

Who Needs Flood Insurance?

Every homeowner, business owner, and renter in Arkansas communities that participate in the NFIP may purchase a flood insurance policy, regardless of the location of the building. Federal disaster grants do not cover most losses and repayment of a disaster loan can cost many times more than the price of a flood insurance policy.

Unfortunately, it's often after a flood that many people discover that their homeowner or business property insurance policies do not cover flood damages. Approximately 25% of all flood damages occur in low risk zones, commonly described as being "outside the mapped flood zone."

The Arkansas Natural Resources Commission urges you to protect your financial future by getting a flood insurance policy. Learn more at www.floodsmart.gov. To purchase a policy, call your insurance agent. To get the name of an agent in your community, call the NFIP's toll free number, 1-(888)356-6329.

When property owners receive financial assistance from the Federal Government following a presidentially declared disaster, they may be required to purchase flood insurance coverage. This requirement is mandated under the National Flood Insurance Reform Act of 1994. It is imposed when a building has been damaged and is located in an area that is at high risk of flooding. These high-risk areas are called Special Flood Hazard Areas (SFHAs).

Faulkner County has joined the National Flood Insurance Program sponsored by FEMA. By joining this program, this allows our residents to obtain flood insurance at a lower cost. By joining this program, we are required to follow FEMA's guidelines to help mitigate and reduce flood loss. Therefore, the Faulkner County Quorum Court passed an ordinance that requires ANY DEVELOPMENT in a Special Flood Hazard Area (SFHA) to first obtain a permit. (Development is any man made change.) This permit must be obtained before the start of construction. This permit is obtained through the OEM/911 office. All subdivision plats must be reviewed for floodplain management purposes and approved by OEM/911 before they are filed with the County. You can find the permit/application below.