

FEMA Role in the Fargo Moorhead Diversion Project

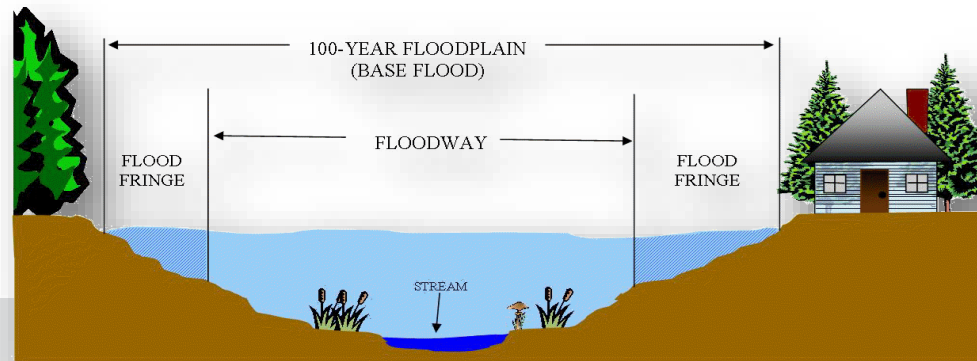
National Flood Insurance Program

Created by Congress in 1968 as a way of reducing the financial and human toll of flooding disasters on the Nation.

- The NFIP Mission is:
 - To educate American property owners about the risk of flood
 - To provide flood insurance, generally unavailable in the private insurance market
 - To accelerate recovery from flood damage
 - To mitigate future flood losses through local floodplain regulation
 - To reduce the personal and national costs of disaster

Elements of the NFIP

Identify Risk	Mitigate Risk	Insure Flood Risk
<ul style="list-style-type: none"> • FEMA identifies flood hazards through scientific and engineering methods • FEMA maps hazards on Flood Insurance Rate Maps (FIRMs) • FIRMs used for floodplain management, flood insurance, and risk communication 	<ul style="list-style-type: none"> • Participating communities' floodplain management regulations must meet or exceed the NFIP minimum requirements • Flood Mitigation Assistance (FMA) funds projects and planning that reduce or eliminate long-term risk of flood damage to structures insured under NFIP 	<ul style="list-style-type: none"> • For homeowners, renters, and businesses with eligible structures in participating communities • 73 private insurance companies sell and service NFIP policies under their own names • NFIP underwrites all NFIP policies, and also sells and services some through NFIP Direct



FEMA Role in the Fargo Moorhead Diversion Project

- FEMA is not a direct participant in the design or construction of the FM Diversion project; however, we have key roles to play:
 - Supporting the natural and beneficial function of the flood plain
 - Supporting sound floodplain management in the basin to reduce risk to life and property
 - Providing consultation to all parties regarding EO 11988 and locally adopted floodplain management ordinances, including over the past several years
 - NFIP Participating Communities
 - The States of North Dakota and Minnesota
 - The U.S. Army Corps of Engineers
 - Local sponsors of the Fargo-Moorhead Diversion Project
 - Providing guidance on potential impacts of the proposed project design, and the processes that would be required to maintain compliance with NFIP requirements

Questions and Discussion

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