



# CITY OF RAPID CITY

RAPID CITY, SOUTH DAKOTA 57701

## Public Works Department Engineering Services Division

300 Sixth Street

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Federal Emergency Management Agency (FEMA) Flood Insurance Rate Maps (FIRMs) in your neighborhood have been revised, **effective April 4, 2022**. The new floodplain mapping, *Lime Creek Resubmittal, Letter of Map Revision 21-08-0301P*, is based on updated topographic data and revised hydrologic and hydraulic analyses. **Included is an Exhibit showing how the new mapping will effect your property.**

If your structure was removed from the Special Flood Hazard Area (aka – 100-year floodplain) as a result of the new floodplain mapping, you may no longer be required to have flood insurance. After the maps become effective on April 4, 2022, contact your lender/insurance agent and inform them your property/structure has been affected by new FIRMs and ask for a new flood zone determination rating.

If a structure is located in a SFHA (100-year Floodplain) and you have a federally backed mortgage you are required to have flood insurance. There are no flood insurance requirements if your property is located in the 500 year floodplain.

Remember ... every property is vulnerable to flooding. Even if you're not required to have flood insurance, it's still a good idea to consider purchasing flood insurance protection. The cost to obtain flood insurance may be reduced based on the property's new flood zone determination rating. More information on flood insurance is available at FEMA's National Flood Insurance Program website [Floodsmart.org](http://Floodsmart.org)

Additional information is provided on the City website including:

- Consultant Project Presentation
- *Letter of Map Revision 21-08-0301P* (your lender/insurance agent may require a copy)
- All Homeowner Exhibits showing revised mapping
- How to apply for a Letter of Map Amendment
- [www.rcgov.org/departments/public-works/engineering-services/flood-management](http://www.rcgov.org/departments/public-works/engineering-services/flood-management)

As a reminder, the new mapping is not effective until April 4, 2022. The Digital Flood Insurance Rate Map (DFIRM) available on RapidMap will not be updated until the new mapping is effective.

If you need additional assistance or have questions, please contact Mary Bosworth at [mary.bosworth@rcgov.org](mailto:mary.bosworth@rcgov.org) or 605-394-4154.



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