2.6 Floodplain Development

Carroll County

There are currently no floodplain development regulations in Carroll County. Carroll County does not participate in the National Flood Insurance Program managed by the Federal Emergency Management Agency and thus is ineligible for residential disaster assistance. Homeowners must work through private insurance companies in order to obtain flood insurance for home or property. Private flood insurance can be very expensive for a private residence. Most local banks will require certification that a building site is outside of the 100-year floodplain before they will approve a loan. If the site is within the 100-year floodplain, they will require flood insurance to be purchased on the planned structure.



Madison County

Madison County does participate in the National Flood Insurance Program. All structures must be built outside of the 100-year floodplain. Homeowners in Madison County are eligible for subsidized flood insurance and residential disaster assistance through the Federal Emergency Management Agency. To get certification for your building site, call the Floodplain Manager at 479-738-1908.

> Building a structure in the floodplain of the Kings River or its tributaries is very risky. The Kings River Watershed has experienced numerous major flood events. Some places on the Kings River can swell from a width of only 50 feet to over 1,000 feet.



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