

Why Communities Regulate the Floodplain

- **Protect people and property.** Knowing where high-risk flood areas are in your community enables residents and businesses to make reasonable decisions regarding the purchase of flood insurance and protecting flood-prone property, creating a more sustainable and resilient community.
- **To ensure federal flood insurance and disaster assistance are available.** A community must participate in the National Flood Insurance Program (NFIP) for residents and businesses to be eligible to purchase federal flood insurance through the NFIP. If your community does not participate, flood insurance through the NFIP is not available and eligibility for federal disaster assistance is limited. In addition, homeowners may find it hard to secure, renew, or extend a mortgage loan. Please visit the NFIP Community Status Book site (www.fema.gov/national-flood-insurance-program-community-status-book) to find out if your community participates in the NFIP.
- **To save tax dollars.** Every flood disaster affects your community's budget. By building resiliently, we'll have fewer problems the next time it floods. Remember, federal disaster assistance isn't available for all floods. Even when the President declares a disaster, and federal grant funding is made available, you and your community may still be required to pay a portion of the costs associated with disaster response including repairing, rebuilding, and cleanup.
- **To reduce future flood losses to North Carolina communities.** Sustainable development that complies with or exceeds the minimum floodplain management requirements is better protected against flood-related damage.