



It is important to remember that flooding is a risk across the country. Every region of the United States has suffered historical flooding and is just as susceptible to future flood damage.

Does the NFIP encourage development in coastal areas that are particularly susceptible to hurricane-induced flooding?

Many factors, including community development pressures and the desirability of beachfront property, contribute to development in coastal areas.

Although the NFIP doesn't encourage development, the program does offer flood insurance protection for property owners in these areas, if that community adopts and rigorously enforces floodplain management regulations. The NFIP's stringent building requirements save the country more than \$1.1 billion every year in losses from flood damage.