

FLOOD INFORMATION

ARE YOU PROTECTED AGAINST A FLOOD?

Floods are one of the most common hazards and can happen at anytime. Flood effects can be local, impacting a neighborhood or community, or an entire river basin.

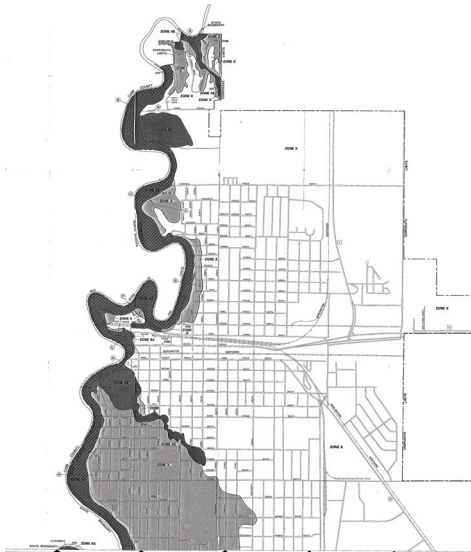
The City of Moorhead participates in FEMA's Community Rating System (CRS) program which makes some residents eligible for a discount on flood insurance premiums. Remember, flood insurance policies take 30 days to go into effect after they have been purchased.

FLOOD HAZARD AREAS

The City of Moorhead has areas within the 100-year and 500-year floodplains as well as areas outside of the 500-year floodplain. Events that cause flooding of the Red River are mostly snowmelt and rainfall. More significant flooding typically occurs in the spring as a result of snowmelt. The river enters flood stage at eighteen (18) feet.

FLOOD INSURANCE RATE MAP (FIRM)

The FIRM shows the community's base flood elevations, flood zones, and floodplain boundaries. As a property owner/renter, you can use this map to get a reliable indication of what flood zone you're in.



This is an example of the current FIRM map. Updated maps will be available through FEMA in the near future.

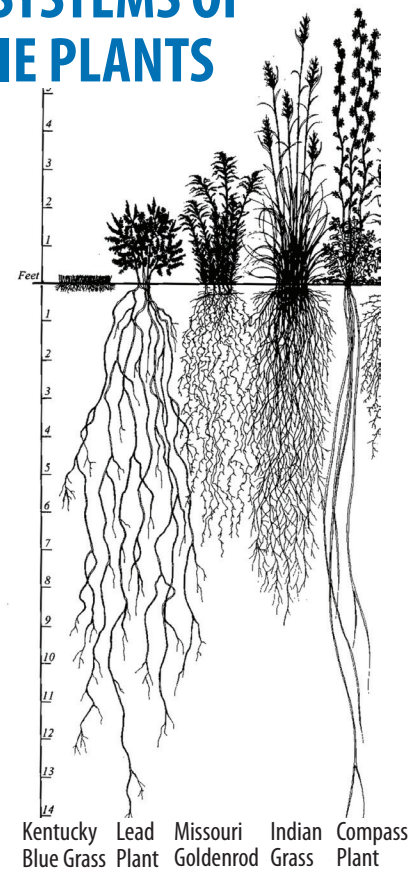
The City of Moorhead reproduces the FEMA floodplain maps that show the current 100-year, proposed 100-year and the proposed 500-year floodplains. The City has placed the FEMA floodplains on maps that show the City's property parcel information.

The maps can be obtained by going to the City's website at: cityofmoorhead.com/the_city/floodplain.asp

NATURAL AND BENEFICIAL FUNCTIONS

Floodplains provide natural and beneficial functions to the area in and around the City. A floodplain that is relatively undisturbed provides a wide range of benefits to both human and natural systems. In addition to aesthetic value, floodplains provide active processes such as filtering nutrients. The floodplain provides natural erosion control and open space so further flood damage does not occur. Native plants have a deep root system that resists erosion and stabilizes the shoreline. Turf grass has a shallow root system and commonly erodes.

ROOT SYSTEMS OF PRAIRIE PLANTS



ADDITIONAL INFORMATION

More detailed information regarding flood related issues in Moorhead are available at:

Moorhead Engineering Department
218.299.5390

Moorhead Public Library
218.233.7594

www.floodsmart.gov

Maps of current and proposed floodplains are available at:
cityofmoorhead.com/the_city/floodplain.asp