

FLOODPLAIN MANAGEMENT IN NORTH DAKOTA

Federal Emergency Management Agency (FEMA) Flood Insurance Rate Maps (FIRMs) may not always accurately reflect the current understanding of flood risk and may lack detailed coverage of certain flood-prone areas. This means you may not find specific flood risk information for your property on FIRMs. Remember, where there's rain, there can be floods. Flooding can occur anywhere and at any time, potentially causing significant damage and losses for North Dakota residents. So, how can you prepare and protect yourself and your property from floods?

Regulatory FIRM data is the official flood hazard information provided by FEMA's National Flood Insurance Program (NFIP). It highlights Special Flood Hazard Areas (SFHA), where flood insurance is mandatory for federally backed mortgages. In cases where a detailed study has been conducted, it also includes Base Flood Elevations (BFE). Regulatory FIRM Data is legally binding and enforceable.



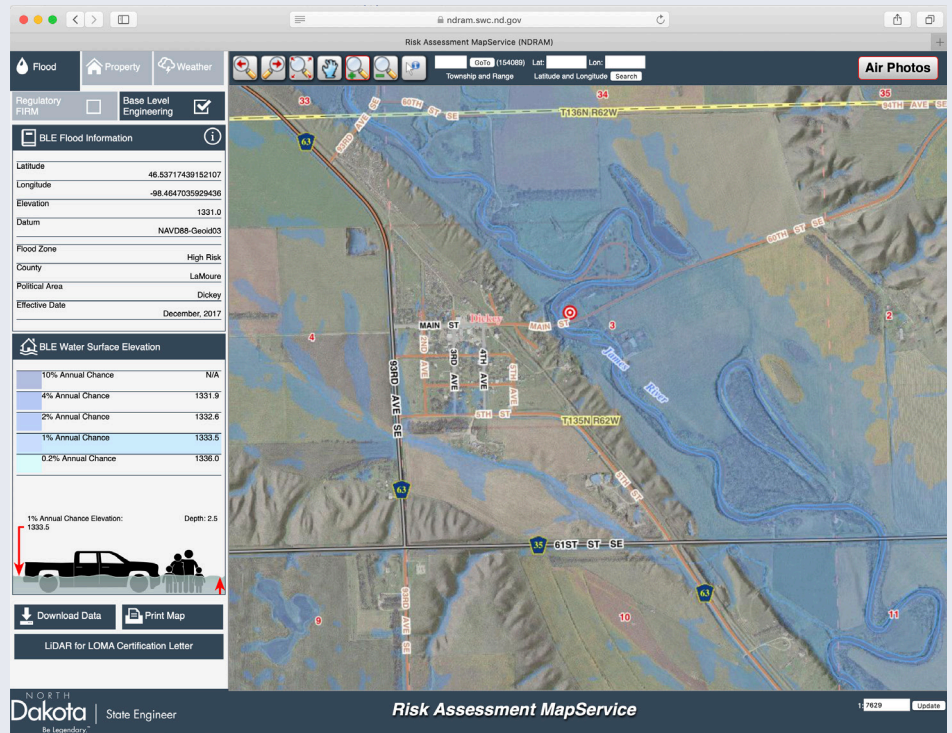
FIRMs are not the sole resource available for identifying potential flood risks in North Dakota. The Department of Water Resources (DWR) offers additional tools like the North Dakota Risk Assessment MapService (NDRAM) and associated Base Level Engineering (BLE) data. Obtaining more information about your personal flood risk can guide you in taking appropriate measures to reduce it.

According to the National Flood Insurance Program (NFIP), North Dakota has seen 13,303 NFIP claims for flood damage since 1978, totaling \$259,319,682. Surprisingly, 7,797 of these claims were filed for properties not located in a designated floodplain. These properties received \$165,842,123 in claim payments. This data illustrates that 58% of the claims and 64% of the claim payments were associated with properties not officially designated as flood risk areas on NFIP FIRMs.

NDRAM: ASSESSING FLOOD RISKS IN NORTH DAKOTA

NDRAM is a tool developed by the DWR to help users view and analyze flood risks in the state. NDRAM provides access to Base Level Engineering (BLE) data and the effective digital regulatory FIRM data.

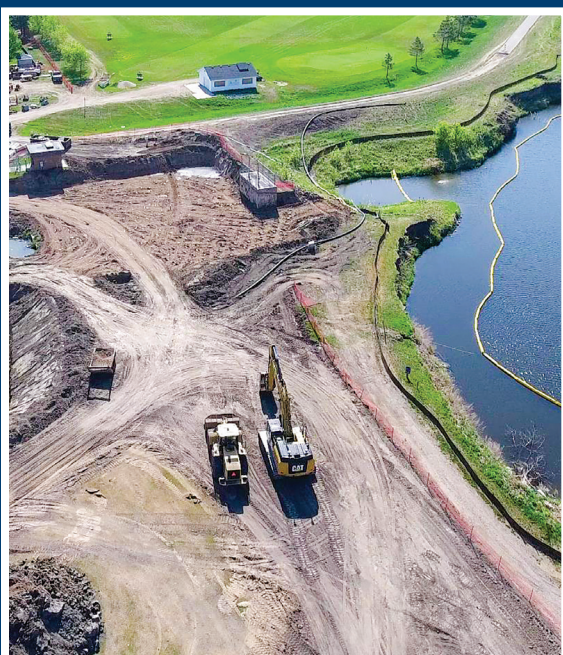
BLE is a method of generating approximate flood hazard data using high-resolution ground elevation data and two-dimensional hydraulic modeling. BLE offers flood risk information for all 53 counties in North Dakota, complementing the NFIP FIRMs throughout the state. BLE data can be valuable for planning, mitigation, and disaster recovery efforts. NDRAM also provides BLE information on water surface elevations, flood depths, and engineering model data – all available free for download. This resource is beneficial for property owners, local officials, and anyone interested in understanding potential flood hazards in North Dakota.



To use NDRAM or for more details on North Dakota's floodplain management programs and tools, please visit https://www.dwr.nd.gov/floodplain_management/.

For more information about the NFIP's Flood Insurance Rate Maps, please visit <https://msc.fema.gov/portal/home>.

ATTENTION WATER PROJECT SPONSORS



In preparation for the next budgeting process, the State Water Commission will begin developing a Water Development Plan for the 2025-2027 biennium and beyond. To make this process a success, the Planning and Education Division will be sending inquiries in January to potential project sponsors from all across the state; asking for their help in identifying the water development projects they're trying to move forward, the timing of their implementation, and estimated costs.

So, if you're a local water board member, a community leader, or you're the manager of a large-scale water project, please look for a letter or email in the next few weeks.

As in the past, the input gained from this process will become the foundation of the agency's budget request to the Governor and Legislature for the 2025 budgeting effort.

If you have any questions, please contact the Planning and Education Division at (701) 328-4989 or email ndswmp@nd.gov.