

Ryan Waller

From: Ryan Waller
Sent: Wednesday, November 14, 2018 3:51 PM
To: 'Hartwig, Robert'
Cc: jason.conn@dnr.iowa.gov; Amy Beattie
Subject: RE: FEMA Suspension of Flood insurance within Warren County.
Attachments: 20181025105122345.pdf

Mr. Hartwig,

Thank you for your email below. Attached, please find materials that were sent by the City of Indianola to the respective agencies involved in compliance with the Flood Insurance Program. I have received confirmation from our contact at Iowa DNR – Jason Conn (cc'd) – that the materials provided by the City of Indianola have been reviewed and approved at both the DNR and FEMA levels. According to Mr. Conn, FEMA confirmed the City of Indianola's compliance on October 30, 2018. Feel free to contact Mr. Conn directly if you have questions concerning the City of Indianola's status.

Thank you again for your inquiry.

Have a great day.

Ryan Waller



Ryan J. Waller

City Manager

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From: Hartwig, Robert <rhartwig@iowabankers.com>
Sent: Wednesday, November 14, 2018 2:45 PM
To: Ryan Waller <rwaller@indianolaiowa.gov>; Inelson@norwalk.iowa.gov; dmerrifield@carlisleiowa.org
Subject: FEMA Suspension of Flood insurance within Warren County.

Mr. Waller, Nelson and Merrifield,

My name is Bob Hartwig and I am Legal Counsel for the Iowa Bankers Mortgage Corporation. We operate a large wholesale residential mortgage company and are active lenders in your market areas and we just received this notice today. Can you please give us an update on the FEMA suspension below? This would cause us to immediately halt all of our mortgage purchases in affected flood zones from our lender/partners in unincorporated Warren County, as well as within the cities of Indianola, Carlisle and Norwalk. Thanks in advance and I can be reached by return email or phone at 286-4211. Bob

FEMA to suspend communities in four states

FEMA has published a final rule [83 FR 56269] identifying communities in Colorado, Iowa, North Carolina and Oregon to be suspended from the National Flood Insurance Program on November 16, 2018, for noncompliance with the floodplain management requirements of the program.

- **Colorado:** Towns of Breckenridge and Silverthorne and unincorporated areas of Summit County
- **Iowa:** Cities of Bevington, Carlisle, Cumming, Des Moines, Hartford, Indianola, Lacona, Martensdale, Norwalk and Spring Hill and unincorporated areas of Warren County
- **North Carolina:** Cities of Charlotte, Concord, Kannapolis, and Locust; Towns of Cornelius, Davidson, Fairview, Harrisburg, Huntersville, Midland and Stanfield; and unincorporated areas of Iredell, Mecklenburg and Rowan Counties
- **Oregon:** Cities of Brookings and Gold Beach and unincorporated areas of Curry County

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<https://www.fema.gov/suspension>

A community that does not join the NFIP, has withdrawn from the program, or is suspended from it, faces the following sanctions:

1. No resident will be able to purchase a flood insurance policy.
2. Existing flood insurance policies will not be renewed.
3. No Federal grants or loans for development may be made in identified flood hazard areas under programs administered by Federal agencies such as HUD, EPA, and SBA;
4. No Federal disaster assistance may be provided to repair insurable buildings located in identified flood hazard areas for damage caused by a flood.
5. No Federal mortgage insurance or loan guarantees may be provided in identified flood hazard areas. This includes policies written by FHA, VA, and others.
6. Federally insured or regulated lending institutions, such as banks and credit unions, must notify applicants seeking loans for insurable buildings in flood hazard areas that there is a flood hazard and that the property is not eligible for Federal disaster relief.

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