



New FEMA Flood Mapping & City of Jordan Resident Support Program

Informational Meeting
November 30, 2020



Introductions



Mike Waltman, PE
Jordan City Engineer



Roberta Cronquist, MS, PE, CFM
Program Administrator

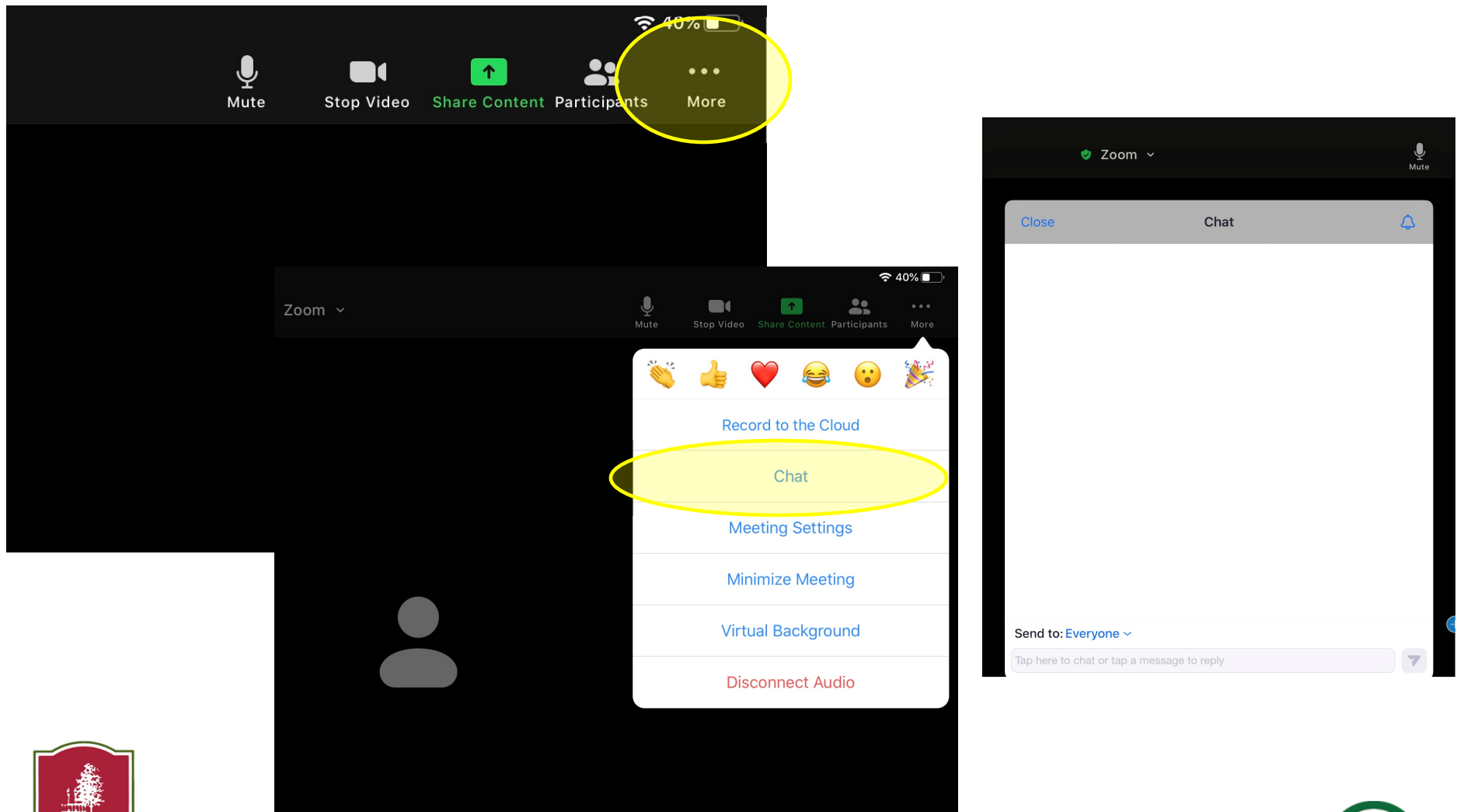


Meeting Housekeeping Items

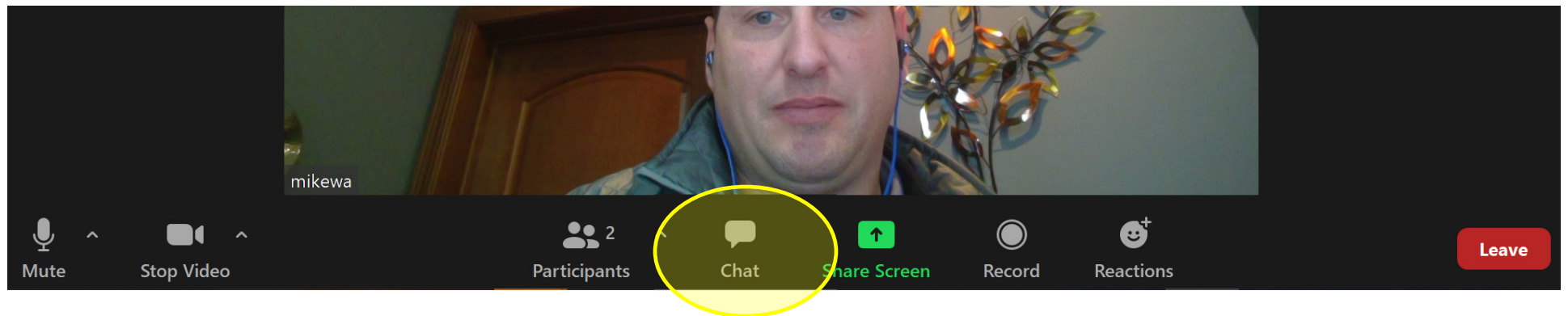
- **In Person Attendees**
- **Watching video via City website? Think of more Questions later?**
 - Email: jordanfloodmapping@bolton-menk.com
- **Zoom Meeting Attendees**
 - Type questions into the 'chat'; or
 - If you prefer, type “question” into the chat and we will call on you to verbally ask your question
 - Please mute yourself



Zoom Meeting Chat – Apple Device

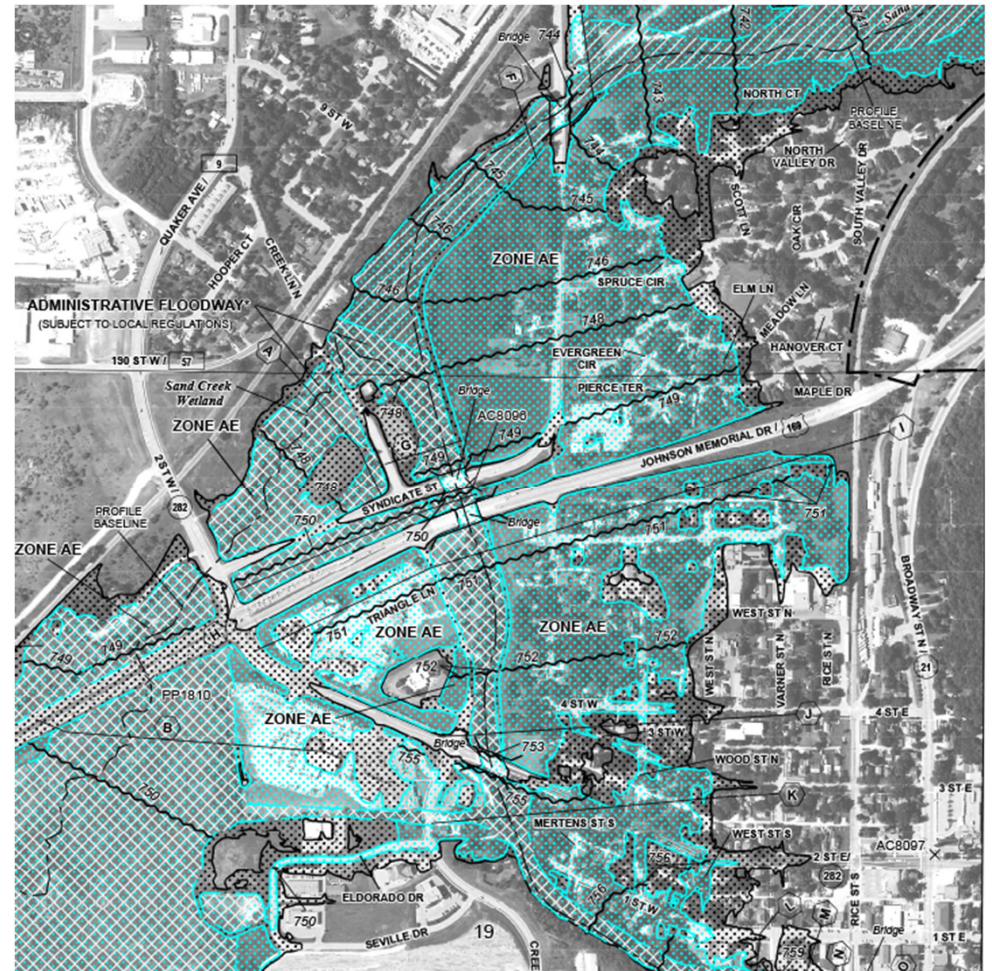


Zoom Meeting Chat – Windows Device



FEMA Flood Mapping

- **New maps to become effective February 12, 2021**
 - Some properties being added to floodplain, a nearly equal amount being subtracted
- Residents to receive letters about 2 weeks later
- Insurance requirements within 45 days of notification (April 2021)

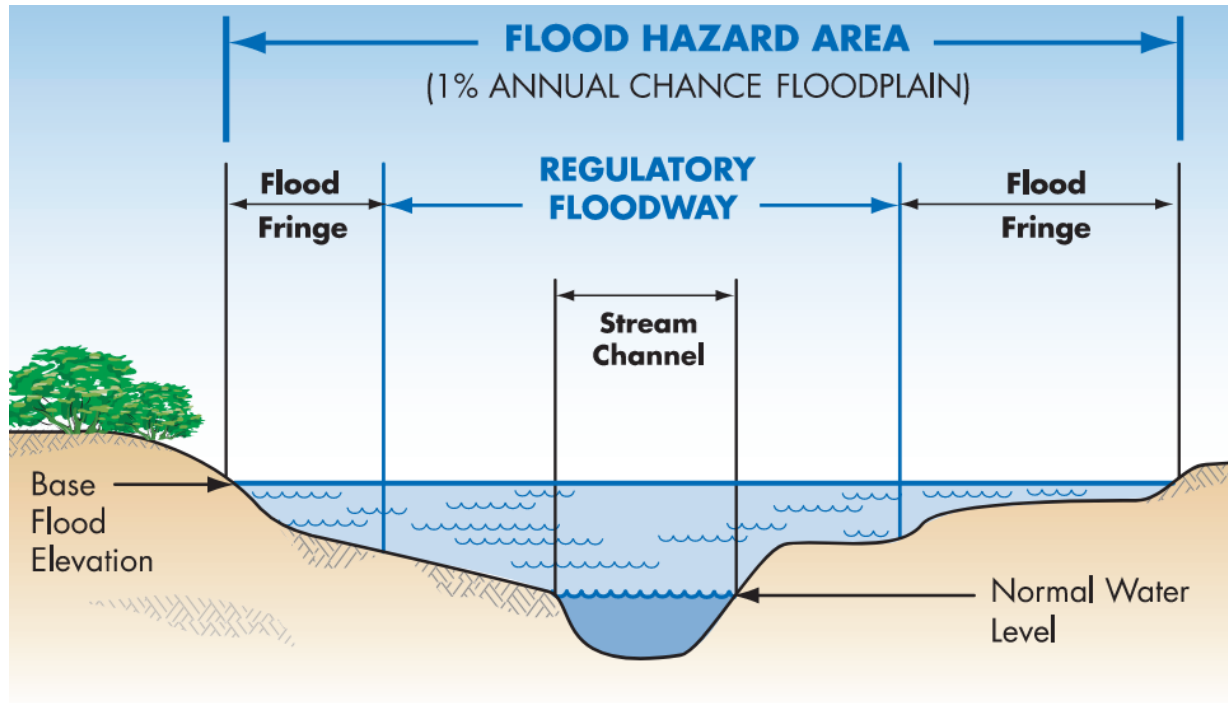


Purpose of Mailings & City Program

- Stay ahead of changes in mapping – allow Jordan property owners time to think over their options and act
- Centralize surveying/documentation efforts at community level to minimize costs for all participants
- Save Jordan property owners on flood insurance costs



Floodplain Basics



Common Acronyms

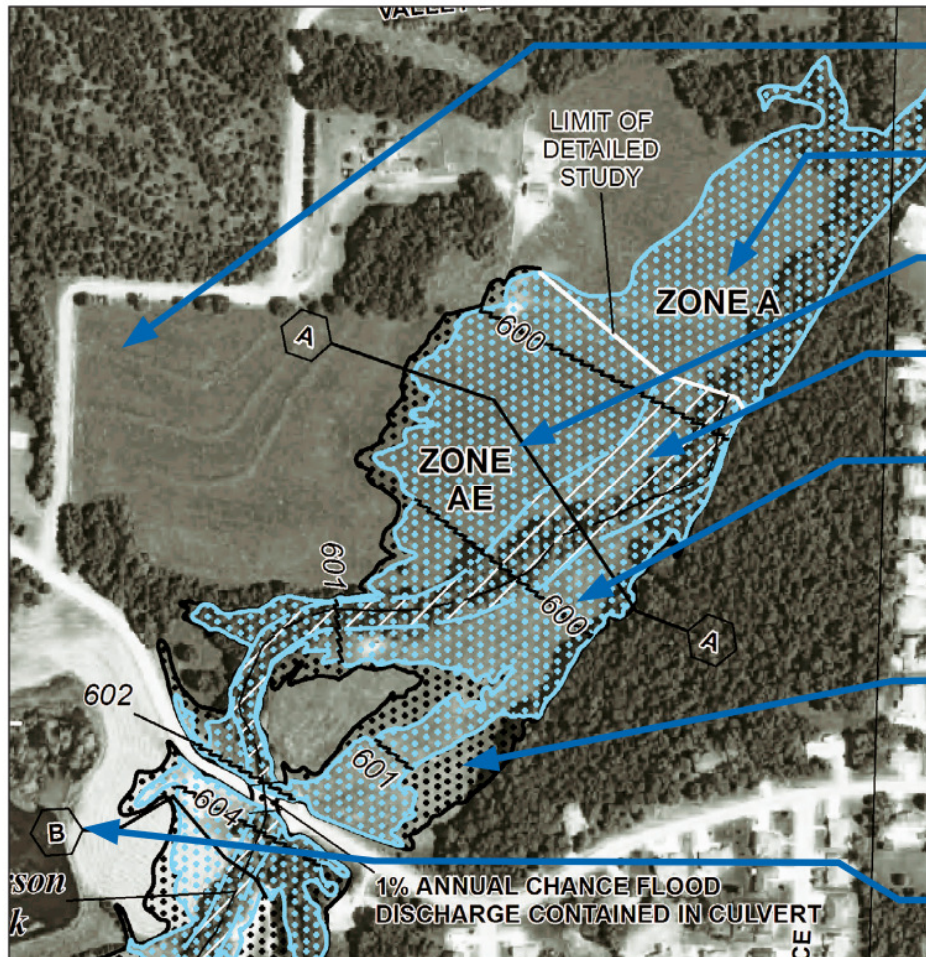
- BFE = Base Flood Elevation
- CUP = Conditional Use Permit
- EC = Elevation Certificate
- FIRM = Flood Insurance Rate Map
- NFIP = National Flood Insurance Program
- RFPE = Regulatory Flood Protection Elevation
- SFHA = Special Flood Hazard Area (100-year floodplain)



Source: 2020 MnDNR Floodplain Management Quick Guide



How to Read FEMA Flood Maps



- 1 Unshaded Zone X** is all other areas considered low risk (formerly Zone C).
- 2 Zone A** (approximate) is the flood hazard area without BFEs.
- 3 Zone AE** is the 1% annual chance (100-year) floodplain with BFEs (formerly Zones A1- A30).
- 4 The Floodway** is the cross-hatched area ([see page 17](#)).
- 5 Base Flood Elevation (BFE)** is the water surface elevation of the base flood rounded to the nearest whole foot above the vertical datum shown on the map (consult FIS profiles and tables for more accurate elevations).
- 6 Shaded Zone X** is the 0.2% annual chance (500-year) floodplain, SFHAs with average flood depths less than 1 foot or with drainage areas less than 1 square mile, and areas behind accredited levees (formerly Zone B).
- 7 Cross Section** location, see flood profile ([page 16](#)) and Floodway Data Table ([page 18](#)).

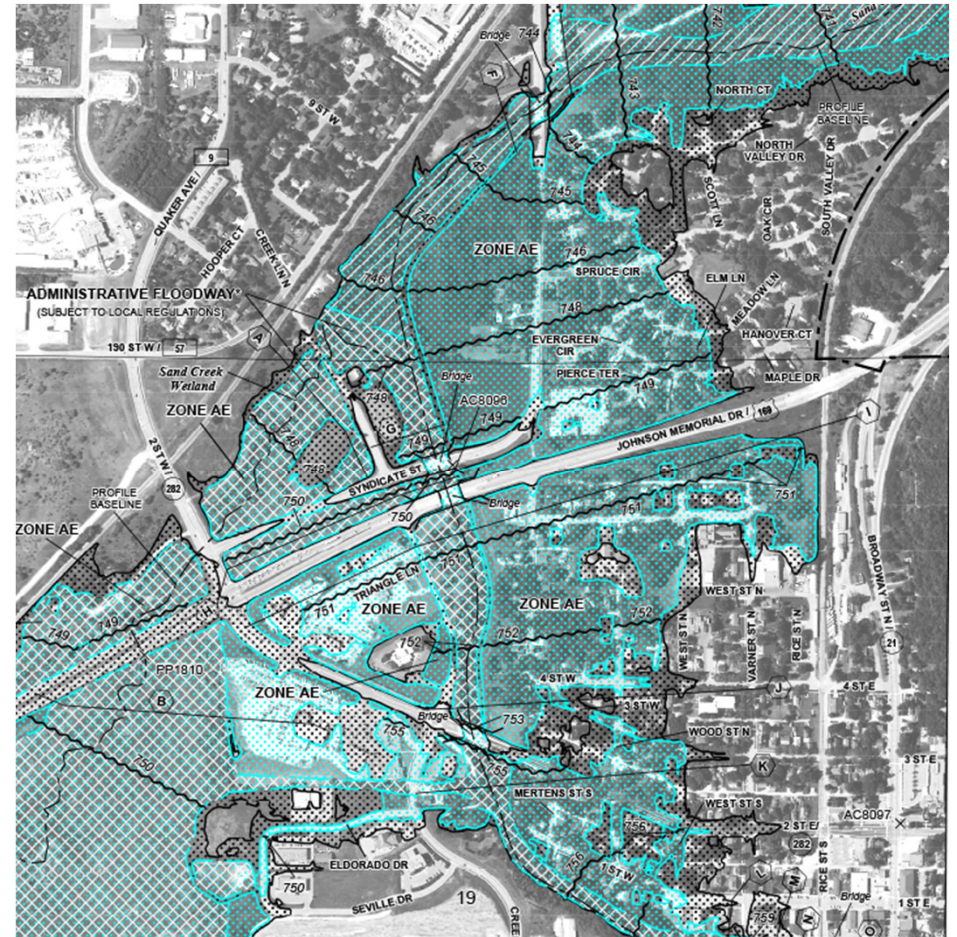


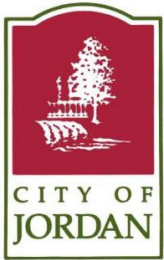
Source: 2020 MnDNR Floodplain Management Quick Guide



New FEMA Flood Maps for Scott County

- 4 Maps that cover the City of Jordan
- Maps are available for viewing on FEMA's website and at www.jordanmnengineering.com
- City has analyzed the mapped boundaries and flood depths against approximate property line locations (per Scott County GIS)





Sand Creek Floodplain Evaluation



Real People. Real Solutions.

October 2020

Legend



City Limits



Parcels

2021 FEMA Floodplain



100-year Floodplain

LiDAR Contours



Index



Intermediate

Floodplain Parcels

LOMC Category



Revalidated LOMA (9)



LOMA Out as Shown (38)



LOMA Based on Survey (80)



LOMA or Elevation Certificate (100)



Elevation Certificate (31)



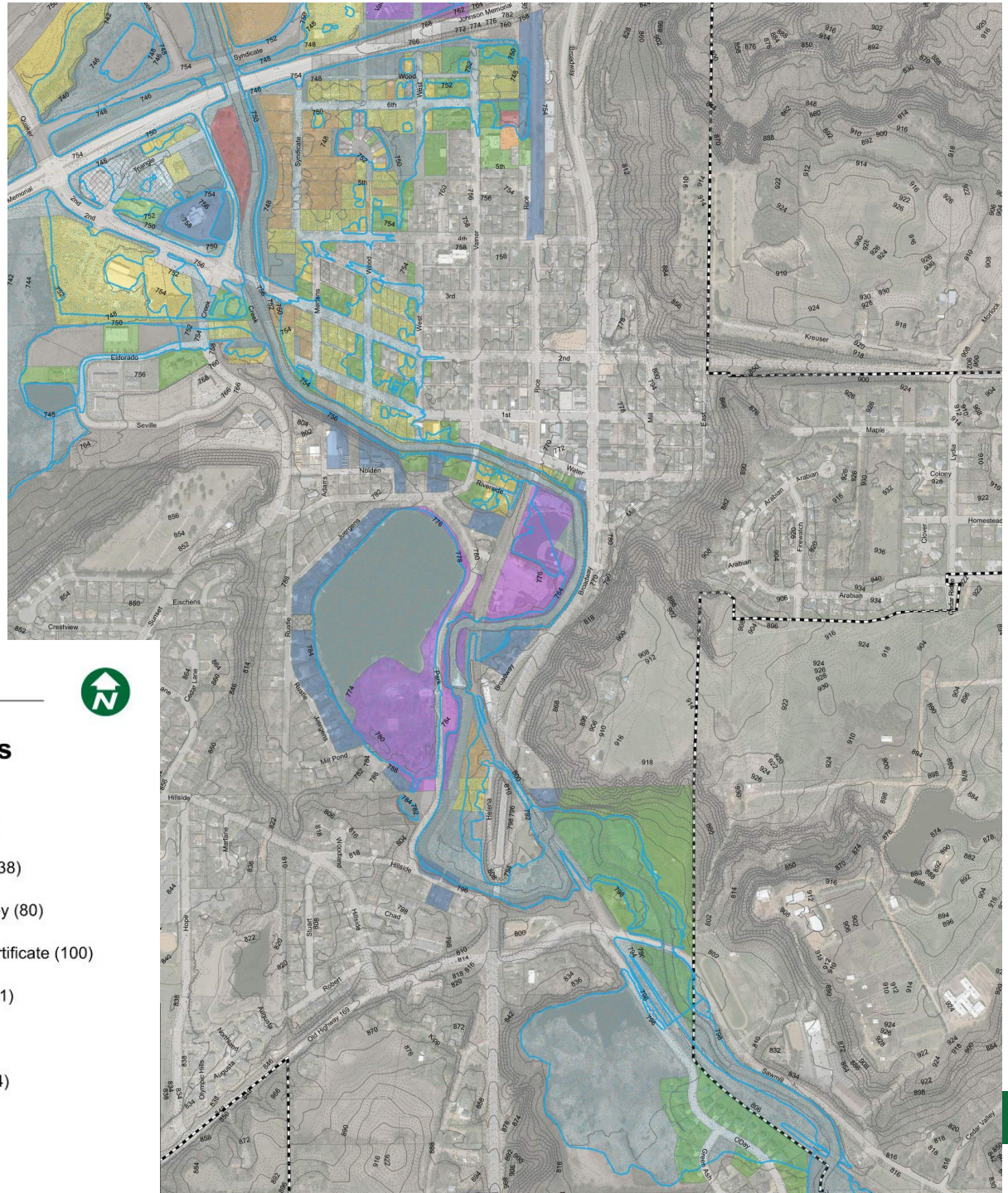
No Survey Benefit (2)



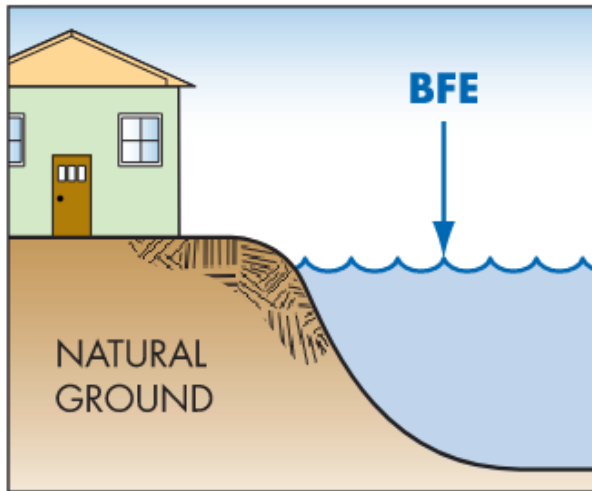
Individual Evaluation (4)



No Structure (70)



What is a LOMA?



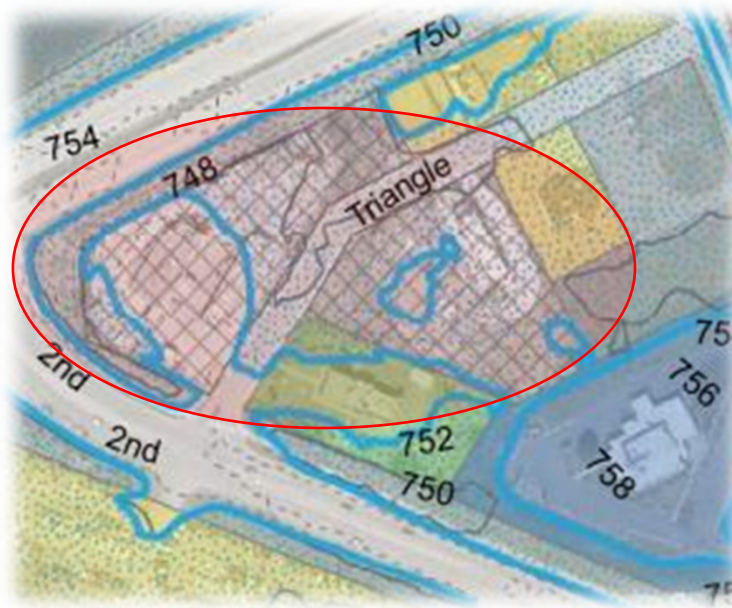
Letter of Map Amendment (LOMA)

is an official amendment to an effective FIRM that may be issued when a property owner provides additional technical information from a professional land surveyor, such as ground elevation relative to the BFE.

Lenders may waive the flood insurance requirement if the LOMA removes a building site from the SFHA because natural ground at the site is at or above the BFE.







Property Classifications

- **Revalidated LOMA** – property formerly had a LOMA, FEMA reviewed it against the new maps, and upheld it



Floodplain Parcels

LOMC Category

	Revalidated LOMA (9)
	LOMA Out as Shown (38)
	LOMA Based on Survey (80)
	LOMA or Elevation Certificate (100)
	Elevation Certificate (31)
	No Survey Benefit (2)









Property Classifications

- **LOMA Out As Shown** – floodplain boundary crosses property boundaries, but based on aerial photos/contours the structure is visibly above the flood elevation
 - Map prepared by City upon emailed request to jordanfloodmapping@bolton-menk.com
 - Residents can prepare and submit documentation with DNR instructions



Floodplain Parcels

LOMC Category

	Revalidated LOMA (9)
	LOMA Out as Shown (38)
	LOMA Based on Survey (80)
	LOMA or Elevation Certificate (100)
	Elevation Certificate (31)
	No Survey Benefit (2)









Property Classifications

- **LOMA Based on Survey:**

- Mapped floodplain crosses into or encompasses the property, and over or near the structure
- Structure Elevation:
 - FEMA flood elevation appears to be below the structure elevation data available to the City; or
 - Based on contours, the FEMA flood map depth at the structure is one foot or less.

Floodplain Parcels

LOMC Category

	Revalidated LOMA (9)
	LOMA Out as Shown (38)
	LOMA Based on Survey (80)
	LOMA or Elevation Certificate (100)
	Elevation Certificate (31)
	No Survey Benefit (2)



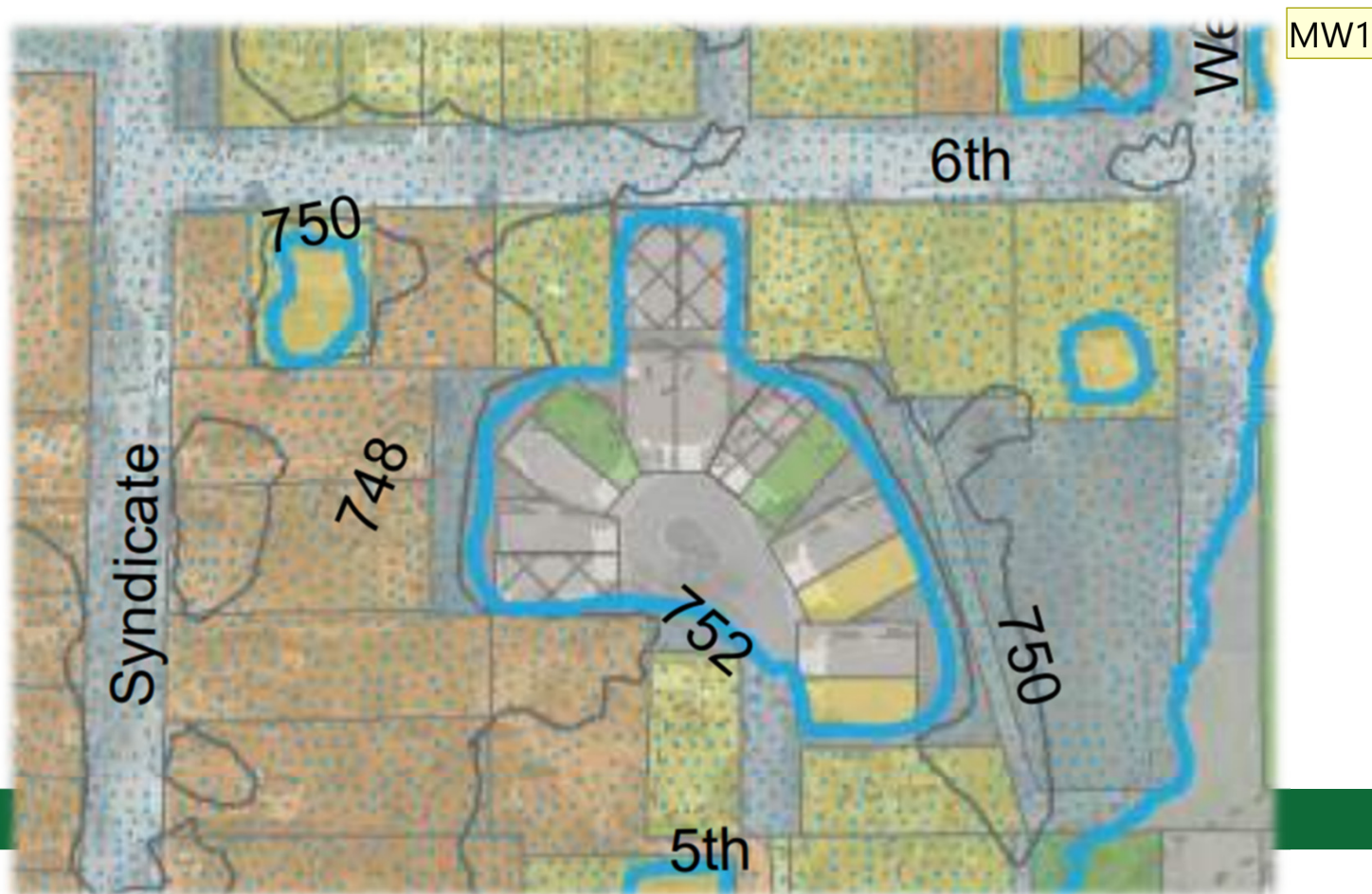
Sawmill Woods

- Previous LOMA approved by FEMA in 2005
- 2005 LOMA was 1 document shared across 30+/- properties
- Based on new maps, FEMA invalidated the 2005 LOMA
- New LOMA needed – property owners are encouraged to ‘opt in’ to program to lower costs for all
- Home records on file with City will not be sufficient to satisfy FEMA – survey needed



Wood Circle Townhomes

- All of Wood Circle Townhomes were 'covered' by two LOMA's under the old maps
- FEMA Revalidated one of the two LOMAs

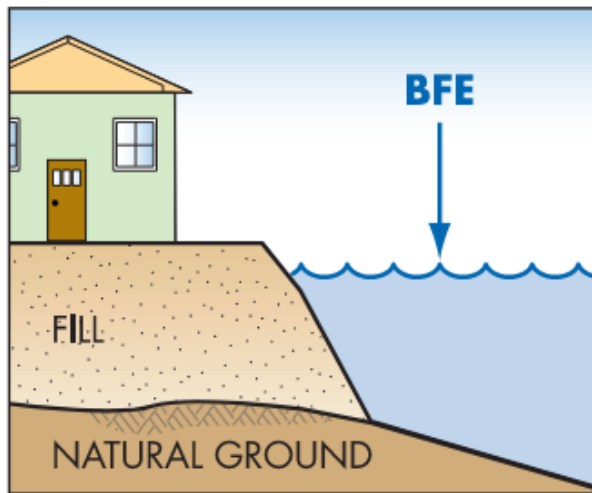


Slide 17

MW1

Mike Waltman, 11/25/2020

What is a LOMR-F?



Letter of Map Revision Based on Fill (LOMR-F)

is an official FEMA determination that a structure or parcel of land has been elevated by fill above the BFE, and therefore is no longer in the SFHA for federal

mandatory flood insurance purposes. Minnesota law requires additional steps to remove a structure or parcel of land from the SFHA for regulatory purposes.



Source: 2020 MnDNR Floodplain Management Quick Guide









Property Classifications

- **LOMA or Elevation Certificate:**
 - Mapped floodplain crosses into or encompasses the property
 - FEMA flood elevation is within 1 vertical foot of estimated structure elevation based on contour data
 - A survey is recommended to verify the structure elevation, and then complete a LOMA or EC (whichever is appropriate/best)
- **Elevation Certificate:**
 - Structure estimated to be 1 to 3 feet below the base flood elevation
 - Completing an EC with a survey to lower flood insurance premiums

Floodplain Parcels

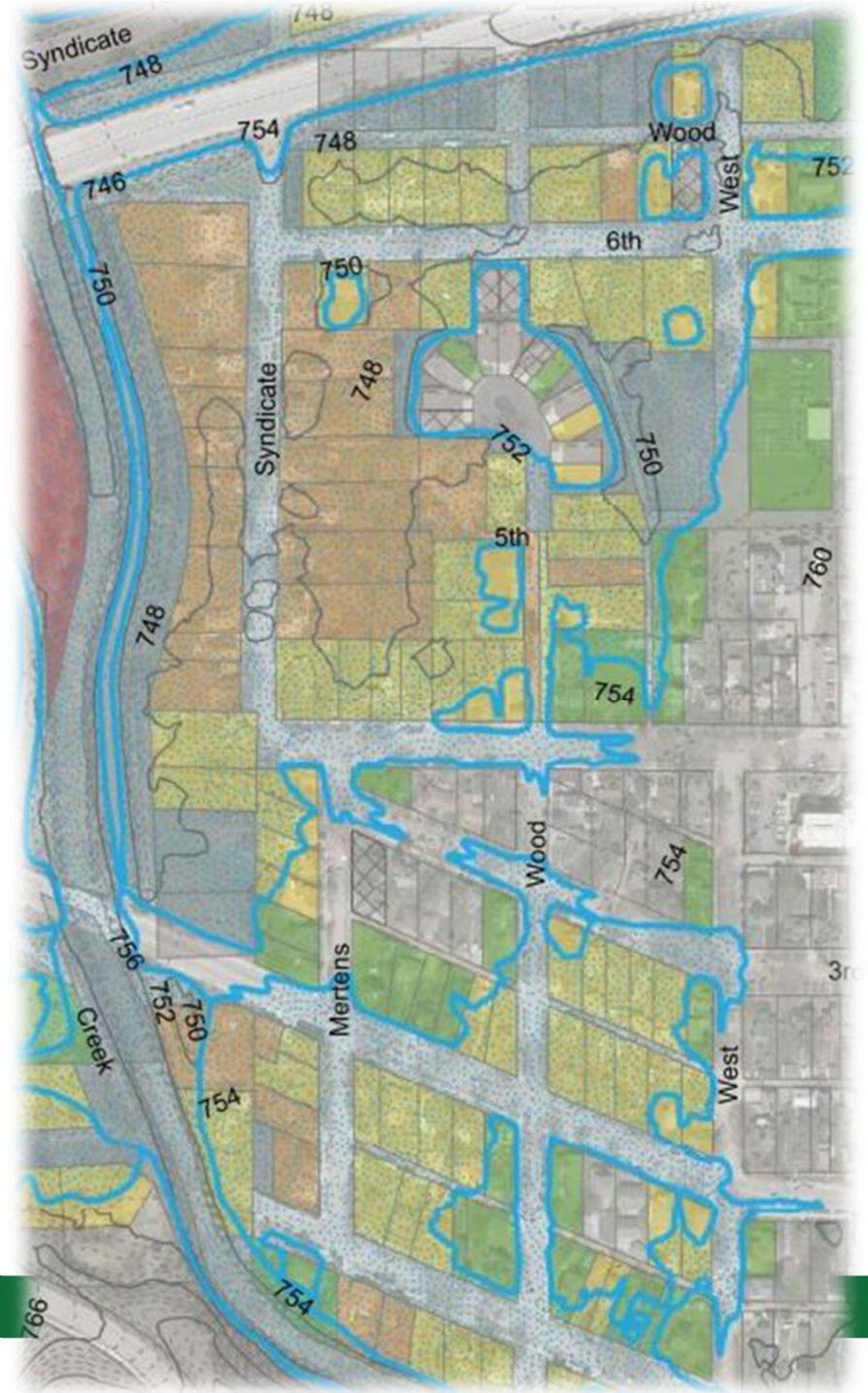
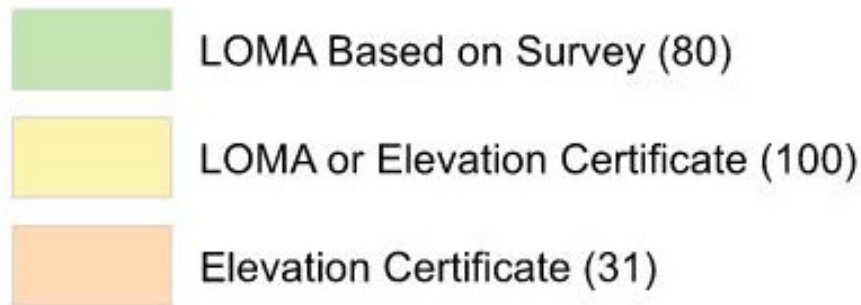
LOMC Category

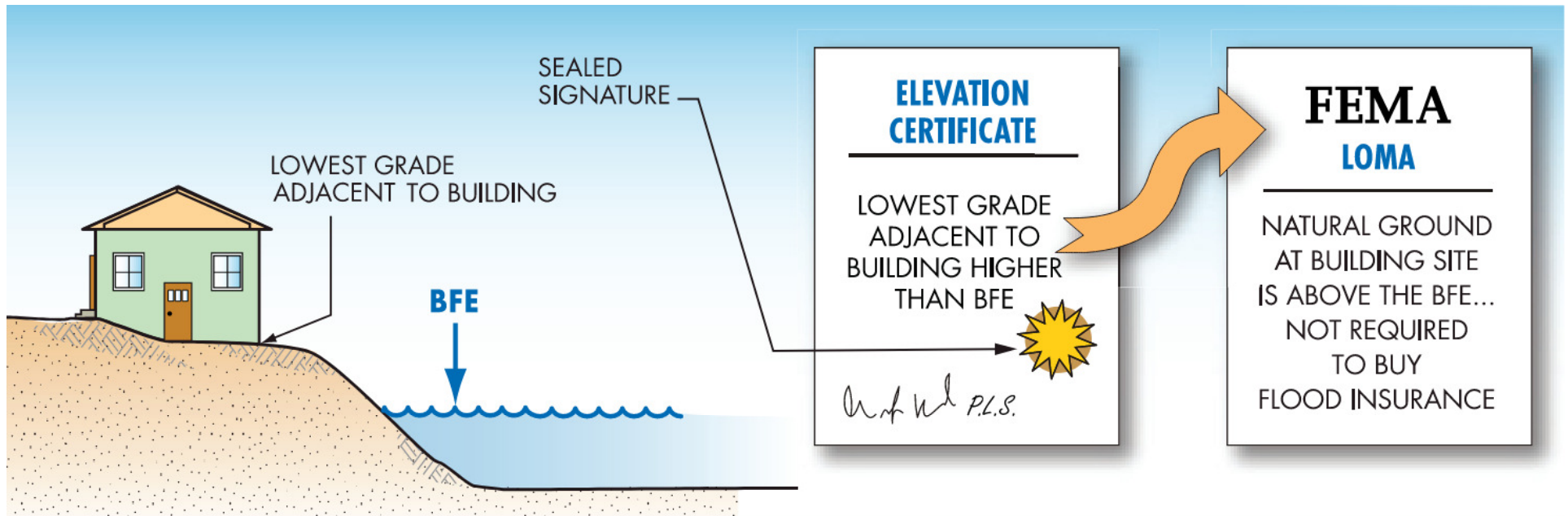
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	LOMA or Elevation Certificate (100)
	Elevation Certificate (31)
	No Survey Benefit (2)



Lowertown Jordan

- Estimated structure elevations are so close to base flood elevation (within 1 foot) that a LOMA might be found with survey
- An elevation certificate will lower flood insurance premiums compared to 'do nothing'





If land is shown on the map as “in” the SFHA, but the building site is higher than the Base Flood Elevation (BFE)... get a professional land surveyor to complete a FEMA Elevation Certificate (EC). Submit a request for a Letter of Map Amendment (LOMA) to FEMA along with the EC to verify that the structure is above the BFE ([see page 23](#)). If FEMA approves the request, lenders are not required to have property owners get flood insurance policies, although some may still require them. Owners should keep certificates and LOMAs with deeds— the documentation will help future buyers.



Source: 2020 MnDNR Floodplain Management Quick Guide



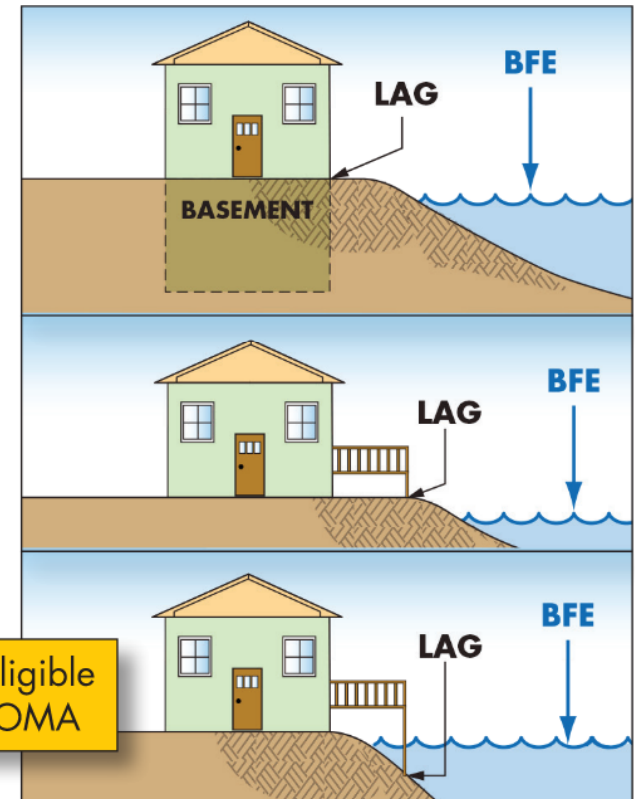
More on LOMAs: Basements and Decks

Owners can obtain LOMAs to show buildings are not in SFHAs even when buildings have basements, provided:

- Earthen fill has not been placed since date of the first FEMA map showing the site in the SFHA.
- The Lowest Adjacent Grade (LAG) is at or above the BFE.

Owners can obtain LOMAs to show buildings are not in SFHAs when buildings have decks or stairs, provided:

- The Lowest Adjacent Grade (LAG) at the lowest deck or stair support is at or above the BFE
- Documentation that the deck or stairs are detached (not structurally connected), as long as the LAG next to the building is at or above the BFE.

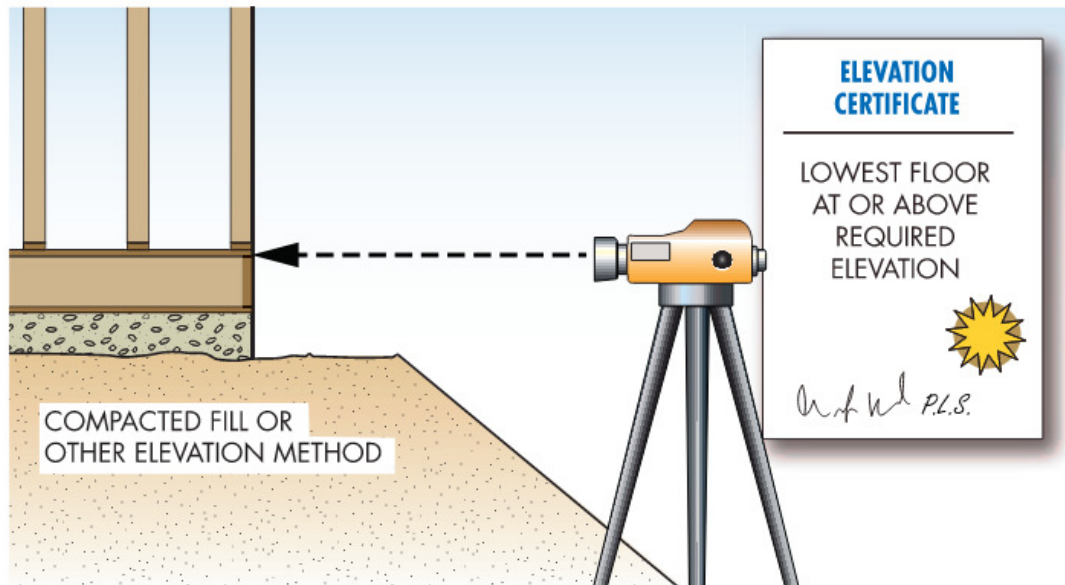


Source: 2020 MnDNR Floodplain Management Quick Guide



Lowest Floor Elevation & Basements

Paperwork is Important for Owners



Important

Information

Lowest Floor means the lowest floor of the lowest enclosed area (including basement). An unfinished or flood-resistant enclosure (that is not a basement) is not the lowest floor if the enclosure is limited to parking, limited storage, and building access ([see page 50](#)) and it is built as required by local floodplain management ordinances and a CUP is obtained.

Owners should keep Elevation Certificates in a safe place. They can be used to demonstrate that buildings were compliant at the time of construction. Also, Elevation Certificates are required to obtain NFIP flood insurance policies.

"As-built" Elevation Certificates should be submitted before the final inspection. Surveyors collect information helpful to verify compliance, including flood openings and elevation of equipment ([see page 45](#)).

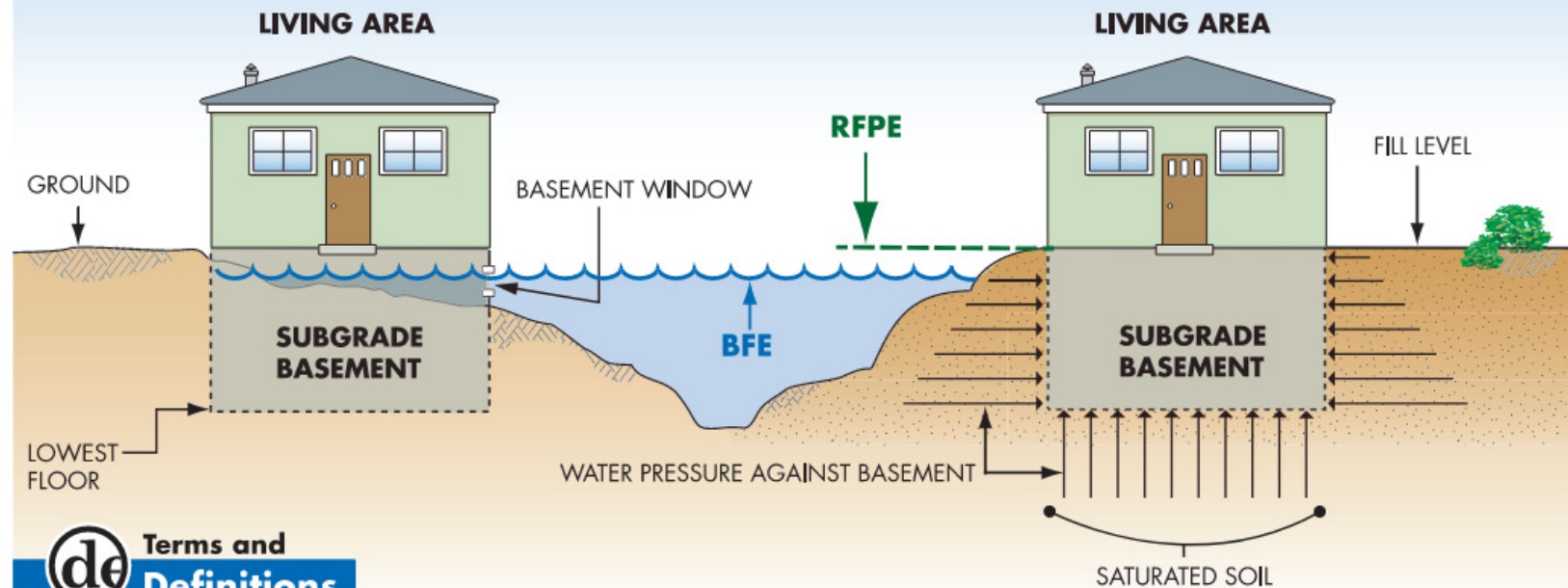


Source: 2020 MnDNR Floodplain Management Quick Guide



Basements

Basements in Flood Zones Are Unsafe



Terms and Definitions

A **basement** is any portion of a building that has its floor sub-grade (below ground level) on all sides.

New buildings are not allowed to have basement floors below the RFPE and NFIP flood insurance coverage is very limited in existing basements for a very good reason. It only takes an inch of water over a door threshold or window sill and the entire basement fills up! Excavating a basement into fill doesn't always make it safe because saturated groundwater can damage the walls.

What is the Elevation Certificate and How is it Used?

- The Elevation Certificate (EC) is a FEMA form. Go to www.fema.gov and search for "Elevation Certificate."
- The EC must be completed and signed by a professional land surveyor or qualified professional engineer licensed in Minnesota.
- Community officials may complete the EC for sites in Zone AO (see Section G of the EC).
- It can be used to show that lowest grades adjacent to planned or existing building sites are above the Base Flood Elevation ([see page 24](#)).
- It is used to verify building and equipment elevations.
- Insurance agents use the EC to write and rate flood insurance policies.
- [See page 79](#) for online Elevation Certificate training information.

U.S. DEPARTMENT OF HOMELAND SECURITY
Federal Emergency Management Agency
National Flood Insurance Program

OMB No. 1550-0008
Expiration Date: November 30, 2022

ELEVATION CERTIFICATE

Important: Follow the instructions on pages 1-6.

Copy all pages of this Elevation Certificate and all attachments for (1) community official, (2) insurance agent/company, and (3) building owner.

SECTION A - PROPERTY INFORMATION		FOR INSURANCE COMPANY USE
A1. Building Owner's Name		Policy Number:
A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No. 1 or P.O. Route and Box No.)		Company NAIC Number:
City	State	ZIP Code
A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.)		
A4. Building Use (e.g., Residential, non-Residential, Addition, Accessory, etc.)		
A5. Latitude/Longitude: Lat. _____ Long. _____ Horizontal Datum: <input type="checkbox"/> NAD 1927 <input type="checkbox"/> NAD 1983		
A6. Attach at least 2 photographs of the building if the Certificate is being used to obtain flood insurance.		
A7. Building Diagram Number _____		
A8. For a building with a crawlspace or enclosure(s):		
a) Square footage of crawlspace or enclosure(s) _____ sq ft		
b) Number of permanent flood openings in the crawlspace or enclosure(s) within 1.0 foot above adjacent grade _____		
c) Total net area of flood openings in A8 b) _____ sq in		
d) Engineered flood openings? <input type="checkbox"/> Yes <input type="checkbox"/> No		
A9. For a building with an attached garage:		
a) Square footage of attached garage _____ sq ft		
b) Number of permanent flood openings in the attached garage within 1.0 foot above adjacent grade _____		
c) Total net area of flood openings in A9 b) _____ sq in		
d) Engineered flood openings? <input type="checkbox"/> Yes <input type="checkbox"/> No		

SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFORMATION				
B1. NFIP Community Name & Community Number		B2. County Name		B3. State
B4. Map/Panel Number	B5. Suffix	B6. FIRM Index Date	B7. FIRM (Panel) Effective/Revised Date	B8. Flood Zone(s)
B9. Base Flood Elevation(s) (Zone AO, use Base Flood Depth)				
B10. Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered in Item B9: <input type="checkbox"/> FIS Profile <input type="checkbox"/> FIRM <input type="checkbox"/> Community Determined <input type="checkbox"/> Other/Source: _____				
B11. Indicate elevation datum used for BFE in Item B9: <input type="checkbox"/> NGVD 1929 <input type="checkbox"/> NAVD 1988 <input type="checkbox"/> Other/Source: _____				
B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA)? <input type="checkbox"/> Yes <input type="checkbox"/> No Designation Date: _____ <input type="checkbox"/> CBRS <input type="checkbox"/> OPA				

FEMA Form 086-0-33 (12/19) Replaces all previous editions. Form Page 1 of 6



Source: 2020 MnDNR Floodplain Management Quick Guide

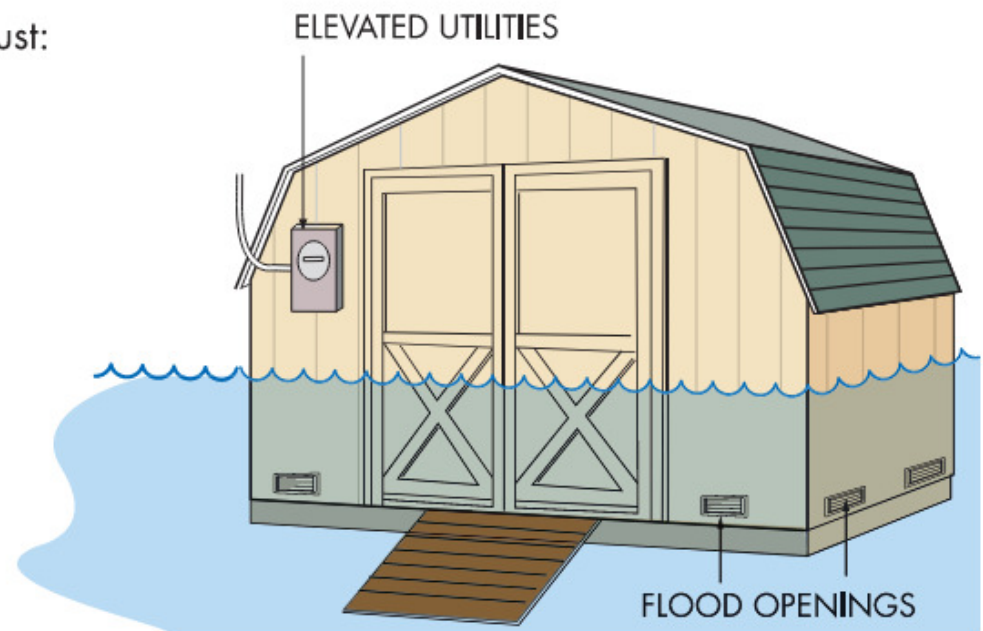


Accessory Structures

Accessory Structures

If not elevated, accessory structures in flood zones must:

- Not be in the floodway
- Be less than 576 sq. ft. in floor area
- Not be habitable
- Be used only for parking or storage (not pollutants or hazardous materials)
- Be anchored to resist floating
- Have flood openings
- Be built of flood damage-resistant materials
- Have elevated utilities
- Not be modified for different use in the future



Examples of accessory structures are detached garages, carports, storage sheds, pole barns, and hay sheds.



Source: 2020 MnDNR Floodplain Management Quick Guide



Program Costs

Letter of Map Amendment (LOMA) & Letter of Map Amendment Based on Fill (LOMR-F) Properties		
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

Elevation Certificate (EC) Properties	
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

- Final cost to each specific property to be determined once number of participants in each category are known in January



Payment

- Agreement to be sent to properties who return the “Program Interest Form”
- The agreement will require (if signed by the City and property owner):
 - Payment by May 1, 2021; or
 - If no payment is received, costs will be assessed to properties for payment with their annual taxes over the next 5 years at a 4% interest rate

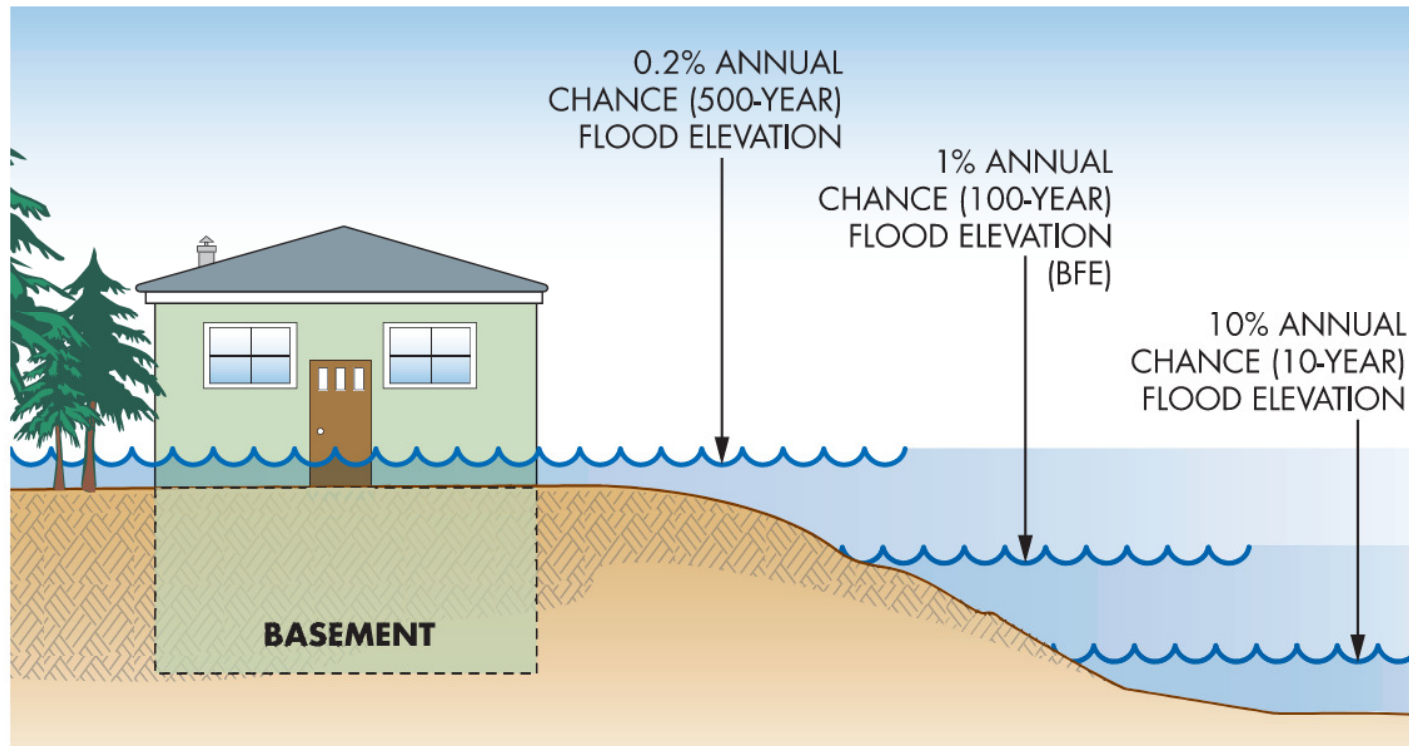


Benefits of Participating

- **LOMA / LOMR-F**
 - Removed (or stay removed) from the floodplain
 - Flood insurance not required
 - If flood insurance still desired, substantially reduced insurance premiums
- **Elevation Certificate**
 - Reduced flood insurance premiums
 - Reduction based on depth below the 100-yr flood elevation
- **Insurance Premiums Avoided or Decreased:**
 - Current residential premiums in Jordan typically range from \$1,000 to \$2,500 annually and costs are rising



Floods Don't Always Stop at the BFE



Important

Information

Many people don't understand just how risky building in flood zones can be. There is a greater than 26% chance that a non-elevated home in the SFHA will be flooded during a 30-year mortgage period. The chance that a major fire will occur during the same period is less than 5%!



Source: 2020 MnDNR Floodplain Management Quick Guide



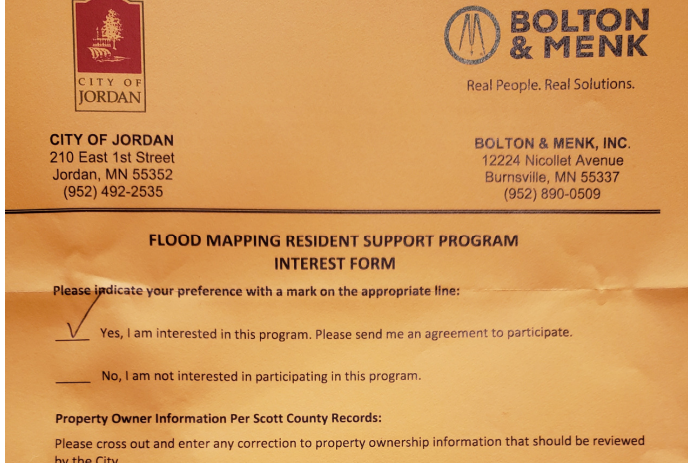
Who Wouldn't Benefit?

- Have no mortgage on the property and have no desire to purchase flood insurance
- Properties not within the floodplain and have no desire to purchase flood insurance
- Structures more than 3' below the 100-yr flood elevation
 - An elevation certificate may not yield benefit – discuss with your insurance company first.
- Properties with an existing Elevation Certificate (EC)
 - City of Jordan does not have record of all of these
 - If you have one already, please provide a copy to the City



How to Participate

- Return the 'Program Interest Form' to City Hall or email to:
jordanfloodmapping@bolton-menk.com
- LOMA-OAS Properties
 - Request a map at no cost for your property by emailing:
jordanfloodmapping@bolton-menk.com
 - Instructions provided to you via email on how to fill out the FEMA forms
- Agreement with City
 - Example available online at
www.jordanmnengineering.com



The image shows a 'FLOOD MAPPING RESIDENT SUPPORT PROGRAM INTEREST FORM' from the City of Jordan and Bolton & Menk, Inc. The form is orange and white. It includes contact information for both organizations. The City of Jordan's address is 210 East 1st Street, Jordan, MN 55352, with phone (952) 492-2535. Bolton & Menk, Inc.'s address is 12224 Nicollet Avenue, Burnsville, MN 55337, with phone (952) 890-0509. The form asks the resident to indicate their preference with a mark on the appropriate line. The first line is 'Yes, I am interested in this program. Please send me an agreement to participate.' and the second line is 'No, I am not interested in participating in this program.' The 'Yes' line is marked with a checkmark. Below this, there is a section for 'Property Owner Information Per Scott County Records' which asks the resident to cross out and enter any correction to property ownership information that should be reviewed by the City.

CITY OF JORDAN
210 East 1st Street
Jordan, MN 55352
(952) 492-2535

BOLTON & MENK
Real People. Real Solutions.
BOLTON & MENK, INC.
12224 Nicollet Avenue
Burnsville, MN 55337
(952) 890-0509

**FLOOD MAPPING RESIDENT SUPPORT PROGRAM
INTEREST FORM**

Please indicate your preference with a mark on the appropriate line:

☒ Yes, I am interested in this program. Please send me an agreement to participate.

☐ No, I am not interested in participating in this program.

Property Owner Information Per Scott County Records:
Please cross out and enter any correction to property ownership information that should be reviewed by the City.



Program Schedule – LOMA & EC Properties

- **12/11/20:** Program Interest Forms Due
- **12/14/20 – 12/16/20:** Agreements Mailed
- **12/31/20:** Signed Agreements Due Back to the City
- **January - February, 2021:** Survey, survey data reviewed to determine LOMA / EC / LOMR-F documentation need, FEMA documentation completed by engineer
- **February – April, 2021:** FEMA Review, During this time, it is also anticipated lenders/FEMA will be sending letters to residents (participating properties will be one step ahead of FEMA)
- **April, 2021:** FEMA Approvals Anticipated



Additional Resources

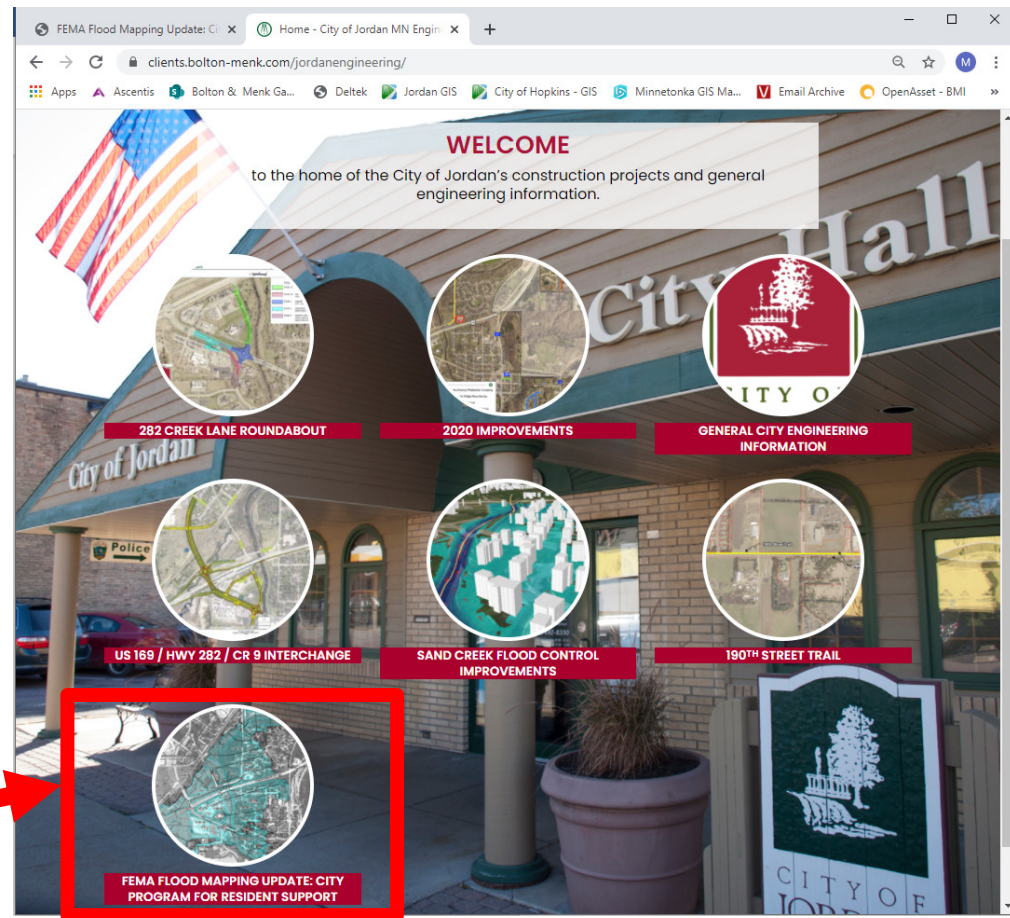
- **Email:** jordanfloodmapping@bolton-menk.com
- **Website:** www.jordanmnengineering.com
- **Mike Waltman, City Engineer**
 - 952-890-0509 x2663
- **Roberta Cronquist, Program Administrator**
 - 952-890-0509 x3095
- www.floodsmart.gov
- https://www.dnr.state.mn.us/waters/watermgmt_section/floodplain/index.html



Program Website

- Copies of presentations
- Example agreement
- Frequently asked questions
- Additional resources
 - Contact Info
 - MnDNR Resources
 - FEMA Resources

Program Page

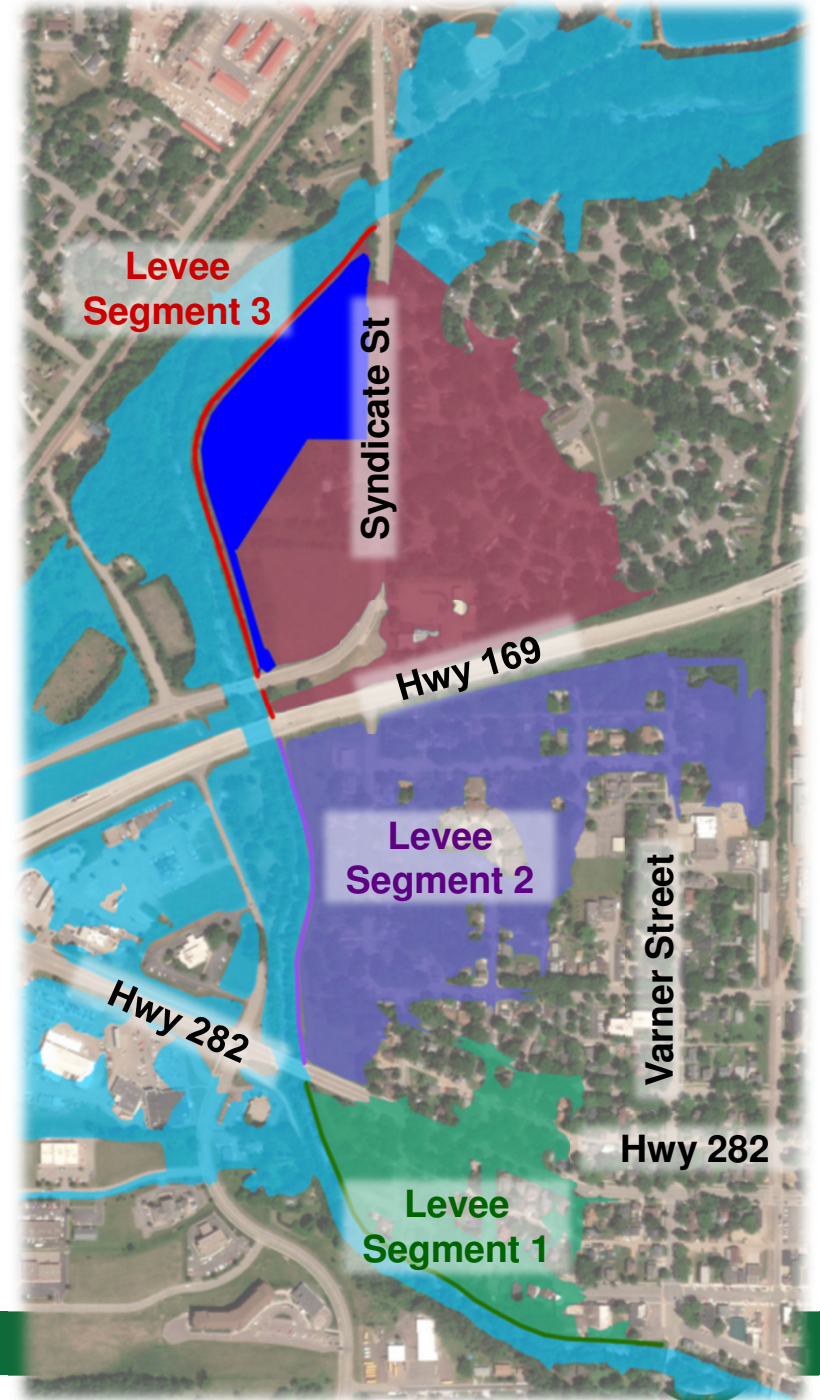


www.jordanmnengineering.com



Flood Control Project Overview

- Replace uncertified levees with new, certified Levees along Sand Creek
- Pond north of 169
- Funding from State bonding bill / DNR program over next 6 to 10 years
- May start design/acquisitions along the 'segment 1' levee in 2021, future segments to follow based on available funding



Questions & Discussion

Frequently Asked Questions (FAQ):

Q: IS MY HOUSE IN THE FLOODPLAIN?

A: Parts of some property might be within the floodplain, but not necessarily the structure. However, FEMA and lenders typically consider a structure to be located in the floodplain if the property boundary touches the floodplain, except when documentation can be provided to FEMA that shows the structure within that property is sufficiently elevation above the 100 year flood elevation. The City has created a map comparing the FEMA floodplain boundary to property boundaries which is available here: [Jordan Floodplain Mapping Evaluation](#). This map primarily illustrates properties which are located within or touch the floodplain, but not necessarily the house or structure, which depends on the lowest opening/adjacent ground elevation of the structure as compared to the 100 year flood elevation. The City of Jordan Flood Mapping Resident Support Program will help with these structure documentation efforts and submittals to FEMA.

Q: WILL THE CITY'S PROGRAM REDUCE MY FLOOD INSURANCE PREMIUMS?

A: The City's program outlined on this site is intended to either eliminate or reduce flood insurance premiums for participating properties. Outside of this program, comparison between current premiums and future premiums will also be heavily influenced by what happens with subsidies for the National Flood Insurance Program (NFIP). Flood insurance premiums are on the rise as federal subsidies for the NFIP are being phased out. As subsidies from the federal

- Check out the FAQ section on the website!
- www.jordanmnengineering.com

