

Floodplain Management

National Flood Insurance Program (NFIP)

The City of Chapman participates in the National Flood Insurance Program (NFIP) and administers floodplain development requirements within the 100-year floodplain. The NFIP was created by Congress in 1968 to protect lives and property and to reduce the financial burden of providing disaster assistance. The NFIP offers flood insurance to homeowners, renters and business owners in participating communities.

Community Rating System (CRS)

The City of Chapman also participates in the Community Rating System (CRS). CRS is a voluntary incentive program that recognizes and encourages community floodplain management practices that exceed the minimum requirements of the National Flood Insurance Program (NFIP).

In CRS communities, flood insurance premium rates are discounted to reflect the reduced flood risk resulting from the community's efforts that address the three goals of the program:

1. Reduce and avoid flood damage to insurable property
2. Strengthen and support the insurance aspects of the National Flood Insurance Program
3. Foster comprehensive floodplain management

The City of Chapman has a CRS Class rating of 8 which provides for a 10% premium discount for flood insurance.

Requirements, Applications, Codes and Resources

Structures within the 100-year floodplain must be flood proofed to one (1) foot above the Base Flood Elevation (BFE). Our staff will assist in determining if your property is located in the floodplain. Most improvements within the floodplain require the homeowner to provide a certified elevation survey and a floodplain development permit. Once construction is completed, a post-construction elevation survey is required to document that the improvements

are properly flood proofed. The following documents and resources provide more information on the program and requirements.

- [Chapman Floodplain Ordinance](#)
- [Amendment to Chapman Floodplain Ordinance](#)
- [FEMA Elevation Certificate](#)
- [Floodplain Development Permit](#)
- [Flood Insurance Rate Map \(FIRM\)](#)
- [FEMA - Floodplain Management](#)
- [National Flood Insurance Program](#)
- [Community Rating System](#)