



PRESS RELEASE

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FEMA Floodplain Maps Effective

The Minnesota Department of Natural Resources and the Federal Emergency Management Agency (FEMA) have completed a new floodplain study to create new Flood Insurance Rate Maps (FIRMs) for Crow Wing County and became effective on August 15, 2017. These maps will replace maps in some portions of the county, while others are being mapped for the first time. At the same time, Crow Wing County has adopted a floodplain management ordinance in compliance with both State and Federal requirements.

If a property has a mortgage or secured loan from a federally regulated or insured lender (this includes most loans) and the principal structure on the parcel is within the Special Flood Hazard Area (SFHA, the 1-percent, or 100-year floodplain), then by Federal Law, the lender must require flood insurance to be purchased for the property.

Lenders will check loans to verify if a property is in the Special Flood Hazard Area. Letters from lenders will be sent to all properties in the SFHA (or close to it) to notify the property owner that flood insurance must be purchased within 45 days. Since Crow Wing County is an approved participant in the National Flood Insurance Program (NFIP), property owners can purchase insurance at a discounted rate through this program. Flood insurance is available through your insurance agent or by searching the “agent finder” section of FEMA’s flood insurance website www.floodsmart.gov. If a policy is not purchased within this time, the lender will “force place” a policy, which is typically more expensive than purchasing flood insurance through NFIP.

There are often scenarios where the boundaries of the floodplain do not accurately reflect the true topographic characteristics of a site. If it is felt that a structure and/or parcel is higher than the actual base flood elevation, there are several options to appeal to the lender for relief.

1. Check the FEMA mapping website to see if a Letter of Map Amendment (LOMA) has already been issued by FEMA for the property. This should be submitted to your lender.
2. Ask the lender to conduct a manual review of the property (most of the initial analysis will be done by computers with auto generated letters. Having a person review the actual property may show that it is out of the floodplain and the lender may reverse the decision.)
3. Visit the Crow Wing County Interactive Map site and create a map showing that the building is out of the floodplain and provide this map to the lender for their review.
4. Contact the City or County for those areas outside the City boundaries to obtain a Letter of Map Amendment or ‘LOMA-Out as shown map’ to give to the lender or FEMA showing the structure is out of the floodplain.
5. Hire a surveyor to determine the lowest adjacent grade and complete the LOMA paperwork to send to FEMA.

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Our Mission: Serve well. Deliver value. Drive results.

Our Values: Be responsible. Treat people right. Build a better future.

The lender is the entity that decides if flood insurance is required and must use the FEMA maps to determine if a structure is in the floodplain.

In addition to insurance requirements, FEMA is also concerned with structures and the lowest adjacent grade of fill around the foundation and its elevation compared to the Base Flood Elevation (BFE) of the water body nearest the structure. Any new construction or additions to existing structures will need to be built so that the lowest floor of the structure is at or above the regulatory flood protection elevation.

If a structure was legally constructed before the date of the first FEMA map that shows that structure in the high flood risk zone, it is considered a nonconforming structure. The owner can continue to use that building, and it is not a violation. The building is considered to be "grandfathered" and does not have to be altered to meet the new local ordinance requirements unless certain changes are made to the building.

The property owner is not required to bring the existing building into compliance with the current ordinance unless the building is "substantially damaged" or "substantially improved" as defined in the County or City ordinance. Routine maintenance and repair can be done (e.g., painting, roofing, siding, doors, windows), but extensive additions might be considered substantial improvement and require bringing the entire structure into conformance - typically through elevation or relocation.

Floodplain Mapping Websites:

Crow Wing County Interactive maps: <https://mn-crowwingcounty2.civicplus.com/85/Interactive-Maps>

MN DNR Mapping and Floodplain info:

http://www.dnr.state.mn.us/waters/watermgmt_section/floodplain/map_appeals.html

Minnesota website for topographical maps: <http://arcgis.dnr.state.mn.us/maps/mntopo/>

FEMA historical maps: www.msc.fema.gov

FEMA National Flood Hazard Layer (NFHL) viewer: <http://fema.maps.arcgis.com/home/webmap/viewer.html>

The Land Services Department is committed to providing excellent customer service while helping our residents make wise choices that protect Crow Wing County's extraordinary natural resources. Citizens are encouraged to contact the Land Services at (218) 824-1010 or for more information, please visit the Crow Wing County's Web site at www.crowwing.us.

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