



City of Spirit Lake, Iowa

The City of Spirit Lake announced that it has been accepted into the National Flood Insurance Program. The City Council approved a Flood Plain Management Ordinance last spring and made application to the federal program. The City was notified recently by the Federal Emergency Management Agency that the City's application has been approved.

Participation in the program is necessary to be eligible for state financial assistance for flood-related disasters. Property owners in cities that are in the program are able to purchase flood insurance at a much lower cost than would be the case if the city did not join. The City's flood plain management ordinance identified three small areas of the city as flood hazard areas. In these areas, new or reconstructed buildings will be required to meet more stringent building standards to protect against flooding. To remain eligible for the program, the city must enforce the flood plain ordinance.

There is a 30 day waiting period before flood insurance coverage goes into effect. There are coverage limits of \$250,000 for buildings and \$100,000 for contents for single-family dwellings; commercial properties have coverage limits of \$500,000 for both buildings and contents. Persons who are interested in obtaining flood insurance for residential or commercial properties should contact their insurance agent.

For additional information, contact:
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