

**Question:** Is a FEMA floodplain the only type of floodplain?

**Answer:** No, FEMA only regulates the 100-year floodplain. There are other non-regulated floodplains.

**Question:** If my property isn't in any type of 100-year floodplain, could it still flood?

**Answer:** Yes, there are many variables such as natural streams or enclosed storm sewer systems that may clog and cause significant water backup. Other obstructions such as landscaping or altering natural streams may cause collecting into a portion of the overall system that is not designed for that capacity.

**Question:** How are flood hazard areas and flood levels determined?

**Answer:** They are determined using statistical analyses of records for river flow and rainfall. The records are obtained through consultation, topographic surveys (finding ground elevations) and analyzing computer models.

If you have any questions, please contact the Engineering Dept. at 605-626-7017

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## FAQ's for FEMA Floodplain Habitants



**Question:** What is FEMA?

**Answer:** FEMA is the Federal Emergency Management Agency. It is an Independent Federal agency with the mission “to reduce loss of life and property and protect our nation’s critical infrastructure from all types of hazards through a comprehensive, risk-based, emergency management program with mitigation, preparedness, response and recovery”.

**Question:** What is a Floodplain?

**Answer:** A floodplain is an area that will be submerged in water from a river, creek, ditch, lake, or other source of flooding.

**Question:** What is a 100-year flood?

**Answer:** This is defined as the area that will be submerged in the event of a 100-year flood. It is also the area that is referred to by FEMA as the Special Flood Hazard Area (SFHA). This area within the community must be regulated through a local ordinance conforming to the National Flood Insurance Program (NFIP).

**Question:** How is a floodplain permit obtained?

**Answer:** Applications can be obtained from the City of Aberdeen’s Engineering Department.

**Question:** What if my lender requires flood insurance but I don’t think my property is in the SFHA?

**Answer:** A lender may set requirements for flood insurance that are more stringent than those set by FEMA. If the lender is requiring the insurance to meet mandatory flood insurance purchase requirements, the property owner and the lender may jointly request that FEMA review the lender’s determination. Following that, FEMA will issue a Letter of Determination Review (LODR).

**Question:** What is an Elevation Certificate?

**Answer:** An Elevation Certificate verifies the elevation of the lowest building opening. It is used to provide information necessary to ensure compliance with applicable community floodplain management ordinances to determine the property flood insurance premium rate or support a request to alter the FIRM.

**Question:** When do I need an Elevation Certificate?

**Answer:** The City will require an Elevation Certificate prior to obtaining a Certificate of Occupancy on a new home or commercial building due to floodplain management ordinances. You may also need one if you feel that the flood insurance premium you’re given is incorrect.

**Question:** How do I know if my property is in a FEMA Floodplain?

**Answer:** The most common tool for researching whether your property is in a floodplain is to use the Flood Insurance Rate Maps (FIRM’s) which are produced by FEMA. These maps are available online or available for further explanation by contacting the Engineering Dept. at City Hall.

**Question:** Can the floodplain location change?

**Answer:** Yes, there are changes that can occur due to development upstream. Also, there can sometimes be errors found when using the FEMA maps and a revision can change the floodplain Boundary. The current FIRM designates the official FEMA floodplain boundary for insurance purposes based on a study done in March of 2008 but changes may be made to it in the future.

**Question:** Does the City require floodplain insurance?

**Answer:** No, because it is a Federal Requirement. The U.S. Congress established the National Flood Insurance Program in 1968. Participation in the NFIP is based on an agreement between local communities and the Federal Government that states if a community will adopt and enforce a floodplain management ordinance to reduce future flood risks to new construction in Special Flood Hazard Areas, the Federal Government will make flood insurance available within the community as a financial protection against flood losses.