

## Notification of Updates to Flood Hazard Maps

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Dear Property Owners:

A multiyear project by the Federal Emergency Management Agency (FEMA) to re-examine flood risks throughout Hennepin County and develop electronic flood hazard maps is nearing completion. The updated maps will become effective on November 4, 2016, replacing the current maps that were adopted in 2004.

The principle structure located at the address identified above appears to have been newly mapped into the Special Flood Hazard Area (aka SFHA, the 1-percent, or 100-year floodplain).

### How will these updated maps affect you?

If you have a mortgage or secured loan from a federally regulated or insured lender (this includes most loans) and the principle structure on this parcel is within the SFHA, then by Federal law your lender must require you to carry flood insurance.

Most lenders will check their loans when the updated maps become effective on November 4, 2016. They will send a letter to all properties in the SFHA (or close to it) to notify them that they must purchase flood insurance within 45 days. If a policy is not purchased within this time period, the lender will “force place” a policy, which is normally much more expensive.

Taking action sooner rather than later will help keep flood insurance rates down. Property owners can get discounted flood insurance by purchasing a Preferred Risk Policy (PRP) more than 30 days before the updated maps become effective on November 4, 2016. This policy would be available for the first year, but would make less expensive options available to you in future years.

Flood insurance is available through your agent or one of the agents listed by searching the “Agent Finder” section of FEMA’s Flood Insurance website, [FloodSmart.gov](http://FloodSmart.gov). If you have any kind of risk for flood damages, both in or out of the floodplain, the city encourages you to purchase flood insurance.

### What to do if you believe you’ve been inadvertently included in the SFHA?

There are often scenarios where the boundaries of the floodplain do not accurately reflect the true topographic characteristics of a site. In much of the county, the boundaries of the floodplain have not been updated with better elevation information since they were originally mapped in the early 1980’s. This newest map update merely digitized these areas – making them easier for everyone to view. If you believe your structure and/or parcel is higher than the actual flood elevation, there is a procedure for appeals known as a Letter of Map Amendment (LOMA). Traditionally, a LOMA involves hiring a surveyor to verify the lowest ground touching the structure, deck or stairs is above the 100-year flood elevation. Under the right circumstances, another streamlined method can be pursued in lieu of a field survey:

- **Letter of Map Amendments using updated elevation data** would be used when LiDAR-derived contour elevations can verify that a structure is above the 100-year flood elevation.

For those that would qualify for the streamlined method described above, the city can assist in obtaining a map that can be used in lieu of a field survey.

More information on the process for submitting a LOMA is available from the MN Department of Natural Resources at [http://www.dnr.state.mn.us/waters/watermgmt\\_section/floodplain/fema\\_forms.html#fema\\_forms](http://www.dnr.state.mn.us/waters/watermgmt_section/floodplain/fema_forms.html#fema_forms) (website to be updated)

### What can be done to mitigate flood risk and/or reduce premiums?

Elevating, retrofitting, or floodproofing a structure may help to reduce both risk and insurance premiums.

Respectfully,

