

# LOCAL OFFICIALS TOOLKIT NORTH DAKOTA

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WHAT TO DO BEFORE AND AFTER  
YOUR FLOOD MAPS ARE FINALIZED



FEMA



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# OVERVIEW

Your role as an elected official includes communicating to a variety of audiences, including residents, business owners or other community officials. As a recent participant in FEMA's Risk Mapping, Assessment, and Planning (Risk MAP) program, you know communicating risks from natural hazards such as flooding can be challenging. It can be hard for residents to visualize how a disaster that has not yet happened will affect their neighborhood or business. And even if they are aware of the disaster risk, it does not always mean they will take necessary preparatory actions.

With updated maps coming to your community, FEMA has compiled this Local Officials Toolkit to summarize each Risk MAP phase and provide tangible actions to take to support your community. The toolkit offers tips and resources to talk about flood risk with other community officials and the public during the flood mapping process.



## Find your maps:

North Dakota Risk Assessment MapService (NDRAM): <https://ndram.swc.nd.gov/>

FEMA Map Service Center:  
<https://msc.fema.gov/portal/home>

## You can use this toolkit to:



### Understand what comes next in the Risk MAP process.

This toolkit will provide information on what is expected of the community during each phase, along with resources to support you.



### Identify outreach tactics.

Throughout the toolkit, there are templates and examples to help inform other community officials and local property owners about how the flood map updates will affect them.



### Encourage developers and property owners to take mitigation actions.

Descriptions of mitigation projects in this toolkit, such as relocating flood prone structures or elevating utilities, to reduce flood risk and loss of life and property.



**Collaborate with community leaders** to communicate flood risk and the importance of being prepared for a flood event.

# The Risk MAP Process

FEMA's Risk Mapping, Assessment, and Planning (Risk MAP) program provides communities with flood information and tools to help them protect lives and property. Flood maps are one of the tools which identify areas in your community that are at risk for flooding and determine flood insurance rates. Flood maps also provide information to your local community for decisions on developments, renovations, and investments. For example, local builders in your community should use the maps to understand where additional building requirements may apply (i.e., for structures within the floodplain). Communities participating in the National Flood Insurance Program have adopted flood damage prevention regulations to ensure development, including new structures are constructed in ways that reduce risk. Maps may also be used by emergency managers to identify areas of high-flood risk and prioritize projects to reduce that risk.

## The Risk MAP process usually includes the following phases to create flood maps:

### **Pre-Discovery:**

During the Pre-Discovery phase, FEMA learns about the local communities' flood mapping needs and discusses flood risks with state, local, and tribal officials. With the help of stakeholders, FEMA compiles existing technical data, as well as information about the community's unique needs. In Region 8, which includes Wyoming, North Dakota, South Dakota, Utah, Montana, and Colorado, there is typically a kickoff meeting to officially start the assessment of the project area.

### **Discovery:**

Discovery is when FEMA and project stakeholders meet to review the data collected in the Pre-Discovery stage. In this exploratory phase, FEMA will also discuss historical flooding events, critical infrastructure, development, and areas of concern with the community.

### **Data Development and Flood Risk Review:**

FEMA will incorporate the compiled data in an engineering model that will analyze and develop the flood hazard information. Once the results have been processed and areas that are most at risk have been identified, FEMA will hold a **Flood Risk Review meeting** with community officials to review draft maps and discuss potential changes.

### **Preliminary Map Release:**

Using the data developed in the previous phase, FEMA creates preliminary flood maps, in addition to a Flood Insurance Study (FIS). The preliminary flood maps are created following FEMA's mapping guidance and standards and are accompanied by non-regulatory map products. The FIS compiles flood information into a comprehensive study that includes the maps and detailed flood elevation data. After the preliminary maps are released, communities can review the maps and the FIS.

FEMA first engages community officials in a **Consultation Coordination Officer (CCO)** meeting to discuss the new maps and potential changes. Those community leaders then have the option to work with FEMA to introduce the draft maps to the community during a **Public Open House**.

After the preliminary maps are issued, FEMA initiates a **90-day public comment and appeal period** before the maps become final.

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### **Letter of Final Determination and Effective Maps:**

Once any comments or appeals are resolved, the maps are finalized, and the Letter of Final Determination is issued, which begins a six-month “adoption and compliance period.” This provides time for each community to amend its floodplain regulations and adopt the new map and FIS.

During this time, property owners can also purchase flood insurance before maps take effect. When the final flood maps go effective, they become the official regulatory products used for floodplain management and flood insurance requirements.

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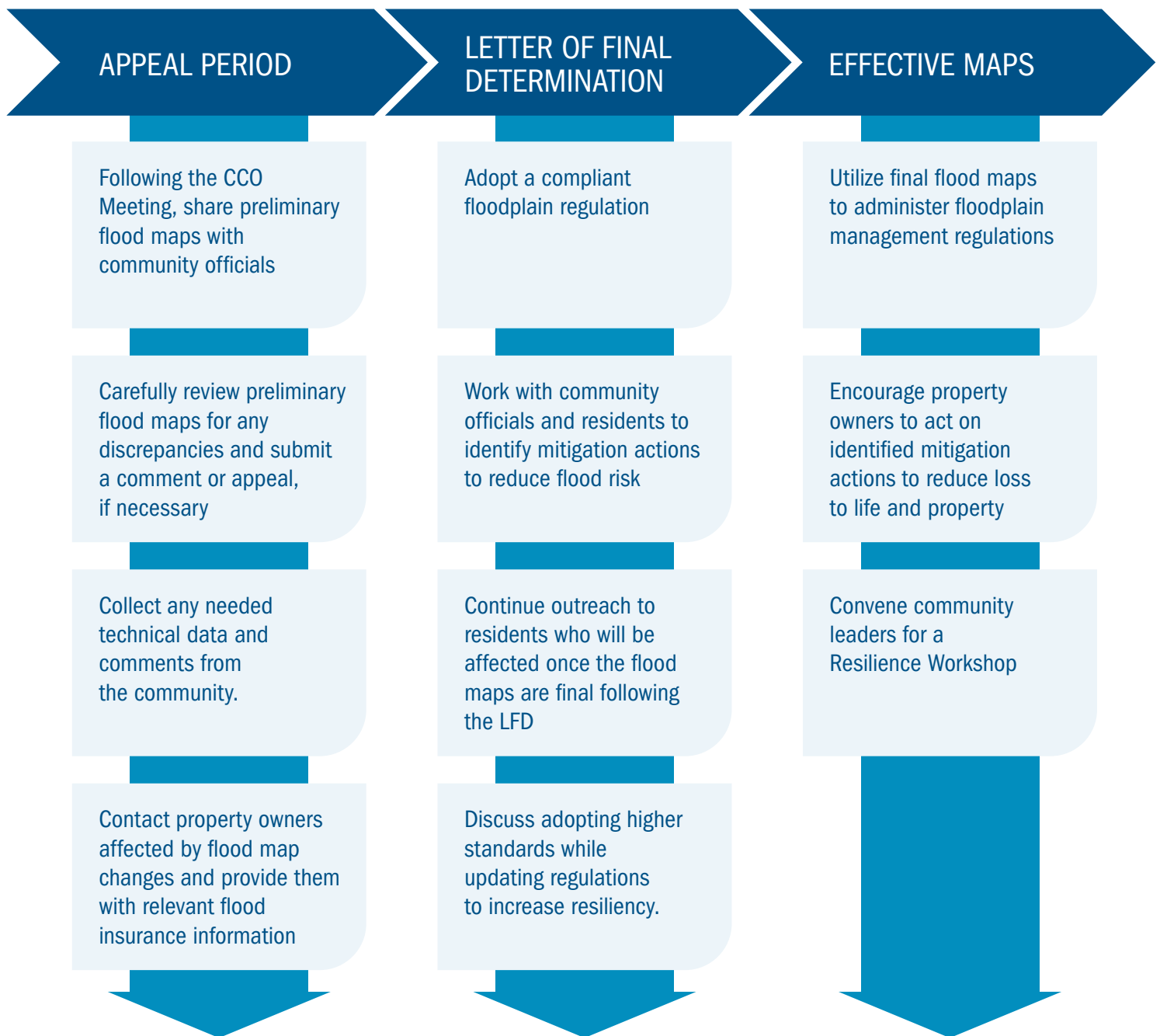
### **Resilience:**

After the maps become effective, FEMA and the community may hold Resilience meeting(s) to discuss how the new data can inform mitigation actions to further reduce risk in the community.

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## Communicating to the Public in the Risk MAP Process



This toolkit and its resources, although provided by FEMA, are designed to support your efforts as a local official to reduce flood risk throughout your community. It is important that residents receive this information from you, a trusted community leader, as they make decisions about flood risk, preparedness, and flood insurance that will impact their livelihood. With support from FEMA, the following toolkit will equip you with the information and resources you need to help your community make informed decisions and take ownership of your flood risk.

## Appeal Period

At this point, you have attended the CCO Meeting where you examined the newly released preliminary maps, (also referred to as Flood Insurance Rate Maps (FIRMs)) and discussed the importance of outreach to the business and property owners affected by the upcoming map changes. During this meeting, FEMA also discussed the upcoming 90-day appeal period for your community's preliminary maps and Flood Insurance Study (FIS) report.

During the appeal period, it is the community official's or floodplain administrator's responsibility to collect all appeals and send as one package to the region before the appeal period ends.

### Consider the following actions just prior to and during the Appeal Period:

1	Coordinate with FEMA to share preliminary maps with all local officials and key stakeholders, such as local floodplain administrators, building officials, and zoning administrators.
2	Carefully review preliminary maps for discrepancies. Take the following actions to address discrepancies: <ul style="list-style-type: none"><li>a. Submit an appeal: Work with an engineer to submit an appeal supported by technical and/or scientific data to FEMA.</li><li>b. Submit a comment: Send comments to your FEMA Region 8 Project Officer.</li></ul>
3	Conduct outreach to notify business and property owners affected by the flood map changes: <ul style="list-style-type: none"><li>a. Plan an Open House where the public can ask questions and learn how the new maps affect their property.</li><li>b. Set up information booths at local community events.</li><li>c. Send mailings to properties affected by upcoming map changes.</li></ul>
4	Prepare to adopt a compliant floodplain regulation to maintain your community's standing in the National Flood Insurance Program (NFIP).

Appeals	Comments
<ul style="list-style-type: none"><li>• Must be supported by engineering data</li><li>• Proposes changes to flood hazard data, such as Base Flood Elevations (BFEs) or Special Flood Hazard Areas (SFHA)</li></ul>	<ul style="list-style-type: none"><li>• Not required to be supported by engineering data</li><li>• Proposes changes to non-flood hazard data, such as road name changes or corporate limit boundaries</li></ul>

#### FEMA is providing the following resources:

- Sample letters to property and business owners affected by upcoming flood map changes
- Sample letter to government officials
- Sample outreach materials — Postcard

Questions about local responsibilities? Your State National Flood Insurance Program (NFIP) coordinating office is an excellent resource during this process. Please visit your State's floodplain management website at [https://www.swc.nd.gov/reg\\_approp/FloodplainManagement/](https://www.swc.nd.gov/reg_approp/FloodplainManagement/) or call 701-328-2750.

# SAMPLE LETTER: PROPERTIES MAPPED OUT OF THE FLOODPLAIN

Dear [Property Owner/Renter]:

Flooding is the most costly and common natural disaster and can occur in all 50 states. As our community changes over time, so does our flood risk for reasons such as urban development, population growth, erosion, shifting weather patterns, and other factors. Knowing your flood risk is the first step to flood protection.

A multi-year project to re-examine [community name]'s flood zones and develop detailed digital flood hazard maps has been completed. The new maps reflect current flood risk based on the latest data and a more accurate understanding of our area's topography. As a result, you and other property owners throughout the [county/community] will have up-to-date, internet accessible information about flood risk to your property.

## How will the flood map changes affect you?

Based on the new maps, your property **is no longer located within the high-risk flood zone**, also known as the Special Flood Hazard Area (SFHA). Structures outside of the SFHA no longer require flood insurance; however, we **strongly recommend** maintaining flood insurance coverage. Your flood risk has only been reduced, not removed. In fact, nearly 25% of all National Flood Insurance claims come from outside the SFHA.

Most property owners can maintain coverage by moving to a lower-cost Preferred Risk Policy (PRP). A PRP is available to property owners in the low- or moderate-risk zone, as shown on the effective flood map, and have a limited loss history. The premium rating for a PRP offers a significant cost savings, while providing the broadest coverage and the benefits of protection.

## [Include if appeal period has not yet occurred] How do I view the flood maps?

The new maps are still in the preliminary phase, which means they are an early look at a property's projected flood risk, so we now can review them together and provide feedback. You can view the preliminary maps online through a map viewer provided by FEMA. [insert map viewer link]

In the coming months, a notice will appear in our local newspaper, the [insert name of newspaper], indicating the start of a 90-day formal appeal period. If you have engineering or mathematical data that could result in a large-scale change on the map, please contact [community official name] at [email address].

## [Include if appeal period has ended] What is the map update timeline?

The preliminary maps, which show an early look at a property's projected flood risk, were released to the [County/community name] on [date]. Following the release, FEMA and its partners held a meeting with [County/community name] to discuss how the preliminary maps will affect property owners. After that meeting, a 90-day appeal period started on [date] and ended on [date].

During this period, [County/community] had the opportunity to submit appeals, supported by engineering data, related to discrepancies in the flood hazard data that they noticed in the preliminary flood maps. Now that the appeal period has passed, FEMA and its partners will finalize the maps. FEMA will notify the community that the maps should be considered final through a Letter of Final Determination (LFD). The community then has six (6) months from the LFD date until the final flood maps are used to determine flood insurance rates and building and development regulations.

We encourage you to view the preliminary maps online through [insert map viewer link]. If you have questions about the flood map updates or insurance, you can contact your local officials or the FEMA Map Information eXchange (FMIX), toll free, at 1-877-FEMA-MAP. Additional information on flood insurance can also be found at [www.floodsmart.gov](http://www.floodsmart.gov).

# SAMPLE LETTER: PROPERTIES MAPPED INTO THE FLOODPLAIN

Dear Property Owner:

Flooding is the most costly and common natural disaster and can occur in all 50 states. As our community changes over time, so does our flood risk for reasons such as urban development, population growth, erosion, shifting weather patterns, and other factors. Knowing your flood risk is the first step to flood protection.

A multi-year project to re-examine [community name]'s flood zones and develop detailed digital flood hazard maps has been completed. The new maps reflect current flood risk based on the latest data and a more accurate understanding of our area's topography. As a result, you and other property owners throughout the [county/community] will have up-to-date, internet accessible information about flood risk to your property.

## How will these changes affect you?

Based on the new maps, **your property will be mapped into a higher risk flood zone**, known as the Special Flood Hazard Area (SFHA). If you have a mortgage from a federally regulated lender and your property is in the SFHA, you are **required by Federal law** to carry flood insurance when these flood maps are put into effect.

We recommend that you use this time to contact your insurance agent to get the most favorable rate. You can also learn about options offered by the National Flood Insurance Program (NFIP) for properties being mapped into higher risk areas for the first time.

If you do not have a mortgage, you are still **strongly recommended** to purchase flood insurance. Most homeowners insurance policies do not provide coverage for damage due to flooding. To learn more about flood insurance rates and what options are available to you, we recommend that you contact your insurance agent.

An additional resource for property owners, both with and without a mortgage, is [www.floodsmart.gov](http://www.floodsmart.gov), which provides information about the National Flood Insurance Policy (NFIP) and the costs of flood insurance.

## [Include if appeal period has not yet occurred] How do I view the flood maps?

The new maps are still in the preliminary phase, which means they are an early look at a property's projected flood risk, so we now can review them together and provide feedback. You can view the preliminary maps online through a map viewer provided by FEMA. [insert map viewer link]

In the coming months, a notice will appear in our local newspaper, the [insert name of newspaper], indicating the start of a 90-day formal appeal period. If you have engineering or mathematical data that could result in a large-scale change on the map, please contact [community official name] at [email address].

## [Include if appeal period has ended] What is the map update timeline?

The preliminary maps, which show an early look at a property's projected flood risk, were released to the [County/community name] on [date]. Following the release, FEMA and its partners held a meeting with [County/community name] to discuss how the preliminary maps will affect property owners. After that meeting, a 90-day appeal period started on [date] and ended on [date].

During this period, [County/community] had the opportunity to submit appeals, supported by engineering data, related to discrepancies in the flood hazard data that they noticed in the preliminary flood maps. Now that the appeal period has passed, FEMA and its partners will finalize the maps. FEMA will notify the community that the maps should be considered final through a Letter of Final Determination (LFD). The community then has six (6) months from the LFD date until the final flood maps are used to determine flood insurance rates and building and development regulations.

We encourage you to view the preliminary maps online through [insert map viewer link]. If you have questions about the flood map updates or insurance, you can contact your local officials or the FEMA Map Information eXchange (FMIX), toll free, at 1-877-FEMA-MAP. Additional information on flood insurance can also be found at [www.floodsmart.gov](http://www.floodsmart.gov).

If you have questions about the flood map updates or insurance, you can contact your local officials or the FEMA Map Information eXchange (FMIX), toll free, at 1-877-FEMA-MAP. Additional information on flood insurance can also be found at [www.floodsmart.gov](http://www.floodsmart.gov).

# SAMPLE LETTER TO GOVERNMENT OFFICIALS

Not all community officials may be able to participate in the CCO Meeting, or you might find it necessary to brief others throughout the government on key takeaways or next steps related to the map update. The following is a sample of an email you can edit and send to additional staff and those in leadership on the status of the flood mapping effort.

Dear [Name]

Our community recently attended a meeting with representatives from FEMA, our State Coordinator for the National Flood Insurance Program (NFIP), and other stakeholders to discuss the status of the update to flood maps affecting [County name].

## How will these changes affect our community?

Some properties will be mapped into the floodplain; some properties are already in the floodplain and will remain there; and some properties will be mapped out of the floodplain. Once finalized, the new maps will also require us to adopt a compliant floodplain regulation. It is important for us to be aware of these changes for a few reasons:

- Properties mapped out of the floodplain will no longer carry a federal requirement to purchase insurance, but these properties are still strongly encouraged to maintain insurance.
  - ◆ Property owners outside of the high-risk flood zone may purchase flood insurance at a more favorable rate.
- Flood insurance is required for properties with federally backed mortgages, if they will remain in the floodplain or will be mapped into the floodplain.
  - ◆ The NFIP provides coverage, and local insurance agents can work with these property owners to confirm rates.

## When do the maps become effective?

The released maps are still preliminary. Beginning on [date] and continuing through [date], there will be a 90-day appeal period. During this period, members of the community will have the opportunity to submit engineering data with an appeal regarding their individual property or overall accuracy of the preliminary flood maps. To discuss or submit an appeal, please contact [name] at [email address].

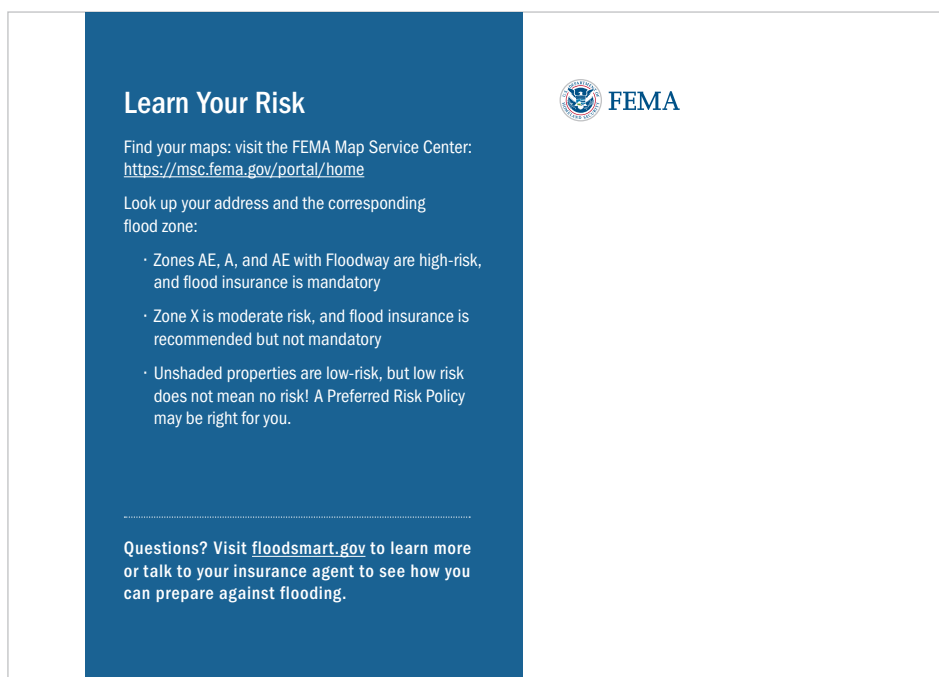
For more information about the flood map updates, you can visit FEMA.gov, FEMA's [Map Service Center](#), or FEMA's [Flood Map Changes Viewer](#).

Please let me know if you have any questions about the new flood maps and the steps that we will be taking before these maps become effective.

[Sign-off]

## Find your Flood Map Postcard

The below postcard (included at end of this Toolkit) can be shared with your community to help them understand their flood risk and encourage them to review the preliminary maps. As an inexpensive and effective outreach tactic, this postcard can and should be distributed at every possible opportunity, such as through mailings or at community outreach events.



# Letter of Final Determination (LFD)

Your community's FEMA-issued preliminary flood map is now considered a final flood map and will go into effect six (6) months from the date FEMA issues a Letter of Final Determination (LFD).

As a local official whose community participates in the National Flood Insurance Program (NFIP), you are required to adopt a compliant floodplain regulation within those six months before the maps become effective. Failure to adopt a compliant floodplain regulation will result in your community's suspension from the program. Over the next six months, local insurance lenders will also refer to these maps to determine whether flood insurance is required for structures.

## Consider the following actions when your community receives an LFD:

1	Adopt a compliant floodplain regulation. Regulations must meet or exceed the minimum NFIP requirements to be compliant.
2	Encourage local officials to work with local permitting offices to determine how to permit within the floodplain.
3	Advise communities to adopt higher standards to limit development in the floodplain.
4	Identify mitigation projects, which work to reduce the loss of life and property, within your community to reduce flood risk. Examples include: <ol style="list-style-type: none"><li>Adopting and enforcing more stringent building codes for new development.</li><li>Acquiring, elevating or relocating structures that are in flood-prone areas.</li></ol>
5	Encourage residents to identify mitigation projects they can do to their own properties. Examples of some low-cost projects include: <ol style="list-style-type: none"><li>Elevate utilities and service equipment</li><li>Seal your foundation and basement walls</li><li>Prevent sewer backups</li><li>Maintain proper water runoff and drainage</li><li>Install a rain barrel</li></ol>
6	Identify a community champion(s) to lead mitigation projects and encourage flood risk preparedness.
7	Continue conducting outreach to business and property owners who are affected by the flood map changes to notify them that the changes will go into effect in 6 months.

### FEMA is providing the following resources:

- [Brochure: Why Do I Need Flood Insurance?](#)
- [Brochure: Preferred Risk Policy for Homeowners and Renters](#)
- [Brochure: Protect Your Home from Flooding – Low Cost Options You Can Do Yourself](#)

## Effective Maps

Six months have passed since your community received FEMA's Letter of Final Determination (LFD), and your community's new Flood Insurance Rate Map (FIRM) and Flood Insurance Study (FIS) report are now effective.

As a local official, you will use these newly effective maps to continue to administer floodplain management regulations. Flood insurance rates are now based on the new flood data, and federally insured or regulated lenders will use the newly effective maps to determine if flood insurance is required as a condition of a loan.

Although FEMA and its partners have completed the mapping process, you should continue to communicate with other community officials, residents, and business owners to increase awareness of flood risk and flood insurance options, and to identify local strategies to reduce risk.



### Insurance rating options can offer savings

Buildings newly mapped into the Special Flood Hazard Area (SFHA) may be eligible for a lower premium during the first 12 months after a map change. Rates will then go up no more than 18 percent each year. Buying a policy before the new flood map goes into effect, therefore, may save property owners money. Property owners can also consult their insurance agents for more information on how to save on their policies. If an owner sells their property, the policy can be transferred to the buyers, allowing them to keep the existing rate.

## Take the following actions when your community's maps become effective:

1	Use effective FIRMs to administer floodplain management regulations and manage new development.
2	<p>Encourage community leaders to take part in the local hazard mitigation planning process.</p> <ol style="list-style-type: none"><li>A mitigation plan is a community driven document that identifies areas most vulnerable to or at risk for natural hazards and outlines a strategy to reduce those risks.<ol style="list-style-type: none"><li>FEMA's <a href="#">Hazard Mitigation Grant Program</a> supports cost-effective post-disaster projects.</li></ol></li><li>Encourage community leaders and individual property owners to undertake mitigation projects as part of this mitigation planning process. Examples include:<ol style="list-style-type: none"><li>Acquiring and relocating and/or demolishing properties subject to severe flooding</li><li>Creating a buffer area by protecting natural resources, such as floodplains, wetlands, or sensitive habitats</li><li>Implementing stormwater management and drainage improvements</li><li>Elevating utilities</li><li>Encouraging installation of rain barrels</li></ol></li></ol>
3	If you have not done so already, notify property owners and renters who are newly mapped into or out of the floodplain that the new flood maps are effective and provide information on insurance options.
4	<p>If property owners believe that their property is incorrectly mapped into the floodplain, they can submit a Letter of Map Change (LOMC) application.</p> <ol style="list-style-type: none"><li>Applications can be submitted online or mailed in paper form. In most cases, FEMA requires a certified professional to evaluate the elevation of a structure. For more information, visit: <a href="https://www.fema.gov/letter-map-changes">https://www.fema.gov/letter-map-changes</a>.</li></ol>

### FEMA is providing the following resources:

- [Brochure: Protect Your Home from Flooding – Low Cost Options You Can Do Yourself](#)
- [Local Hazard Mitigation Planning Fact Sheet](#)

# FREQUENTLY ASKED QUESTIONS

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**Q: What is a flood map? Why does our community need one?**

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**A:** Flood maps identify areas in our community that are at risk for flooding and determine flood insurance rates. Flood maps also provide information to our local community for decisions on developments, renovations, and investments. For example, local builders in our community should use the maps to understand where additional building requirements may apply (i.e., for structures within the floodplain).

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**Q: Why are the flood maps changing?**

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**A:** Flood risks change over time due to urban developments, population growth, better technology, and natural weather changes. Maps are updated to better represent our community's current flood risk with these factors in mind.

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**Q: What changes will we see on the new flood maps?**

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**A:** It depends – some buildings will be included in the high-risk area, known as the Special Flood Hazard Area. Others maybe be removed from the SFHA. You can view the preliminary maps online at [include community link] and see what changes we are expecting.

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**Q: How are new flood maps created?**

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**A:** Flood maps are a collaborative effort between us, state officials, and FEMA. The maps are created with current and historic flood-related data such as infrastructure, land use, hydrology, hydraulics, and existing flood maps.

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**Q: I've lived in my house for 30 years, and it has never flooded. Why am I in a floodplain now?**

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**A:** Anywhere it can rain, it can flood. As flood risks change over time, your property may be newly identified in a high-risk flood zone now due to nearby developments or natural weather changes. 98 percent of U.S. counties have experienced a flood, so even if your property has not flooded before, you are still at risk for a potential flood event.

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**Q: Why don't the new maps reflect recent mitigation projects?**

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**A:** The process for updating maps can take anywhere from 3 to 7 years, or longer in some cases. The most recent mitigation projects may not be reflected in the latest map changes, but our community will work with FEMA to include this in future updates or through the Letter of Map Change process.

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**Q: Will I have to buy flood insurance?**

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**A:** This depends. Flood insurance is required for properties in the high-risk area known as Special Flood Hazard Areas (SFHAs). If a property is in the high-risk zone and currently under a federally-backed mortgage, banks will likely require owners to carry flood insurance.

# FREQUENTLY ASKED QUESTIONS

## **Q: If I'm not in the SFHA, do I need to buy flood insurance?**

**A:** Lenders may require flood insurance if you are near the Special Flood Hazard Area. However, FEMA encourages everyone to purchase flood insurance, regardless of whether they are in the SFHA or not. Floods are the most common and costly natural disaster. Flood insurance can help those impacted land on their feet more quickly after a disaster.

## **Q: Why do I even need flood insurance?**

**A:** Most homeowners policies do not cover flood damage, and just one inch of water can cause \$25,000 worth of damage for a 2,500 sq ft one-story home (assumes an average cost of possessions at \$50,000). Flood insurance protects you and your property and helps ensure you are able to recover more quickly after an event.

## **Q: Why is flood insurance so expensive?**

**A:** Flood insurance is based on a variety of factors, including your level of risk. In moderate- and low-risk areas where flood insurance is not required, the National Flood Insurance Program offers a lower-cost Preferred Risk Policy (PRP) with annual premiums starting at just \$325 a year, which offers a less costly option for property owners.

## **Q: What if I'm in a high-risk area?**

**A:** If you are in a Special Flood Hazard Area and have a federally backed mortgage, you will be required to purchase flood insurance. The National Flood Insurance Program works with private insurance companies to provide flood insurance policies for those in high-risk areas. Contact your insurance agent to talk about flood insurance costs for your home or business.

Additionally, if you are in a high-risk area, you have an increased change of your home flooding. There is a 1% chance of flooding every year and a 26% chance of being flooded at least once over the course of a 30-year mortgage.

## **Q: What is the Preferred Risk Policy?**

**A:** The Preferred Risk Policy offers lower-cost flood insurance to properties in moderate- and low-risk areas. It offers the same quality of coverage as a Standard Flood Insurance Policy at a discounted price.

# RESOURCES

Below are additional resources for you and resources to share with your community:

## COMMUNITY OFFICIALS

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- [North Dakota Risk Assessment MapService \(NDRAM\)](#): Online viewer for Regulatory FIRMs and Base Level Engineering (BLE) data.
- [Flood Maps: Know Your Risk Infographic](#): An infographic that details the Risk MAP process and explains how flood maps are created.
- [What is Risk MAP Fact Sheet](#): A Fact Sheet on the Risk MAP program, its goals, and how it supports other measures.
- [National Flood Hazard Layer \(NFHL\)](#): A database with the current effective flood data.
- [Floodplain Management Resources](#): Additional floodplain management resources for local community officials.
- [Letter of Map Amendment \(LOMA\) Resources](#): Information on submitting a LOMA.
- [Letter of Map Change \(LOMC\) Resources](#): Information on submitting a LOMC.
- [Community Rating System \(CRS\) Resources](#): Find out more about the Community Rating System and view current eligible communities.
- [FEMA Flood Map Service Center](#): An alternative for viewing maps.
- [Flood Safety Social Media Toolkit](#): A guide for using social media to promote flood safety awareness.
- [Contact Us: FEMA Region 8](#): Reach out to Region 8 for more information or questions.

## PROPERTY OWNERS

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- [North Dakota Risk Assessment MapService \(NDRAM\)](#): Online viewer for Regulatory FIRMs and Base Level Engineering (BLE) data.
- [FloodSmart.gov](#): Learn more about the National Flood Insurance Program and how to enroll.
- [Brochure: Protect Your Home From Flooding – Low Cost Options You Can Do Yourself](#): A brochure with low-cost mitigation ideas to protect your home from flooding and potentially lower premiums.
- [Brochure: Why Do I Need Flood Insurance?](#): A brochure on the National Flood Insurance Program and its benefits to property owners.
- [Preferred Risk Policy for Homeowners and Renters](#): Learn more about the Preferred Risk Policy for property owners and renters.
- [Brochure: Preferred Risk Policy for Businesses](#): A brochure on the Preferred Risk Policy specifically for business owners.
- [National Flood Insurance Program \(NFIP\) Resources](#): More information on the National Flood Insurance Program from FEMA.gov
- [Protecting Your Home and Property from Flood Damage](#): Discover additional mitigation ideas to protect your home from flood damage.
- [FEMA Flood Map Service Center](#): An alternative for viewing maps.