Dear Anoka County Property Owner of PIN #

RE: Flood Insurance

In December of 2015, FEMA released new floodplain maps for Anoka County. For the majority of the county, the new digital maps were created using outdated and inaccurate floodplain boundaries. The publishing of these new maps initiated a review by mortgage lenders to determine which of their customers' properties are in the floodplain. If a structure is identified as being in the floodplain, mortgage lenders must require property owners to carry flood insurance. Many lenders are sending letters to all customers with property in the mapped floodplain, even if their structures are completely out of the floodplain. Property owners are usually given 45 days to add flood insurance, which is normally purchased through the National Flood Insurance Program. (Go to www.floodsmart.gov for more information.) If they do not, the mortgage lender will add it, often at a much higher price.

Those with property in the mapped floodplain typically fit into one of three scenarios:

1. All structures are completely out of the floodplain. This is referred to as "Out as Shown" and can typically be resolved without a property survey.
2. One or more structures are in the floodplain, but are mapped incorrectly due to FEMA floodplain mapping inaccuracies.
3. One or more structures are correctly mapped as in the floodplain.

This letter is to notify you that your property falls into scenario #1 above and that you likely are not required to purchase flood insurance. If you have received a letter from your lender requiring you to add flood insurance, we suggest you follow these steps:

- Contact your mortgage lender to see if they will further research your property to determine the proximity of structures to the floodplain. They may be willing to drop the flood insurance requirement based on their findings. You could also submit a map to the lender showing your structure is out of the floodplain. These maps can be created at http://gis.anokacountymn.gov/flood.
- If not, you can file a request to FEMA to have your property exempted from the floodplain. This process is called a Letter of Map Amendment or LOMA. If your LOMA application is approved, you will get a letter from FEMA that can be sent to your mortgage company. We suggest working with your city/town's planning and zoning department. The county has made maps and

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documents available to them to help in this process. A list of city/town floodplain contacts and additional floodplain related information can be found at [www.anokacounty.us/floodplain](http://www.anokacounty.us/floodplain). If you want to fill out the LOMA on your own, get step-by-step directions and access to the necessary documents at [http://www.anokacounty.us/LOMA-OAS-Instructions](http://www.anokacounty.us/LOMA-OAS-Instructions).

If you have already added flood insurance to your policy, you can still take action. With an approved LOMA, you can request a refund of your paid flood insurance premium for up to one year from the policy effective date. Contact your insurance agent to assist with the refund process.

**Note:** Not all property owners who may be affected by this issue have been contacted by their mortgage company. You may be notified at some point in the future, or your mortgage company may have taken steps to resolve the issue independent of your involvement.

Also, if you do not have a mortgage on the property, you will not be required to get flood insurance. However, it could be an issue when you sell the property and the buyer gets a mortgage on the property.

The county board does not want citizens obtaining costly flood insurance when it is not needed. It is our hope that these steps might be of assistance to you if you are caught in this dilemma.

Sincerely,

[Signature]

Jerry Soma
County Administrator