



FEMA

W-13042

August 2, 2013

MEMORANDUM FOR: Write Your Own (WYO) Principal Coordinators and the National Flood Insurance Program (NFIP) Servicing Agent

FROM: NFIP Clearinghouse

SUBJECT: Impending Community Probation—Town of Bowers, Kent County, Delaware  
Community Identification Number 100002

FEMA has notified the Town of Bowers, Kent County, Delaware, NFIP Community Number 100002, that probation will be imposed on November 21, 2013, if remedial measures are not taken. The community has already been informed of its failure to meet the minimum floodplain management requirements of the NFIP and of the remedial actions that are required in order to avoid probation.

All NFIP policyholders in the Town of Bowers are being notified by mail of the impending community probation. A sample of the notification letter is attached.

If the community fails to comply with the requirements to avoid probation by the indicated date, the \$50.00 Probation Surcharge must be added to the premium for each NFIP flood insurance policy written or renewed on or after that date.

If you have any questions, please contact the NFIP Bureau and Statistical Agent's Underwriting Department at [underwriting@nfipiservice.com](mailto:underwriting@nfipiservice.com).

Attachment

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Suggested Routing: Data Processing, Underwriting



**FEMA**

Community: XXXXXXXXXXXX  
Community Identification Number: XXXXXX

Probation Effective Date: XX/XX/XXXX

Flood Insurance Policyholder  
XXXXXXXXXXXXXXXXXXXXXXXXXX  
XXXXXXXXXXXXXXXXXXXXXXXXXX

Flood Insurance Policy Number:  
XXXXXXXXXXXX  
Insurance Company:  
XXXXXXXXXXXXXXXXXXXXXXXXXX

The Federal Emergency Management Agency (FEMA) has notified your community that it will be placed on probationary status in the National Flood Insurance Program (NFIP) unless certain remedial measures are taken by Month, XX, 2XXX.

In accordance with the National Flood Insurance Act of 1968, communities that participate in the NFIP must adopt and enforce floodplain management regulations that meet NFIP criteria. Meeting these criteria makes communities more resistant to the damaging effects of flooding on lives, property, and local prosperity.

To avoid probation, your community must correct one or more deficiencies in its floodplain management program and/or remedy one or more violations of its floodplain management regulations before the date above. FEMA has explained the problem area(s) to your community—and the steps required to keep its good standing in the NFIP.

While flood insurance coverage would still be available should your community be placed on probation, a \$50.00 Probation Surcharge would be added to the premium for each flood policy written or renewed in your community for at least one year. This surcharge is needed to offset some of the added risk assumed by the NFIP because of your community's noncompliance.

If your community does not take the steps required to remain in good standing, it may be suspended from the NFIP and federally backed flood insurance will no longer be available. In suspended communities, the following protections against floods and other disasters are also prohibited by the Flood Disaster Protection Act of 1973.

- Grants, loans, or guarantees from federal agencies—like the Federal Housing Administration, the Department of Veterans Affairs, and the Small Business Administration—to buy or construct an insurable building in a Special Flood Hazard Area (SFHA).
- Federal disaster assistance to buy, construct, or repair an insurable building in an SFHA.
- Post-disaster, individual and family grant assistance for housing and personal property in an SFHA.

For more information, or to voice your concerns, you may wish to contact your community official(s) in charge of floodplain management.