



FROM THE NORTH DAKOTA STATE WATER COMMISSION

# STATE WATER COMMISSION

## STAFF OFFERS INSIGHT ON NATIONAL FLOOD INSURANCE PROGRAM

Floods are the most common natural disaster in the United States, and flood insurance is a highly charged topic in North Dakota with people frequently having questions and concerns regarding flooding and flood policies. In order to help educate, assist and inform the public regarding this topic, a floodplain staff has been in place for decades at the North Dakota State Water Commission within the regulatory section.

The knowledgeable staff that is comprised of Dionne Haynes, Laura Horner, and Jared Huibregtse, is well versed in the National Flood Insurance Program (NFIP). “We want to focus on NFIP outreach and help people understand that everyone is eligible for flood insurance in participating communities,” said State NFIP Coordinator Dionne Haynes. Currently there are 327 communities in North Dakota participating in the NFIP. In addition to the staff, useful links to floodplain management resources, mapping and technical resources as well as disaster and recovery items can all be found on the State Water Commission’s website. “We are here to educate and offer a wide range of resources, and to provide direction and guidance at a state level,” added Laura Horner, Mapping Coordinator.

The NFIP began in 1968 in order to help provide a means for property owners to financially protect themselves from flooding. The NFIP offers flood insurance to homeowners, renters, and business owners in communities who participate in the program. Participating communities agree to adopt and enforce ordinances that meet or exceed the requirements of the Federal Emergency Management Agency (FEMA) in order to reduce the risk of flooding. A homeowner may qualify for a flood insurance policy for as low as \$129 per year.

## LEGEND

### SPECIAL FLOOD HAZARD AREAS (SFHAs) SUBJECT TO INUNDATION BY THE 1% ANNUAL CHANCE FLOOD

The 1% annual chance flood (100-year flood), also known as the base flood, is the flood that has a 1% chance of being equaled or exceeded in any given year. The Special Flood Hazard Area is the area subject to flooding by the 1% annual chance flood. Areas of Special Flood Hazard include Zones A, AE, AH, AO, AR, A99, V, and VE. The Base Flood Elevation is the water-surface elevation of the 1% annual chance flood.

**ZONE A** No Base Flood Elevations determined.

**ZONE AE** Base Flood Elevations determined.

**ZONE AH** Flood depths of 1 to 3 feet (usually areas of ponding); Base Flood Elevations determined.

**FLOODWAY AREAS IN ZONE AE**

The floodway is the channel of a stream plus any adjacent floodplain areas that must be kept free of encroachment so that the 1% annual chance flood can be carried without substantial increases in flood heights.

**OTHER FLOOD AREAS**

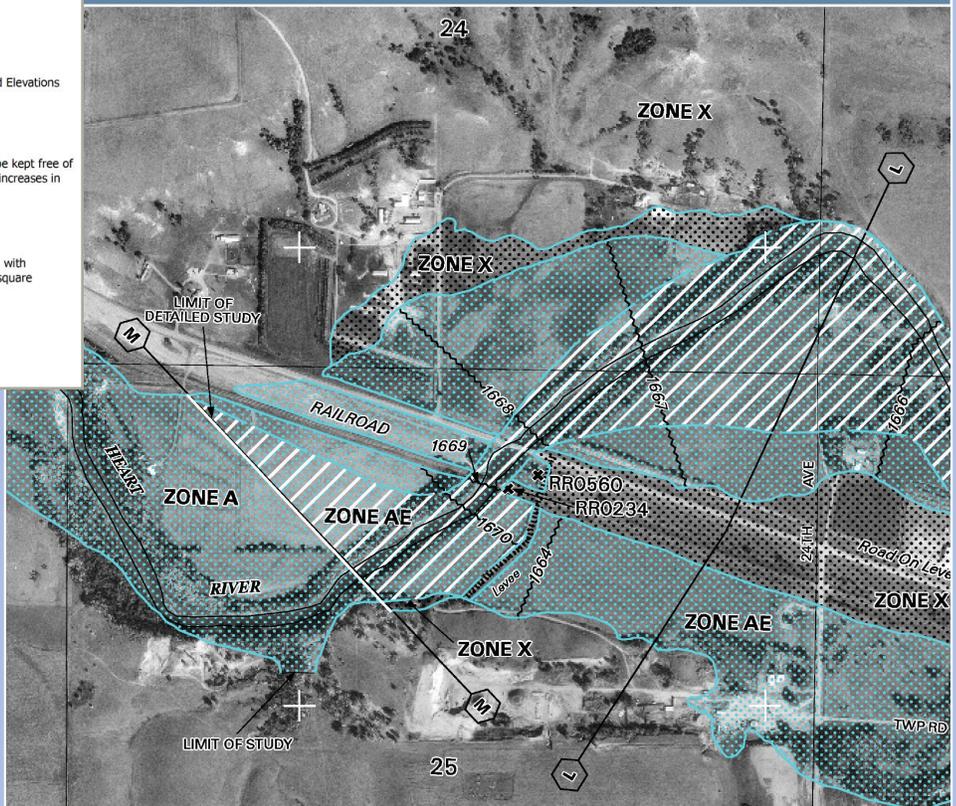
**ZONE X** Areas of 0.2% annual chance flood; areas of 1% annual chance flood with average depths of less than 1 foot or with drainage areas less than 1 square mile; and areas protected by levees from 1% annual chance flood.

**OTHER AREAS**

**ZONE X** Areas determined to be outside the 0.2% annual chance floodplain.

**ZONE D** Areas in which flood hazards are undetermined, but possible.

# How To Locate Your Home



The basis of the NFIP consists of:

- 1) **Flood Insurance Rate Map (FIRM):** FEMA prepares FIRMs that are used by communities, insurance agents, mortgage companies, and others.
- 2) **Floodplain Management/Regulations:** Communities must adopt and enforce minimum floodplain regulations and zoning requirements so that development, including buildings, is undertaken in ways that reduce exposure to flooding.
- 3) **Flood Insurance:** Property owners in participating communities are eligible to purchase federal flood insurance for buildings and/or contents.

Flood Insurance Rate Maps (FIRMs) can be searched and viewed online (search by address, city, county, etc.) by accessing FEMA's Map Service Center at [www.msc.fema.gov](http://www.msc.fema.gov).

Floods can happen anywhere, but certain areas are especially prone to serious flooding. Flood Insurance Rate Maps (FIRMs) have been created to show the level of risk determination.

### High-Risk Areas (Special Flood Hazard Area or SFHA):

1% chance, or greater. Shown on flood maps as zones labeled with AE or A. (On average, a 30-year mortgage has a 25% chance of flooding.)

### Moderate To Low Risk Area (Non-SFHA):

Account for over 20% of NFIP claims. Typically shown on map as zones B, C or X.

### Undetermined-Risk Areas:

No flood-hazard analysis has been conducted in these areas, so risk is unknown. Labeled as D zones.

Mortgages from federally regulated or insured lenders in high-risk flood areas are required to have flood insurance. While flood insurance is not federally required if you live in a moderate-to-low flood risk area, it is still available and strongly recommended because floods can happen anywhere.



# FLOODPLAIN MANAGEMENT STAFF

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Haynes grew up in Kensal, ND. She earned a bachelor's degree in marketing from the University of Wyoming, and has over ten years of experience in sales and marketing including two years working with flood insurance. Haynes started working for the State of North Dakota in 2011 and recently earned the National Certified Floodplain Manager Designation in 2014.

**Laura Horner**  
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Horner previously worked for six years as a Project Manager in product development in both the food and ethanol industries. She is originally from Beresford, SD and holds a bachelor's degree in dairy manufacturing from South Dakota University. Horner has been employed with the State Water Commission since 2012.

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Huibregtse is originally from Pipestone, MN. He graduated from North Dakota State University with a bachelor's degree in construction management and a master's degree in emergency management. Huibregtse has previous experience in the construction field and is also a 2nd Lieutenant in the North Dakota Army National Guard.

## FLOOD FACTS

- **Base Flood Elevation (BFE)** is the computed elevation to which floodwater is anticipated to rise during a 1% chance flood event.
- **Residential structures** in the state of North Dakota are required to be constructed such that the lowest floor is elevated to at least one foot above BFE.
- **North Dakota** has had 20 consecutive years of Presidential Disaster Declarations.
- **The NFIP** mandates that each participating community (County, City, Township, or Reservation) has a designated Floodplain Administrator.

## FOR MORE INFORMATION

[www.floodsmart.gov](http://www.floodsmart.gov)  
[msc.fema.gov](http://msc.fema.gov)  
[www.swc.nd.gov](http://www.swc.nd.gov)



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