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I think our maps need to be updated. Who should I contact to learn more about updating our set of maps?



Maintaining the most current information on the Flood Insurance Rate Maps is a challenge as the National Flood Insurance Program (NFIP) currently has over 19,000 participating communities. One of the best ways to facilitate new mapping for your community is to consider becoming a Cooperating Technical Partner (CTP) with FEMA.

The CTP initiative is an innovative program to create partnerships between FEMA and participating NFIP communities, regional agencies, and State agencies that have the interest and capability to become more active participants in the FEMA Flood Hazard Mapping Program.

FEMA is seeking qualified partners to collaborate in maintaining up-to-date flood maps and other flood hazard information. For more information about this initiative, please visit http://www.fema.gov/fhm/ctp_main.shtm for news and contact information.

Even if your community cannot participate in the CTP program, you may still contact the FEMA Regional Office to discuss the possibility of updating your maps. Please contact the appropriate regional office to discuss having your mapping needs assessed. Contact information for the Regional Offices can be found at <http://www.fema.gov/regions/>.

Where should I send my revision request?

Revision requests should be sent to the appropriate FEMA Regional Office.

When should I request a map revision to the Flood Insurance Rate Map?

If physical changes to the floodplain have changed the flood hazard information shown on the effective National Flood Insurance Program (NFIP) map, a revision should be requested. The request should be accompanied by the appropriate portions of the MT-2 application/certification forms package, entitled "Revisions to National Flood Insurance Program Maps" (FEMA Form 81-89 Series), and the required supporting information.

How long does it take to get a map revision?

FEMA typically responds in less than 30 days, and must respond to a revision request within 90 days of receipt of the application/certification forms and the supporting information. The response may be a determination, a request for additional information, or a statement that additional time will be required to complete the processing of the request.

Do I need to submit a fee with my map revision request?

There is no fee for the Letter of Map Amendment (LOMA). If fill has been used to raise the elevation of the structure or property, you would apply for a Letter of Map Revision-based on Fill (LOMR-F). There is a fee to apply for a LOMR-F. There would also be a fee if your project were merely proposed; in that situation, you would apply for a Conditional Letter of Map Amendment (CLOMA) or Conditional Letter of Map Revision-based on Fill (CLOMR-F).

In addition, when submitting technical data to revise conditions shown on our established flood maps, a fee is frequently required. FEMA has established a standard fee schedule for map revisions. The fee schedule is published periodically in the Federal Register and appears in the application/certification forms package.

How can I expedite my request?

Because FEMA receives many requests, they are processed on a first-come, first-serve basis. The best way to get a timely response is to make sure the forms and supporting information are complete.

Please also visit http://www.fema.gov/fhm/hm_help.shtm for tips on how to streamline your process when filing for a revision or amendment with FEMA.

Need additional help? call 1-877-FEMA MAP or e-mail a Map Specialist.

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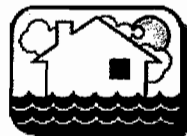
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Q: The map shows that my lot is in the mapped floodplain, but the ground my house is on is higher. I believe I shouldn't be shown in the floodplain. What are FEMA's requirements for being removed from the 1% annual chance flood hazard area?

A: To be removed the floodplain shown on the Flood Insurance Rate Map, a structure must be on land that is not subject to flooding by the 1% annual chance flood. Remember, more severe floods can and do happen, so even if your home is found to be on high ground, it may still be damaged by an extreme flood event.

If your lot or building site is on natural ground that is higher than the base flood elevation (BFE) shown on the FIRM, then you may request a Letter of Map Amendment (LOMA). To support your request, you will have to get a surveyor to determine the elevation of the ground next to your building and complete an Elevation Certificate. If the ground is higher than the BFE, then FEMA will issue a LOMA. With a LOMA, your lender may choose to not require flood insurance.

If your home was built on fill that was placed after the FIRM was prepared, you may request a Letter of Map Revision Based on Fill (LOMR-F). As with a LOMA, you will need to get an Elevation Certificate completed by a land surveyor. If the filled ground is higher than the BFE, and if you do not have a basement, then FEMA may issue a LOMR-F, and your lender may choose to not require flood insurance.

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Q:

If I disagree with my lender's determination that I am in a floodplain, what can I do?

A:

In some cases, a lender determines that a property is in the Special Flood Hazard Area (SFHA), but the property owner disagrees. The SFHA is also known as the 100-year floodplain. It is more precisely defined as the floodplain associated with a flood that has a 1-percent annual chance of being equaled or exceeded in any given year. Therefore the SFHA is not a flood event that happens once in a hundred years, rather a flood event that has a one percent chance of occurring every year. Property owners in this situation have a couple of options. They may apply for a Letter of Map Amendment (LOMA), or a Letter of Map Revision - based on Fill (LOMR-F) (if fill placement is the basis of the request). In addition, property owners may apply for a Letter of Determination Review (LODR).

Forms for these purposes can be found on our web site at

http://www.fema.gov/fhm/frm_main.shtm. The following paragraphs describe first the LOMA or LOMR-F process, followed by the LODR process.

Upon receiving a completed MT-EZ (for LOMAs) or MT-1 (for LOMR-Fs) application, FEMA reviews property-specific information (including surveyed elevation data, typically the elevation of the lowest adjacent grade of the structure in question, provided by a licensed land surveyor Note: the homeowner may be required to hire a land surveyor to perform this elevation survey, if this data is not readily available), and makes a final flood zone determination for the property. Once an application and all necessary data are received, the determination is normally issued within 30 - 60 days. If the LOMA or LOMR-F removes the SFHA designation from the property, it can then be presented to the lender as proof that there is no Federal flood insurance requirement for the property. However, even though a LOMA or LOMR-F may waive the Federal requirement for flood insurance, a lender retains the prerogative to require flood insurance. No fee is charged for the review of a LOMA; however, there is a \$425 review fee for a LOMR-F.

In addition, property owners may apply for a Letter of Determination Review (LODR). A LODR is a review of your lender's determination. In other words, the LODR is a process where FEMA reviews the same information your lender used to determine that your structure was located in a SFHA. It is important to note that the LODR process does not consider the elevation of the structure or property above the flood level. Rather, it considers only the location of the structure relative to the special flood hazard area boundary shown on the FIRM. Thus, you should be aware that your lender does not consider the elevation of your property or structure when determining if your property or structure is in or out of the SFHA. FEMA reviews this information and issues its finding of whether the structure is located in the SFHA according to the current NFIP map. The request for such a letter must be jointly requested by the property

owner and the lender no later than 45 days following the date the lender notified the borrower that the property is in a special flood hazard area. While this determination cannot consider the elevation of your structure or property, it can be useful if you feel the lender's interpretation of the map is incorrect.

To summarize then, there are obviously some important distinctions between the two processes (LODR vs LOMA / LOMR-F).

1. The determinations are based on different data.

The LODR process does not consider the (vertical) elevation of the structure or property above the flood level. Rather, it considers only the horizontal location of the structure relative to the special flood hazard area boundary shown on the Flood Insurance Rate Map. The LOMA/LOMR-F process uses actual survey elevation data to determine if the property or structure is at or above the elevation of the SFHA .

2. There are different fees involved.

Process	Fee
LOMA	FREE
LODR	\$ 80
LOMR-F	\$425

3. The determinations result in different actions.

A LODR does not result in an amendment or revision to the National Flood Insurance Program map. It is only our finding regarding the structure's location with respect to a delineated special flood hazard area.

A LOMA or LOMR-F actually removes the SFHA designation from the property by letter.

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Q:

What is required to certify a levee as providing protection from the base flood?

A:

In order for FEMA to recognize a levee system as providing protection from the base (1% annual chance) flood, it must meet, and continue to meet minimum design, operation, and maintenance standards established in Section 65.10 of the National Flood Insurance Program regulations. The design criteria include, but may not be limited to, requirements for freeboard, closure devices, embankment protection, embankment and foundation stability, settlement, and interior drainage. Operation and maintenance plans must also be completed. The operation plan for the levee may include, but is not limited to, procedures for closures, interior drainage systems, and emergency measures. The maintenance plan should detail responsibility and frequency of maintenance necessary to ensure the integrity of the levee system. All items necessary for a levee system to be recognized as providing protection from the 1% annual chance flood must be certified by a registered professional engineer. The certification requirement is different if a Federal agency has responsibility for the levee.

The Application Certification forms entitled "Revisions to NFIP Map, MT-2," (FEMA Form 81-89 Series) outline the technical data required to recognize a levee as providing protection.

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Q:

When should a conditional map revision be requested?

A:

FEMA's review and comment on a project that is proposed within the Special Flood Hazard Area is referred to as a Conditional Letter of Map Revision (CLOMR). A CLOMR comments on whether the proposed project meets the minimum floodplain management criteria of the National Flood Insurance Program (NFIP) and, if so, what revisions will be made to the community's NFIP map if the project is completed as proposed.

There are only two situations where NFIP regulations require a CLOMR to be obtained from FEMA before a project can be built. The first is for a project on a stream or river that has been studied through detailed hydrologic and hydraulic analyses and for which Base Flood Elevations (BFEs) have been specified, but a floodway has not been designated. If the community proposes to allow development that would result in more than a 1.0 foot increase in the BFE, a CLOMR must first be obtained.

The second situation requiring a CLOMR is for a project on a stream or river for which detailed analyses have been conducted and BFEs and a floodway have been designated. If the community proposes to allow development totally or partially within the floodway that would result in any (greater than 0.0 foot) increase in the BFE, a CLOMR must be obtained.

Although the two situations described above are the only requirements to obtain a CLOMR prior to permitting development, FEMA will review and comment and, if appropriate, issue a CLOMR for any proposed project when requested by a participating community. All requests for CLOMRs must be supported by detailed flood hazard analyses prepared by a qualified professional engineer. The specific data and documentation requirements are contained in Part 65 of the NFIP regulations and in FEMA's application/certification forms (MT-2). To defray costs to NFIP policyholders, FEMA charges fees to recover review costs. Specific information on the fee schedule and exemption requirements are contained in the MT-2 forms.

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