

National Flood Insurance Program
Things to Consider When Reviewing Flood Insurance Requirements

Pre-FIRM

Pre-FIRM Building – A building for which construction or substantial improvement occurred on or before December 31, 1974, or before the effective date of an initial Flood Insurance Rate Map (FIRM). Pre-FIRM structures receive a subsidized rate because they were built before floodplain management standards were established.

If a better rate can be obtained for flood insurance coverage, a Pre-FIRM structure can be rated as Post-FIRM. The better rate would be obtained by providing a FEMA Elevation Certificate signed and sealed by a registered professional engineer or land surveyor showing that lowest floor of the structure is “At or Above” the Base Flood Elevation (BFE) at that location.

The elevation certificate will allow Post-FIRM rating; it will not remove the mandatory purchase requirement for flood insurance required by the lender. To remove the mandatory purchase requirement, see LOMA and LOMR-F below.

Post-FIRM

Post-FIRM building – A building for which construction or substantial improvement occurred after December 31, 1974, or on or after the effective date of an initial Flood Insurance Rate Map (FIRM), whichever is later.

Grandfather Rules

See Technical Assistance Bulletin 1-91 (enclosed)

Letter of Map Amendment (LOMA)

A Letter of Map Amendment (LOMA) – An amendment to the currently effective FEMA map, which establishes that a property is not located in a Special Flood Hazard Area. A LOMA is issued only by FEMA. A LOMA is based on data provided by the applicant/property owner showing an error on the map. The applicant will need to demonstrate that the STRUCTURE is located on NATURALLY high ground and should not be included in the Special Flood Hazard Area (SFHA).

Application can be made using FEMA form MT-EZ or MT-1. Forms are available from FEMA’s website (FEMA.GOV), National Flood Insurance Program (NFIP) state coordinating office (Nebraska Department of Natural Resources), or the community floodplain management administrator.

**Natural grade is natural ground, or fill that may have been placed on the site prior to the initial Flood Insurance Rate Map (FIRM)

Letter of Map Revision Based on Fill (LOMR-F)

A Letter of Map Revision Based on Fill – A revision of the currently effective FEMA map to remove a parcel of land, or a structure from a Special Flood Hazard Area. Post-FIRM structures located in Special Flood Hazard Areas must elevate the lowest floor to one-foot above the Base Flood Elevation (BFE), in Nebraska. If the structure is elevated by adding fill dirt to the site and the Lowest Adjacent Grade (LAG) to the Structure and the Lowest Floor are “At or Above” the Base Flood Elevation (BFE), application can be made to FEMA to have the flood zone changed for that parcel/structure, and the mandatory purchase of flood insurance waved.

Lenders have the option to require flood insurance on any structure they feel is at risk of flooding. If the LOMR-F is obtained, preferential insurance rating can be obtained using Zone B, C, and X Rates. The “Preferred Risk Policy” is available for structures located outside of A Zones that have never received flood damage.

Application can be made using FEMA form MT-EZ or MT-1. Forms are available from FEMA’s website (FEMA.GOV), National Flood Insurance Program (NFIP) state coordinating office (Nebraska Department of Natural Resources), or the community floodplain management administrator.