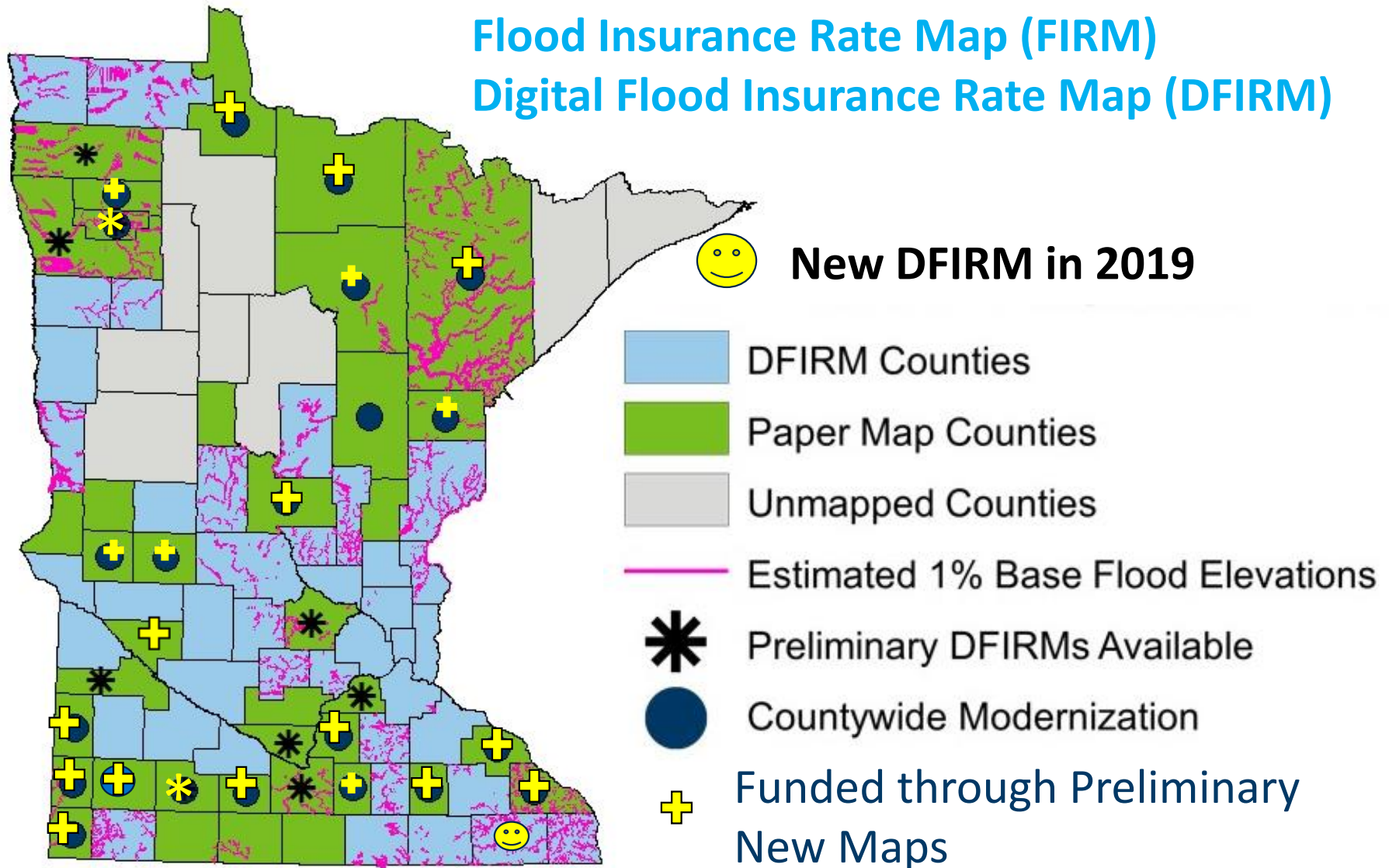




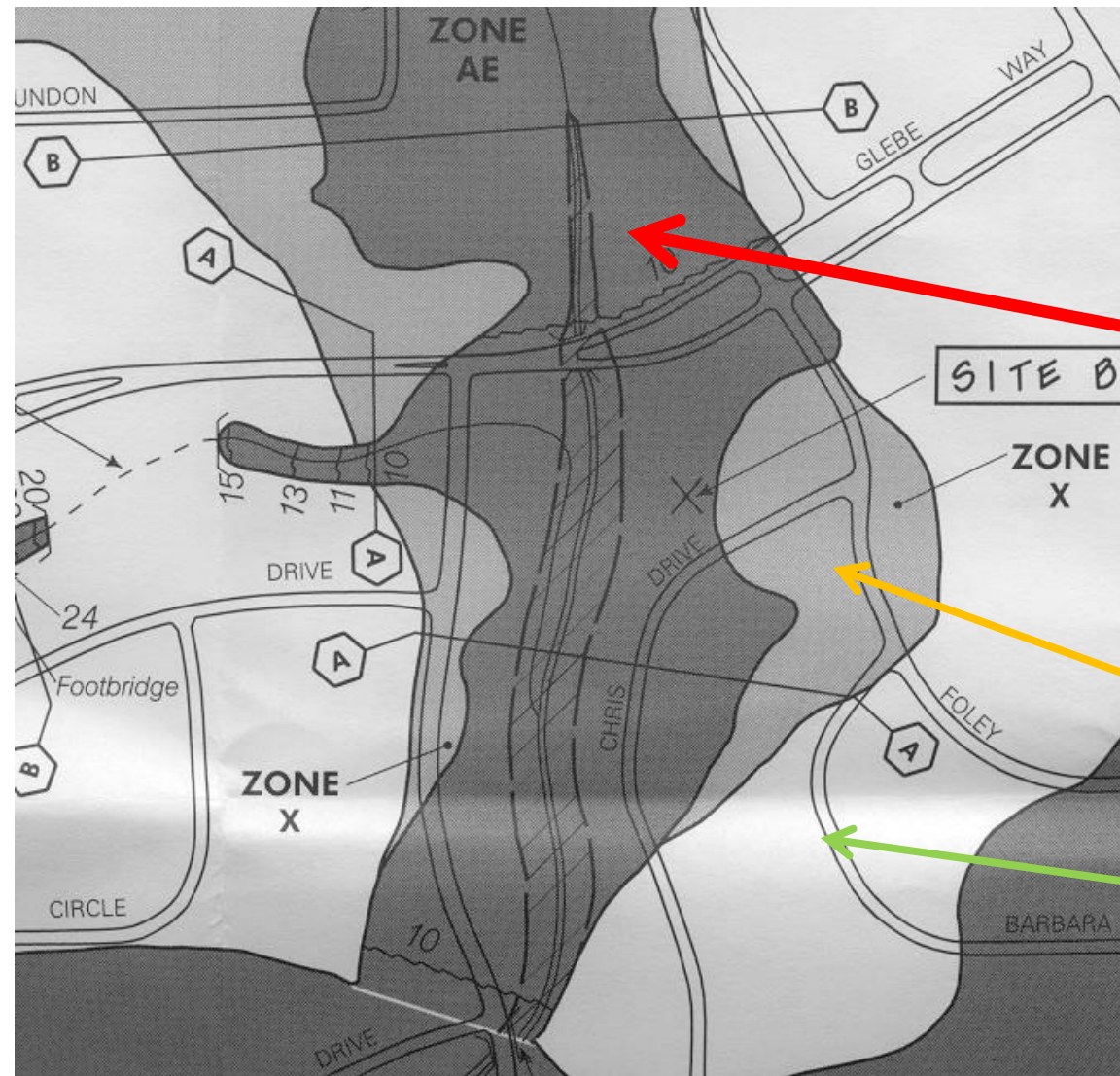
FEMA Mapping Status & Flood Insurance

December 11, 2019

FEMA Mapping Updates



FEMA Map with Special Flood Hazard Area (SFHA) on Paper Maps



National Standard of
“100-yr flood” aka Base
Flood Elevation (BFE) or
1% annual chance flood

High Flood Risk (must require
flood insurance & regulate if
below BFE)

- Zone A & AE (old)
- Zone A & AE (new)

Medium Flood Risk

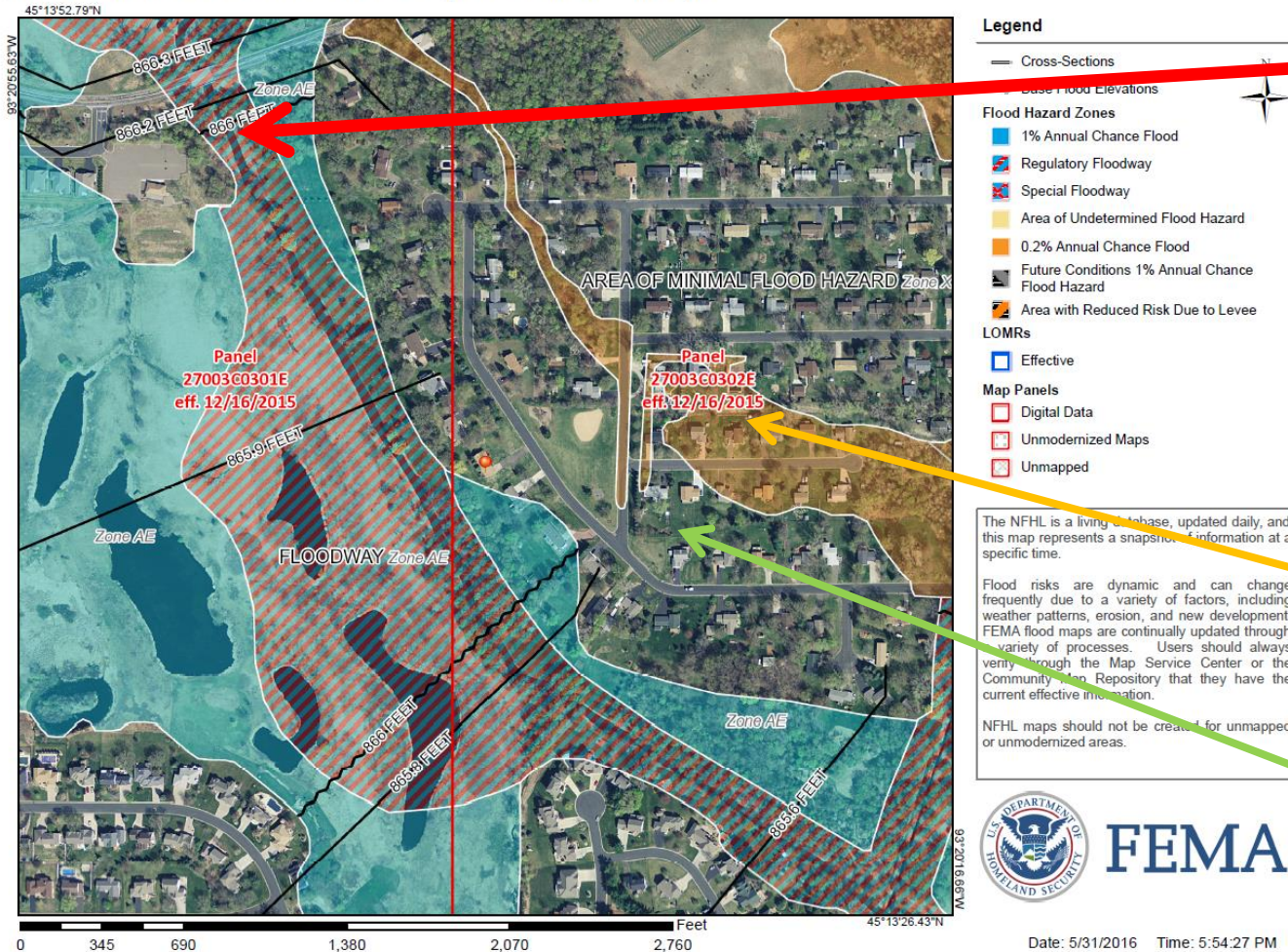
- Zone B (old maps)
- Zone X (shaded)

Low Flood Risk

- Zone C (old maps)
- Zone X (unshaded)

FEMA Map with Special Flood Hazard Area (SFHA) on Digital Flood Insurance Rate Maps (DFIRMs)

National Flood Hazard Layer Official Map



High Flood Risk (must require flood insurance and regulate)

Medium Flood Risk

Low Flood Risk

Is it “in” floodplain? For mandatory flood insurance?
For zoning?



Upcoming Mapping Related Timing (mainly current best guesses)

- Coastal Mapping (Lake Superior)
 - Cook, Lake & St. Louis counties Flood Risk Review meetings – May 2, 2018 (Reviewed draft coastal work maps)
 - Link on MNDNR web site to see work maps (mndnr.gov/countyFPdata – quick link; not working now)
 - WI Counties: Also in progress
- St Louis River Watershed & St Louis Countywide updates in progress – Flood Risk Review meetings summer 2020 & prelims later 2020
- Cook & Lake – FEMA funding ~600 lake studies (by roads) in next 2-3 years

Flood Insurance: Anyone in Participating National Flood Insurance Program Communities Can Purchase

- X Zone (B/C Zones)

- ☐ Preferred Risk Policy (PRP); discounted

- ☐ Standard policy

~71% of MN policies

~52% of WI policies

- A Zones (A, AE, A1-30, AO)

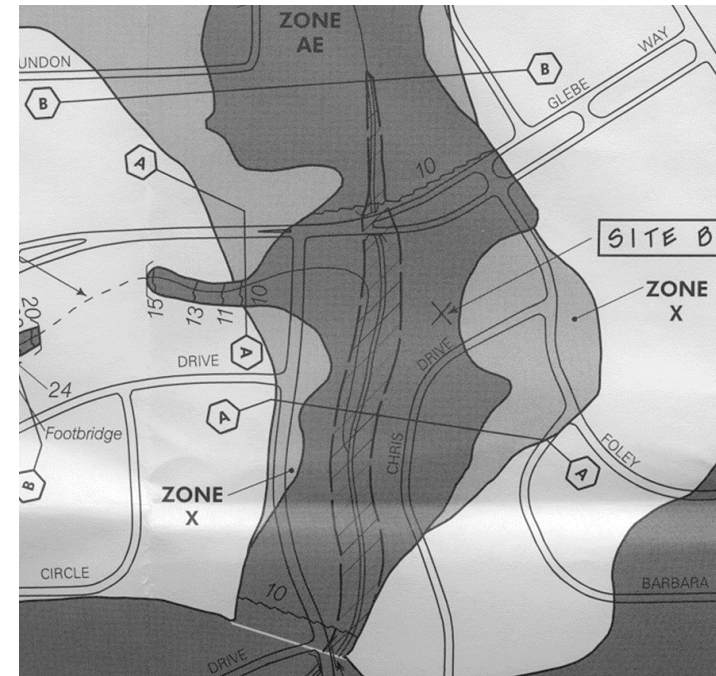
- ☐ Pre-FIRM (Subsidized; going up 18-25% /yr)

- ☐ Post FIRM (elevation rated; LFE-BFE)

- A Zones, but special

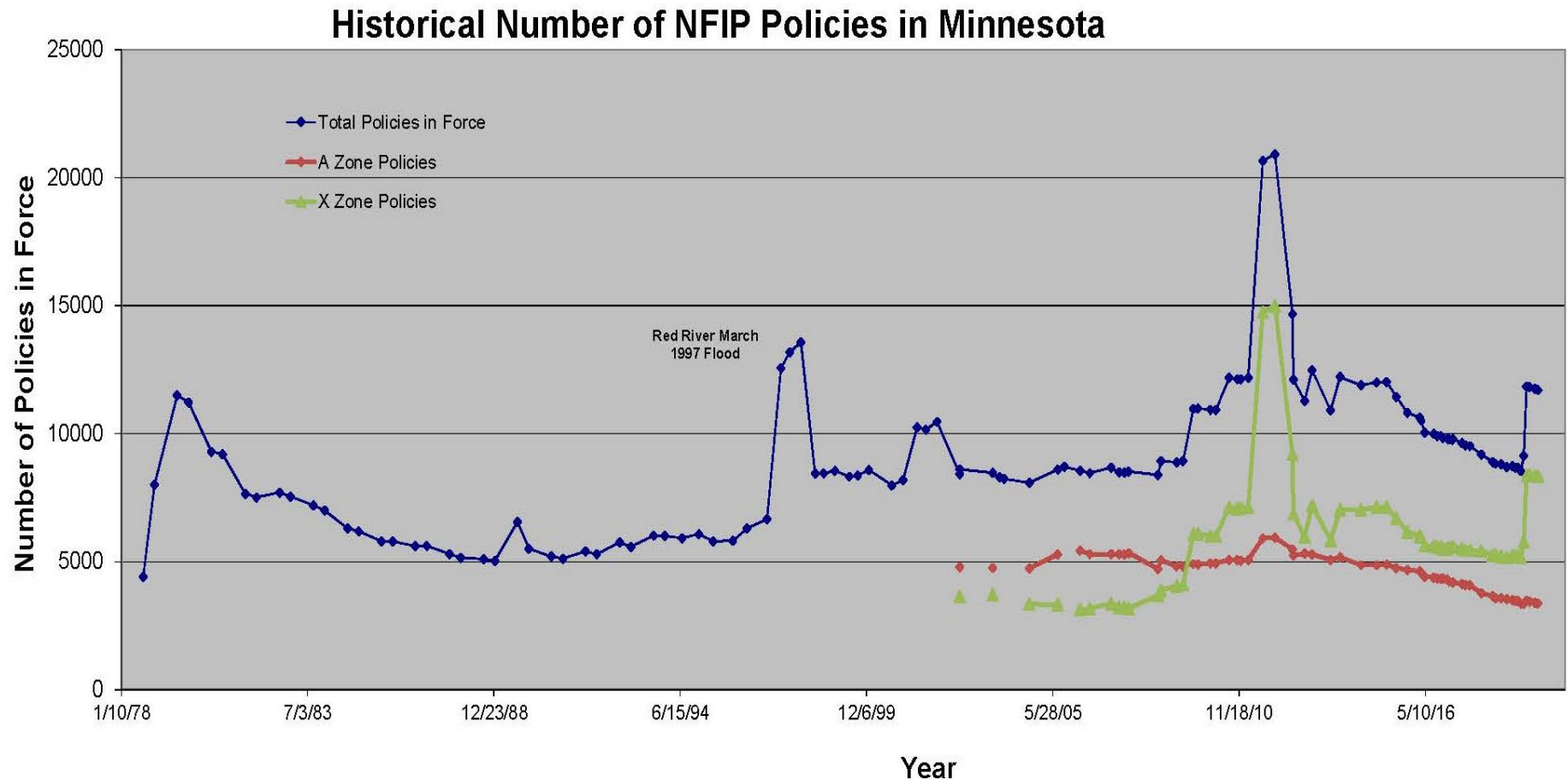
- ☐ Newly Mapped — start with PRP rates; go up ~15% / yr

- ☐ Grandfathered — Keep previous zone; standard X policy or LFE-BFE (if cheaper)



LFE – Lowest Floor Elevation
BFE – Base Flood Elevation

MN Historical Flood Insurance Policies



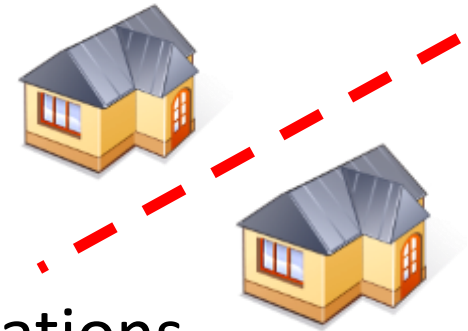
Remember 30-day waiting period (if not new loan)!

For more on flood insurance: www.floodsmart.gov

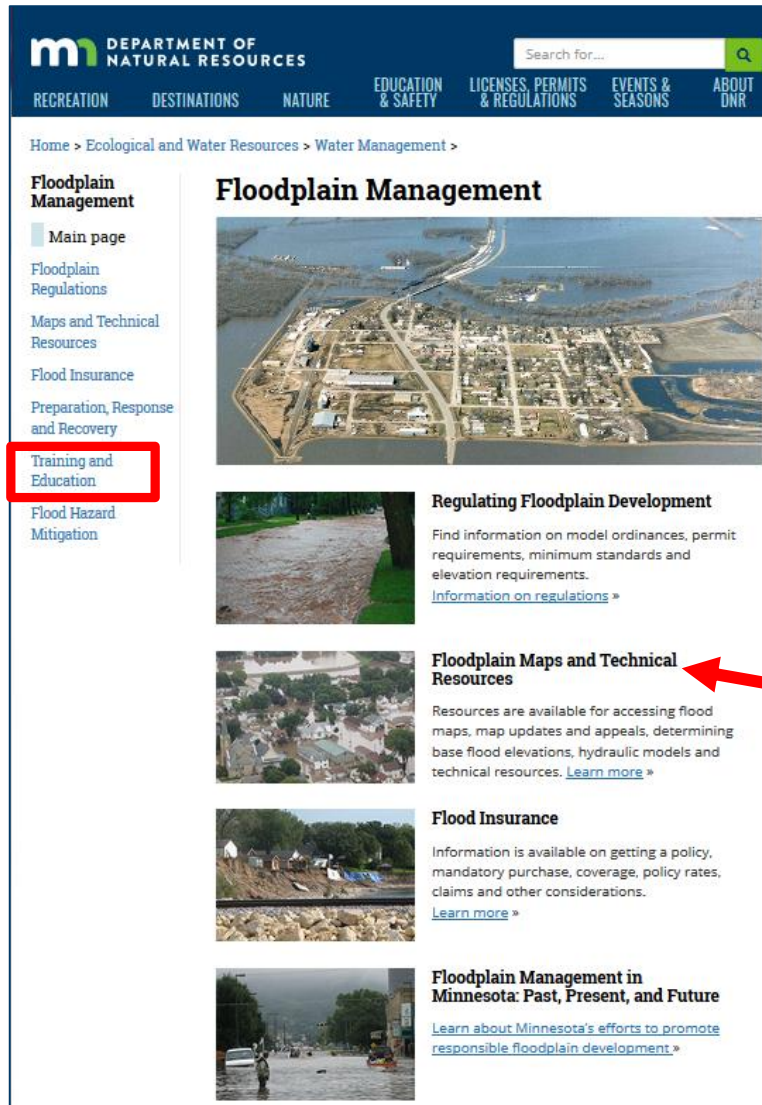
Big Changes Coming - FEMA Risk Rating 2.0

Delayed to 2021 (*as of 11/7/19*)

- Individualized building risk approach
- Getting away from “cliff” effect
- Specifics are not known, but likely considerations include:
 - Distance from flooding source
 - Consider more frequencies (10-yr, 25-yr, 50-yr and 500-yr)
 - Cost to rebuilt house (not have lower value homes subsidize higher value homes)
 - Type of structure
- More info at [NFIP Transformation and Risk Rating 2.0](#)



MNDNR Floodplain Web Site



- Use mndnr.gov/floodplain or Search “MN Floodplain Management” for main page
- See upcoming trainings and past Water Talk newsletters on “Floodplain Training and Education” page (can also subscribe to Water Talk newsletter)
- Floodplain Maps and Technical Resources: Find Flood Maps, Map Updates, Map Appeals, etc.

WI DNR web site:

<https://dnr.wi.gov/topic/floodplains/>

Thank You!

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