



CITY OF
SAVAGE
MINNESOTA

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Notification of Updates to FEMA Flood Hazard Maps

November 25, 2020

Dear Property Owner,

The Federal Emergency Management Agency (FEMA) has been updating flood hazard maps across the nation through the Risk MAP program and recently completed a multi-year project to re-examine flood risks throughout Scott County. Communities in Scott County are required to adopt the new maps before they become effective on February 12, 2021. The new maps will replace outdated floodplain maps that were based on studies and data more than 30 years old. FEMA's new digital flood maps were generated using updated technology and data to reflect today's flood risks more accurately.

Floodplain maps, also known as Flood Insurance Rate Maps (FIRM), provide the basis for floodplain management, regulation, and insurance requirements by identifying flood-prone areas known as Special Flood Hazard Areas (SFHA) or 1% Annual Flood Chance (previously known as 100-year flood). You can view your property's flood risk on the enclosed Floodplain Update map for the area of Savage your property is located in. You may also access the link and instructions for FEMA's online mapping application on the City's website at cityofsavage.com. The interactive map provides flood hazard information and allows users to view changes to their property.

This letter is to notify you that the new maps show floodplain area on your property and you may be required to carry flood insurance if the structure is in a Special Flood Hazard Area.

The City of Savage has been a member of the National Flood Insurance Program (NFIP) since 1974. By participating in the NFIP, residents of Savage have the option to purchase flood insurance to protect their property from flood damages. Living in Minnesota, everyone is at some risk of flooding and homeowner insurance does not cover claims related to flooding. Flood insurance is federally mandated for most mortgage holders in high-risk areas.

How will this change affect you?

Depending upon the location of your property with the newly mapped flood boundaries, you may be in one of three scenarios:

1. FEMA's updated maps and floodplain boundary changes place your home or structure in a higher-risk flood zone.

The structure location has been identified in a higher-risk flood zone, known as a Special Flood Hazard Area (SFHA). This area is shown on the Flood Insurance Rate Map (FIRM) as a flood zone beginning with the letters A or AE and is referred to as the 1% Annual Flood Chance. If you have a mortgage from a federally regulated or insured lender and

the structures are within the SFHA, then by federal law, your lender will require you to have flood insurance.

2. Your home or structure is shown in the floodplain on FEMA's new flood maps, but the flood zone boundary is very close to the existing structure and further efforts to make a definitive determination may be needed.

If you think your property was inadvertently shown as in a flood zone, you may be able to apply for a Letter of Map Amendment (LOMA) with FEMA. Flood insurance would be required until FEMA grants the map amendment. More information on this process can be found below.

3. Your parcel intersects the floodplain boundary, but the structure itself is shown outside of the floodplain based on aerial photographs.

This means a portion of your parcel is located within the floodplain, but the structure itself is outside of the SFHA (1% Annual Flood Chance) and you do not need flood insurance.

Your lender will most likely send you a letter within 45 days of the February 12, 2021 date when the maps become effective to purchase flood insurance. **Do not ignore this letter.** Follow up with your lender even if you believe you may have been inadvertently included in the SFHA (1% Annual Flood Chance). If a policy is not purchased within this time, the lender could "force place" a policy, which is normally much more expensive than what is otherwise available.

What will I need to do if my structure is shown in the SFHA?

Acting sooner rather than later may help keep your flood insurance rates down. In most cases, flood insurance is available through your insurance agent. If your insurance agent does not sell flood insurance, you can call the National Flood Insurance Program help center at 1-800-427-4661. For those structures that originally were built in compliance, but are later mapped into a floodplain, there are options to purchase a policy at a lower premium if a policy is in place before the new maps become effective. . You can see additional information at FEMA's Flood Insurance website, [FloodSmart.gov](https://www.floodsmart.gov).

How does being in a floodplain affect what I can do with my property?

Any new construction or additions must be built in conformance with floodplain regulations and may include floodproofing or elevating the structure on fill. If a structure was legally constructed before the date of the first FEMA map that shows the structure in a high flood risk zone, it is considered a legal non-conforming structure. The building is "grandfathered" and does not have to be altered to meet the new local ordinance requirements unless certain changes are made to the building.

What to do if you believe you have been inadvertently included in the SFHA?

There may be cases where the boundaries of the floodplain do not accurately reflect the true topographic characteristics of a site. If you believe your structure and/or parcel is higher than the actual flood elevation, you may be able to submit a Letter of Map Amendment (LOMA) application to FEMA. The LOMA process typically involves hiring a licensed land surveyor to verify that the lowest elevation of the structure, deck or stairs is above the flood elevation. These types of situations are common, and city staff can provide additional information and assistance.

Where can I get more Information?

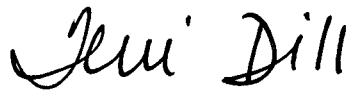
A virtual webinar meeting is scheduled for Tuesday, December 8, 2020 to provide additional information to property owners and will include a question and answer session following the presentation. Staff will be available to assistant property owners. Additional information and helpful website links can also be found on the City's website at cityofsavage.com.

FEMA Flood Hazard Map Update Informational Webinar Meeting:**Tuesday, December 8, 2020****5:30 P.M. – 6:30 P.M.****Registration is required for this webinar**

You can register by visiting the City's website at cityofsavage.com or at the following link: https://us02web.zoom.us/webinar/register/WN_IrNSLnWfQJSFw0zsHyd49Q. After registering, you will receive a confirmation email containing information about joining the webinar.

If you are unable to attend the webinar meeting and have questions, please contact Senior Planner Terri Dill at tdill@cityofsavage.com or 952-882-2698 or Water Resources Manager Jesse Carlson at jcarlson@cityofsavage.com or 952-882-2686.

Sincerely,

A handwritten signature in black ink that reads "Terri Dill". The signature is written in a cursive, flowing style.

Terri Dill
Senior Planner