## BENEFITS OF NFIP PARTICIPATION

The National Flood Insurance Program (NFIP) is a voluntary program based on a mutual agreement between the federal government and the local community. In exchange for adopting and enforcing floodplain management regulations, federally backed flood insurance is available to property owners throughout the community.







## THE ENFORCEMENT OF FLOODPLAIN MANAGEMENT STANDARDS

**PROTECTS** property, life, health, and safety.

**MINIMIZES** impacts to neighbors.

**MAXIMIZES** grant opportunities from FEMA.

MITIGATION available as flood insurance throughout the community.

**FLOOD** damage not covered by most homeowners and business policies.

**MANDATORY** purchase for property in the floodplain with federally backed mortgage.

## **SOUND FLOODPLAIN MANAGEMENT STRATEGIES**



Floodplain regulations apply to development in high-risk flood zones



Homeowners and renters policies don't cover flooding



In high-risk flood zones, you have a 25% chance of flooding during a 30-year mortgage



Water Resources















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