



Water Commission drone footage taken on October 23, 2019 at Harvey Dam in the James River Basin.

# STATE RESPONDS TO UNPRECEDENTED FALL FLOODING

North Dakota has a long history of flood-related challenges. This became even more evident after the extraordinary flooding events that occurred in October 2019.

On October 21, 2019, Governor Doug Burgum signed an executive order declaring a statewide flood emergency, as unprecedented fall flooding and rising river levels jeopardized several areas. Many rivers in North Dakota were swelling at historic levels for this time of year and posing significant risk to communities, agriculture, and infrastructure.

An early October blizzard and considerable precipitation led to exceedingly high flows in the Missouri River Basin, James River Basin, and Red River Basin. The Sheyenne River near Valley City, reached major flood stage on October 24, 2019, with other areas closely following suit.

With several communities facing devastating impacts from the unusual fall season, Governor Burgum, Assistant State Engineer John Paczkowski, Agriculture Commissioner Doug Goehring, and various other state officials hosted meetings across the state to hear firsthand about the overwhelming hardships and challenges producers and citizens were enduring.

During these emotional townhall meetings, state agency officials met with local officials, community members, and area producers to share information about the state's response, resources, and recovery topics.

The State Water Commission provided information regarding enhancing community flood resiliency through participation in the National Flood Insurance Program (NFIP).

The NFIP, which is administered by the Federal Emergency Management Agency (FEMA), was

created to help provide a means for property owners in participating communities to financially protect themselves from flooding. In exchange, those communities who choose to participate agree to adopt and enforce ordinances that meet or exceed FEMA and State minimum requirements to help reduce the risk of flooding.

Currently, there are 331 participating communities in North Dakota utilizing the NFIP, including over 10,000 active insurance policies. The program aims to reduce the impact of flooding on private and public structures. It does so by providing affordable insurance to property owners, renters, and businesses by encouraging communities to adopt and enforce floodplain management regulations. Flood risk is everywhere and more than 20 percent of flood claims come from properties outside of high-risk flood zones.

Homeowners and renter's insurance do not typically cover flood damage, which could cost tenants thousands of dollars. To help alleviate these costs, residents should contact their local insurance agent to discuss flood

insurance. If your community participates in the National Flood Insurance Program, you can purchase a flood policy. Please keep in mind that the policy may not take effect for 30 days.

Flood insurance is just one way to help reduce the negative impacts of flooding, as well as having effective state and community floodplain management programs in place. With communities being greatly impacted by these rare fall flood events, various state agencies and representatives are planning to participate in several strategic-level preparedness meetings in preparation for potential spring flooding.

For more information regarding the National Flood Insurance Program or flood risk information, please visit [http://www.swc.nd.gov/reg\\_approp/FloodplainManagement/](http://www.swc.nd.gov/reg_approp/FloodplainManagement/), [www.floodsmart.gov](http://www.floodsmart.gov), and [ndram.swc.gov](http://ndram.swc.gov).

The NFIP supported several communities in 2011 when numerous residential areas were inundated with historic water levels. Photo taken by David Valdez/FEMA



Water Commission staff members Chance Nolan (Engineering and Permitting) and Dionne Haynes (State NFIP Coordinator) demonstrate a flood simulator at a recent conference. A flood simulator is a model that shows the potential impacts of a flooding event.