

# What Happens When NFIP Sanctions are Lifted

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Release Date: Th9 17, 2021

**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](http://www.tn.gov/tema.html) and [www.fema.gov/disaster/4609](http://www.fema.gov/disaster/4609). You may also follow FEMA on [www.facebook.com/fema](https://www.facebook.com/fema) and Twitter [@FEMARegion4](https://twitter.com/FEMARegion4)

