



North Carolina Department of Crime Control and Public Safety
Division of Emergency Management
Office of Geospatial and Technology Management
Floodplain Management Branch

Michael F. Easley, Governor

Bryan E. Beatty, Secretary

EFFECTS OF NON-PARTICIPATION IN THE NATIONAL FLOOD INSURANCE PROGRAM

The National Flood Insurance Program (NFIP) is a voluntary program. A community has the right to choose whether or not to participate in the NFIP and regulate development within flood-prone areas designated by FEMA. However, the Federal government will not support development in these hazardous areas through Federal programs if a community chooses not to participate. Federal law imposes certain restrictions on Federal or federally-assisted financing within the flood hazard areas of non-participating communities. State restrictions on hazard mitigation grants and disaster assistance also apply.

FLOOD INSURANCE Flood insurance is not available through the NFIP in a non-participating community. Residents and property owners cannot purchase an NFIP flood insurance policy or renew an existing policy. Existing policies are cancelled at the end of the current policy year.

FEDERALLY-BACKED MORTGAGES No federally-backed mortgages (e.g., FHA, VA, and FmHA) are available for buildings in Special Flood Hazard Areas (SFHAs).

FEDERAL GRANTS AND LOANS No Federal grants or loans may be made for buildings in SFHAs. This includes all Federal agencies such as HUD, FmHA, SBA, and Rural Housing Services.

STATE DISASTER ASSISTANCE Communities are not eligible for State Public Assistance grants to recover from flood damage following State declared disasters.

FEDERAL DISASTER ASSISTANCE No Federal disaster assistance may be provided for the permanent repair or reconstruction of insurable buildings in SFHAs following a Presidential disaster declaration resulting from flooding.

MORTGAGE INSURANCE No Federal mortgage insurance may be provided in SFHAs. This includes FHA, VA, and Rural Economic and Community Development Services.

CONVENTIONAL LOANS Conventional loans (non-federal or private sources of funding) are allowed on real property in SFHAs at the discretion of the lending institution **provided that the lender** (a) notifies the buyer or lessee that the property is in a flood hazard area and (b) notifies the buyer or lessee that the property in the flood hazard area is not eligible for Federal disaster assistance in a declared flood disaster.

IMPLEMENTATION The Flood Insurance Rate Map (FIRM) goes into effect and the flood resistant construction provisions in the NC Building and Residential Codes must be implemented in SFHAs **regardless of whether or not a community participates in the NFIP**. Unregulated construction in SFHAs might become unsaleable in the future due to cost-prohibitive flood insurance rates or the unavailability of mortgage loans.

LIABILITY The local governing body may be **susceptible to liability** by not participating because their action (a) denies the ability of its citizens to purchase flood insurance, (b) does not take positive steps to reduce the exposure of life and property in the face of authoritative scientific and technical data, and (c) may permit unwise development that aggravates flooding.

REAPPLICATION If the community permits development to take place in the floodplain that aggravates the flood hazard, the community will be required to remedy the increased hazard to the maximum extent possible before eligibility can be restored.

HAZARD MITIGATION GRANTS Communities are not eligible to apply for pre- or post-disaster hazard mitigation grants.

Location: 1812 Tillery Place, Suite 105 • Raleigh, NC 27699-4719 • (919) 715-5711

An Equal Opportunity/Affirmative Action Employer

CRS Eligible Communities

April 1, 2025 Effective Date

ST	NFIP #	COMMUNITY	ORIGINAL EFFECTIVE DATE	CURRENT EFFECTIVE DATE	CRS CLASS	% DISCOUNT
NC	370190	Farmville, Town of	01-Oct-04	01-May-17	7	15
NC	375349	Forsyth County	01-Oct-93	01-May-08	8	10
NC	370099	Gaston County	01-Oct-11	01-Apr-22	9	5
NC	370100	Gastonia, City of	01-Oct-18	01-Oct-18	9	5
NC	370255	Goldsboro, City of	01-Oct-93	01-Oct-24	7	15
NC	375351	Greensboro, City of	01-May-09	01-Oct-24	7	15
NC	370191	Greenville, City of	01-Oct-92	01-Oct-23	5	25
NC	370192	Grifton, Town of	01-Oct-04	01-May-17	7	15
NC	370111	Guilford County	01-Oct-93	01-Oct-18	7	15
NC	370265	Havelock, City of	01-Oct-95	01-Apr-24	7	15
NC	375352	Holden Beach, Town of	01-Oct-91	01-Apr-22	7	15
NC	370478	Huntersville, Town of	01-Oct-20	01-Oct-20	5	25
NC	370133	Hyde County	01-Oct-92	01-Oct-19	8	10
NC	370178	Jacksonville, City of	01-Oct-91	01-Apr-22	8	10
NC	375353	Kill Devil Hills, Town of	01-Oct-91	01-Oct-21	5	25
NC	370145	Kinston, City of	01-Oct-94	01-Oct-24	6	20
NC	370439	Kitty Hawk, Town of	01-Oct-91	01-Oct-02	6	20
NC	370170	Kure Beach, Town of	01-May-15	01-May-15	8	10
NC	370471	Leland, Town of	01-Oct-24	01-Oct-24	7	15
NC	370144	Lenoir County	01-Oct-94	01-Oct-23	7	15
NC	370081	Lexington, City of	01-Oct-93	01-May-08	7	15
NC	375355	Manteo, Town of	01-Oct-91	01-Oct-21	5	25
NC	370158	Mecklenburg County	01-Oct-91	01-Apr-21	5	25
NC	370426	Mesic, Town of	01-May-19	01-Apr-21	8	10
NC	370418	Minnesott Beach, Town of	01-Oct-92	01-Oct-21	8	10
NC	370048	Morehead City, Town of	01-Oct-92	01-Oct-24	5	25
NC	375356	Nags Head, City of	01-Oct-91	01-Apr-22	5	25
NC	370167	Nashville, Town of	01-Oct-94	01-May-05	8	10
NC	370074	New Bern, City of	01-Apr-22	01-Apr-22	8	10
NC	370168	New Hanover County	01-Oct-91	01-Oct-18	7	15
NC	370049	Newport, Town of	01-Oct-92	01-Oct-07	8	10
NC	370466	North Topsail Beach, Town of	01-Oct-92	01-May-17	5	25
NC	370523	Oak Island, Town of	01-Oct-91	01-Oct-20	6	20
NC	375357	Ocean Isle Beach, Town of	01-Oct-92	01-Apr-24	7	15
NC	370340	Onslow County	01-Oct-15	01-Oct-21	8	10
NC	370342	Orange County	01-Oct-11	01-May-17	6	20
NC	370279	Oriental, Town of	01-Oct-92	01-Apr-21	8	10
NC	370181	Pamlico County	01-Oct-92	01-Oct-12	8	10
NC	370344	Pender County	01-Oct-20	01-Oct-20	7	15
NC	370267	Pine Knoll Shores, Town of	01-Oct-92	01-May-13	6	20
NC	370160	Pineville, Town of	01-Oct-91	01-Oct-20	5	25
NC	370372	Pitt County	01-Oct-02	01-Oct-18	8	10
NC	370249	Plymouth, Town of	01-Oct-94	01-Oct-99	8	10



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NC	370243	Raleigh, City of	01-Oct-91	01-Oct-14	10	0
NC	370432	River Bend, Town of	01-May-10	01-May-10	8	10
NC	370092	Rocky Mount, City of	01-Oct-92	01-Apr-24	6	20
NC	370421	Roper, Town of	01-Oct-94	01-Oct-99	8	10
NC	370220	Sampson County	01-Oct-94	01-Oct-99	10	0
NC	370430	Southern Shores, Town of	01-Oct-92	01-May-17	6	20
NC	370028	Southport, City of	01-Oct-91	01-May-20	7	15
NC	370530	St James, Town of	01-Oct-20	01-Oct-20	7	15
NC	370437	Stonewall, Town of	01-Oct-92	01-Apr-21	8	10
NC	375359	Sunset Beach, Town of	01-Oct-91	01-May-20	6	20
NC	370094	Tarboro, Town of	01-Oct-06	01-Oct-11	7	15
NC	370187	Topsail Beach, Town of	01-Oct-92	01-Oct-24	6	20
NC	370438	Vandemere, Town of	01-Oct-92	01-Apr-21	8	10
NC	370368	Wake County	01-Oct-91	01-Oct-96	10	0
NC	370435	Walnut Creek, Village of	01-Oct-14	01-Oct-14	8	10
NC	370247	Washington County	01-Oct-94	01-Apr-21	7	15
NC	370268	Washington Park, Town of	01-Oct-92	01-Oct-07	8	10
NC	370017	Washington, City of	01-Oct-92	01-May-12	7	15
NC	370251	Watauga County	01-Oct-91	01-Oct-22	8	10
NC	370254	Wayne County	01-Oct-93	01-Oct-24	7	15
NC	370464	Whispering Pines, Village of	01-Oct-91	01-Oct-96	10	0
NC	370071	Whiteville, City of	01-Oct-96	01-May-20	9	5
NC	370270	Wilson, City of	01-Oct-91	01-May-16	5	25
NC	375360	Winston-Salem, City of	01-Oct-93	01-May-08	8	10
NC	370193	Winterville, Town of	01-Oct-93	01-Oct-97	10	0
NC	375361	Wrightsville Beach, Town of	01-Oct-91	01-Oct-14	7	15
ND	380149	Bismarck, City of	01-Oct-17	01-Apr-23	7	15
ND	380141	Burlington, City of	01-May-17	01-Oct-23	9	5
ND	380650	Burlington, Township of	01-May-17	01-May-17	8	10
ND	380142	Carpio, City of	01-May-17	01-Oct-23	8	10
ND	380117	Dickinson, City of	01-May-18	01-May-18	9	5
ND	380143	Donnybrook, City of	01-May-17	01-Oct-23	8	10
ND	385364	Fargo, City of	01-May-06	01-Oct-17	5	25
ND	385365	Grand Forks, City of	01-Oct-91	01-Oct-03	5	25
ND	385367	Minot, City of	01-Oct-16	01-Apr-22	6	20
ND	380145	Sawyer, City of	01-May-17	01-Oct-23	8	10
ND	380002	Valley City, City of	01-May-17	01-May-17	9	5
ND	385370	Ward County	01-May-17	01-Oct-23	8	10
OH	390183	Delta, Village of	01-Oct-92	01-Apr-23	10	0
OH	390038	Fairfield, City of	01-Oct-93	01-Apr-22	10	0
OH	390110	Highland Heights, City of	01-Oct-91	01-Oct-92	10	0
OH	390412	Kettering, City of	01-Oct-95	01-Oct-00	8	10
OH	390328	Licking County	01-Oct-93	01-May-09	7	15

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NY	365343	Southampton, Village of	01-Oct-92	01-Oct-93	10	0
NY	360156	Southport, Town of	01-Oct-91	01-Oct-23	7	15
NY	360694	Suffern, Village of	01-May-18	01-May-18	9	5
NY	360595	Syracuse, City of	01-Oct-93	01-Oct-16	7	15
NY	360056	Union, Town of	01-Oct-91	01-Oct-08	8	10
NY	361057	Veteran, Town of	01-Oct-91	01-Oct-96	10	0
NY	360215	Walton, Town of	01-Oct-16	01-Oct-16	8	10
NY	360216	Walton, Village of	01-Oct-16	01-Oct-16	8	10
NY	360157	Wellsburg, Village of	01-Oct-91	01-Oct-23	8	10
NC	370404	Alliance, Town of	01-Oct-92	01-Oct-21	8	10
NC	370032	Asheville, City of	01-Oct-14	01-Oct-14	8	10
NC	370044	Atlantic Beach, Town of	01-Oct-92	01-Oct-93	8	10
NC	370442	Bald Head Island, Village of	01-Oct-20	01-Oct-20	7	15
NC	370183	Bayboro, Town of	01-Oct-92	01-Apr-21	8	10
NC	375346	Beaufort, Town of	01-Oct-94	01-May-17	7	15
NC	370015	Belhaven, Town of	01-Oct-93	01-Oct-22	8	10
NC	370253	Boone, Town of	01-Oct-91	01-Apr-22	6	20
NC	370231	Brevard, City of	01-Oct-92	01-Oct-07	8	10
NC	370295	Brunswick County	01-May-18	01-May-18	8	10
NC	370036	Cabarrus County	01-Oct-91	01-Oct-22	7	15
NC	370039	Caldwell County	01-May-00	01-May-00	9	5
NC	370042	Camden County	01-May-17	01-Oct-24	8	10
NC	370046	Cape Carteret, Town of	01-Oct-93	01-Oct-03	8	10
NC	375347	Carolina Beach, Town of	01-Oct-93	01-Oct-18	6	20
NC	370517	Carolina Shores, Town of	01-May-20	01-May-20	8	10
NC	370043	Carteret County	01-Oct-91	01-Oct-24	9	5
NC	370238	Cary, Town of	01-Oct-92	01-Oct-96	10	0
NC	370391	Caswell Beach, Town of	01-Oct-94	01-Oct-24	8	10
NC	370465	Cedar Point, Town of	01-Oct-92	01-Apr-23	7	15
NC	370159	Charlotte, City of	01-Oct-91	01-Apr-25	2	40
NC	370059	Cherokee County	01-May-13	01-Apr-25	10	0
NC	370263	Clinton, City of	01-Oct-94	01-May-09	8	10
NC	370037	Concord, City of	01-Oct-93	01-Apr-24	7	15
NC	370072	Craven County	01-Oct-91	01-Oct-01	8	10
NC	370443	Creswell, Town of	01-Oct-94	01-Oct-99	8	10
NC	370076	Cumberland County	01-Oct-96	01-Oct-10	8	10
NC	370078	Currituck County	01-Oct-93	01-Apr-22	6	20
NC	375348	Dare County	01-Oct-91	01-Apr-22	6	20
NC	370632	Duck, Town of	01-Oct-11	01-Oct-21	6	20
NC	370085	Durham County	01-Oct-92	01-Oct-08	8	10
NC	370086	Durham, City of	01-May-14	01-Oct-19	7	15
NC	370062	Edenton, Town of	01-Oct-93	01-Apr-22	7	15
NC	370047	Emerald Isle, Town of	01-Oct-93	01-Oct-03	7	15