

# FLOOD HAZARD MAPPING

## Frequently Asked Questions by Homeowners

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### Flood Insurance Information

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3. What elevation is used when rating a structure for a flood insurance policy?
4. When is mandatory flood insurance required?
5. I have lived here forever and have never been flooded. Why do I need flood insurance?
6. How and when do I get a refund if I do cancel my flood insurance?

### General National Flood Insurance Program Information

#### 1. What is the National Flood Insurance Program (NFIP)?

The National Flood Insurance Program (NFIP) is a Federal program enabling property owners in participating communities to purchase insurance protection against losses from flooding. This program is designed to provide an insurance alternative to disaster assistance to meet the escalating costs of repairing damage to buildings and their contents caused by floods.

Participation in the NFIP is based on an agreement between local communities and the Federal Government. This agreement states that if a community will adopt and enforce a floodplain management ordinance to reduce future flood risks to new construction in Special Flood Hazard Areas, the Federal Government will make flood insurance available within the community as a financial protection against flood losses.

**2. What are some of the common acronyms used in the National Flood Insurance Program?**

<b>Acronym</b>	<b>Stands for...</b>	<b>Acronym</b>	<b>Stands for...</b>
<b>ANI</b>	Area Not Included	<b>BFE</b>	Base Flood Elevation
<b>COBRA</b>	Coastal Barrier Resources Act	<b>CBRS</b>	Coastal Barrier Resources System
<b>CLOMA</b>	Conditional Letter of Map Amendment	<b>CLOMR</b>	Conditional Letter of Map Revision
<b>CLOMR-F</b>	Conditional Letter of Map Revision based on Fill	<b>CCO</b>	Consultation Coordination Officer
<b>CRS</b>	Community Rating System	<b>DLG</b>	Digital Line Graph
<b>ERM</b>	Elevation Reference Mark	<b>ESDP</b>	Engineering Study Data Package
<b>FBFM</b>	Flood Boundary and Floodway Map	<b>FDPA</b>	Flood Disaster Protection Act
<b>FMPCC</b>	Flood Map Production Coordination Contractor	<b>FDT</b>	Floodway Data Table
<b>FEMA</b>	Federal Emergency Management Agency	<b>FFED</b>	Final Flood Elevation Determination
<b>FHBM</b>	Flood Hazard Boundary Map	<b>FIA</b>	Federal Insurance Administration
<b>FIMA</b>	Federal Insurance and Mitigation Administration	<b>FIRM</b>	Flood Insurance Rate Map
<b>FIS</b>	Flood Insurance Study	<b>FOIA</b>	Freedom of Information Act
<b>GIS</b>	Geographic Information System	<b>GPO</b>	Government Printing Office
<b>HEC</b>	Hydrologic Engineering Center	<b>ICC</b>	Increased Cost of Compliance
<b>LAG</b>	Lowest Adjacent Grade (to a structure)	<b>LFD</b>	Letter of Final Determination
<b>LMMP</b>	Limited Map Maintenance Program	<b>LODR</b>	Letter of Determination Review
<b>LOMA</b>	Letter of Map Amendment	<b>LOMC</b>	Letter of Map Change
<b>LOMR</b>	Letter of Map Revision	<b>LOMR-F</b>	Letter of Map Revision based on Fill
<b>MSC</b>	Map Service Center	<b>MT</b>	Mitigation Directorate
<b>NAVD</b>	North American Vertical Datum of 1988	<b>NFIP</b>	National Flood Insurance Program
<b>NFIRA</b>	National Flood Insurance Reform Act	<b>NGVD</b>	National Geodetic Vertical Datum of 1929
<b>OPA</b>	Otherwise Protected Area	<b>PMR</b>	Physical Map Revision
<b>PRP</b>	Preferred Risk Policy	<b>RCBAP</b>	Residential Condominium Building Association Policy
<b>SFHA</b>	Special Flood Hazard Area	<b>SFHDF</b>	Standard Flood Hazard Determination Form
<b>TEC</b>	Technical Evaluation Contractor	<b>WYO</b>	Write Your Own

**3. What does community participation in the National Flood Insurance Program mean and how does that affect a homeowner?**

Communities, i.e., local governments, decide to participate in the National Flood Insurance Program (NFIP). Specifically, communities that agree to manage flood hazard areas by adopting minimum regulatory standards may participate in the NFIP. These standards are listed in Section 60.3 of the NFIP regulations.

If a community does not participate in the program, property owners in that jurisdiction are not able to purchase federally backed flood insurance. Also, federal grants, loans, disaster assistance, and Federal mortgage insurance are unavailable for the acquisition or construction of structures located in the floodplain as shown on the NFIP maps.

Similarly, if a community does not participate in the program, property owners are not subject to federal requirements of mandatory flood insurance. However, a lender is still required to inspect any flood maps to determine flood hazard risk and provide notice of such risk. A lender may require a borrower to obtain flood insurance even in the absence of a federally mandatory requirement.

#### **4. What is a Flood Insurance Rate Map (FIRM)?**

A Flood Insurance Rate Map (FIRM) is an insurance and floodplain management map issued by FEMA that identifies areas of 1 percent annual chance flood hazard in a community. In some areas, the map also shows Base Flood Elevations and 0.2 percent annual chance floodplain boundaries and, occasionally, regulatory floodway boundaries.

#### **5. What is a Base Flood Elevation (BFE)?**

A Base Flood Elevation (BFE) is the height of the base flood, usually in feet, in relation to the National Geodetic Vertical Datum of 1929, the North American Vertical Datum of 1988, or other datum referenced in the Flood Insurance Study report, or average depth of the base flood, usually in feet, above the ground surface.

#### **6. What is a Flood Insurance Study (FIS)?**

A Flood Insurance Study (FIS) is a book that contains information regarding flooding in a community and is developed in conjunction with the Flood Insurance Rate Map (FIRM). The FIS, also known as a flood elevation study, frequently contains a narrative of the flood history of a community and discusses the engineering methods used to develop the FIRMs. The study also contains flood profiles for studied flooding sources and can be used to determine Base Flood Elevations for some areas.

### **Flood Insurance Information**

#### **1. Where can I find out more about purchasing flood insurance?**

After a community joins the National Flood Insurance Program, a policy may be purchased from any licensed property insurance agent or broker who is in good standing in the State in which the agent is licensed or through any agent representing a Write Your Own (WYO) company.

#### **2. How are the rates determined for a flood insurance policy?**

A number of factors are considered in determining the premium for flood insurance coverage. They include the amount of coverage purchased; location; age of the building; building occupancy; design of the building; and, for buildings in Special Flood Hazard Areas (SFHAs), elevation of the building in relation to the Base Flood Elevation. Buildings eligible for special low-cost coverage at a pre-determined, reduced premium rate are single-family and one- to four-family dwellings located in Zones B, C, and X. For these exceptions, certain loss limitations exist.

### **3. What elevation is used when rating a structure for a flood insurance policy?**

The difference between the lowest floor elevation (including basement) of your structure and the 1 percent annual chance flood elevation is used to determine the insurance rating.

### **4. When is mandatory flood insurance required?**

The Flood Disaster Protection Act of 1973 and the National Flood Insurance Reform Act of 1994 mandate the purchase of flood insurance as a condition of Federal or federally regulated financing for acquisition and/or construction of buildings in Special Flood Hazard Areas (SFHAs) of any participating community. The purchase of flood insurance on a voluntary basis is frequently prudent, even outside of SFHAs.

These Acts prohibit Federal agency lenders, such as the Small Business Administration (SBA) and United States Department of Agriculture's (USDA) Rural Housing Service, and Government-Sponsored Enterprises for Housing (such as Freddie Mac and Fannie Mae) from making, guaranteeing, or purchasing a loan secured by real estate or mobile home(s) in a SFHA, unless flood insurance has been purchased and is maintained during the term of the loan.

### **5. I have lived here forever and have never been flooded. Why do I need flood insurance?**

The flood hazards shown on National Flood Insurance Program (NFIP) maps are based on the best information available at the time the maps were prepared. In many areas, hydraulic and hydrologic studies were conducted to reflect the long-term projection of flood risk. Because of the infrequent occurrence of flood events and the relatively short history of the NFIP, Special Flood Hazard Areas (SFHAs) are not based only on past flooding occurrences. The fact that a flood hasn't occurred within memory doesn't mean one won't happen soon.

The 100-year flood is a relatively rare event (1 percent chance in any given year), but structures located in the floodplain have a significant chance (26%) of suffering flood damage during the term of a 30-year mortgage. For these reasons, flood insurance is required as a condition of receiving Federal or federally backed financing.

### **6. How and when do I get a refund if I do cancel my flood insurance?**

If you were required to obtain flood insurance as a condition of a loan and you were later determined to be removed from the Special Flood Hazard Area (SFHA) by a Letter of Map Change (LOMC) (includes Letter of Map Amendment, Letter of Map Revision based on Fill or Letter of Map Revision), you may request a refund. However, the lender is not required to waive your flood insurance requirement; the lender may decide that flood insurance coverage is still required as a condition of the loan.

To receive a refund, submit the LOMC to the lender and ask that the lender waive the insurance requirement. Present the written waiver from the lender, along with a copy of the LOMC, to the insurance agent that sold you the policy and request a refund. Refunds are not available if a claim has been made or is pending against the policy.

## General Information

1. Where can I view or obtain a copy of the Flood Insurance Rate Map (FIRM) or Flood Insurance Study (FIS) for my area?
  2. When was the last update to the Flood Insurance Rate Map (FIRM) for my community?
  3. How do I determine if my community is participating in the National Flood Insurance Program?
  4. What does community participation in the National Flood Insurance Program mean and how does that affect a homeowner?
  5. How can I determine if my property is in a Special Flood Hazard Area (SFHA)?
  6. What do I need to know if my building is in the floodplain?
  7. What are the different types of Letters of Map Change (LOMCs)?
  8. What are the Letter of Map Change (LOMC) status designations?
- 1. Where can I view or obtain a copy of the Flood Insurance Rate Map (FIRM) or Flood Insurance Study (FIS) for my area?**

Flood Insurance Rate Maps (FIRMs), Flood Insurance Study (FIS) texts, and other flood-map-related products are available from a variety of sources. One of the easiest ways to view the flood maps is to view scanned versions of the materials at the FEMA Flood Map Store.

You may also use this site to order the images on a CD-ROM or on-line download. The scanned maps are available for purchase at the individual, community, county and state kit levels.

An image viewer, called Flood Map Image Tool (F-MIT) Basic version 1.0, is also packaged with the scanned maps on CD-ROM. It allows customers to view, zoom in and pan the image. In addition, F-MIT enables customers to create a "FIRMette" - a section of the map at 100-percent scale that can be printed on standard paper sizes - letter (8 1/2" x 11"), legal (8 1/2" x 14"), and tabloid (11" x 17"). The F-MIT Basic image viewer can be downloaded directly from this Flood Map Store website at no cost.

Alternatively, you may use this site to place an online order for paper copies of the maps or texts. You may also call the Map Service Center toll-free at 1-800-358-9616 to place a telephone order.

If you would like to examine the maps and speak with someone knowledgeable about your local circumstances, you may also contact your local map repository, an office that keeps the FEMA maps for public reference and use. This office is usually in your local planning, engineering, or public works department.

- 2. When was the last update to the Flood Insurance Rate Map (FIRM) for my community?**

The National Flood Insurance Program's Community Status Book provides a quick and easy way to see the last effective date for your community's map. However, it doesn't give you the date of every map panel. For details, contact your community's building and permit office or the FEMA Map Assistance Center. The FEMA Map Assistance Center has access to a database that lists information for communities throughout the U.S., including participation and map status.

### **3. How do I determine if my community is participating in the National Flood Insurance Program?**

There are several ways you can find this information. One of the best resources is the National Flood Insurance Program's (NFIP) Community Status Book . For each state you can print a list of communities. At the end of the list, communities that are not in the NFIP are listed. Many of these communities have not adopted the required floodplain management ordinances. A footnote may indicate if the community has been suspended or withdrew from the program.

You can contact your insurance agent or call your community's planning or building permit office. Not only can they tell you if they participate in the NFIP, but they can tell you if you have to get permits before building in a special flood hazard area, or before you add to, improve, or repair damage to an existing floodplain building.

### **4. What does community participation in the National Flood Insurance Program mean and how does that affect a homeowner?**

Communities, i.e., local governments, decide to participate in the National Flood Insurance Program (NFIP). Specifically, communities that agree to manage flood hazard areas by adopting minimum regulatory standards may participate in the NFIP. These standards are listed in Section 60.3 of the NFIP regulations.

If a community does not participate in the program, property owners in that jurisdiction are not able to purchase federally backed flood insurance. Also, federal grants, loans, disaster assistance, and Federal mortgage insurance are unavailable for the acquisition or construction of structures located in the floodplain as shown on the NFIP maps.

Similarly, if a community does not participate in the program, property owners are not subject to federal requirements of mandatory flood insurance. However, a lender is still required to inspect any flood maps to determine flood hazard risk and provide notice of such risk. A lender may require a borrower to obtain flood insurance even in the absence of a federally mandatory requirement.

### **5. How can I determine if my property is in a Special Flood Hazard Area?**

FEMA publishes maps indicating a community's flood hazard areas and the degree of risk in those areas. Flood insurance maps usually are on file in a local repository in the community, such as the planning and zoning or engineering offices in the town hall or the county building. A property owner may consult these maps to find out if the property is in a special flood hazard area (SFHA).

In addition, maps may be ordered online or by writing, phoning, or faxing a request to the FEMA Map Service Center. Contact information is listed in the National Flood Insurance Program General Program Information. Delivery is usually within 2 to 4 weeks. There is a minimal charge for maps for most users, so it is advisable to call for detailed information.

### **6. What do I need to know if my building is in the floodplain?**

Buildings in special flood hazard areas shown on Flood insurance Rate Maps (FIRMs) may be damaged when flooding occurs. Some buildings flood frequently, while others get damaged by only the more severe events.

If your home is in the 1 percent annual chance floodplain, it has a 26-percent chance of getting flooded over a 30-year period. This means it is about five times more likely to get damaged by flood than by a severe fire!

You should know that usually you can get flood insurance, if available, by contacting your regular homeowners insurance agent. FEMA and others recommend that everyone in special flood hazard areas buy flood insurance. If you buy a home or refinance your home, your mortgage lender or banker may require flood insurance. But, even if not required, it is a good investment especially in areas that flood frequently or where flood forces are likely to cause major damage.

Another thing you should know is that your community may require permits for remodeling, improving, expanding, or rebuilding your building. In order to reduce long-term flood damage, the National Flood Insurance Program requires that buildings that are substantially improved or substantially damaged become compliant. This means if the cost of the improvements or repairs is more than 50-percent of the market value of the building, you will have to make it compliant with the rules for floodplain construction. Usually, this means lifting it off the foundation and elevating it above the predicted flood level. If you carry a flood insurance policy and have major flood damage, you may be eligible for up to \$20,000 more to help pay for the cost of this work.

## **7. What are the different types of Letters of Map Change?**

### **CLOMA**

A Conditional Letter of Map Amendment (CLOMA) is FEMA's comment on whether a proposed project would be excluded from the Special Flood Hazard Area (SFHA) shown on the effective National Flood Insurance Program (NFIP) map. There is no appeal period. The letter becomes effective on the date sent. This letter does not revise an effective NFIP map; it indicates whether the project, if built as proposed, will be recognized by FEMA.

### **CLOMR**

A Conditional Letter of Map Revision (CLOMR) is FEMA's comment on a proposed project that would affect the hydrologic and/or hydraulic characteristics of a flooding source and thus result in the modification of the existing regulatory floodway or effective base flood elevations (BFEs). There is no appeal period. The letter becomes effective on the date sent. This letter does not revise an effective National Flood Insurance Program map, it indicates whether the project, if built as proposed, will be recognized by FEMA.

### **CLOMR-F**

A Conditional Letter of Map Revision Based on Fill (CLOMR-F) is FEMA's comment on whether a proposed project involving the placement of fill would exclude an area from the Special Flood Hazard Area (SFHA) shown on the National Flood Insurance Program (NFIP) map. There is no appeal period. The letter becomes effective on the date sent. This letter does not revise an effective NFIP map; it indicates whether the project, if built as proposed, will be recognized by FEMA.

### **LOMA**

A Letter of Map Amendment (LOMA) is an official amendment, by letter, to an effective National Flood Insurance Program map. A LOMA establishes a property's location in relation to the Special Flood Hazard Area (SFHA). There is no appeal period. The letter becomes effective on the date sent.

## LOMR

A Letter of Map Revision (LOMR) is an official revision, by letter, to an effective National Flood Insurance Program map. A LOMR may change flood insurance risk zones, floodplain and/or floodway boundary delineations, planimetric features, and/or Base Flood Elevations (BFE) . See the LOMR Effective Chart to determine when a LOMR becomes effective.

## LOMR-F

A Letter of Map Revision Based on Fill (LOMR-F) is an official revision, by letter, to an effective National Flood Insurance Program map. A LOMR-F provides FEMA's determination concerning whether a structure or parcel has been elevated on fill above the Base Flood Elevation (BFE) and excluded from the Special Flood Hazard Area (SFHA). The letter becomes effective on the date sent.

See also LOMR Effective Chart.

## 8. What are the Letter of Map Change status designations?

<b>Letter of Map Change (LOMC) status designations</b>	
<b>STATUS</b>	<b>DESCRIPTION OF FEMA's ACTIONS</b>
<b>Received, Checking Completeness</b>	Ensuring all initial data and/or fees have been received
<b>Under Review</b>	Reviewing technical data and supporting documentation
<b>Awaiting Data/Fee</b>	Awaiting additional data and/or fees
<b>Letter Sent, Effective Date</b>	The date the Letter of Map Change (LOMC) is sent, and date on which the LOMC goes into effect.
<b>Letter Sent, Effective Date, Comment Period Ends</b>	The LOMC will be effective 30 days after the issue date of the letter. Any requests to review or alter this determination should be made within 30 days and must be based on scientific or technical data.
<b>Letter Sent, Effective Date, Appeal Period Ends</b>	The LOMC will be effective 90 days after the issue date of the letter. Any requests to review or alter this determination should be made within 90 days and must be based on scientific or technical data.
<b>Dropped</b>	Additional data and/or fee were not received within the regulatory time frame; therefore, the processing of the case was suspended.

## Flood Insurance

1. I have lived here forever and have never been flooded. Why do I need flood insurance?
2. We had a big flood that was called the "100-year flood." We weren't damaged. Why do I need flood insurance?
3. What elevation is used when rating a structure for a flood insurance policy?
4. If I disagree with my lender's determination that I am in a floodplain, what can I do?
5. How and when do I get a refund if I do cancel my flood insurance?

### **1. I have lived here forever and have never been flooded. Why do I need flood insurance?**

The flood hazards shown on National Flood Insurance Program (NFIP) maps are based on the best information available at the time the maps were prepared. In many areas, hydraulic and hydrologic studies were conducted to reflect the long-term projection of flood risk. Because of the infrequent occurrence of flood events and the relatively short history of the NFIP, Special Flood Hazard Areas (SFHAs) are not based only on past flooding occurrences. The fact that a flood hasn't occurred within memory doesn't mean one won't happen soon.

The 100-year flood is a relatively rare event (1 percent chance in any given year), but structures located in the floodplain have a significant chance (26 percent) of suffering flood damage during the term of a 30-year mortgage. For these reasons, flood insurance is required as a condition of receiving Federal or federally backed financing.

### **2. We had a big flood that was called the "100-year flood." We weren't damaged. Why do I need flood insurance?**

The term "100-year flood" is often incorrectly used and can be misleading. It does not mean that only one flood of that size will occur every 100 years. The term is a statement of probability that scientists and engineers use to describe how one flood compares to others that are likely to occur. Today, we use the phrase "1-percent annual chance flood." What it means is that there is a 1 percent chance of a flood of that size happening in any year. Over a 100-year period, it has a 63.5 percent chance of occurring. Even more surprising is that over a 30-year period (typical mortgage period), the 1-percent annual chance flood has a 26 percent chance of occurring. This means a home in the mapped flood hazard area is five times more likely to be damaged by flood than to have a major fire!

To answer your question about why you need flood insurance, you would need to look very carefully at what caused the flood and how high the water near your home rose. Because rainfall amounts are different when a storm moves across an area, a "100-year flood" may occur in some places but not others. There are many factors that can add to flooding, including debris in the waterway, small road culverts and bridges, frozen or saturated ground, and others.

If your area had a major storm and your home was not flooded, you may want to check with your community's engineering or planning office. If other areas didn't flood, it may mean that the Flood Insurance Rate Maps should be revised. You may also want to check to see if your home is eligible for a Letter of Map Amendment (LOMA) which FEMA uses when homeowners submit Elevation Certificates showing that their homes are out of the mapped floodplain. With a LOMA, your lender may choose to not require flood insurance.

### **3. What elevation is used when rating a structure for a flood insurance policy?**

The difference between the lowest floor elevation (including basement) of your structure and the 1 percent annual chance flood elevation is used to determine the insurance rating.

*Note: Buildings and structures are insurable. The National Flood Insurance Program does not insure land.*

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

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 1 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/fm\\_main.shtm](http://www.fema.gov/fhm/fm_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 Flood Insurance Rate Map. 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.**

<b>Process</b>	<b>Fee</b>
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.

**5. How and when do I get a refund if I do cancel my flood insurance?**

If you were required to obtain flood insurance as a condition of a loan and you were later determined to be removed from the Special Flood Hazard Area (SFHA) by a Letter of Map Change (LOMC) (includes Letter of Map Amendment, Letter of Map Revision - based on Fill or Letter of Map Revision), you may request a refund. However, the lender is not required to waive your flood insurance requirement; the lender may decide that flood insurance coverage is still required as a condition of the loan.

To receive a refund, submit the LOMC to the lender and ask that the lender waive the insurance requirement. Present the written waiver from the lender, along with a copy of the LOMC, to the insurance agent that sold you the policy and request a refund. Refunds are not available if a claim has been made or is pending against the policy.

# Flood Study Data

1. What is a Flood Insurance Study (FIS)?
2. Can I appeal a new Flood Insurance Study?
3. Where do I get back-up or supporting Flood Insurance Study data?
4. I lost my previously issued letter. How do I get another copy?

## 1. What is a Flood Insurance Study (FIS)?

A Flood Insurance Study (FIS) is a book that contains information regarding flooding in a community and is developed in conjunction with the Flood Insurance Rate Map (FIRM). The FIS, also known as a flood elevation study, frequently contains a narrative of the flood history of a community and discusses the engineering methods used to develop the FIRMs. The study also contains flood profiles for studied flooding sources and can be used to determine base flood elevations for some areas.

## 2. Can I appeal a new Flood Insurance Study?

An appeal is a formal objection to proposed base flood elevations. Appeals may be submitted by a community or individual resident during the 90-day appeal period. They must be based on data that show the proposed base flood elevations are scientifically or technically incorrect.

When a preliminary Flood Insurance Study and Flood Insurance Rate Map establishes new or revised base flood elevations (BFEs), the community is given the opportunity to appeal the BFEs. After a 30-day review period during which the preliminary information can be publicized, the proposed BFEs are published twice in the legal advertisements of the local newspaper. The second publication takes place a week after the first, and on the day of the second publication, the 90-day appeal period begins.

BFEs can be appealed if they are shown to be scientifically or technically incorrect. BFEs can also be scientifically incorrect if an assumption within the analysis is shown to be inappropriate or incorrect. To support an appeal, the BFE should be recalculated and justification for the new methodology or change in assumptions should be provided.

BFEs can also be appealed if they are technically incorrect, which means there is an error in the analysis. The error may consist of data that are incorrect, or there may be an error in the application of the analysis.

Appeals must be submitted within the 90-day appeal period. They should be sent to the community's Chief Executive Officer (CEO) who forwards all appeals of BFEs to:

**Chief, Hazards Study Branch  
Federal Insurance and Mitigation Administration  
Federal Emergency Management Agency  
500 C Street, SW  
Washington, D.C. 20472**

Appeal procedures and supporting data are outline in Appeals, Revisions, and Amendments to National Flood Insurance Program Maps, A Guide for Community Officials (FIA-12).

### **3. Where do I get back-up or supporting Flood Insurance Study data?**

The back-up data used to develop the current Flood Insurance Study (FIS) are available for a fee. All requests for FIS data must be made in writing and should be sent to the MOD team for processing at the address listed below:

**FEMA Depot  
3601 Eisenhower Avenue  
Alexandria, VA 22304-6425  
Phone: 703-960-8800**

To expedite processing, please address your request to the attention of the following processing specialists:

**ATTENTION: LOMA DEPOT (Use for Letters of Map Revision-Based on Fill, Letters of Map Amendment, Conditional Letters of Map Revision-Based on Fill, and Conditional Letters of Map Amendment)**

**ATTENTION: LOMR DEPOT (Use for Letters of Map Revision and Conditional Letters of Map Revision)**

**ATTENTION: FEMA PROJECT LIBRARY (Use for External Data Requests)**

You also have the option of faxing your request to one of the following numbers: For LOMCs: 703-317-6532. For External Data Requests: 703-751-7391.

### **4. I lost my previously issued letter. How do I get another copy?**

Individual copies of these letters can be obtained for a fee by contacting the Mapping Coordination Contractor assigned to the region where the property is located. All requests must be made in writing. To receive copies of all Letters of Map Change (LOMCs), the Letter of Map Change Subscription Service is available at the same location.

You may also obtain a copy of a LOMC from your local floodplain administrator's office. Map change repositories are established in every National Flood Insurance Program community and are usually housed in the planning, engineering or public works departments of your county or town. If you need help determining the location of your map repository, please contact the FEMA Map Assistance Center.

# Flood Revision

1. Who can prepare an Elevation Certificate?
2. What is earthen fill and how does it affect the floodplain?
3. Why wasn't my Letter of Map Change incorporated into the panel revision?
4. When should I request a conditional map revision?
5. When should I request a map revision to the Flood Insurance Rate Map?
6. I think our maps need to be updated. Who should I contact to learn more about updating our set of maps?
7. Where should I send my map revision request?
8. Do I need to submit a fee with my map revision request?
9. How long does it take to get a map revision?
10. How can I expedite my request?
11. Why did I receive a Letter of Map Revision and not a Physical Map Revision?

## **1. Who can prepare an Elevation Certificate?**

Elevation Certificates must be prepared and certified by a land surveyor, engineer, or architect who is authorized by commonwealth, state, or local law to certify elevation information. Community officials who are authorized by local law or ordinance to provide floodplain management information may also sign the certificate. Elevations must be certified by a licensed engineer or surveyor if the elevation certificate is intended to support an application for a Letter of Map Amendment or a Letter of Map Revision - based on Fill.

## **2. What is earthen fill and how does it affect the floodplain?**

For purposes of the National Flood Insurance Program (NFIP), fill refers to soil that is used to raise the level of the ground. Depending on where the soil is placed, fill may change the flow of water or increase flood elevations. Fill may be used to elevate a building to meet the NFIP requirements. Sometimes fill is combined with other methods of elevation such as pilings or foundation walls. Placement of fill in the Special Flood Hazard Area requires a local permit from the community. If fill has been added and removes a structure or property from a floodplain, you may file for a Letter of Map Revision - based on Fill to consider the elevations.

See Conditional Letter of Map Revision-based on Fill (CLOMR-F).

## **3. Why wasn't my Letter of Map Change incorporated into the panel revision?**

When a new National Flood Insurance Program map becomes effective it supersedes all Letters of Map Change (LOMCs) that have been issued for the affected map panel. When the changes reflected in the LOMC can be shown on the new Flood Insurance Rate Map (FIRM), they are incorporated; however, some LOMC changes cannot be shown on the new FIRM because the change is too small to see on the map.

FEMA is in the process of developing procedures to automatically revalidate the LOMCs that were not incorporated.

#### **4. When should I request a conditional map revision?**

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 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 base flood elevation, 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 base flood elevations 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 base flood elevation, 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.

#### **5. 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.

#### **6. 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](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/>.

**7. Where should I send my map revision request?**

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

**8. 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.

**9. 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.

**10. 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.shtml](http://www.fema.gov/fhm/hm_help.shtml) for tips on how to streamline your process when filing for a revision or amendment with FEMA.

**11. Why did I receive a Letter of Map Revision and not a Physical Map Revision?**

A Letter of Map Revision (LOMR) is a much quicker revision than a Physical Map Revision (PMR). PMRs can take up to two years to become effective. In addition, a LOMR is a more cost effective means for FEMA to revise a Flood Insurance Rate Map (FIRM). Due to budget constraints, FEMA uses the LOMR process as much as possible.

You should keep a copy of the LOMR with your valuable papers. It will be important to have when you are ready to sell your property.

# Digital Flood Data And Mapping

1. What are FEMA's Digital Mapping Specifications?
2. What types of digital flood map data are available from FEMA?
3. Is digital data available for my community? How do I obtain digital data?
4. How can I get a list of available GIS and desktop mapping software?
5. Are the Flood Insurance Rate Map-Digital Line Graphs (FIRM-DLG) still available?
6. Are the digital Q3 Flood Data compatible with other digital Flood Insurance Rate Map data products?
7. When will Digital Flood Insurance Rate Map-Digital Line Graph (DFIRM-DLG) data be available in my area?

## 1. What are FEMA's Digital Mapping Specifications?

FEMA has published three digital map product specifications:

1. FEMA-37  
"Guidelines and Specifications for Study Contractors," January 1995  
  
The "Guidelines and Specifications for Study Contractors" provides guidance on how to prepare and submit restudies. Appendix 4, Aerial Mapping and Surveying Specification, and Appendix 7, Digital Product Delivery Specification.
2. FIA-21  
"Standards for Digital Flood Insurance Rate Maps," October 1993  
  
The "Standards for Digital Flood Insurance Rate Maps" provides guidance to producers and users of FEMA's Digital Flood Insurance Rate Map data, including specifications and content.
3. "Q3 Flood Data Specifications," Draft May 1998  
The "Q3 Flood Data Specifications" provides guidance to producers and users of FEMA's Q3 Flood Data products including specifications and content. This draft document is available in electronic format (WordPerfect 5.1 and ASCII text), on CD-ROM, or through FEMA's Internet pages.

## 2. What types of digital flood map data are available from FEMA?

FEMA prepares digital data in two product specifications: Digital Flood Insurance Rate Maps (DFIRMs) and Q3 Flood Data.

### DFIRMs

A Digital Flood Insurance Rate Map (DFIRM) includes all digital data required to create the hardcopy Flood Insurance Rate Map to FEMA FIA-21 standards and specifications (see the "Standards for Digital Flood Insurance Rate Maps"). It includes base map information, graphics, text, shading, and other geographic and graphic data. DFIRM specifications are consistent with those required for mapping at a scale of 1:24,000, or larger.

DFIRMs generally are produced in a countywide format. They include information from the unincorporated areas of a county and all the incorporated communities within that county.

Hardcopy maps printed from the DFIRMs are reviewed and approved by each community. They are the official basis for implementing the regulations and requirements of the NFIP.

### **Q3 Flood Data**

Q3 Flood Data are developed by digitizing existing hardcopy Flood Insurance Rate Maps (FIRMs) to create a thematic overlay of flood risks. This product is generally produced in a countywide format. Q3 Flood Data files contain only certain features from the existing hardcopy maps.

Q3 Flood Data do not replace the existing hardcopy maps. They are designed to support planning activities, some Community Rating System (CRS) activities, insurance marketing, mortgage portfolio review, FEMA's Response and Recovery activities, and to assist in floodplain management activities at a local level. Base Flood Elevations are not included so its use is limited.

Q3 Flood Data do not include a base map, are not used to produce a new version of the hardcopy FIRM, and are not reviewed by communities. They are for use with desk-top mapping and Geographic Information Systems technology.

FEMA and ESRI signed a *Project Impact* National Partnership agreement making flood hazard maps available for all areas where FEMA has prepared Q3 flood data.

### **3. Is digital data available for my community? How do I obtain digital data?**

Digital Flood Insurance Rate Maps (DFIRMs) have been produced for a small number of communities.

Nearly 1,300 counties now have Q3 Flood Data. Approximately 880 counties were chosen for the initial production phase to provide digital data coverage in areas of high population density or growth, significant risk (from hurricanes or other flood events), or a history of repetitive losses. Approximately 400 additional counties were produced in response to declared disasters.

A listing of the Q3 Flood Data counties may be obtained from FEMA's Map Service Center (1-800-358-9616) or by linking to their Q3 Flood Data Availability Map. The list is also published in FEMA's draft "Q3 Flood Data Users Guide."

Q3 Flood Data products are provided in a public domain data transfer format (DLG) as well as proprietary formats (ARC/INFO™ and MapInfo™). Internet users may download Q3 Flood Data standards and metadata files by accessing FEMA's Map Service Center.

CD-ROMs with the Q3 Flood Data files may be ordered from FEMA's Map Service Center at the following address:

**Map Service Center**  
**P.O. Box 1038**  
**Jessup, Maryland 20794-1038**  
**Telephone: 1-800-358-9616**  
**Fax: (800) 358-9620**

To order products by phone or fax, call the Map Service Center toll free Monday through Friday from 8:00 a.m. to 8:00 p.m. (eastern time). Additional information, including cost is available on FEMA's Map Service Center site.

**4. How can I get a list of available Geographic Information Systems (GIS) and desktop mapping software?**

Software retailers should be able to recommend PC-based desktop mapping software. Larger workstation Geographic Information Systems (GIS) software is a more specialized market and is usually sold directly by the manufacturer or through consultants. GIS or survey trade publications have advertisements for most of the popular packages.

**5. Are the Flood Insurance Rate Map-Digital Line Graphs (FIRM-DLG) still available?**

No. The digital Q3 Flood Data replaces the Flood Insurance Rate Map-Digital Line Graphs data product.

**6. Are the digital Q3 Flood Data compatible with other digital Flood Insurance Rate Map data products?**

Yes. FEMA intends to produce consistent, quality assured data for use in floodplain management, hazards analysis, and risk assessment.

**7. When will Digital Flood Insurance Rate Map-Digital Line Graph (DFIRM-DLG) data be available in my area?**

The Digital Flood Insurance Rate Map-Digital Line Graph (DFIRM-DLG) requires a more rigorous development cycle, including a community review of the hardcopy DFIRM prior to release. Therefore, it is difficult to estimate when an individual area of the country will be produced and distributed.

## Q3 Flood Data

1. What is the digital Q3 Flood Data product?
2. Why was the digital Q3 Flood Data product developed?
3. How are the digital Q3 Flood Data created?
4. What are the uses of the digital Q3 Flood Data?
5. What are the limitations of the digital Q3 Flood Data?
6. What features are in the digital Q3 Flood Data files?
7. What features are not in the digital Q3 Flood Data files?
8. How many data layers are included in the digital Q3 Flood Data?
9. Will the digital Q3 Flood Data CD-ROM let me display flood maps?
10. What is the scale of digital Q3 Flood Data?
11. Do the digital Q3 Flood Data include a base map?
12. May I change the floodplain boundary delineations in the digital Q3 Flood Data?
13. May I add cross-section lines to the map?
14. Can I locate a street address (e.g. residential or commercial buildings) with the digital Q3 Flood Data?
15. Can I make flood risk determinations with these data?
16. How can I view the digital Q3 Flood Data?
17. In what data formats are the digital Q3 Flood Data available?
18. Can you recommend desktop mapping or Geographic Information Systems (GIS) software that I can purchase?
19. Has a digital flood map been produced for my county?
20. Will digital flood maps for additional counties be produced?
21. How are the Q3 Flood Data distributed?
22. How often will the digital Q3 Flood Data be updated?
23. How do I find out about the digital Q3 Flood Data production and updating schedule?
24. Do the digital Q3 Flood Data Files represent the current effective Flood Insurance Rate Map panels?
25. Can the digital Q3 Flood Data be used as the legal or official Flood Insurance Rate Map document?
26. What do I do if I find inaccuracies or inconsistencies in the data?

### 1. What is the digital Q3 Flood Data product?

The Q3 Flood Data product is a digital representation of certain features of FEMA's Flood Insurance Rate Map (FIRM) product, intended for use with desktop mapping and Geographic Information Systems technology. Digital Q3 Flood Data has been developed by scanning the existing FIRM hardcopy, vectorizing a thematic overlay of flood risks. The vector Q3 Flood Data files contain only certain features from the existing FIRM hardcopy.

### 2. Why was the digital Q3 Flood Data product developed?

The digital Q3 Flood Data product was designed to:

27. Serve the needs of FEMA's Response and Recovery activities after flood disaster
28. Promote flood insurance policy marketing initiatives
29. Assist in floodplain management activities at the local level

### **3. How are the digital Q3 Flood Data created?**

The digital Q3 Flood Data are created by scanning the effective Flood Insurance Rate Map (FIRM) paper maps and digitizing selected features and lines. Usually, FIRMs for the cities and towns within a county are also digitized and combined with the county to produce a countywide map.

### **4. What are the uses of the digital Q3 Flood Data?**

The digital Q3 Flood Data are designed to serve FEMA's needs for disaster response activities, National Flood Insurance Program activities, risk assessment, and floodplain management. The data are expected to be used for a variety of planning applications including broad-based review for floodplain management, land-use planning, commercial site analysis, insurance target marketing, natural resource/environmental analyses, and real estate development and targeting.

Because digital Q3 Flood Data are controlled to the USGS 1:24,000 scale maps, they may not be detailed enough for some uses. The hardcopy Flood Insurance Rate Map or Digital Flood Insurance Rate Map should be used to make official determinations, especially if a property is close to the boundary of the mapped Special Flood Hazard Area.

### **5. What are the limitations of the digital Q3 Flood Data?**

Because of the scale of the digital Q3 Flood Data, it cannot be used to determine absolute delineations of flood risk boundaries. It is especially important to understand the "buffer" that FEMA recommends users apply to the floodplain boundary. The buffer is 250 feet outside of the floodplain boundary line. Users should refer to the official hardcopy map if a site of interest falls in the buffer. See the "Q3 Flood Data Users Guide" and "Q3 Flood Data Specifications" for more information.

### **6. What features are in the digital Q3 Flood Data files?**

The digital Q3 Flood Data contain the following:

1. 1 percent (100-year) and 0.2 percent (500-year) annual chance floodplain boundaries (including velocity zones),
2. Flood insurance zone designations,
3. Floodway boundaries (where available),
4. Political boundaries (State, county, and community),
5. Community and map panel identification numbers,
6. Flood Insurance Rate Map (FIRM) panel neatlines,
7. United States Geological Survey (USGS) 7.5-minute (1:24,000 scale) series topographic map neatlines, and
8. Coastal Barrier Resources System areas.

### **7. What features are not in the digital Q3 Flood Data files?**

The digital Q3 Flood Data do not contain the following data features that are shown on the official paper Flood Insurance Rate Map:

1. hydrographic features (streams and river, lake and coastal shorelines),
2. base flood elevations,
3. cross section lines,
4. roads, road names, or address ranges, and
5. locations, elevations and descriptions of benchmarks and elevation reference marks.

**8. How many data layers are included in the digital Q3 Flood Data?**

One. Digital Q3 Flood Data are digitized scans of hardcopy Flood Insurance Rate Maps. All features contained in the digital Q3 Flood Data files are stored on one countywide data layer.

**9. Will the digital Q3 Flood Data CD-ROM let me display flood maps?**

The CD-ROM with the digital Q3 Flood Data contains certain key data and information found on Flood Insurance Rate Maps. The Flood Data, not the maps themselves. You will need mapping software and a digital base map as a foundation on which to overlay the digital Q3 Flood Data.

**10. What is the scale of digital Q3 Flood Data?**

Q3 Flood Data are captured from the actual Flood Insurance Rate Maps at publication scale, but the digital data have horizontal control specifications consistent only with 1:24,000 scale mapping. When using desk-top mapping or Geographic Information Systems (GIS) software, the user can view or print the digital Q3 Flood Data at large scales (i.e., 1:500 or 1:1,000); however, the data will have the horizontal control of only the 1:24,000 scale map.

**11. Do the digital Q3 Flood Data include a base map?**

No. However, they are horizontally controlled to United States Geologic Survey (USGS) 1:24,000 scale quadrangles. This allows users to overlay the digital Q3 Flood Data with their own geographic information or base map.

**12. May I change the floodplain boundary delineations in the digital Q3 Flood Data?**

The locations of the Special Flood Hazard Areas shown on the hard copy Flood Insurance Rate Maps are derived from hydrologic and hydraulic engineering models or other approved methods to delineate flood prone areas. Although FEMA recognizes that processing may introduce differences with the hardcopy, FEMA does not recommend the alteration of the digital Q3 Flood Data product. Users must use considerable care and judgment in applying this product. Refer to the "Q3 Flood Data Users Guide" and "Q3 Flood Data Specifications" for further information and use policy.

**13. May I add cross-section lines to the map?**

Users must apply considerable care and judgment when altering the digital Q3 Flood Data product and modifications are not recommended. The digital Q3 Flood Data product does not include cross section lines or base flood elevations, nor is it registered to a base map. Refer to the "Q3 Flood Data Users Guide" and "Q3 Flood Data Specifications" for further information.

**14. Can I locate a street address (e.g. residential or commercial buildings) with the digital Q3 Flood Data?**

No. When you locate an address using computer mapping, you see an approximation of where the address is along the street or road. Commercial mapping software does not contain enough detail to locate the actual building. Many communities are converting tax maps or topographic maps to digital formats, which may give better information to determine if a building is in the floodplain.

You can use the ESRI address software to estimate flood hazards and to develop estimates of how many homes and businesses are in the mapped floodplain.

**15. Can I make flood risk determinations with these data?**

No. The digital Q3 Flood Data product was not designed to make precise in/out flood risk determinations. The data are designed to provide guidance and a general proximity of the location of Special Flood Hazard Areas. The digital Q3 Flood Data product is not suitable for engineering applications and cannot be used to determine absolute delineations of flood boundaries.

Users must apply considerable care and judgment in applying this product. Users should refer to the "Q3 Flood Data Users Guide" and "Q3 Flood Data Specifications" for more information.

**16. How can I view the digital Q3 Flood Data?**

Use your desktop mapping or Geographic Information System software to use this data. Q3 flood data is available in these three formats:

Digital Line Graph (DLG)  
ARC/INFO ®  
MapInfo ®

Additional mapping information can be found on the [ESRI](#) online hazard map website.

**17. In what data formats are the digital Q3 Flood Data available?**

FEMA produces the Q3 Flood Data in three data formats that are usable with desktop mapping and Geographic Information System software packages. These formats are:

1. Digital Line Graph (DLG)
2. ARC/INFO ®
3. MapInfo ®

**18. Can you recommend desktop mapping or Geographic Information Systems (GIS) software that I can purchase?**

FEMA does not endorse or promote specific proprietary software packages. The digital Q3 Flood Data are produced in formats that are useable with most desktop mapping and Geographic Information System software programs. For more information see the "Q3 Flood Data Users Guide."

**19. Has a digital flood map been produced for my county?**

FEMA has produced Q3 Flood Data for over 1,250 counties. To find out if your county has been prepared, see the Map Service Center Q3 Flood Data for a state-by-state listing.

**20. Will digital flood maps for additional counties be produced?**

There are no immediate plans to prepare more Q3 Flood Data counties. FEMA has begun an aggressive effort to modernize the maps. Sometimes, Q3 Flood Data files are produced to support a Presidentially declared disaster.

**21. How are the Q3 Flood Data distributed?**

The data are distributed on CD-ROM and from ESRI's Web site. The data are arranged by states on CD-ROMs, with one or more states per CD-ROM. Coverage for some states may require two CD-ROMs.

FEMA and ESRI signed a Partnership agreement making flood hazard maps available for all areas where FEMA has prepared Q3 flood data.

**22. How often will the digital Q3 Flood Data be updated?**

The digital Q3 Flood Data are currently scheduled for review to determine the need for revisions and/or updates. Letters of Map Change and Physical Map Revisions will be assessed to determine the need for data updates. However, no specific update schedule has been determined to date.

**23. How do I find out about the digital Q3 Flood Data production and updating schedule?**

Any questions, comments, or contributions to the production, utility, and distribution of the digital Q3 Flood Data product may be directed to the following address:

**Federal Emergency Management Agency  
Federal Insurance and Mitigation Administration  
Q3 Flood Data Program  
500 C Street, SW  
Washington, D.C. 20472**

**24. Do the digital Q3 Flood Data Files represent the current effective Flood Insurance Rate Map panels?**

Maybe. When the Q3 Flood Data are produced, FEMA uses the current data. However, Letters of Map Change or Physical Map Revisions may have appeared since the Q3 was prepared. The user is responsible for determining if the digital Q3 Flood Data have the same date as the effective Flood Insurance Rate Map panels.

**25. Can the digital Q3 Flood Data be used as the legal or official Flood Insurance Rate Map document?**

No. The paper Flood Insurance Rate Map is the official document.

**26. What do I do if I find inaccuracies or inconsistencies in the data?**

The digital Q3 Flood Data are scheduled for review to determine the need for revisions and/or updates. Although an update schedule has not been determined, FEMA would like to know when inaccuracies are found. Please report inaccuracies or inconsistencies to the following address:

**Federal Emergency Management Agency  
Federal Insurance and Mitigation Administration  
Q3 Flood Data Program  
500 C Street, SW  
Washington, D.C. 20472**

## Flood Map Policy and Program

1. What does community participation in the National Flood Insurance Program mean and how does that affect a homeowner?
2. Will rates be reduced when a flood control project is partially completed?
3. What does it mean when homes or land are in the floodway?
4. What is required to certify a levee as providing protection from the base flood?
5. What computer models are accepted by FEMA for National Flood Insurance Program usage?
6. 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-percent annual chance flood hazard area?

### **1. What does community participation in the National Flood Insurance Program mean and how does that affect a homeowner?**

Communities, i.e., local governments, decide to participate in the National Flood Insurance Program (NFIP). Specifically, communities that agree to manage flood hazard areas by adopting minimum regulatory standards may participate in the NFIP. These standards are listed in Section 60.3 of the NFIP regulations.

If a community does not participate in the program, property owners in that jurisdiction are not able to purchase federally backed flood insurance. Also, federal grants, loans, disaster assistance, and Federal mortgage insurance are unavailable for the acquisition or construction of structures located in the floodplain as shown on the NFIP maps.

Similarly, if a community does not participate in the program, property owners are not subject to federal requirements of mandatory flood insurance. However, a lender is still required to inspect any flood maps to determine flood hazard risk and provide notice of such risk. A lender may require a borrower to obtain flood insurance even in the absence of a federally mandatory requirement.

### **2. Will rates be reduced when a flood control project is partially completed?**

The answer to this question depends on whether the flood control project provides an adequate level of protection and if it involves federal funding. If the project is federally funded, then FEMA will revise the Flood Insurance Rate Map (FIRM) to show changes in the floodplain if the critical features of the project are under construction, 50 percent of the total cost has been expended, and 100 percent of the funding is authorized. When the FIRM is revised, the protected area will be designated Zone A99, and the flood insurance rate will be the same as in Zones B, C, and X.

If a flood control project does not involve federal funds, FEMA would handle a map revision request as a Conditional Letter of Map Revision. The project sponsor must submit engineering and technical information to document the level of protection, how the floodplain is modified, the structural adequacy of the project, and operations and maintenance requirements. The FIRM would be changed after the project is complete and "as built" plans have been certified and submitted to FEMA. At that time, the flood insurance rate in areas certified as protected would be the same as in Zones B, C, and X.

**3. What is a floodway? What if a home or structure located in the floodway is damaged?**

Rivers and streams where FEMA has prepared detailed engineering studies may have designated floodways. For most waterways, the floodway is where the water is likely to be deepest and fastest. It is the area of the floodplain that should be reserved (kept free of obstructions) to allow floodwaters to move downstream. Placing fill or buildings in a floodway may block the flow of water and increase flood heights. Because of this, your community will require that you submit engineering analyses before it approves permits for development in the floodway.

If your home is already in the floodway, you may want to consider what you will do if it is damaged. If it is substantially damaged in a flood, or by any other means, (the costs to repair equal or exceed 50 percent of the market value of the building) your community, in accordance with National Flood Insurance Program regulations, will require that you bring it into compliance. In most cases, this means you will have to elevate the structure above the Base Flood Elevation. Because placing fill in the floodway can make flooding worse, you'll probably have to elevate your structure on columns, pilings, or raised foundation walls. If your land is large enough to have a site outside of the floodway or even out of the floodplain, you may want to think about moving your home to a safer location.

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

In order for FEMA to recognize a levee system as providing protection from the base (1 percent 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 percent 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.

**5. What computer models are accepted by FEMA for National Flood Insurance Program usage?**

Numerical Models Accepted by FEMA for National Flood Insurance Program Usage:

Coastal Models

Hydrologic Models: Determination of Flood Hydrographs

Statistical Models

Hydraulic Models: Determination of Water-Surface Elevations for Riverine Analysis

**6. 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-percent annual chance flood hazard area?**

To be removed from the floodplain shown on the Flood Insurance Rate Map (FIRM), a structure must be on land that is not subject to flooding by the 1 percent 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.

# Flood Map Process

1. Which elevation datum do I use?
2. How does FEMA process the many thousands of Letters of Map Change requests and studies it receives every year?
3. What is a Letter of Determination Review (LODR) and what are the requirements?
4. Who can prepare an Elevation Certificate?

## 1. Which elevation datum do I use?

Flood Insurance Rate Maps (FIRMs) reference the elevation datum used to compute flood elevations. In completing elevation certificates, the same elevation datum as that shown on the FIRM must be used to compute lot and/or structure elevations and to compute flood elevations that are not given on the FIRM.

## 2. How does FEMA process the many thousands of Letters of Map Change requests and studies it receives every year?

FEMA's Multi-Hazard Flood Map Modernization is a collaborative process and a new way of doing business for government officials, cutting across all layers of government. As part of Map Modernization, FEMA has established a partnership with a National Service Provider (NSP), the Mapping On Demand (MOD) Team. The mission of the MOD Team is to assist FEMA in meeting the goals of Map Modernization. The goals of Map Modernization include:

- Develop enabling technology to facilitate the cost-effective production, distribution, and usefulness of modernized flood maps.
- Provide effective program management to see that the program is run efficiently and meets the mandates established by Congress for budget and schedule.
- Empower users to understand and accept the products developed as part of Map Modernization.
- Encourage and enable partners to deliver results by taking ownership of their flood mapping process and products, effectively using the standardized tools and technology developed and offered at a national level.

Letters of Map Change (LOMCs) and External Data Requests should be sent to the MOD team for processing at the address listed below:

**FEMA Depot  
3601 Eisenhower Avenue  
Alexandria, VA 22304-6425  
Phone: 703-960-8800**

To expedite processing, please address your request to the attention of the following processing specialists:

**ATTENTION: LOMA DEPOT (Use for Letters of Map Revision-Based on Fill, Letters of Map Amendment, Conditional Letters of Map Revision-Based on Fill, and Conditional Letters of Map Amendment)**

**ATTENTION: LOMR DEPOT (Use for Letters of Map Revision and Conditional Letters of Map Revision)**

**ATTENTION: FEMA PROJECT LIBRARY (Use for External Data Requests)**

You also have the option of faxing your request to one of the following numbers: For LOMCs: 703-317-6532. For External Data Requests: 703-751-7391.

**3. What is a Letter of Determination Review (LODR) and what are the requirements?**

A Letter of Determination Review (LODR) is FEMA's comment on the determination made by the lender or third party that the borrower's structure is in the Special Flood Hazard Area (SFHA). Borrowers who have good reason to dispute the flood hazard determination presented by a lender may request, jointly with the lender, that FEMA review that determination. Because of the fee required to process the request, borrowers should not consider this alternative unless they have already had the subject STRUCTURE plotted on the current effective Flood Insurance Rate Map (FIRM) and are certain it is wholly outside the SFHA. It is important to keep in mind that if any portion of a structure falls within the SFHA, the flood insurance purchase requirement will apply.

The LODR is a process in which FEMA reviews the same information that your lender used when it determined that your structure was located in the SFHA. The request for a LODR must be submitted within 45 days of the date the lending institution notified you that a building is in the SFHA and flood insurance is required. In response, FEMA will issue a LODR. If we find through our review that the structure is not located in a special flood hazard area and if the lender waives its prerogative to require flood insurance, you can obtain a full premium refund if no claim on the policy has been made. The finding by FEMA will remain in effect until we revise the flood map affecting the property.

All LODR requests are completed and FEMA provides a written response to the joint requesters within 45 days of the date FEMA received the complete request. There are three possible outcomes of our review: (1) upheld; (2) unchanged; and (3) overturned.

1. Upheld: Our review of the data agrees with the determination by the lender.
2. Unchanged: Our review cannot dispute the lender's determination because the data are insufficient to reach a conclusion.
3. Overturned: Our review of the data indicates the structure is not located in the mapped SFHA.

As mentioned above, these types of requests MUST be postmarked no later than 45 days following the date the lender notified the borrower that the property was in a flood hazard area. The 45-day time limit cannot be extended and any requests received with a postmark after the 45-day limit will be returned to the sender.

There are some important distinctions between this determination review and the other options available to a property owner, i.e. the Letter of Map Amendment (LOMA) or the Letter of Map Revision - based on Fill (LOMR-F). First, 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. (If you feel your structure is not within the SFHA because it is elevated above the flood level, you should request a LOMA or LOMR-F, as appropriate.) Also, our review of the

lender's determination does not result in an amendment or revision to the National Flood Insurance Program (NFIP) map. It is only our finding regarding the structure's location with respect to a delineated special flood hazard area. Finally, this process is designed to be an actual review of your lender's previous determination, and as such, only considers the same information used by your lender.

A fee of \$80 must be submitted with all LODR requests. The fee payment may be in the form of a check or money order, in U.S. funds, made payable to the "National Flood Insurance Program." The fee must be accompanied by copies of the following: (1) the completed Standard Flood Hazard Determination Form (SFHDF); (2) the dated notification letter to the property owner; (3) a letter, signed by the property owner and lending institution representative, requesting FEMA's review; (4) an annotated copy of the effective NFIP map panel for the community showing the location of the structure or manufactured home as plotted by the lending institution or designated third party; and (5) a copy of all material used by the lending institution or designated third party to make the determination. When you submit your request, you should request your lender to include a copy of all the material it or the third party used to make its determination.

Please note that the information listed above must be received in its entirety in order for FEMA to process a Letter of Determination Review. If the submittal is incomplete in any way, the entire package will be returned to the applicant for completion. There is, again, no extension of time, even if the package is returned to the requestor to gather information for a complete submittal.

#### **4. Who can prepare an Elevation Certificate?**

Elevation Certificates must be prepared and certified by a land surveyor, engineer, or architect who is authorized by commonwealth, state, or local law to certify elevation information. Community officials who are authorized by local law or ordinance to provide floodplain management information may also sign the certificate. Elevations must be certified by a licensed engineer or surveyor if the elevation certificate is intended to support an application for a Letter of Map Amendment or a Letter of Map Revision - based on Fill.