



HOW DOES THE FLOOD INSURANCE INSPECTION PROGRAM WORK?

All structures insured under the National Flood Insurance Program that have an opaque walled enclosure below the required base flood elevation will be subject to the flood insurance inspection procedure. A notice will be sent from the policyholder's insurance company six months in advance of the date of the expiration of their policy. The notice will advise the policyholder that a flood insurance inspection and Community Inspection Report will be required in order for them to renew their flood insurance.

The policyholder will be required to submit a Community Inspection Report provided by the local community with their flood insurance renewal premium. If a policyholder fails to obtain an inspection and Community Inspection Report, the insurance policy will not be renewed.

If it is determined during the flood insurance inspection that the use or construction in the enclosure is not compliant with the permit that was issued, the policyholder will be notified of the compliance issues by the local community. The flood insurance policy will be renewed; however, the policyholder will be given a specified amount of time to bring the enclosure into compliance. If the policyholder does not come into compliance by the time specified in the notification, code enforcement procedures may be initiated.