

What Happens When NFIP Sanctions are Lifted

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Humphreys County decided to participate in the National Flood Insurance Program after the severe storms and flooding that occurred on Aug. 21, which will soon make many previously ineligible residents eligible for federal assistance.

- **Because they had not participated for several years after unincorporated areas were determined to be in Special Flood Hazard Areas, they were “sanctioned” by NFIP**, which meant they weren’t eligible for *some* FEMA assistance, such as repair and rebuilding grants and Hazard Mitigation Grants.
- **Now that Humphreys County voted to participate, there are several steps in the approval process:**
 - Humphreys County Board completes the enrollment package and officially and legally adopts the ordinance and resolution of intent. (Humphreys did this on Sept. 13, 2021).
 - State reviews the enrollment package and sends it to FEMA Region IV.
 - FEMA Region IV reviews enrollment package and sends to HQ.
 - FEMA HQ reviews enrollment package and approves it.
- **This process could take up to 10 business days.** Once FEMA HQ approves, Humphreys County will be in the NFIP program and residents may be eligible for:
 - Repair and rebuilding grants for damaged properties:
 - Low interest disaster loans from the U.S. Small Business Administration.
- **Local governments and certain nonprofits will also be eligible to apply to the Hazard Mitigation Grant Program**, which may include acquisition of flooded properties and new construction to lesson damage from future disasters.
- **Eligible residents will receive FEMA assistance retroactively** as long as they have registered with FEMA by the **October 25 deadline**.
- **FEMA Individual Assistance specialists will be calling those residents who had applied previously** and were deemed ineligible to let them know they may be able to receive disaster aid.



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- **Houston County, which has been sanctioned since 1978, is considering joining the NFIP.**
- **The following communities are unaffected by sanctions – either because they are not located in a Special Flood Hazard Area or because they have already joined NFIP – are:** Erin and Tennessee Ridge in Houston County and McEwen, New Johnsonville and Waverly in Humphreys County.
- **Participating in the NFIP and purchasing insurance 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.
- **By law, sanctioned communities cannot receive federal disaster money for anything that would normally have been covered by insurance.**

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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