



GRANT COUNTY SOUTH DAKOTA  
PLANNING AND ZONING OFFICE  
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Dear Grant County Property Owner or Current Resident:

This information is to notify you of the preliminary Federal Emergency Management Agency's (FEMA's) Flood Insurance Rate Maps (FIRMs) that are being updated for Grant County. The new maps are the culmination of a process started in 2018. FIRMs reflect potential flood risk and are important tools for protecting lives and properties in our communities. Knowing your flood risk is the first step to flood protection.

**Why is this important to you?**

The high-risk flood zone, also known as a Special Flood Hazard Area (SFHA), is the area subject to flooding in a 1% annual chance flood (also known as the base flood or 100-year flood) which is a zone beginning with an "A", "AE", "AH" or "AO" on the FIRM.

**How will the maps be used?**

The new flood hazard information helps residents and business owners make more informed decisions about personal safety and protecting financial assets. Having current flood mapping also allows community and county planners, local officials, engineers, builders and others to make determinations about where and how new structures, subdivision, developments, substantial improvements, and redevelopments should be built to reduce risk of flood damage.

**Why are the maps changing?**

Flood risk changes over time due to erosion, land use, weather events and other factors, and mapping standards change as technology improves. Flood risk can vary within the same neighborhood and even property to property, and it's important for you to have the latest and most reliable information to keep your property and family safe.

**What are the potential flood insurance implications?**

In addition to identifying flood risk, the FIRM clarifies if flood insurance is required, and helps determine flood insurance rates. If you have a mortgage or loan from a federally regulated or insured lender and your structure is in a high-risk flood zone or the Special Flood Hazard Area (SFHA), then by federal law, your lender must require you to carry flood insurance when these flood maps become effective. These revised FIRMs are anticipated to become effective in early 2024. Over the life of a 30-year loan, structures within the SFHA have about a 2 ½ times greater chance of experiencing a flood than a fire.

You may be eligible for cost-saving flood insurance policy options. When and how you obtain flood insurance in response to flood risk shown on a FIRM may have significant cost implications. Moreover, most homeowner's insurance policies do not provide coverage for damage due to flooding; this damage coverage requires a specific policy for flood insurance. If you are not required to carry flood insurance, it is still recommended that you investigate and consider purchasing flood insurance. If this letter concerns a rental property, please notify your tenants of the flood risk change and suggest they consult with their insurance agent regarding contents coverage.

**How can you obtain flood insurance?**

Flood insurance is available either through FEMA's National Flood Insurance Program (NFIP) that is a federally underwritten program provided by over 60 insurance companies and written through licensed insurance agents, or through the private insurance market. If you have a federal mortgage, your lender will determine your flood insurance requirements when these maps become effective. Contact your local insurance agent to learn about your flood insurance options, and visit the NFIP's Website, [www.floodsmart.gov](http://www.floodsmart.gov). Your best insurance options will be before FIRMs become effective. There is typically a 30-day waiting period before new flood insurance policies take effect. It is recommended that you contact your local insurance agent at your earliest convenience.

**What can you do if you disagree with the revised FIRM?**

If a property owner believes that the new or revised flood hazard information shown on the FIRM is scientifically or technically incorrect, they may appeal the area being revised. During the 90-day public comment and appeal period, an individual may submit additional supporting scientific and/or technical data through their local Floodplain Administrator (listed below) to officially appeal the proposed flood risk information. Appeals will be formally submitted to FEMA and reviewed to determine if changes to the flood risk information are warranted. The public comment and appeal period for these flood map revisions is currently ongoing and ends April 4th.

**When will the maps become effective?**

These new and revised FIRMs are preliminary. FEMA anticipates issuing a Letter of Final Determination (LFD) after the public comment and appeal period ends, and any appeals that have been received are resolved. Six months after the LFD has been issued, the maps will become effective, as will any new flood insurance requirements. Please be aware that many communities will use these new and revised flood hazard maps as best available flood risk data to determine requirements for new construction, development, and redevelopment.

**Where can you get more information if you have any questions?**

There are a number of ways to learn more about the new maps and how they may affect your property. For more information relative to local floodplain regulation or to officially file an appeal, please contact your local County Zoning Administrator: Steve Berkner at 605-432-7580.

To view the preliminary FIRM panels, visit FEMA's interactive Preliminary Flood Map Changes Viewer website where any Grant County address can be entered and viewed:

<https://fema.maps.arcgis.com/apps/webappviewer/index.html?id=e7a7dc3ebd7f4ad39bb8e485bb64ce44>

This flood risk update project is a joint effort between Grant County, the State of South Dakota, and FEMA.

Grant County, the City of Milbank and the South Dakota Department of Public Safety will be hosting a public information meeting Tuesday, February 7<sup>th</sup>, to help explain further explain the public's responsibility if they would like to request changes to the recently proposed Federal Emergency Management Agency's (FEMA) Floodplain Map currently in a 90-day review period that ends April 1<sup>st</sup>, 2023.

The public meeting will be held at the Milbank Community Room at the Milbank City Hall at 7 p.m. and will give the public a chance to see a presentation on the updated county, and its incorporated cities, floodplain maps and ask related questions. The map is used to determine homeowners' eligibility for flood insurance through the National Flood Insurance Program (NFIP.)