

**OGLALA LAKOTA COUNTY RESOLUTION #2022-01**

WHEREAS, the Division of Purchasing and Printing of the State of South Dakota has competitively bid state contracts for the purchase of necessary supplies, equipment and materials for state and local governments, and

WHEREAS, the Oglala Lakota County Board of Commissioners is authorized to purchase necessary supplies, equipment and materials for its use, and

NOW THEREFORE, BE IT RESOLVED, that the Board of Oglala Lakota County Commissioners enter into an agreement with the Division of Purchasing and Printing of the State of South Dakota to purchase equipment, supplies and materials.

Dated this 12<sup>th</sup> day of January, 2022

ATTEST:

\_\_\_\_\_  
Chair  
Oglala Lakota County Board of Commissioners

\_\_\_\_\_  
Sue Ganje  
Oglala Lakota County Auditor

**OGLALA LAKOTA COUNTY RESOLUTION #2022-02**

WHEREAS, pursuant to SDCL 12-15-11, the Board of County Commissioners at their first meeting shall set a fee for Election Board and the mileage rate;

NOW THEREFORE BE IT RESOLVED, that the Oglala Lakota County Board of Commissioners have set the fee for attendance of Election School at \$25.00; and

ALL ELECTION BOARDS WILL RECEIVE A FLAT FEE OF \$150.00; SUPERINTENDENTS OF EACH PRECINCT A FEE OF \$160.00; RESOLUTION, ABSENTEE AND PROVISIONAL BOARDS WILL BE SET AT \$10.00 PER HOUR, and

BE IT FURTHER RESOLVED, that the Oglala Lakota County Commissioners set the mileage rate at \$.42 per mile for the transporting of ballots and ballot boxes by the precinct superintendent.

Dated this 12<sup>th</sup> day of January, 2021

ATTEST:

\_\_\_\_\_  
Chair

Oglala Lakota County Board of Commissioners

\_\_\_\_\_  
Sue Ganje

Oglala Lakota County Auditor

**OGLALA LAKOTA COUNTY RESOLUTION #2022-03**

WHEREAS, SDCL 12-14-1 allows for the establishment of polling locations in each County; and NOW THEREFORE, BE IT RESOLVED, that the Oglala Lakota County 2022 polling places be established as follows:

**COUNTY COMMISSIONER DISTRICT 1**

PORCUPINE PRECINCT – Christ The King Parish, Bill Pauly Hall, 490 Lourdes Ln, Porcupine, SD

**COUNTY COMMISSIONER DISTRICT 2**

OGLALA PRECINCT- Brother Renee Hall, 29128 US Hwy 18, Oglala, SD  
MANDERSON PRECINCT- St. Agnes Church Hall, 1886 BIA 33, Manderson, SD

**COUNTY COMMISSIONER DISTRICT 3**

CUNY TABLE PRECINCT- Red Shirt School, 38 Tatanka Numpa Rd, Red Shirt, SD  
KYLE PRECINCT- Little Wound School, 438 Main St, Kyle, SD  
ROCKYFORD PRECINCT- Singing Horse Trading Post, 7 mi. N. of Manderson, 1210 BIA 33, Manderson, SD

**COUNTY COMMISSIONER DISTRICT 4**

PINE RIDGE PRECINCT 3- Sacred Heart Catholic Church, 30238 US Hwy 18, Pine Ridge, SD

**COUNTY COMMISSIONER DISTRICT 5**

PINE RIDGE PRECINCT 1- Sacred Heart Catholic Church, 30238 US Hwy 18, Pine Ridge, SD

BATESLAND PRECINCT- Oglala Lakota County School, Bill Conquering Bear Gymnasium, 409 3<sup>rd</sup> St, Batesland, SD

Dated this 12<sup>th</sup> day of January, 2022

ATTEST:

\_\_\_\_\_  
Chair  
Oglala Lakota County Board of Commissioners

\_\_\_\_\_  
Sue Ganje, Oglala Lakota County Auditor

TO THE HONORABLE BOARD OF OGLALA LAKOTA COUNTY COMMISSIONERS:  
 I hereby submit the following report of my examination of the cash and cash items in the hands of the County Treasurer of this County on this 31st day of December 2021.

<b>Total Amount of Deposit in First Interstate Bank, HS:</b>		\$	301,355.38
<b>Total Amount of Cash:</b>		\$	556.10
<b>Total Amount of Checks in Treasurer's Possession Not Exceeding Three Days:</b>		\$	472.30
<b>FIRST INTERSTATE SAVINGS</b>			
First Interstate, HS:		\$	1,934,600.53
<b>CERTIFICATES OF DEPOSIT:</b>			
First Interstate, HS:		\$	202,106.72
Black Hills Federal Credit Union, HS:		\$	50,000.00
First National Bank of Lead Checking		\$	1,000.00
First Nation Bank of Lead ICS Acct		\$	1,215,960.49
<b>Itemized list of all items, checks and drafts that have been in the Treasurer's possession over three days:</b>			
Sheriff Change Fund:		\$	200.00
Election Petty Cash:		\$	15.00
<b>RETURNED CHECKS:</b>			
Titus, Casey	10/26/2020	\$	75.00
Alpha One LLC	12/22/2021	\$	70.00
			<b>TOTAL \$ 3,706,411.52</b>

Dated This 31st Day of December.

\_\_\_\_\_  
 Sue Ganje, County Auditor of Oglala Lakota County

  
 \_\_\_\_\_  
 Teresa Pullen, County Treasurer of Oglala Lakota County

County Monies	\$	3,643,904.59
Held for other Entities	\$	22,939.14
Held in Trust	\$	39,567.79
<b>TOTAL</b>	<b>\$</b>	<b>3,706,411.52</b>

The Above Balance Reflects County Monies, Monies Held in Trust, and Monies Collected for and to be remitted to Other ENTITIES: SCHOOLS, TOWNS, AND STATE.

Oglala Lakota County Highway Department

To: WESTCO 1800-762-9906

The Oglala Lakota County Highway Department is requesting a quote on fuel on this 6 day of Jan, 20 22.

Please provide a bid for the following.

550 Gallons of Unleaded Gas at \$ 2.93<sup>9</sup> /gal.

1200 <sup>#1</sup> Gallons of Diesel at \$ 3.21<sup>9</sup> /gal.

400 Gallons of Propane at \$ 2.04<sup>9</sup> /gal.

The Oglala Lakota County Highway Depart. Tank is a 1,000 gallon tank, the current propane level is 40% percent.

Signature: Garnz Date: 1-6-22

County Exemptions / Taxes Applicable:

Unleaded: Federal tax exempt: State Tax Applicable

Diesel: Federal and State tax exempt: \$0.02 EPA tax applicable

Please submit a bid on the above requested fuel. Fax to 1 (605) 288-1867

Oglala Lakota County Highway Department

P.O Box# 208, Batesland SD 57716

PH: (605)288-1866 Fax: (605) 288-1867 Cell: (605) 441-6261

No Bids on

- Nelsons
- Discount Fuels
- Lakota Plains
- Pine Ridge Oil

For office use only;

Response  
 No Response



## [EXT] Oglala Lakota County- Letter with Recommendations

Keri Warnke <kwarnke@safety-benefits.com>

Tue 12/7/2021 3:30 PM

To: Ganje, Sue <Sue.Ganje@state.sd.us>

Cc: Matt Petersen <mpetersen@safety-benefits.com>

 3 attachments (595 KB)

Oglala Lakota County- Letter with Recommendations.docx; Law Enforcement- Recommendations.pdf; Recommendation Directions w Disclaimer 2021.pdf;

Good Afternoon Sue,

Attached are the improvement recommendations that were made as a result of the loss control survey completed with Matt Petersen. I have also attached a cover letter and instruction/disclaimer document. Please let us know if we can be of further assistance. Thank you and have a great day!

*Keri Warnke*

**Administrative Assistant**

Safety Benefits Inc.

**O: 605-334-9567 | Toll Free: 888-313-0839**

Safety Benefits Inc.

602 E State St

Plankinton SD 57368

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# Safety Benefits Inc.

December 8, 2021

Audrey Martinez, Administrative Assistant  
Lynx Bettelyown, Highway Superintendent  
Sue Ganje, Auditor  
Oglala Lakota County  
906 North River ST  
Hot Springs, SD 57747

Re: November 23<sup>rd</sup>, 2021 – Loss Control Survey

Dear Audrey,

It was a pleasure meeting with you to review the loss control program for Oglala Lakota County. I appreciated your cooperation and the cooperation of the others in providing important and necessary information to complete my survey.

Improvement recommendations have been developed and are enclosed in this letter. These recommendations are to assist you in your loss control efforts. When reviewing the Recommendations for Improvement, please read the disclaimer at the bottom of the attached instruction/disclaimer document. You should note that this survey was a general survey and does not replace your own internal loss control surveys and practices.

We ask that you review the recommendations with members of the city council and inform us within **60 days** of any actions the council decides to take for each recommendation. Both the SDML Workers' Compensation Fund and the South Dakota Public Assurance Alliance Boards of Trustees and Directors have approved giving a Loss Control Credit to pool members who respond to our Recommendations for Improvement.

If you have any questions or need more information regarding the improvement recommendations, please call me (888) 313-0839. I look forward to continuing working with you and other employees on your loss control efforts. Thank you again for your time and allowing me to be of assistance.

Sincerely,

Matt Petersen, Loss Control Representative  
South Dakota Public Assurance Alliance  
SDML Workers' Compensation Fund  
[mpetersen@safety-benefits.com](mailto:mpetersen@safety-benefits.com)  
Cell Phone: 605-660-1231

Enclosure



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# Improvement Recommendations - Both

## for Oglala Lakota County (11/25/2021)

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### Law Enforcement

Name of Person \_\_\_\_\_  
Completing Form: \_\_\_\_\_ Title: \_\_\_\_\_

#### "A" Priority

**A01** It is recommended the following written policies and procedures be adopted for your Department. These policies and procedures should include:

- 1) Diminished Capacity
- 2) Domestic Misconduct
- 3) Hiring/Selection Practices
- 4) Internal Affairs
- 5) Mobile Video Recorders
- 6) Motor Vehicle Stops and Searches
- 7) Off-Duty Actions: (Mandatory)
- 8) Property & Evidence
- 9) Selection and Hiring
- 10) Response to Active Resistance (Use of Force)
- 11) Search-Seizure-Residences
- 12) Sexual Harassment & Hostile Work Environments
- 13) Stop and Arrest of Persons
- 14) Transportation & Restraining of Prisoners
- 15) Vehicle Pursuits
- 16) Safe Storage of Firearms

Date Completed: \_\_\_\_\_ If Not, Target Date (Please Explain): \_\_\_\_\_ **A-LE-3g**

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## Contact Person Instructions

- Step 1** Give this instruction sheet and recommendation form (s) to the applicable department.
- Step 2** Follow up with departments to ensure forms are completed within 60 days.
- Step 3** Once forms are returned to you, make copies for your files and return the originals to:

**Safety Benefits, Inc.,**  
602 E State St  
Plankinton, SD 57368

OR

Email to: [kwarnke@safety-benefits.com](mailto:kwarnke@safety-benefits.com)

## Department Instructions

- Step 1** Enter your name and title on the top of the form.
- Step 2** For each completed recommendation, fill in the "Date Completed" line.
- Step 3** For recommendations that will be completed in the future, enter the anticipated completion date on the "Target Date" line.
- Step 4** Add any comments about the recommendations on the "Comment" line.
- Step 5** After filling out the form, return it to the person who gave it to you. Forms must be turned in within 60 days.

## About Recommendations

Improvement recommendations have been developed to assist you in your loss control efforts. Each recommendation is rated with one of the priority levels below:

- **"A" PRIORITY** - Items which should be addressed immediately; hazards which could result in serious accident, injury, or death or items that are needed to prevent a substantial liability exposure.
- **"B" PRIORITY** - Hazards which could result in an accident or injury and should be addressed as part of an ongoing safety observation/hazard abatement program or items needed to prevent potential liability.
- **"C" PRIORITY** - Minor hazards which should be addressed as time and resources allow or items needed as part of a pro-active risk management program.

### Disclaimer

This Loss Control Survey does not intend, and Safety Benefits, Inc. is not expected to identify every possible hazardous situation, risk deficiency, code violation, potential area of liability or violation of safe practices. The purpose of the Survey is to identify general areas where improvements can be made. For this reason, no party should rely on the Survey as being a comprehensive identifier of each and every potential workers' compensation or liability situation.

Loss Control Surveys affect neither the Member's responsibilities nor the scope of the coverage provided by the Pool(s), which is determined solely by the provisions of the coverage documents and the I.G.C.

This Survey does not guarantee, assure, or warrant in any way that the Member is in compliance with any Federal, State or Local laws, statutes or regulations or that compliance with the recommendations of this report will eliminate any or all hazards or prevent or eliminate accidents.

## Questions, Comments, Suggestions

Please direct any questions, comments or suggestions about these recommendation(s) to Safety Benefits Inc., at the address above or call 605-334-9567 or 1-888-313-0839.

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**FW: [EXT] Batesland NFIP Letter**

em@frcounty.org <em@frcounty.org>

Tue 12/7/2021 3:41 PM

To: Ganje, Sue <Sue.Ganje@state.sd.us>

**From:** Jonas, Blaire <Blaire.Jonas@state.sd.us>

**Sent:** Tuesday, December 7, 2021 2:24 PM

**To:** frem@gwtc.net; em@frcounty.org

**Cc:** Miller, Allan <Allan.Miller@state.sd.us>; Petersen, Brandy <Brandy.Petersen@state.sd.us>; Macy, Marc <Marc.Macy@state.sd.us>

**Subject:** Batesland NFIP Letter

Good Afternoon,

The State is sending out letters this week to FEMA National Flood Insurance Program-sanctioned communities in SD. As the county emergency manager for these communities, we want you to be aware of our communication and hope we can work together to get the communities into the program. If you or the communities have any questions, please reach out to either [Marc Macy](#) or myself.

The example letter and two informational brochures about the NFIP are attached to this email.

Hope you have a great rest of your week!



**BLAIRE JONAS** | NFIP/MITIGATION SPECIALIST  
SD Dept. of Public Safety | Office of Emergency  
Management  
[\(605\) 773-3231](tel:(605)773-3231)



[Customer Experience Survey](#)

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SOUTH DAKOTA  
DEPARTMENT  
OF PUBLIC SAFETY

prevention — protection — enforcement

EMERGENCY MANAGEMENT

December 8, 2021

Name  
Community  
Street  
City, State, Zip

Re: Joining the National Flood Insurance Program

Dear #####

Throughout 2019, South Dakota experienced historic flooding, resulting in four presidentially declared disasters. As the state recovers and prepares for future disasters, it is recommended that your community consider actions to reduce damage and human suffering from future events.

Flooding is the most common and costly disaster, affecting every state and every community across the nation. Currently in South Dakota, 235 counties, municipalities, and tribes participate in the National Flood Insurance Program (NFIP). The NFIP gives property owners and renters the means to insulate themselves from the financial risks of flood damage, as most homeowners' policies do not cover flood damage.

In order to make NFIP flood insurance available, communities must adopt and enforce floodplain management requirements. These requirements are a tool to help ensure the safety and security of future generations by helping communities keep people and property away from risky areas or requiring elevation or floodproofing that reduces future flood damage.

You are being contacted because the U.S. Federal Emergency Management Agency (FEMA) has sanctioned your community from the NFIP; therefore, residents in special flood hazard areas are not eligible for financial assistance available to them following presidential disasters. FEMA has identified special flood hazard areas in your community (areas subject to high-risk flooding) and published them on Flood Insurance Rate Maps. Property owners and renters in your community are being left with few options to protect themselves financially and are not able to obtain an NFIP policy when mandated by mortgage lenders.

There are three steps to joining the NFIP: 1) Complete a one-page application, 2) Adopt a Resolution of Intent, and 3) Adopt and agree to enforce floodplain management requirements that meet or exceed the minimum NFIP requirements. The South Dakota Office of Emergency Management aids interested communities through this FEMA process and has model resolutions and requirements available.

Please see the enclosed documents to find out more information about the National Flood Insurance Program. If interested in joining the program and removing your community from this sanctioned list, please reach out to Marc Macy or Blaire Jonas with the South Dakota Office of Emergency Management at (605) 773-3231 or at [marc.macy@state.sd.us](mailto:marc.macy@state.sd.us) and [blaire.jonas@state.sd.us](mailto:blaire.jonas@state.sd.us). If desired, state staff can also present flood insurance information to your local community council.

Should you have any questions regarding the NFIP, please do not hesitate to contact our office.

Sincerely,

Marc Macy, CFM  
South Dakota Office of Emergency Management

**MYTH: The NFIP encourages coastal development.**

**FACT:** One of the NFIP's primary objectives is to guide development away from high-flood risk areas. NFIP regulations minimize the impact of structures that are built in SFHAs by requiring them not to cause obstructions to the natural flow of floodwaters. Also, as a condition of community participation in the NFIP, those structures built within SFHAs must adhere to strict floodplain management regulations enforced by the community.

In addition, the Coastal Barrier Resources Act (CBRA) of 1982 relies on the NFIP to discourage building in fragile coastal areas by prohibiting the sale of flood insurance in designated CBRA areas. While the NFIP does not prohibit property owners from building in these areas, any Federal financial assistance, including federally backed flood insurance, is prohibited. However, the CBRA does not prohibit privately financed development or insurance.

**MYTH: Federal disaster assistance will pay for flood damage.**

**FACT:** Before a community is eligible for disaster assistance, it must be declared a federal disaster area. Federal disaster assistance

declarations are issued in less than 50 percent of flooding events. The premium for an NFIP policy, averaging a little over \$500 a year, can be less expensive than the monthly payments on a federal disaster loan.

Furthermore, if you are uninsured and receive federal disaster assistance after a flood, you must purchase Flood Insurance to remain eligible for future disaster relief.

**MYTH: The NFIP does not cover flooding resulting from hurricanes or the overflow of rivers or tidal waters.**


**FACT:** The NFIP defines covered flooding as a general and temporary condition during which the surface of normally dry land is partially or completely inundated. Two properties in the area or two or more acres must be affected. Flooding can be caused by:

- Overflow of inland or tidal waters, or
- Unusual and rapid accumulation or runoff of surface waters from any source, such as heavy rainfall, or
- Mudflow, i.e., a river of liquid and flowing mud on the surfaces of normally dry land areas, or
- Collapse or subsidence of land along the shore of a lake or other body of water, resulting from erosion or the effect of waves, or water currents exceeding normal, cyclical levels.

For more information about the NFIP and flood insurance, call  
**1-800-427-4661**  
or contact your insurance company or agent.  
For an agent referral, call 1-888-435-6637  
TDD 1-800-427-5593  
<http://www.fema.gov/business/nfip>  
<http://www.floodsmart.gov>



National Flood Insurance Program  
**Myths and Facts about the National Flood Insurance Program**



**FEMA**

## Who needs flood insurance? Everyone!

And almost everyone in a participating community of the National Flood Insurance Program (NFIP) can buy flood insurance. Nationwide, more than 20,000 communities have joined the Program. In some instances, people have been told that they cannot buy flood insurance because of where they live. To clear up this and other misconceptions about National Flood Insurance, the NFIP has compiled a list of common myths about the Program, and the real facts behind them, to give you the full story about this valuable protection.

**MYTH: You can't buy flood insurance if you are located in a high-flood risk area.**

**FACT:** You can buy National Flood Insurance no matter where you live if your community participates in the NFIP, except in Coastal Barrier Resources System (CBRS) or other protected areas. The Program was created in 1968 to make federally backed flood insurance available to property owners who live in eligible communities. Flood insurance was then virtually unavailable from the private insurance industry. The Flood Disaster Protection Act of 1973, as amended, requires federally regulated lending institutions to make sure that mortgage loans secured by buildings in high-flood risk areas are protected by flood insurance. Lenders should notify borrowers, prior to closing, that their property is located in a high-flood risk area and that National Flood Insurance is required.

**MYTH: You can't buy flood insurance immediately before or during a flood.**

**FACT:** You can purchase National Flood Insurance at any time. There is usually a 30-day waiting period after premium payment before the policy is effective, with the following exceptions:

1. If the initial purchase of flood insurance is in connection with the making, increasing, extending, or renewing of a loan, there is no waiting period. Coverage becomes effective at

the time of the loan, provided application and payment of premium is made at or prior to loan closing.

2. If the initial purchase of flood insurance is made during the 13-month period following the effective date of a revised flood map for a community, there is a 1-day waiting period. This applies only where the Flood Insurance Rate Map (FIRM) is revised to show the building to be in a Special Flood Hazard Area (SFHA) when it had not been in an SFHA. The policy does not cover a "loss in progress," defined by the NFIP as a loss occurring as of 12:01 a.m. on the first day of the policy term. In addition, you cannot increase the amount of insurance coverage you have during a loss in progress.

**MYTH: Homeowners insurance policies cover flooding.**

**FACT:** Unfortunately, many home and business owners do not find out until it is too late that their homeowners and business multiperil policies do not cover flooding. The NFIP offers a separate policy that protects the single most important financial asset, which for most people is their home or business.

Homeowners can include contents coverage in their NFIP policy. Residential and commercial renters can purchase contents coverage. Business

owners can purchase flood insurance coverage for their buildings and contents/inventory and, by doing so, protect their livelihood.

**MYTH: Flood insurance is only available for homeowners.**

**FACT:** Most people who live in NFIP participating communities, including renters and condo unit owners, are eligible to purchase federally backed flood insurance. A maximum of \$250,000 of building coverage is available for single-family residential buildings; \$250,000 per unit for residential condominiums. The limit for contents coverage on all residential buildings is \$100,000, which is also available to renters.

Commercial structures can be insured to a limit of \$500,000 for the building and \$500,000 for the contents. The maximum insurance limit may not exceed the insurable value of the property.

**MYTH: You can't buy flood insurance if your property has been flooded.**

**FACT:** You are still eligible to purchase flood insurance after your home, apartment, or business has been flooded, provided that your community is participating in the NFIP.

**MYTH: Only residents of high-flood risk areas need to insure their property.**

**FACT:** All areas are susceptible to flooding, although to varying degrees. If you live in a low-to-moderate flood risk area, it is advisable to have flood insurance. Nearly 25 percent of the NFIP's claims come from outside high-flood risk areas. Residential and commercial property owners located in low-to-moderate risk areas should ask their agents if they are eligible for the Preferred Risk Policy, which provides inexpensive flood insurance protection.

**MYTH: National Flood Insurance can only be purchased through the NFIP directly.**

**FACT:** NFIP flood insurance is sold through private insurance companies and agents, and is backed by the federal government.

**MYTH: The NFIP does not offer any type of basement coverage.**

**FACT:** Yes it does. The NFIP defines a basement as any area of a building with a floor that is below ground level on all sides. While flood insurance does not cover basement improvements (such as finished walls, floors, or ceilings), or personal belongings kept in a basement (such as furniture and other contents), it does cover structural elements and essential equipment.

The following items are covered under building coverage, as long as they are connected to a power source, if required, and installed in their functioning location:

- Sump pumps
  - Well water tanks and pumps, cisterns, and the water in them
  - Oil tanks and the oil in them, natural gas tanks and the gas in them
  - Pumps and/or tanks used in conjunction with solar energy
  - Furnaces, water heaters, air conditioners, and heat pumps
  - Electrical junction and circuit breaker boxes and required utility connections
  - Foundation elements
  - Stairways, staircases, elevators, and dumbwaiters
  - Unpainted drywall walls and ceilings, including nonflammable insulation
  - Cleanup
- The following items are covered under contents coverage:
- Clothes washers and dryers
  - Food freezers and the food in them

The NFIP recommends both building and contents coverage for the broadest protection.



*National Flood Insurance Program*

# The Benefits of Flood Insurance Versus Disaster Assistance



FEMA



# Here's What To Tell Your Clients About The Benefits Of Flood Insurance Versus Disaster Assistance

## FLOOD INSURANCE

- You are in control. Flood insurance claims are paid even if a disaster is not declared by the President.
- Between 20 and 25 percent of all claims paid by the NFIP are outside of Special Flood Hazard Areas.
- There is no payback requirement.
- Flood insurance policies are continuous, and are not non-renewed or cancelled for repeat losses.
- Flood insurance reimburses you for all covered losses up to \$250,000 for homeowners and \$500,000 for businesses.
- The average cost of a \$100,000 flood policy is a little more than \$400 annually, or just over one dollar per day. The cost of a \$50,000 flood policy may be as low as \$180 annually, depending on where you live, or less than 50 cents per day.

## DISASTER ASSISTANCE

- Most forms of federal disaster assistance require a Presidential declaration.
- Federal disaster assistance declarations are awarded in less than 50% of flooding incidents.
- The most typical form of disaster assistance is a loan that must be repaid with interest.
- The duration of a Small Business Administration (SBA) disaster home loan is approximately 30 years.
- The average Individuals and Households Program award is about \$4,000.
- Repayment on a \$50,000 SBA disaster home loan is \$240 a month or \$2,880 annually at 4% interest.

To order The Benefits of Flood Insurance Versus Disaster Assistance as a stuffer for client mailings, call 1-800-480-2520 and ask for form F-216.

For additional information, contact us at:  
1-800-427-4661 • TDD 1-800-427-5593 • <http://www.fema.gov/>