

New FEMA Floodplain Maps FAQs

What are FEMA floodplain maps?

- FEMA floodplain maps show areas adjacent to rivers, streams and bigger lakes that are likely to flood when the 1% annual chance flood occurs. (This is often called the “100-year flood,” but does not happen every 100 years!) The areas mapped as A or AE Zone are also called the Special Flood Hazard Area (SFHA) by FEMA, lenders and insurance agents.
- Officially, the maps are called the Flood Insurance Rate Maps (FIRMs), or digital FIRMs (DFIRMs). At FEMA sites you can print portions of the FIRM called “FIRMettes.”
- The maps are the basis for minimum regulation by the local zoning authority (the city, or county for unincorporated areas).
- The maps show areas of mandatory flood insurance.

How can I view the preliminary FEMA floodplain maps?

- The [FEMA Flood Map Changes Viewer](#) may be used to determine if a structure is located in the preliminary high-risk floodplain.
- If your current effective maps are older paper maps, the default view setting will show a bunch of dots. You can expand the “Layers” icon in the top right and uncheck “Effective FIRM Panels” layer to get rid of the dots and view just the preliminary flood map layer.

How to Check Who is affected by the preliminary FEMA floodplain maps?

- Enter the site address (or zoom to the area of interest if it doesn’t have an address).
- Check to see if the subject parcel is “in” or “out” of the high-risk floodplain.
- If the parcel is out, there is no mandatory flood insurance requirement.
- If the parcel is in, check to see if any structures are in the mapped high-risk area.
- If structures are in, or touching the high-risk area, see the [“What if a structure is in the 1% annual chance floodplain?”](#) section below.
- If structures are completely out of the mapped high-risk area, see the [“What if a structure is out of the 1% annual chance floodplain?”](#) section below.

What if a structure is in the 1% annual chance floodplain?

- A structure is in the high-risk floodplain if any portion of the structure, including attached decks or stair supports, is shown as being in the 1% annual chance floodplain.
- Structures in or touching the high-risk floodplain have a mandatory flood insurance requirement if they have a federally backed loan (including most types of mortgages, second mortgages, and other secured loans).
- The map update process typically triggers lenders to check their loans once the updated maps become effective.
- The lender will send a letter to all properties in the high-risk floodplain (or close to it) to notify the owner that they must purchase flood insurance within 45 days.
- If a policy is not purchased within this time, the lender will “force place” a policy, which is often more expensive than the National Flood Insurance Program (NFIP).

- If the owner already has a flood insurance policy, that will remain in effect and no other actions are required to be taken.

What if a structure is **out** of the 1% annual chance floodplain?

- Lenders typically have a computer check properties against the floodplain boundary (instead of a human). Since a computer does the checking, it is very common to be told you have mandatory insurance requirement, even when the structure is not in or touching the high-risk floodplain.
- In most cases, if the lender sees a map that clearly shows the structure outside the high-risk floodplain boundary, they will use that for their documentation and will not require flood insurance.
- FEMA's [Map Service Center website](#) can be used to print a portion of the official FEMA maps called a "FIRMette." (Note that the FIRMette will only print at one scale.) MN DNR also has the video "[Is My House in the Floodplain](#)" explaining how to make FIRMettes.
- If the house appears to be "out" but is too close on the FEMA map to clearly show it is "out," the county may have an interactive map with the official FEMA floodplain layer and better aerial photos. Print the local map that more clearly shows the structure is "out" of the high-risk floodplain. Once the FEMA map is effective, MN DNR's Lake & Flood Elevations Online viewer can also be used to print a map with the FEMA floodplain layer and an aerial photo and allows the user to zoom in much closer than on the FEMA site.
- If the lender wants something official from FEMA, the owner can apply for a Letter of Map Amendment – Out as Shown (LOMA-OAS) determination from FEMA. See [Map Appeals and Amendments | Minnesota DNR \(state.mn.us\)](#).

What to do if a property owner believes they've been inadvertently included in the 1% chance annual floodplain?

LOMA Option:

- If the owner believes their structure and/or parcel is higher than the actual flood elevation, there is a procedure for appeal known as a Letter of Map Amendment (LOMA). More information on the process for submitting a [LOMA \(state.mn.us\)](#) is available from the DNR.
- A typical LOMA involves hiring a licensed surveyor or professional engineer to verify the lowest natural grade touching the structure, deck, or stairs is above the 1% annual chance flood elevation (also called the Base Flood Elevation or BFE). (Note that use of FEMA's "Elevation Certificate" is recommended for the survey. If they are too low to qualify for a LOMA, the elevation certificate usually supports a lower cost for a flood insurance policy.)
- Landowners can do elevation "spot checks" using [MnTOPO \(state.mn.us\)](#) to see if they are likely eligible for a LOMA.

LOMR-F Option:

- If the lowest floor of the structure is above the BFE, but the lowest ground touching the structure (including deck/stair supports) is below the BFE, the owner may be able to bring fill around the building and deck/stair supports to get the lowest adjacent grade above the BFE.

- The owner can then apply to FEMA for a flood insurance waiver called a Letter of Map Revision based on Fill (LOMR-F). The main difference between the LOMA and LOMR-F application process is that the owner must pay FEMA a fee for a LOMR-F, while there is no fee for a LOMA. Another difference is the lowest floor (including basement/crawl space) must be above the BFE for a LOMR-F, while it is possible to get a LOMA even if there's a basement or crawl space below the BFE.

Check Whether Modeling Information Is Accurate

- If there is a road crossing downstream, and it appears the flood elevation is significantly higher on the upstream than the downstream, the landowner can work with the community & MN DNR to check whether the correct culvert/bridge information is in the supporting modeling done for the map update.
- Occasionally, the more accurate culvert/bridge data can result in a lower corrected flood elevation, and that better data can be used to obtain a LOMA. Note that if it is a Zone A, the updated more accurate data can be used immediately, but the process is much more involved and lengthy if it is a Zone AE (detailed study area).

How do you get a flood insurance policy, and much does flood insurance cost?

- In most cases, flood insurance is available through the owner's home or car insurance agent.
- If an agent does not sell flood insurance, a property owner can call the National Flood Insurance Program help center at (800) 427-4661.
- Additional insurance information is available on FEMA's [National Flood Insurance Program \(FloodSmart.gov\)](https://www.floodsmart.gov) website.
- FEMA has a "newly mapped" insurance rate for the first year after the maps become effective (for newly mapped structures in the high-risk floodplain).
- Starting October 1, 2021, FEMA began implementing "Risk Rating 2.0," which has influenced flood insurance premiums. If a property owner already carries a reduced-rate policy, please know that FEMA plans to increase these rates upon renewal each year (usually about 15% each year) until the "full risk premium" is reached for the structure.
- Ways to reduce insurance premiums:
 - A homeowner might consider working with a surveyor to complete a FEMA Elevation Certificate, as this can often (but not always) result in reduced premiums.
 - Elevating, retrofitting, or floodproofing are other methods to reduce both risk and insurance premiums.
 - The new rating system will also offer premium discounts for elevating service facilities, such as furnaces, hot water heaters, and electrical.
- If a property owner has any kind of risk for flood damages, both "in" or "out" of the high-risk floodplain, they are encouraged to purchase flood insurance. Flood events that cause damage occur frequently and carrying a policy is one of the only safeguards available. Policies for structures outside the high-risk floodplain can frequently obtain more affordable policies than those mapped within the high-risk floodplain.

When will the new FEMA floodplain maps become effective?

- It typically takes 18 to 24 months from the time new preliminary maps are issued to when they become effective (but this can be delayed for a variety of reasons).
- Key steps in the map update process include:
 - The preliminary new maps are issued.
 - Once the preliminary new maps are issued, a local official meeting and public open house are held 1-3 months later.
 - A few months after the public open house there is a formal 90-day appeal period to provide additional data or comments to FEMA.
 - After the 90-day appeal period FEMA will address valid appeals and incorporate comments.
 - Once the appeals and comments have been addressed, usually at least a few months effort, FEMA will send the community a notice (called a Letter of Final Determination, or LFD) informing them that the floodplain maps will become effective in six months.
 - The community must adopt or amend their floodplain management ordinance to adopt the new maps, and the updated ordinance must be effective by the date the new FEMA maps are effective (six months after the “LFD.”
- The [Anticipated Timetable for Future Flood Map Updates](#) can be viewed from DNR’s website.