

DESCRIPTION

Floodplains are areas near rivers, streams, and lakes that are susceptible to flooding. In the United States the Federal Emergency Management Agency (FEMA) develops maps showing these areas that are determined to be susceptible to flooding. In Minnesota we typically consider the area covered by the “100 year” flood to be the floodplain. The “100-year” flood is a flood that has a 1 percent chance of occurring in any year.

WHAT IS THE FLOODWAY/FLOOD FRINGE?

The floodway is the land adjacent to the river or stream channel. This is the area of the floodplain most susceptible to frequent flooding and fast-moving waters. Under floodplain regulations this area is typically limited to open space uses, such as parks, playgrounds, farm land, and golf courses.

The flood fringe is the rest of the floodplain, outside of the floodway. This is the area of the floodplain less susceptible to frequent flooding, and typically covered by shallow, slow moving waters during flood events. The construction of structures is typically allowable in this area; however, additional information is required. Typically an engineer or surveyor is required to evaluate the site to provide the data necessary to allow construction.

WHAT IS THE REGULATORY FLOOD PROTECTION ELEVATION?

The regulatory flood protection elevation (RFPE) is a minimum elevation at least one foot above the 100-year flood, plus any stage increase. In Mille Lacs County the Development Ordinance requires the lowest floor of a dwelling to be at or above the RFPE elevation.

WHAT ABOUT FLOOD INSURANCE?

Property owners are required to purchase flood insurance if their home is located within the SFHA, typically known as the 100-year floodplain, and the property has a mortgage or loan through a federally regulated lender. This is regulated by the federal government through the NFIP.

Flood insurance has historically been subsidized by the federal government; however, changes to the law in 2012 will result in these subsidies being phased out. This means that homeowners will eventually be paying the full cost of their flood insurance policies.

WHAT IS A LOMC?

Homeowners that believe their property was mapped incorrectly in the SFHA may be interested in changing their property’s flood zone designation. This is completed through the Letter of Map Change (LOMC) revision process through FEMA. LOMA, LOMR, and LOMR-F are all specific letters of map change.

A Letter of Map Amendment (LOMA) is used to remove a single structure or parcel of land from the mapped flood zone. A Letter of Map Revision (LOMR) is a modification to the Flood Insurance Rate Map; typically based on physical changes that affect the characteristics of the flood. A LOMR-F is a Letter of Map Revision Based on Fill; this is typically used in instances where fill material is placed around a home during construction within the floodplain.

In order to change a property’s flood plain designation the property owner must submit a request to FEMA for a LOMC. The property owner must also submit supporting information to FEMA with their request. This typically requires elevation data and analysis from a licensed surveyor or engineer. More information on LOMCs can be found on the [FEMA website](#).