

NFIP Sanctioned Communities in Tennessee

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- **Any individual or family can purchase flood insurance if their community participates in the NFIP.** However, because the unincorporated areas of Houston and Humphries counties do not participate in the NFIP and adopt the Special Flood Hazard Area maps, they have become sanctioned, which means they are ineligible for certain FEMA assistance.
- **Communities that are NOT sanctioned in these counties** include of Erin and Tennessee Ridge in Houston County and McEwen, New Johnsonville and Waverly in Humphreys County DO participate.
- **Participating in the NFIP can save thousands of dollars.** An inch of floodwater per 1,000 square feet can cost about \$10,000 to repair. Yet, most private insurance companies do not cover flood damage.
- **Many communities that do NOT participate in the NFIP are NOT sanctioned because they do not have a Special flood Hazard Area** which is an area with a very high risk of flooding.
- **By law, sanctioned communities cannot receive federal disaster money for anything that would normally have been covered by insurance.** This includes funding for permanent home and public infrastructure repair. Funding for FEMA's Hazard Mitigation Grant Program for acquisition of flooded properties and new construction is also not available to sanctioned communities.
- **Individuals in sanctioned communities are only eligible for certain federal disaster assistance**, such as rental assistance and reimbursement for lodging expenses and grants for other needs, such as medical, dental, transportation, childcare, moving/storage and funeral expenses. And local governments may be receive reimbursement for emergency protective work, such as for debris removal and temporary repairs.
- **Houston County has been sanctioned since August 1978.** The county first received hazard information in August 1977. The county received an updated Flood Insurance Rate Map (FIRM) in 2010 and again declined to participate.
- **Humphreys County has been sanctioned since August 1978.** The county first received hazard information in August 1977. The county received an



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updated FIRM in 2009 and again declined to participate.

- **Unincorporated sanctioned communities of Houston and Humphreys counties can become eligible for all FEMA assistance for the Aug. 21 federal declaration** if they join the NFIP by Feb. 21, 2022, which is six months from the initial declaration for severe storms and flooding.
- For information on flood risks in your area, visit [FEMA Flood Map Service Center](#). For info on flood insurance policies or find an agent, visit [Floodsmart](#) or call 800-427-4661. For more information on Tennessee's disaster recovery, visit www.tn.gov/tema.html and www.fema.gov/disaster/4609. You may also follow FEMA on www.facebook.com/fema and Twitter [@FEMARegion4](https://twitter.com/FEMARegion4)



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