

# Updating Floodplain Maps:

## FREQUENTLY ASKED QUESTIONS

### WHY ARE THE FLOOD MAPS CHANGING?

The first step in reducing flood risk is knowing your flood risk. Flood risk changes over time, and some of the current flood hazard data for Ward County is more than 15 years old and no longer accurately represents the flood risk. Moreover, the technology used to determine the flood hazards has improved. Using updated data and newer technology will result in flood maps that more accurately represent the risk of flooding in an area.

### WHY IS THIS HAPPENING IN MINOT AND WARD COUNTY?

This change is part of a national program directed by Congress that will provide communities with up-to-date, reliable, Internet-accessible information about their flood risk – down to the property level. In cooperation with the state, county and other local communities, the Federal Emergency Management Agency (FEMA) is using this information to help create updated flood maps. The new maps will help the community better understand their flood risk, which will enable them to make more informed decisions about the steps they need to take to protect against damage and loss.

### HOW LONG WILL THE MAP REVISION TAKE?

The process to gather the data, analyze it, and produce the flood maps can typically take 3-7 years. During this time, there are multiple opportunities for community involvement and input to ensure that the final map reflects the true risk in Minot and Ward County. The mapping process has been ongoing and is expected to be finalized in the summer of 2018.

### WHAT ARE THE MAPS USED FOR?

The new flood maps, officially known as Flood Insurance Rate Maps (FIRMs), identify areas of flood risk (e.g., high, moderate, low) and will influence financial, planning, investment, development and renovation decisions. For example:

- **The City of Minot and Ward County** will regulate building in and around the high-risk floodplain to help reduce damage from future floods and to plan and build a more resilient community.
- **Residents and business owners** will understand their current flood risk and make better-informed decisions about purchasing flood insurance.
- **Builders and developers** can use the updated map data to determine where and how to build structures more safely.
- **Real estate agents and lenders** will be better able to inform clients of the risk that may affect the property they are buying or selling, and notify them of any flood insurance requirements.
- **Insurance agents** will know their clients' current flood risk and can provide more informed recommendations regarding flood insurance coverage options and costs.

## WHAT MEASURES ARE IN PLACE TO ENSURE THE INFORMATION USED FOR THE UPDATE WILL BE AS ACCURATE AS POSSIBLE?

When updating a FIRM and Flood Insurance Study report, the State of North Dakota must adhere to the engineering standards for preparing effective maps and reports set forth by FEMA. In following these Federal guidelines, the State and FEMA are taking great care to ensure that:

- The methods employed in the flood risk assessment are scientifically and technically correct;
- The engineering practices followed meet professional standards; and
- The best available technology is used to collect relevant data.

## WHY CAN'T THE CITY STOP FEMA FROM UPDATING THE MAPS?

The updates to Minot and Ward County's maps are in part due to a Congressional mandate that FEMA update floodplain maps so communities understand their risk and have the information to protect their homes, businesses and residents from disaster. Although the city and county cannot stop the ongoing process, local officials and community members will have an opportunity to review and comment on the new maps.

## WHAT ARE THE BENEFITS TO THE COMMUNITY?

Knowledge is the largest benefit to the community. These updated maps will allow community officials and residents to make better decisions to ensure that people are building in a safe manner. Additionally, FEMA can help your community act on this new knowledge by introducing Federal programs that may help fund mitigation actions to reduce the community's true risk.

## WHO WILL BE REQUIRED TO PURCHASE FLOOD INSURANCE?

The updated maps may result in some structures being newly identified as a high-risk area for flooding (known as a Special Flood Hazard Area [SFHA] and shown on the flood maps with letters beginning in "A"). Owners of those newly identified structures will be required to carry flood insurance for loans taken through Federally-regulated or insured lenders. However, even though a home is shown in a lower-risk area, that means that the risk has only been reduced, not removed. Therefore, we encourage anyone whose property lies close to a high-risk zone to purchase flood insurance, albeit at a much discounted rate.

## HOW CAN I SAVE MONEY ON MY FLOOD INSURANCE?

The best way to save money on flood insurance is to reduce the risk to a property. Flood insurance premiums are based on flood risk. Therefore, as flood risk is minimized, the cost of flood insurance is reduced. There are many ways to reduce flood risk. Contact your local floodplain manager to discuss available options.

## IF YOU HAVE QUESTIONS OR CONCERNS ABOUT THIS ONGOING PROCESS, PLEASE CONTACT YOUR LOCAL FLOODPLAIN ADMINISTRATOR OR FLOODPLAIN SPECIALIST.

Dionne Haynes, CFM  
State NFIP Coordinator  
701-328-4961  
dfhaynes@nd.gov

Barbara Fitzpatrick  
FEMA; Senior Floodplain Specialist  
303-235-4715  
barbara.fitzpatrick@fema.dhs.gov



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