



Federal Emergency Management Agency

Washington, D.C. 20472

CERTIFIED MAIL
RETURN RECEIPT REQUESTED

IN REPLY REFER TO:
19P

June 16, 2015

The Honorable Sarah Strommen
Mayor, City of Ramsey
Municipal Center
7550 Sunwood Drive Northwest
Ramsey, Minnesota 55303

Community: City of Ramsey,
Anoka County, Minnesota
Community No.: 270681
Map Panels Affected: See FIRM Index

Dear Mayor Strommen:

This is to formally notify you of the final flood hazard determination for the City of Ramsey, Anoka County, Minnesota, in compliance with Title 44, Chapter I, Part 67, Section 67.11, Code of Federal Regulations (CFR). This section requires that notice of final flood hazards shall be sent to the Chief Executive Officer of the community, all individual appellants, and the State Coordinating Agency, and shall be published in the *Federal Register*.

On November 1, 1979, the Department of Homeland Security's Federal Emergency Management Agency (FEMA) issued a Flood Insurance Rate Map (FIRM) that identified the Special Flood Hazard Areas (SFHAs), the areas subject to inundation by the base (1-percent-annual-chance) flood, in your community. Recently, FEMA completed a re-evaluation of flood hazards in your community. On September 30, 2011, FEMA provided you with Preliminary copies of the FIRM and Flood Insurance Study (FIS) report that identify existing flood hazards in your community, including Base Flood Elevations (BFEs). The proposed flood hazard determinations (FHDs) for your community were published in the *Anoka County Union* on February 14, 2014 and February 21, 2014, and in the *Federal Register*, at Part 67, Volume 78, Page 78998, on December 27, 2013.

The statutory 90-day appeal period, which was initiated on the second newspaper publication date cited above, has ended. FEMA did not receive any appeals of the proposed FHDs during that time. Accordingly, the FHDs for your community are considered final. The final notice for FHDs will be published in the *Federal Register* as soon as possible. The FIRM for your community will become effective on December 16, 2015. Before the effective date, FEMA will send you final printed copies of the FIRM and FIS report.

Because the FIS report establishing the FHDs for your community has been completed, certain additional requirements must be met under Section 1361 of the National Flood Insurance Act of 1968, as amended, within 6 months from the date of this letter. Prior to December 16, 2015, your community is required, as a condition of continued eligibility in the National Flood Insurance Program (NFIP), to adopt or show evidence of adoption of floodplain management regulations that meet the standards of Paragraph 60.3(d) of the enclosed NFIP regulations (44 CFR 59, etc.) by the effective date of the FIRM. These standards are the minimum requirements and do not supersede any State or local requirements of a more stringent nature.

It must be emphasized that all the standards specified in Paragraph 60.3(d) of the NFIP regulations must be enacted in a legally enforceable document. This includes adoption of the current effective FIRM and FIS report to which the regulations apply and other modifications made by this map revision. Some of the standards should already have been enacted by your community in order to establish initial eligibility in the NFIP. Your community can meet any additional requirements by taking one of the following actions:

1. Amending existing regulations to incorporate any additional requirements of Paragraph 60.3(d);
2. Adopting all the standards of Paragraph 60.3(d) into one new, comprehensive set of regulations; or
3. Showing evidence that regulations have previously been adopted that meet or exceed the minimum requirements of Paragraph 60.3(d).

Communities that fail to enact the necessary floodplain management regulations will be suspended from participation in the NFIP and subject to the prohibitions contained in Section 202(a) of the Flood Disaster Protection Act of 1973 (Public Law 93-234) as amended.

In addition to your community using the FIRM and FIS report to manage development in the floodplain, FEMA will use the FIRM and FIS report to establish appropriate flood insurance rates. On the effective date of the revised FIRM, actuarial rates for flood insurance will be charged for all new structures and substantial improvements to existing structures located in the identified SFHAs. These rates may be higher if structures are not built in compliance with the floodplain management standards of the NFIP. The actuarial flood insurance rates increase as the lowest elevations (including basement) of new structures decrease in relation to the BFEs established for your community. This is an important consideration for new construction because building at a higher elevation can greatly reduce the cost of flood insurance.

To assist your community in maintaining the FIRM, we have enclosed a Summary of Map Actions to document previous Letter of Map Change (LOMC) actions (i.e., Letters of Map Amendment (LOMAs), Letters of Map Revision (LOMRs)) that will be superseded when the revised FIRM panels referenced above become effective. Information on LOMCs is presented in the following four categories:

(1) LOMCs for which results have been included on the revised FIRM panels; (2) LOMCs for which results could not be shown on the revised FIRM panels because of scale limitations or because the LOMC issued had determined that the lots or structures involved were outside the SFHA as shown on the FIRM; (3) LOMCs for which results have not been included on the revised FIRM panels because the flood hazard information on which the original determinations were based are being superseded by new flood hazard information; and (4) LOMCs issued for multiple lots or structures where the determination for one or more of the lots or structures cannot be revalidated through an administrative process like the LOMCs in Category 2 above. LOMCs in Category 2 will be revalidated through a single letter that reaffirms the validity of a previously issued LOMC; the letter will be sent to your community shortly before the effective date of the revised FIRM and will become effective 1 day after the revised FIRM becomes effective. For the LOMCs listed in Category 4, we will review the data previously submitted for the LOMA or LOMR request and issue a new determination for the affected properties after the revised FIRM becomes effective.

The FIRM and FIS report for your community have been prepared in our countywide format, which means that flood hazard information for all jurisdictions within Anoka County has been combined into one FIRM and FIS report. When the FIRM and FIS report are printed and distributed, your community will receive only those panels that present flood hazard information for your community. We will provide complete sets of the FIRM panels to county officials, where they will be available for review by your community.

The FIRM panels have been computer-generated. Once the FIRM and FIS report are printed and distributed, the digital files containing the flood hazard data for the entire county can be provided to your community for use in a computer mapping system. These files can be used in conjunction with other thematic data for floodplain management purposes, insurance purchase and rating requirements, and many other planning applications. Copies of the digital files or paper copies of the FIRM panels may be obtained by calling our FEMA Map Information eXchange (FMIX), toll free, at 1-877-FEMA-MAP (1-877-336-2627). In addition, your community may be eligible for additional credits under our Community Rating System if you implement your activities using digital mapping files.

If your community is encountering difficulties in enacting the necessary floodplain management measures required to continue participation in the NFIP, we urge you to call the Director, Federal Insurance and Mitigation Division of FEMA in Chicago, Illinois, at (312) 408-5500 for assistance. If you have any questions concerning mapping issues in general or the enclosed Summary of Map Actions, please call our FMIX at the telephone number shown above. Additional information and resources your community may find helpful regarding the NFIP and floodplain management, such as *The National Flood Insurance Program Code of Federal Regulations*, *Answers to Questions About the NFIP*, *Frequently Asked Questions Regarding the Effect that Revised Flood Hazards have on Existing Structures*, *Use of Flood Insurance Study (FIS) Data as Available Data*, and *National Flood Insurance Program Elevation Certificate and Instructions*, can be found on our website at <http://www.floodmaps.fema.gov/lfid>. Paper copies of these documents may also be obtained by calling our FMIX.

Sincerely,



Luis Rodriguez, P.E., Chief
Engineering Management Branch
Federal Insurance and Mitigation Administration

Enclosure:

Final Summary of Map Actions

cc: Community Map Repository

Chris Anderson, Community Floodplain Administrator/Environmental Coordinator, City of Ramsey

FINAL SUMMARY OF MAP ACTIONS

Community: RAMSEY, CITY OF

Community No: 270681

To assist your community in maintaining the Flood Insurance Rate Map (FIRM), we have summarized below the previously issued Letter of Map Change (LOMC) actions (i.e., Letters of Map Revision (LOMRs) and Letters of Map Amendment (LOMAs)) that will be affected when the revised FIRM becomes effective on December 16, 2015.

1. LOMCs Incorporated

The modifications effected by the LOMCs listed below will be reflected on the revised FIRM. In addition, these LOMCs will remain in effect until the revised FIRM becomes effective.

| LOMC | Case No. | Date Issued | Project Identifier | Old Panel | New Panel |
|------|----------|-------------|-------------------------|-------------|-------------|
| LOMR | 9-17-84 | 09/17/1984 | River's Bend, Rum River | 2706810020B | 27003C0282E |

2. LOMCs Not Incorporated

The modifications effected by the LOMCs listed below will not be reflected on the revised FIRM panels because of scale limitations or because the LOMC issued had determined that the lot(s) or structure(s) involved were outside the Special Flood Hazard Area, as shown on the FIRM. These LOMCs will remain in effect until the revised FIRM becomes effective. These LOMCs will be revalidated free of charge 1 day after the revised FIRM becomes effective through a single revalidation letter that reaffirms the validity of the previous LOMCs.

| LOMC | Case No. | Date Issued | Project Identifier | Old Panel | New Panel |
|--------|-------------|-------------|---|-------------|-------------|
| LOMR-F | 92-05-159G | 05/05/1992 | 14611 BOWERS DR | 2706810015B | 27003C0280E |
| LOMR-F | 97-05-022A | 11/20/1996 | LOT 55, BLOCK 6 - RIVER'S BEND | 2706810020B | 27003C0282E |
| LOMA | 98-05-3342A | 06/24/1998 | RIVERS BEND - LOT 45, BLOCK 6 - 14301 WACE STREET, N.E. | 2706810020B | 27003C0282E |
| LOMR-F | 98-05-5068A | 10/14/1998 | RIVERS BEND - LOT 17, BLOCK 6 - 14693 WARN STREET N.W. | 2706810020B | 27003C0282E |
| LOMA | 99-05-1812A | 02/24/1999 | RIVERS BEND - BLOCK 8, LOT 3 - 14287 WACO STREET N.W. | 2706810020B | 27003C0282E |
| LOMR-F | 99-05-5048A | 06/29/1999 | FORD BROOK ESTATES, BLOCK 9, LOT 1 | 2706810010B | 27003C0167E |
| LOMA | 02-05-1538A | 02/13/2002 | 9158 COLLINS DRIVE NW | 2706810015B | 27003C0257E |
| LOMA | 02-05-1954A | 03/13/2002 | RIVER'S BEND, BLOCK 6, LOT 43; 14325 WACO STREET NW | 2706810005B | 27003C0282E |

FINAL SUMMARY OF MAP ACTIONS

Community: RAMSEY, CITY OF

Community No: 270681

| LOMC | Case No. | Date Issued | Project Identifier | Old Panel | New Panel |
|---------|-------------|-------------|--|-------------|----------------------------|
| LOMR-F | 02-05-2961A | 07/10/2002 | GOLDEN EAGLE ESTATES, BLOCK 6, LOT 5; 7720 168TH AVENUE NORTHWEST | 2706810005B | 27003C0165E |
| LOMA | 03-05-2612A | 07/30/2003 | PART OF THE NE 1/4, SE 1/4, SECT 3, T32, R25; 17640 NOWTHEN BLVD NW | 2706810005B | 27003C0165E |
| LOMA | 03-05-5099A | 09/17/2003 | 9351 ERMINE BOULEVARD, NW | 2706810005B | 27003C0142E |
| LOMA | 03-05-4157A | 09/26/2003 | RIVER'S BEND, BLOCK 6, LOT 58; 4861 142ND LANE NORTHWEST | 2706810020B | 27003C0282E |
| LOMA | 03-05-3744A | 10/24/2003 | FORD BROOK ESTATES, BLOCK 3, LOT 1; 5531 180TH AVENUE NW | 2706810010B | 27003C0166E |
| LOMA | 04-05-2935A | 05/26/2004 | RIVERS BEND, BLK 6, LOT 56; 4881 142ND LANE NW | 2706810020B | 27003C0282E |
| LOMA | 04-05-4185A | 09/24/2004 | RIVERS BEND, BLOCK 6, LOT 52; 4937 142ND LANE NW | 2706810020B | 27003C0282E |
| LOMA | 05-05-0243A | 10/29/2004 | GOLDEN EAGLE ESTATES, BLOCK 6, LOT 1 -- 7610 168TH AVENUE NW | 2706810005B | 27003C0165E |
| LOMR-F | 05-05-1191A | 02/23/2005 | RIVER'S BEND SUBDIV, BLOCK 6, LOT 53 -- 4923 142ND LANE NW | 2706810020B | 27003C0282E |
| LOMR-F | 05-05-1304A | 02/23/2005 | RIVER'S BEND SUBDIV, BLOCK 6, LOTS 46-48 -- 5031, 5015 & 5001 142ND LANE NW | 2706810020B | 27003C0282E |
| LOMR-F | 05-05-2292A | 05/16/2005 | ALPINE WOODS SUBDIV, BLOCK 1, LOTS 5-12; BLOCK 2, LOTS 1 & 2 | 2706810020B | 27003C0170E 27003C0281E |
| LOMA | 05-05-2129A | 06/27/2005 | RIVERS BEND, BLOCK 6, LOT 44 -- 14313 WACO STREET NW | 2706810020B | 27003C0282E |
| LOMA | 05-05-4486A | 11/08/2005 | PORTION OF SECTION 14, T32, R25 | 2706810010B | 27003C0170E |
| LOMA | 06-05-B676A | 04/27/2006 | RIVER'S BEND, BLOCK 6, LOT 19 -- 14667 WACO STREET (MN) | 2706810020B | 27003C0282E |
| LOMR-FW | 06-05-C578A | 12/12/2006 | RIVER'S BEND, BLOCK 6, LOT 21 -- 14643 WACO STREET NW (MN) | 2706810020B | 27003C0282E |
| LOMR-F | 07-05-5371A | 12/31/2007 | LOTS 1-4, BK 1; 1-24, BK 2; 1-14, BK 3; 1-4, BK 4; 1-5, BK 5; 1-7, BK 6, A-C, E, SWEETBAY RIDGE | 2706810005B | 27003C0165E |
| LOMR-F | 08-05-3239A | 06/05/2008 | RIVERS BEND, BLOCK 6, LOT 57 -- 4869 142ND LANE NW | 2706810020B | 27003C0282E |
| LOMR-F | 08-05-4386A | 08/29/2008 | RIVER'S BEND, BLOCK 6, LOT 49 -- 4985 142ND LANE NW | 2706810020B | 27003C0282E |

FINAL SUMMARY OF MAP ACTIONS

Community: RAMSEY, CITY OF

Community No: 270681

| LOMC | Case No. | Date Issued | Project Identifier | Old Panel | New Panel |
|---------|-------------|-------------|---|----------------------------|-------------|
| LOMA | 10-05-6042A | 12/09/2010 | LOT 3, BLOCK 1, NORTHFORK OAKS ADDITION -- 16120 ROYAL ROAD | 2706810005B | 27003C0165E |
| LOMA | 11-05-3253A | 03/15/2011 | 6801 157TH LANE NORTHWEST | 2706810010B | 27003C0165E |
| LOMA | 11-05-8326A | 12/06/2011 | ALPINE WOODS, BLOCK 1, LOT 7 -- 15438 VANADIUM STREET | 2706810020B | 27003C0170E |
| LOMA | 12-05-2457A | 02/28/2012 | WHISPERING PINES ESTATES, BLOCK 4, LOT 4 -- 8511 154TH LANE NORTHWEST | 2706810015B | 27003C0165E |
| LOMA | 13-05-0700A | 01/29/2013 | LOT 4, BLOCK 6, OUTLOT D, GOLDEN EAGLE ESTATES -- 7700 168TH AVENUE NORTHWEST | 2706810005B | 27003C0165E |
| LOMA | 13-05-4542A | 04/04/2013 | NORTHFORK OAKS ADDITION, BLOCK 1, LOT 4 -- 16070 ROYAL ROAD | 2706810005B | 27003C0165E |
| LOMR-FW | 13-05-7710A | 09/05/2013 | LOT 18, BLOCK 1, BROOKFIELD FIRST ADDITION - 6889 170TH TRAIL NORTHWEST | 2706810010B | 27003C0165E |
| LOMA | 14-05-2106A | 12/31/2013 | LOT 25, BLOCK 3, BROOKFIELD SECOND ADDITION -- 16702 LIMONITE STREET | 2706810005B | 27003C0165E |
| LOMA | 14-05-3327A | 02/13/2014 | LOT 4, BLOCK 1, NORTHFORK OAKS ADDITION -- 16070 ROYAL ROAD NORTHWEST (ACCESSORY) | 2706810005B | 27003C0165E |
| LOMA | 14-05-6992A | 07/24/2014 | LOT 1, BLOCK 8, RIVER'S BEND -- 14265 WACO STREET NORTHWEST | 2706810020B | 27003C0282E |
| LOMR-FW | 14-05-7671A | 08/26/2014 | NORTHFORK OAKS THIRD ADDITION, BLOCK 2, LOT 3 -- 8850 162ND LANE NORTHWEST | 2706810005B | 27003C0165E |
| LOMR-FW | 14-05-9376A | 10/28/2014 | LOT 20, BLOCK 1, BROOKFIELD FIRST ADDITION - 6919 170TH TRAIL NORTHWEST | 2706810005B 2706810010B | 27003C0165E |
| LOMA | 14-05-9498A | 11/06/2014 | NORTHFORK ITASCA POINT ADDITION, BLOCK 1, LOT 3 -- 9001 159TH LANE NORTHWEST | 2706810005B | 27003C0165E |
| LOMR-FW | 15-05-1505A | 01/29/2015 | LOT 4, AUDITOR'S SUBDIVISION NO. 96 -- 6322 RIVERDALE DRIVE NORTHWEST | 2706810020B | 27003C0283E |

3. LOMCs Superseded

The modifications effected by the LOMCs listed below have not been reflected on the Final revised FIRM panels because they are being superseded by new detailed flood hazard information or the information available was not sufficient to make a determination. The reason each is being superseded is noted below. These LOMCs will no longer be in effect when the revised FIRM becomes effective.

| LOMC | Case No. | Date Issued | Project Identifier | Reason Determination Will be Superseded |
|------|----------|-------------|--------------------|---|
|------|----------|-------------|--------------------|---|

FINAL SUMMARY OF MAP ACTIONS

Community: RAMSEY, CITY OF

Community No: 270681

| LOMC | Case No. | Date Issued | Project Identifier | Reason Determination Will be Superseded |
|------|-------------|-------------|--------------------------------------|---|
| LOMR | 09-05-4652P | 12/14/2009 | ERMINE BOULEVARD CULVERT REPLACEMENT | 4 |

1. Insufficient information available to make a determination:
2. Lowest Adjacent Grade and Lowest Finished Floor are below the proposed Base Flood Elevation.
3. Lowest Ground Elevation is below the proposed Base Flood Elevation.
4. Revised hydrologic and hydraulic analyses.
5. Revised topographic information.

4. LOMCs To Be Redetermined

The LOMCs in Category 2 above will be revalidated through a single revalidation letter that reaffirms the validity of the determination in the previously issued LOMC. For LOMCs issued for multiple lots or structures where the determination for one or more of the lots or structures has changed, the LOMC cannot be revalidated through this administrative process. Therefore, we will review the data previously submitted for the LOMC requests listed below and issue a new determination for the affected properties after the effective date of the revised FIRM.

| LOMC | Case No. | Date Issued | Project Identifier | Old Panel | New Panel |
|------|----------|-------------|--------------------|-----------|-----------|
| | | | NO CASES RECORDED | | |