs fund long-term mitigation efforts to reduce the risk of future damage caused by natural hazards.

- Pre-Disaster Mitigation (PDM) – annual appropriation
- Hazard Mitigation Grant Program (HMGP) – requires a major disaster declaration
- Flood Mitigation Assistance (FMA) – annual appropriation
- HMA grants do not provide immediate assistance and can take several years to implement.
- The state/tribe is the grantee. Contact your State Hazard Mitigation Officer or FEMA Region V POC
- Visit [www.fema.gov/hazard-mitigation-assistance](http://www.fema.gov/hazard-mitigation-assistance)



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QUESTIONS?



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