

# FLOOD MAPPING RESIDENT SUPPORT PROGRAM FACT SHEET



Informational Meetings



Property Classifications In the Floodplain



Summary of City Program



Program Costs



Program Benefits



How to Participate



Additional Information



Contacts

The Federal Emergency Management Administration (FEMA) has adopted new flood maps for Scott County that will become effective on February 21, 2021. By mid-March 2021, FEMA and/or home lenders are anticipated to notify properties affected by the mapping and are required to purchase flood insurance. The City has developed a community program to provide property owners with information and support throughout this process with the intent of saving Jordan residents money by finding opportunities to reduce flood insurance premiums.



## Informational Meetings

The City is conducting an informational meeting series regarding the new FEMA flood maps and City program. Meetings will be held:

**Monday, November 30<sup>th</sup>**  
Jordan City Council Chambers  
116 First St E, Jordan MN

- 2:30 PM: LOMA & EC Properties Invited
- 4:00 PM: LOMA-OAS Properties Invited
- 5:30 PM: LOMA, EC, & LOMR-F Properties Invited
- 7:00 PM: EC Properties Invited

Property owners can attend any of the meeting times if they desire, but recognizing the complexity of this subject, targeted information will be presented to each group at their respective meetings. Invited residents should refer to the letter they received to understand which meeting option(s) they should attend.

Due to the pandemic, the following measures are being taken to facilitate the meetings:

- The meetings will be broadcast simultaneously on the City of Jordan’s website. They will also be recorded and available on the website for future viewing.
- You can attend via Zoom Meetings. Please email [jordanfloodmapping@bolton-menk.com](mailto:jordanfloodmapping@bolton-menk.com) and you will be sent a link to the requested meeting time. Questions will be taken from Zoom attendees and answered by the presenter.
- In-person attendance will be limited to 10 attendees per session to enable social distancing. **RSVPs are required for in-person attendance and must be submitted by Nov. 24 to:** [jordanfloodmapping@bolton-menk.com](mailto:jordanfloodmapping@bolton-menk.com). Please email your requested meeting attendance time and your property address. While not

required, property owners are asked to limit in-person attendance to one representative per property to maximize available space.



## Property Classifications Relative to the Floodplain

The FEMA maps illustrate the 100-year floodplain boundary. The City has compared the mapped boundary to property boundaries to identify properties that will be located within the 100-year floodplain. The maps also list the water surface elevation of the 100-year flood. In some cases, the mapped floodplain boundary does not fully reconcile with known structure elevations. In other cases, more detail is needed to confirm whether a property's structure is within the floodplain. On properties where ambiguity exists, FEMA typically requires flood insurance.

Surveying efforts to verify structure elevations is recommended to potentially remove Jordan properties from the floodplain. In the event this surveying effort does not remove a property from the floodplain, survey efforts will still create two other beneficial options for such properties, including:

1. Document the actual structure elevation(s) compared with the floodplain elevation, allowing lower flood insurance premiums to be paid, or
2. Determine if adding a minor amount of fill around a structure would qualify the structure to be removed from the floodplain.

There are over 200 properties in Jordan that could benefit from such efforts. Therefore, the City has developed a program to assist Jordan property owners with these efforts to take advantage of efficiencies gained from having one centralized process. The program will be funded by its participants, but the costs to each participant will be lowered by completing the work together rather than as individuals.



## Summary of City Program Details & Process

For those properties that elect to participate in this program, the process is as follows:

1. Property owners inform the City of their interest in the program no later than December 11, 2020.
2. The City provides property owners with an agreement, which is signed and return to the City no later than December 31, 2020.
3. A professional surveyor, contracted by the city, will visit each participating property to collect the FEMA required elevation information. Participating properties will be surveyed and the data reviewed to determine the appropriate documentation submittal for FEMA.
4. The City's certified floodplain manager reviews the data collected against the 100-year flood elevation at each property to determine the appropriate FEMA documentation and category your property will fall into.
5. Property owners are informed of the following findings:
  - a. If the structure elevation is found to be above the 100-year flood elevation at your property, a Letter of Map Amendment (LOMA) document will be completed to remove your structure from the floodplain.
  - b. If the structure elevation is found to be below the 100-year flood elevation, two options will be explored by the City's floodplain manager and communication will occur with the property owner accordingly. The two options to be evaluated at this step include:
    - i. The option of placing fill around the structure to potentially remove the structure from the floodplain. Typically, this option will only exist where small amounts of fill are needed to achieve this goal. A second survey visit will be required, and a Letter of Map Revision for Fill (LOMR-F) will be completed to remove the structure from the floodplain.
    - ii. If placement of fill is infeasible, an Elevation Certificate (EC) produced for the property which would be required to reduce flood insurance premiums.
6. The appropriate documentation (LOMA, LOMR-F, or EC) will be completed and submitted to FEMA on property owner's behalf. Documentation will be retained by the City and available to property owners upon request.

7. Payment is due to the City by May 1, 2021. If no payment is received, properties that choose to participate will be assessed the associated costs for inclusion on tax payments over the next 5 years.

## \$ Program Costs

Participation in this City program is optional, though the program will be beneficial to those who participate. Costs for participation in the program will depend on the category each property falls into, which depends on the needs for each specific property identified based on a survey and the number of participants who opt-in. Commonly, the category cannot be known until the survey is complete, though where it can be reasonably determined in advance property owners are notified in the initial letter they receive.

The following cost tables are provided to give you an estimate of the costs of participation. In general, the lesser the benefit received by each property, the lesser the cost of participation. While flood insurance burdens are obviously less than desirable, the City is hopeful numerous property owners will choose to participate in this program to the lower the costs for themselves and their neighbors.

<b>Letter of Map Amendment (LOMA) &amp; Letter of Map Amendment (LOMR-F) Properties</b>		
Properties in this Category that Choose to Participate	Cost Per Property for a LOMA	Cost Per Property for a LOMR-F
0 to 10	\$ 1000	\$ 1,500
11 to 20	\$ 800	\$ 1,300
21 to 30	\$ 700	\$ 1,200
31+	\$ 600	\$ 1,100

<b>Elevation Certificate (EC) Properties</b>	
Properties in this Category that Choose to Participate	Cost Per Property for an Elevation Certificate
0 to 10	\$ 700
11 to 20	\$ 650
21 to 30	\$ 600
31+	\$ 500

Property owner payment can be made in one of two ways:

1. Make payment in full to the City of Jordan by May 1, 2021; or
2. Be assessed for the associated costs over the next 5 years at a 4% interest rate, per the City’s assessment policy. Payment of assessments is made as an addition to your annual tax payment made to Scott County.

Final costs for each property will be known in January 2021 once the number of participants in each category is known by the City.

## Program Benefits

Lenders frequently, if not always, require flood insurance for properties within the floodplain, typically at an annual cost greater than the City’s one-time program costs. Annual flood insurance premiums paid by residential properties in Jordan typically range between \$1,000 per year to \$2,500 per year, depending on the value of the property, the policy coverage amounts, and variations in the risk of flooding. The program will either remove participating properties from the floodplain to avoid mandatory flood insurance requirements or to reduce future flood insurance premium amounts by thousands of dollars over future years. The City is sending letters in early November 2020 to properties it anticipates may benefit from this program.

Not all specifics to each property's situation will be known by the City. It is noted that this program may not benefit properties that:

- Do not have a mortgage (which would require flood insurance, as all mortgages do) and do not desire to purchase flood insurance. If property owners do not have a mortgage, but still desire to purchase flood insurance due to their proximity to the floodplain, acquiring an elevation certificate through this program would provide you a lower flood insurance premium; or
- Already have an elevation certificate for the property and have verified that it shows the structure elevation is below the new 100-year flood elevation. If property owners have an elevation certificate but are unsure how it relates to the new floodplain elevations, it is recommended they provide the certificate to the City to evaluate (at no cost) whether this program would be beneficial.

Properties removed from the requirements for mandatory flood insurance by participating in this program may also choose to continue to carry voluntary flood insurance at a reduced rate. Additional information regarding flood insurance is available at [www.floodsmart.gov](http://www.floodsmart.gov).



## How to Participate

Letters are being sent in early November to properties identified by the City that may benefit from the program. The letter includes a form to be returned to the City indicating your desire to participate in the program.

1. Property owners inform the City of their interest in the program no later than December 11, 2020.
2. The City provides property owners with an agreement, which is signed and return to the City no later than December 31, 2020.

If you did not receive a letter, and would like to understand why you did not receive one or want to participate, you may email [jordanfloodmapping@bolton-menk.com](mailto:jordanfloodmapping@bolton-menk.com) to get more information specific to your property.



## Additional Information

- City of Jordan Flood Mapping Website, including a 'Frequently Asked Questions' section, information about the future flood levee project, and links to the FEMA maps for the Jordan area: [www.jordanmnengineering.com/floodmapping](http://www.jordanmnengineering.com/floodmapping)
- Additional Information from the MN DNR: [https://www.dnr.state.mn.us/waters/watermgmt\\_section/floodplain/map\\_appeals.html](https://www.dnr.state.mn.us/waters/watermgmt_section/floodplain/map_appeals.html) (or Google search "MNDNR LOMA")



## Program Contacts

Please contact either of the individuals below if you have additional questions. The City is also hopeful residents can attend the informational meeting to learn more about this topic and answer questions you may have.

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