



National Flood Insurance Program



Results of Poor Ordinance Enforcement

- **Flood Damage:** The regulations are designed to minimize loss of life and property. A floodplain administrator's negligence regarding ordinance enforcement could result in unnecessary flood damage.
- **Break Contract with Federal Government:** Government agrees to provide flood insurance if community adopts and enforces floodplain regulations.
- **Probation/ Suspension:** A community that fails to meet the minimum requirements shall be subject to probation (\$50 additional premium). If the community does not correct deficiencies and remedy violations then subject to suspension (loss of eligibility for flood insurance).
- **Expensive Flood Insurance:** Insurance rates are higher for non-compliant construction. If the lowest floor is one foot lower than stated in the regulation then the insurance rate could more than double.