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.