



TIPS FOR INSURANCE PRODUCERS

Currently Selling or Looking to Sell
National Flood Insurance Program Policies

This tip sheet is for Insurance Producers currently selling or looking to sell National Flood Insurance Program (NFIP) insurance policies. Understanding when a potential client is eligible to purchase an NFIP policy is a key first step in the process.

The NFIP is a federal program, please refer to FEMA's 2024 NFIP Flood Insurance Manual (Manual) for federal guidance:

https://www.fema.gov/sites/default/files/documents/fema_nfip_flood-insurance-manual_042024.pdf

While FEMA's system conducts certain eligibility checks, NFIP insurance producers remain responsible for ensuring eligibility for NFIP coverage.

ELIGIBILITY TO PURCHASE NFIP IS DETERMINED BY THREE FACTORS:



The **location**
of the
building or
structure.

1



Whether the
building meets
certain insurability
requirements.

2



Whether the
contents meet
certain insurability
requirements.

3

This tip sheet will focus on Step 1 above. The NFIP offers insurance for buildings and contents located within participating NFIP communities or located on federal land (Manual, Chapter 2, Section II, A).

TIPS FOR LOCATION ELIGIBILITY VERIFICATION

A

OBTAIN LOCATION OF THE POTENTIAL CLIENT PROPERTY/BUILDING (PROPERTY)

- I. Property Address (full address including city, state, zip code)
- II. Coordinates (latitude and longitude) in decimal degrees format.

B

VISIT NORTH DAKOTA RISK ASSESSMENT MAP SERVICE

<https://ndram.dwr.nd.gov>

- I. Go to “Property Tab” on top left of map service.
 - a. Enter in the Property house number, zip code, and county or navigate to the property.
 - b. Click “Search” button.
 1. If no property house number is available, navigate map to property location and click on info button to generate lat/long details.
- II. Go to “Flood” tab on top left of map service.
 - a. Click on “Regulatory FIRM” tab.
 - b. Note “Political Area” and “Jurisdictional Authority” on left side of the screen for later use.
 1. The Jurisdictional Authority is the primary floodplain administrative entity. In certain cases, a Jurisdictional Authority has entered into an agreement with an overlaying political subdivision to manage the NFIP floodplain on the Jurisdictional Authority’s behalf.

C

FOR AREAS OUTSIDE OF CITY LIMITS. IF IN CITY LIMITS, PROCEED TO TIP D.

- I. Verify if located in a civil township.
- II. Navigate to <https://mapservice.dwr.nd.gov>.
 - a. Using navigation tools, zoom to location of property of interest.
 - b. On right side of map, click on “Political Boundaries” folder.
 1. Ensure box next to “Civil Townships” is checked.
 - c. If property is located in a Civil Township (bounded by a blue box with blue name), please note for later.
 - d. If not, proceed to Tip D.

TIPS FOR LOCATION ELIGIBILITY VERIFICATION

D

VISIT FEMA'S COMMUNITY STATUS BOOK

<https://www.fema.gov/flood-insurance/work-with-nfip/community-status-book>

- I. Navigate and download (either PDF or CSV) the North Dakota Community Status Book
- II. If Property is located in a Civil Township from Tip C above:
 - a. Navigate to the name of the Civil Township.
 1. If listed, an NFIP policy is likely able to be appropriately written for the Property. However, there may be certain situations where a policy is not able to be written. Examples include: recent jurisdiction boundary change or updated agreement not yet communicated to FEMA. As a result, this could impact what community would have to be listed on the policy for it to be valid.
 2. If not listed, proceed to D.ii.b below.
 - b. Navigate to the overlying county of the Civil Township.
 1. If Civil Township is listed under the County by name, an NFIP policy is likely able to be appropriately written for the Property.
 2. If not, an NFIP policy is not likely able to be appropriately written for the property.
- III. Generally, only properties located within a participating community as noted in FEMA's Community Status Book are eligible for NFIP insurance policies.



Photo Credit: FEMA

QUESTIONS? CONTACT US!



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DISCLAIMER

While the DWR makes every attempt to ensure this information is accurate, there may still be areas where additional verification may be necessary to confirm the property is eligible for coverage under the NFIP. The insurance producers may need to follow up with the floodplain administrator from local jurisdictions and state and federal agencies to further verify information. The insurance producer is responsible for accuracy of written policies based upon the information available and accessible to the producer.



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