

FEMA National Flood Insurance Program (NFIP), and The Mathews County Flood Plain Management Ordinance

The County of Mathews participates in the FEMA National Flood Insurance Program (NFIP). Since the county participates in the NFIP, we must have and enforce a Flood Plain Management Ordinance. The Ordinance can be found on line at the County website (Local Ordinances).

All new construction (in Special Flood Hazard Areas, SFHA's, AE & VE zones) must be in full compliance with the Flood Plain Management Ordinance. In addition, existing homes that undergo substantial improvements or substantial damage (in Special Flood Hazard Areas, SFHA's, AE & VE zones) must be brought into compliance with the Flood Plain Management Ordinance.

FEMA-NFIP takes Flood Plain Management practices seriously, and requires the Flood Plain Management Ordinance be enforced.

If a community doesn't uphold its part of the agreement and fails to adequately enforce its floodplain management regulations, FEMA has recourse through three approaches:

- *Reclassification under the Community Rating System*
- *Probation*
- *Suspension from the program*

44 CFR 59.1. Definitions: "Substantial improvement" means any reconstruction, rehabilitation, addition or other improvement to a structure, the total cost of which equals or exceeds 50 percent of the market value of the structure before the start of construction of the improvement.

44 CFR 59.1. Definitions: "Substantial damage" means damage of any origin sustained by a structure whereby the cost of restoring the structure to its before damaged condition would equal or exceed 50 percent of the market value of the structure before the damage occurred.

Substantial damage includes damages from any source: flood, fire, wind, seismic event, neglect, etc.

The National Flood Insurance Program is an essential benefit to all residents and citizens of Mathews County. The County of Mathews and the Building Department cannot and will not jeopardize our participation in the National Flood Insurance Program (FEMA-NFIP).