

FEMA National Flood Insurance Program Agricultural Floodplain Reform Effort

Farm Bureau is working with a coalition toward legislative reform of the Federal Emergency Management Agency National Flood Insurance Program, to seek legislative or administrative relief and greater flexibility and predictability in insurance rates and building standards for agricultural structures. The need for such reform can be briefly summarized as follows:

As result of the 2005 Hurricane Katrina disaster in New Orleans, FEMA is engaged in a nationwide effort to remap floodplain zones throughout the United States. Based on mapped floodplain zones, FEMA has authority to "decertify" levees that do not meet specified minimum protective standards. Rural and agricultural levees typically do not meet heightened FEMA protective standards for levees.

Property owners in areas where levees have been decertified must maintain federally subsidized flood insurance through the FEMA-administered National Flood Insurance Program—and building permits for new structures, including both residential and agricultural structures and facilities, may be delayed, denied, or made excessively, if not prohibitively costly.

For more information on this issue, see the relevant background information below—including information on potential rate increases and reform efforts—and related coverage in Ag Alert, as well as other links and updates to be periodically posted on this page.

Background Information:

- [May 2016 Downey-Brand Memo on Impending Flood Insurance Rate Increases](#)
- [May 2016 MBK Memo on On-going Agricultural Floodplain Model Ordinance Efforts](#)

Ag Alert Coverage:

- [Farmers describe implications of flood rules](#) (May 4, 2016)
- [FEMA should update rules for flood zones, report says](#) (August 6, 2014)
- [Bill seeks to provide relief for farmers in flood zones](#) (October 30, 2013)
- [Remapped flood zones mean new restrictions](#) (November 23, 2011)