

5 Things You Need to Know About Your Community's Floodplain Ordinance

Most communities in New Hampshire choose to participate in the National Flood Insurance Program (NFIP). That means they adopt and enforce a floodplain ordinance that meets minimum NFIP requirements to manage development in areas at a high risk of flooding. Here are some key things you should know:

1 Development in Special Flood Hazard Areas (SFHAs) shown on FEMA flood maps must meet permit and building requirements in the community floodplain ordinance and the State building code. **These requirements ensure that development happens in a way that protects people and minimizes property damage.**

2 Flood insurance is required as a condition of a loan for buildings in the SFHA. If a new or substantially improved building in an SFHA is not built in compliance with the community's ordinance, the flood insurance premium will probably be much more expensive.

3 When development occurs in a high risk area, it can potentially make flooding problems worse on neighboring properties. Your community's ordinance requirements ensure that impacts from development are minimized to keep the entire community safer.



4 Since floods can and do happen outside of SFHAs, communities may choose to adopt more restrictive requirements into their ordinance to reduce the impact of future floods on residents, businesses and the economy, community infrastructure, and the environment.

5 Residents and business owners are highly encouraged to take steps on their own beyond community, State, and NFIP requirements to keep safe and be ready for a flood:

- ◆ Learn about simple, low-cost projects in FEMA's *Protect Your Home from Flooding* guide.
- ◆ Get flood insurance even if your property is not in the SFHA – most homeowners insurance policies do not cover floods.
- ◆ Visit [ReadyNH.gov](https://www.ReadyNH.gov) to learn how to be prepared for a flood when it happens.

Contact your municipal office for more information about your community's floodplain ordinance or visit the NH Floodplain Management Program website for more information about the NFIP.