



NORTH DAKOTA RISK MAP UPDATE

WHAT YOU NEED TO KNOW ABOUT NEWLY MAPPED RISK MAP PROJECTS

Anywhere it rains, it can flood. Flooding is the most common and costly natural disaster in the United States.

FEMA works with community leaders across the country to identify flood hazards and promote ways to reduce the impacts of those and other hazards. Flood maps are a result of this collaboration and are used for floodplain management, flood insurance rating, and flood insurance requirements. Flood maps generally show a community's flood zones, regulatory requirements for the elevation or flood proofing of structures, and floodplain boundaries.

Flood risk changes over time due to land use, community development, and natural forces. FEMA uses the latest technology to update flood maps on a regular basis to identify these risks.

If your community is getting a new flood map, also known as a Flood Insurance Rate Map (FIRM), you will receive a 6-month notice that the maps are being updated. You can determine your risk by identifying your property in the labeled zone.

WHAT IS THE NATIONAL FLOOD INSURANCE PROGRAM?

The National Flood Insurance Program (NFIP) was established in 1968 and is a federal program enabling property owners in participating communities to purchase flood insurance as a protection against flood losses. The NFIP is committed to educating customers and communities about flood risk and protecting property owners through federally subsidized flood insurance.

To participate in the NFIP, a community must adopt and enforce floodplain management ordinances that meet or exceed the minimum requirements of the program.

Most homeowners' insurance policies do not cover flood damage, and while it is not mandatory for homeowners outside of identified high-risk areas, anyone can be financially vulnerable to floods. More than 20 percent of NFIP claims come from structures located outside of high-risk areas.

A policy typically has a waiting period of 30 days after the purchase of flood insurance to go into effect, so it's important to make sure you're covered before a flood event happens. Purchasing a policy before new maps go into effect may also provide valuable cost savings. Visit FloodSmart.gov for more information.

LOCATED IN A LOW-TO-MODERATE RISK AREA?

Ask your agent if you are eligible for the Preferred Risk Policy, which provides flood insurance protection at a lower cost than a standard policy in a high-risk area.



State Engineer



For more information on each phase of the Risk MAP process, visit FEMA.gov or click <http://bit.ly/NDRMsm8> to view the ND Story Map Journal.

NORTH DAKOTA RISK MAP UPDATE

HOW IS RISK SHOWN ON THE FLOOD MAPS? WILL IT INCREASE MY PREMIUM?

This chart shows how map changes can impact insurance rates. Contact your insurer or agent for more information specific to your property.

CHANGE IN RISK	RATE IMPACT
<p>FROM: Moderate- to low-risk area (Zone B, C, or X) or Unknown (Zone D)</p> <p>TO: High-risk area (Zone A or V)</p>	<p>Flood insurance is mandatory in a Special Flood Hazard Area (SFHA). SFHA is a high risk flood zone identified as Zone A or V on flood maps. Flood insurance is required if you have a mortgage from a federally regulated or insured lender.</p> <p>Rating options can offer savings. Buildings newly mapped into a SFHA may be eligible for a lower premium during the first 12 months after a map change. Annual rate increases must not exceed 18-percent, based on current legislative requirements. Buying a policy before the new flood map goes into effect will save money. If the building is sold, the policy can be transferred to the new owners, allowing them to keep the lower rate. Your insurance agent can give you more information on how to save.</p>
<p>FROM: High-risk area (Zone A)</p> <p>TO: Higher-risk area (Zone V)</p> <p>OR: Increase in BFE</p>	<p>Flood insurance is mandatory. Flood insurance is required if you have a mortgage from a federally regulated or insured lender.</p> <p>Grandfathering can offer savings. The NFIP grandfathering option lets policyholders who have built in compliance with the flood map in effect at the time of construction to use their previous zone to calculate their insurance rate. This could lead to large savings. A policy with a grandfathered rating can be transferred to new owners if the building is sold. In most cases your insurance agent will ask you to provide an Elevation Certificate for use in accurately rating the policy.</p>
<p>FROM: High-risk area (Zone A or V)</p> <p>TO: Moderate- to low-risk area (Zone X)</p>	<p>Flood insurance is optional, but recommended. The risk is lower, but there is still risk. More than 20 percent of NFIP claims come from buildings outside of SFHAs. You can save money by updating your policy. An existing policy can be changed to a lower-cost Preferred Risk Policy (PRP), and if all PRP eligibility requirements are met, you may get a refund for the price difference. Although flood insurance is no longer federally required, your mortgage lender can still require it.</p>
<p>NO CHANGE</p>	<p>No change in insurance rates. This is still a good time to talk with your insurance agent to learn about your specific risk and make sure you have enough flood insurance coverage, as well as discuss any mitigating steps you can take to reduce your risk.</p>



FEMA

NORTH
Dakota
Be Legendary.™

State Engineer

RiskMAP
Increasing Resilience Together

NORTH DAKOTA RISK MAP UPDATE

HOW CAN I REDUCE MY RATES?

If you are paying a higher premium for flood insurance, you can take steps to help reduce the cost. First, identify mitigation actions you can take to lower your property’s exposure to flooding, which may result in lower premium rates. For example, you can fill in a basement, install flood vents in the crawlspace beneath the lowest level of your building, or elevate heating and cooling systems. For more mitigation ideas, visit [fema.gov/homeowners-guide-retrofitting](https://www.fema.gov/homeowners-guide-retrofitting).

You can also encourage your community to participate in the Community Rating System (CRS), which is a voluntary incentive program that recognizes communities implementing floodplain management practices that exceed the NFIP minimum requirements. Communities can receive reduced flood insurance premiums for their efforts.

MEET YOUR MAPPING TEAM

EVER WONDER WHO THE FOLKS AT FEMA ARE? MEET YOUR FEMA RISK MAP TEAM: MADI PLUSS, MATT BUDDIE, AND TOM BIRNEY!



MADI PLUSS

Risk MAP Program Manager

Mitigation Division, FEMA Region VIII
Denver, CO

What is your main duty on the Risk MAP Mapping Team?

I work alongside Laura Horner (North Dakota State Water Commission) to initiate and manage ongoing floodplain mapping efforts across the State of North Dakota. Through FEMA’s Cooperative Technical Partners (CTP) grant program, we collect and process LiDAR data, perform land surveys, conduct hydrologic/hydraulic studies, assess risk to people and property and communicate these findings to the public.

How would folks in North Dakota typically interact with you?

I facilitate coordination with federal, state, and local partners. My role in these discussions typically revolves around FEMA’s guidance/standards, Risk MAP programmatic requirements, federal regulation, interpretations of the CFR, best practices seen throughout the country, and creative approaches to unique mapping circumstances.

Fun Fact:

I am a world record holding United States Powerlifting Association (USPA) powerlifter and referee.



FEMA

NORTH
Dakota
Be Legendary.™

State Engineer

RiskMAP
Increasing Resilience Together

NORTH DAKOTA RISK MAP UPDATE

MATT BUDDIE

Community Resilience

Floodplain Management and Insurance, FEMA Region VIII
Denver, CO

What is your main duty on the Risk MAP Mapping Team?

I work with stakeholders, including property owners, local officials, engineers, insurance agents, real estate agents, and more to use information developed during Risk MAP to reduce flood risk. Flooding is the costliest and most widespread natural hazard, but it is also one of the most preventable. By leveraging updated risk information and making good land use decisions, communities can significantly reduce future flood damage and human suffering.

How would folks in North Dakota typically interact with you?

Being in Denver means the majority of my interactions with North Dakotans are virtually - either over phone or email. I do make several trips a year to North Dakota for map meetings, community visits, public meetings, and trainings.



Fun Fact:

I hiked all 2,175 miles of the Appalachian Trail and decided to follow that adventure with a 2,650-mile hike of the Pacific Crest Trail. I also rode my mountain bike over 2,000 miles from Banff, Canada to Del Norte, Colorado, on the Great Divide Mountain Bike Route. Now I chase two kids around on bikes in the Front Range of Colorado.



FEMA

NORTH
Dakota
Be Legendary.™

State Engineer

RiskMAP
Increasing Resilience Together

NORTH DAKOTA RISK MAP UPDATE



TOM BIRNEY

Supportive Action Group

Floodplain Management and Insurance, FEMA Region VIII
Denver, CO

What is your main duty on the Risk MAP Mapping Team?

I support North Dakota communities in compliance matters and Community Assistance Visits (CAV). I help communities resolve compliance issues, provide technical support when necessary, and work with communities during CAVs to identify ways to strengthen their floodplain management program.

How would folks in North Dakota typically interact with you?

FEMA and the State NFIP Coordinator strive to have a touchpoint with each community as often as we can, which includes CAVs every few years. During a CAV, FEMA and/or the state will sit down with the community, review locally issued permits, ordinance and the Flood Insurance Rate Maps (FIRMs) to help identify areas of concerns and success and to discuss ways to help the community strengthen their floodplain management program.

Fun Fact:

Although I live in the Denver metro area, I have a rather large garden with over 30 pepper and tomato plants, corn, squash, peas, green beans, herb patch, artichoke, celery, pinto beans, onions, garlic and potatoes. I have a two-and-a-half-year-old who loves to help water his shoes, pants, and occasionally the garden.



FEMA

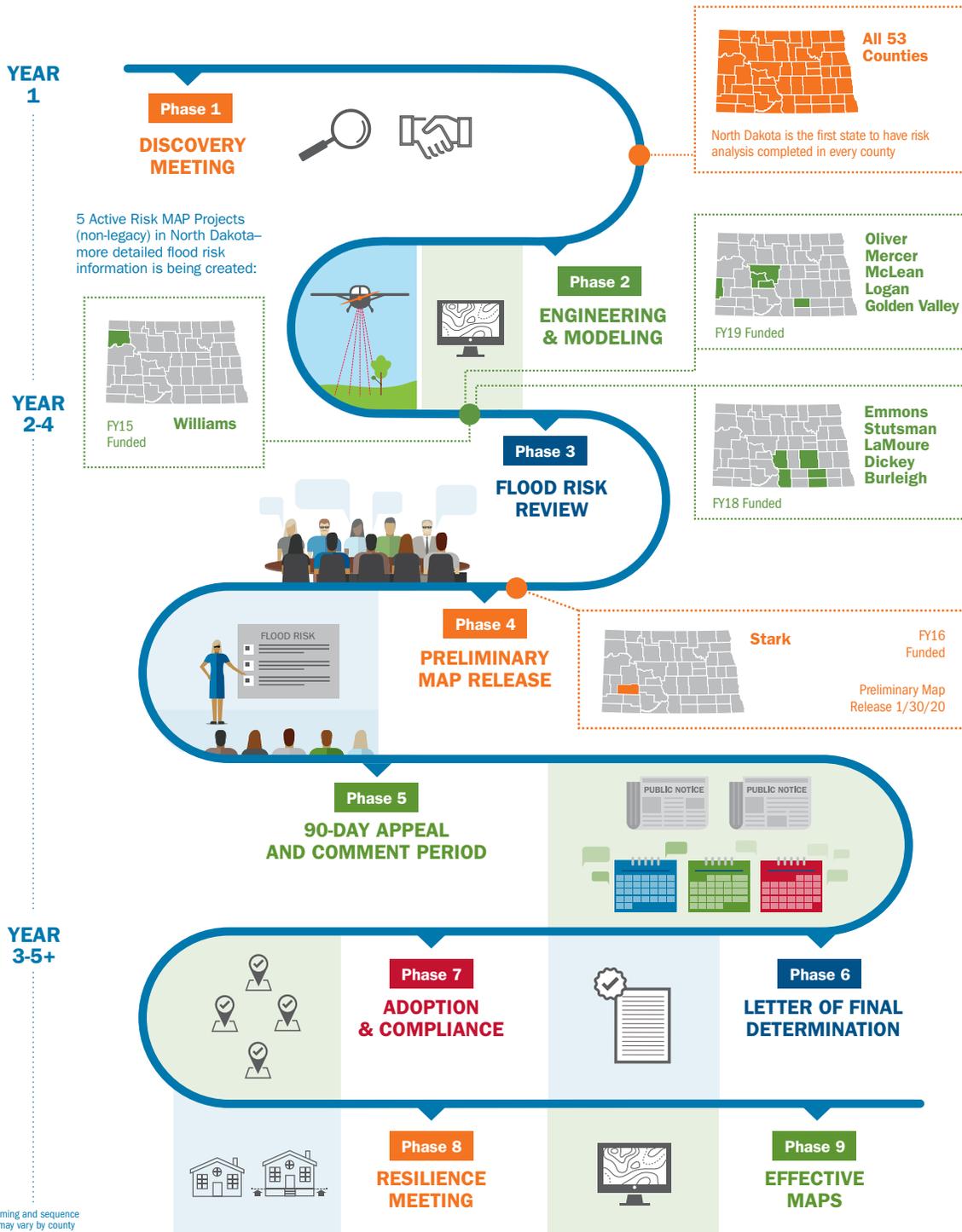
NORTH
Dakota
Be Legendary.™

State Engineer

RiskMAP
Increasing Resilience Together

NORTH DAKOTA RISK MAP UPDATE

YOUR COUNTY'S RISK MAP PROGRESS



FEMA

NORTH
Dakota
Be Legendary.™

State Engineer

RiskMAP
Increasing Resilience Together