FLOOD INSURANCE RATE MAPS (FIRM)

The Federal Emergency Management Agency (FEMA) is responsible for administering the federal flood insurance and related floodplain mapping programs within communities. The City of Rochester is covered by a set of Flood Insurance Rate Maps. The latest maps available are from a revised study that was completed in 1998; the maps are dated February 4, 1998. Some floodplain boundaries in the city have not changed as a result of the flood control project and, therefore, are dated April 17, 1995. The dates are important because property owners who are located within a floodplain area need to know the boundaries of the floodplain and also the Base Flood Elevations (BFE - commonly referred to as the “100 year flood”) that affect the property.

The Flood Insurance rate Maps are used for insurance purposes and also they serve as the floodplain zoning maps for the City. As with a zoning map there is are procedures that allow a floodplain boundary to be changed or that allow insurance providers and lenders to treat a property differently for insurance purposes. There are four such procedures that are briefly explained herein. (This information was obtained from “Watermark” a publication of the Federal Emergency Management Agency)

Letter of Map Change (LOMC):

Sometimes, FEMA flood maps will show a house located in a floodplain with a “hilltop neighbor” and both are in the same flood zone. Until the map is amended, the hilltop property owner often is required to pay the same flood insurance rate as the neighbor who is located lower on that hill, even though the hilltop property is far less likely to flood. A Letter of Map Change, commonly known as LOMC, is used to exclude a patch of land, and any structure located on that land, from a designation on FEMA’s current Flood Insurance Rate Map (FIRM) for the area – allowing the “hilltop neighbor” to avoid getting flood insurance. This option is much less expensive and faster to perform than amending and republishing a map for a particular area. Because it is simple, this option increasingly is favored by FEMA. The LOMC does not change the floodplain boundaries on the FIRM or the base flood elevations for the property.

Letter of Map Amendment (LOMA):

If a building is situated on natural ground (as opposed to fill dirt) that is at or above the Base Flood Elevation (BFE) shown on the FIRM, the property owner may request a LOMA. To support this request, the property owner must have a surveyor determine the elevation of the ground next to the building and complete an Elevation Certificate (EC). If after reviewing the request, FEMA determines that the lowest ground adjacent to the building listed on the EC is at or above the BFE, a LOMA is issued. A LOMA includes a cover letter from FEMA that identifies the case number, requester, property address, NFIP community name and number, and additional resource contact information. Also included are the LOMA Determination Document (Removal), which provides further details about the location of the property, and the affected FIRM panel, and the Determination Document Attachment, which lists additional considerations such as whether or not any portions of the property remain in a FEMA-designated Special Flood Hazard Area (SFHA) even though the identified building may have been removed.

Letter of Map Revision (LOMR):

Issuing a LOMR actually revises a FIRM. A LOMR may change the flood insurance risk zones, floodplain and floodway boundaries, even the Base Flood Elevations for an area. For this reason, a LOMR is usually more extensive in its impact than a LOMA. Typically, a LOMR will require a new engineering analysis and may take as long as 90 days to complete. The applicant must supply the engineering analysis of the property and FEMA and its consultant must review the study submitted by the applicant. When the LOMR is issued, included with it will be a cover letter and the LOMR Determination Form, as well as attachments such as annotated FIRM’s, flood profiles, and floodway data tables. Because this type of LOMC may change the BFE for the area, a statutory 90-day appeal period can be required before it takes effect. In addition, the Minnesota Department of Natural Resources and the City of Rochester must recognize the changes through a formal review process. See the inclusion on LOMR’s in this document.
**Letter of Map Revision Based on Fill (LOMR-F):**

If a building is constructed on earthen fill, the property owner may request a LOMR-F. The fill must be engineered through compaction and must include erosion protection. If the building’s lowest floor and lowest adjacent grade are at or above the BFE, FEMA may issue a LOMR-F, removing the structure from the floodplain. Again, the Minnesota Department of Natural Resources and City of Rochester have requirements and must be involved in the LOMR review.

**When is LOMC not a LOMC? When it’s a CLOMC:**

Prior to constructing a building, a property owner or developer may request a “Conditional” LOMC. A CLOMC does not amend or revise a FIRM, but it does elicit FEMA’s formal comment about the eventual revision to a map as well as about a proposed project’s compliance with regulatory requirements. Issuance of a CLOMC is an indication of whether the project, if built as proposed, will be recognized by FEMA.

A CLOMA (Conditional Letter of Map Amendment) provides FEMA’s response to whether a proposed project would be excluded from the floodplain shown on the effective NFIP map. A CLOMR (Conditional Letter of Map Revision) is FEMA’s comment about a proposed project that would affect the hydrologic and hydraulic characteristics of a flooding source – such as constructing or modifying a bridge or culvert; dredging, straightening, or otherwise physically modifying a channel; or building a levee or floodwall, or improving or filling the floodway – any of which might change the effective floodway or floodplain delineations, or Base Flood Elevations. A CLOMR –F provides FEMA’s position about whether a building that is planned for construction on earthen fill would be excluded from the Special Flood Hazard Area.

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