



Notification of Change in Flood Zone Designation

August 31, 2016

Property Owner Name
Property Address
Edina, MN Zip

Dear Property Owner:

A multiyear project by the Federal Emergency Management Agency (FEMA) to re-examine Edina's flood risks and develop detailed digital flood hazard maps is nearing completion. The updated maps will become effective on November 4, 2016, replacing the current maps that were adopted in 2004.

Based on the 2004 flood hazard map, also known as a Flood Insurance Rate Map (FIRM), the parcel and/or structure identified at the top of this letter had been mapped in a higher-risk flood zone, known as a Special Flood Hazard Area (SFHA), as a zone beginning with the letters A or AE.

The parcel identified at the top of this letter is now shown to be out of the SFHA. The attached map shows the lowest adjacent grade of the principle structure is higher than the 1% annual chance flood event (also known as the 100 year flood event). The principle structure may still be located in a lower area of flood risk known as zone X (which includes the 0.2% annual chance flood event, also known as the 500 year flood event).

How will these changes affect you?

If you have a mortgage or loan from a federally regulated or insured lender, you will no longer be required by Federal law to maintain flood insurance when the flood maps become effective, though your lender still retains the right to require flood insurance as a condition of your loan. In an area at lower risk, the rate you pay for flood insurance may be lower. Due to the digital nature of the updated maps, it is much easier for lenders to determine where structures and/or parcels are located in relation to the SFHA.

Although flood insurance may become optional, the City of Edina recommends that you maintain your flood insurance coverage. Your flood risk has been reduced but *not removed*. Normal home hazard insurance does not cover flood damage.

Flood insurance is available through FEMA's National Flood Insurance Program (NFIP). More than 20 percent of all NFIP flood claims are filed from property owners living outside mapped high-risk areas, similar to the area in which your home is located. Contact your insurance agent to see if you are eligible for the lower-cost Preferred Risk Policy (PRP). Existing policyholders can easily convert their policy to a PRP and receive a refund for the difference in premium. For more information on flood insurance, or to find an insurance agent, visit FloodSmart.gov.

ENGINEERING DEPARTMENT

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Here's where to go for more information.

Flood resources, including a map of changes since the last Flood Insurance Rate Map (FIRM), are available on the City of Edina website at www.edinamn.gov/engineering_flood_resources .

You may also view the changes by visiting the Interactive Water Resources Map at <https://www.barr.com/maps/edina/index.html#/-93.3600/44.8918/13> .

Regards,

A handwritten signature in cursive script that reads "Jessica V. Wilson".

Jessica V. Wilson, CFM
Water Resources Coordinator
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952-826-0445

EXAMPLE

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