



Frequently Asked Questions

Homeowners

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1. How do I obtain or review the flood map for my area, and how do I read it?

The most widely distributed National Flood Insurance Program (NFIP) flood map product is the Flood Insurance Rate Map (FIRM). A FIRM offers much useful information and represents the official depiction of flood hazards for a community.

At the online FEMA Flood Map Store you may research, view (free), and purchase the available inventory of effective NFIP products, including the FIRM, the Flood Insurance Study (FIS) report that accompanies the FIRM, and other mapping products. The "effective date" is the date on which the NFIP map for a community becomes effective and all sanctions of the NFIP apply. Therefore, an "effective FIRM" is the NFIP map issued by FEMA that is in effect as of the date shown in the title block of the map as "Effective Date," "Revised," or "Map Revised."

You can also create a customized FIRMette—a paper copy of a user-defined portion of an effective FIRM, produced and saved on your computer. The FIRMette is true to scale and includes title block, scale, and north arrow. It can be used to help determine the location of a property or structure relative to the Special Flood Hazard Area.

You may also order copies of the effective FIRM, FIS report, and other NFIP products by calling the FEMA Map Assistance Center toll-free at 1-800-358-9616. When ordering, you will need the six-digit community identification number (CID) for the community in which you are interested. The

CID appears in the title block of each map panel or may be found in FEMA's online Community Status Book.

You may also view copies of the effective FIRM and FIS report by visiting the Community Map Repository for your community, which is usually maintained by the community floodplain administrator or officials at the planning and zoning office.

Using the How to Read a FIRM Tutorial along with the FIRM for your property can assist you in determining the potential flood risk for your property and whether you should insure your home from flood loss. The How to Read a FIS Tutorial will assist you in understanding the information presented in the FIS report.

2. How do I find out in which "flood hazard area" or "flood zone" my home is located?

You can find out which flood insurance risk zone shown on the Flood Insurance Rate Map (FIRM) for your community applies to your property by:

- Visiting your Community Map Repository, which is usually maintained by the community floodplain administrator or officials at the planning and zoning office; or
- Ordering or viewing the FIRM at the FEMA Map Service Center

3. If I disagree with my lender's determination that I am in a Special Flood Hazard Area (SFHA), what can I do?

In some cases, a lender determines that a property is in a SFHA shown on a Flood Insurance Rate Map (FIRM) but the property owner disagrees with that determination. 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. Depending on the specific circumstances, you may apply for a Letter of Determination Review (LODR), a Letter of Map Amendment (LOMA), or a Letter of Map Revision Based on Fill (LOMR-F).

The application forms for LOMAs and LOMR-Fs can be found on the FEMA Forms Webpage and provide comprehensive, step-by-step instructions for requesters to follow ensuring that your submittal is complete and logically structured. Use of these forms allows FEMA to complete its review quicker and at lower cost to the National Flood Insurance Program. While completing the forms may seem burdensome, the advantages to you outweigh any inconvenience. 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 review fee for a LOMR-F. Check the flood map-related fees on the Flood Hazard Mapping Website.

Within 45 days following the date your lender notified you that your property is in the SFHA shown on the FIRM for your community, you and your lender may jointly request that FEMA review your lender's determination; FEMA's response to such requests is a LODR. In response to such requests, FEMA reviews the same information your lender used to determine that your structure was located in an SFHA. Unlike with a LOMA or LOMR-F, the elevation of the structure or property relative to the elevation of the 1-percent-annual-chance flood is not considered for a LODR. Just like your lender, FEMA only considers the location of the structure relative to the SFHA boundary shown on the FIRM. FEMA reviews this information and issues its finding of whether the structure is located in the SFHA according to the currently effective FIRM. 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 FIRM is incorrect.

There are obviously some important distinctions between the processes (LODR, LOMA, and LOMR-F).

1. The determinations are based on different data.

The LODR process does not consider the elevation of the structure or property. Rather, it considers only the horizontal location of the structure relative to the SFHA shown on the FIRM. For the LOMA and LOMR-F processes, actual survey elevation data are required to determine if the property or structure is at or above the 1-percent-annual-chance flood elevation.

2. There are different review and processing 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 FIRM. It only presents the FEMA finding regarding the structure's location with respect to a delineated SFHA.

An approved LOMA or LOMR-F actually removes the SFHA designation from the structure or lot by letter.

4. New maps (preliminary or effective) show my home now to be located in a Special Flood Hazard Area (SFHA); how does this affect my property and me?

When FEMA releases a preliminary Flood Insurance Rate Map (FIRM) and Flood Insurance Study (FIS) report for a community, caution must be exercised in using this data. For insurance purposes, preliminary FIRMs and FIS reports cannot be used to make official flood determinations. The currently effective FIRM is the only official document for this purpose.

However, for regulatory purposes, preliminary FIRMs and FIS reports may be used by the community. Local regulations usually allow for the use of the best available data, and in most instances, the data provided on the preliminary FIRMs is much better than the older data on the currently effective FIRMs. The use of preliminary maps as "best available data" is only allowable when the preliminary data are more conservative than the effective data; i.e. the elevations of the base (1-percent-annual-chance) flood are higher or the SFHA is more extensive. Please contact your community's floodplain administrator to determine whether preliminary data is being used by your community and whether it has any impact on construction or other use of your property.

If the currently effective FIRM shows your property outside the SFHA and the newer preliminary FIRM shows your property as being in the SFHA, you may also want to contact your community floodplain administrator to determine whether your community is planning to appeal the information shown on the preliminary FIRM. If your community is not planning to appeal and you believe the information shown on the preliminary FIRM is incorrect, you may also want to ask the floodplain administrator what you have to do to appeal the information shown on the preliminary FIRM yourself.

If the information shown on the preliminary FIRM will not be appealed, you may want to contact your insurance agent to determine your options for purchasing a flood insurance policy. The flood insurance premium rates for a property that is shown outside the SFHA on the effective FIRM are lower than the rates for a structure inside the SFHA.

If a new FIRM becomes effective for your community and your structure is now in an SFHA, and you have federally related financing for your property and have not already purchased a flood insurance policy, your lender is required by law to document the flood zone determination and require that you purchase flood insurance. A 30-day waiting period follows the purchase of a flood insurance policy before it goes into effect. There are exceptions to the 30-day waiting period for policies purchased in connection with the making, increasing, extending, or renewing a loan, or certain map changes. If you do not purchase the insurance within 45 days after being informed that flood insurance is required, the lender is required to force-place the insurance and charge you for the cost. To dispute the lender's determination that your property is located in a flood zone, you and your lender can jointly request a Letter of Determination Review (LODR) from FEMA. This request must be submitted within 45 days of the date your lender informs you that your property is in a SFHA, the area subject to inundation by the base (1-percent-annual-chance) flood.

If your structure was built before the effective date of your community's first FIRM (pre-FIRM), your structure's flood insurance policy will be rated using "subsidized" rates that are, for the most part, significantly less than actuarial rates that fully reflect their risk of flooding. If your structure was instead built after the first FIRM (post-FIRM), the policy will be rated based on a building's risk of flooding, or are considered actuarial. In those zones where Base Flood Elevations (BFEs) have been established, Post-FIRM Rates are determined based on the elevation of the lowest floor (including

basement) of the building in relation to the BFE. In zones where BFEs have not been established, i.e., referred to as A zones or approximate zones, the rates may be based on an accepted locally determined BFE and can be comparable to zones with BFEs, or may be determined by the height of the building above its highest adjacent grade. Contact your local insurance agent for more information.

Elevation Certificates are required to rate most post-FIRM buildings. If an Elevation Certificate is prepared for your structure, you may want to consider, as an alternative to the LODR, submitting the Elevation Certificate, and all other required data, in support of an application (MT-EZ) for a Letter of Map Amendment (LOMA) or an application (MT-1) for a Letter of Map Revision Based on Fill (LOMR-F). LOMAs and LOMR-Fs are official determinations from FEMA of a structure's relationship to the SFHA.

If you do not have federally related financing, you are not required by Federal regulations to have flood insurance, although it is available to you if your community participates in the National Flood Insurance Program. You should contact your insurance agent for more information because the purchase of flood insurance is a prudent means of protecting your financial interests.

5. Where can I learn more about purchasing flood insurance?

Many flood insurance related questions may be answered by visiting FloodSmart.gov. You may use the tools under the Insurance Center to determine policy coverage, estimate rates, and find an agent in your area.

6. I have looked at the Flood Insurance Rate Map (FIRM) for the area of my property and think the map is wrong. How can the map be changed?

Homeowners, community officials, and others who have adequate scientific and/or technical data may submit those data (including the required MT-2 application forms) to FEMA at any time to support a request for a Letter of Map Revision (LOMR) to revise the flood hazard information shown on the effective FIRM. Individuals who would like changes to non-technical information such as road names, road configurations, and corporate limits, should submit the required information to support a map change request to FEMA. If warranted by the technical or non-technical data or information submitted, FEMA will issue a LOMR to the Chief Executive Officer (CEO) of the community and send a copy to the floodplain administrator of the community. The LOMR has the effect of revising the FIRM without physically revising and reprinting the affected FIRM panel(s). LOMRs are generally issued within 90 days of the date all required data, forms, and processing fees are received. If the submitted data and information do not warrant a revision to the effective FIRM, FEMA will send a letter to the CEO of the community explaining why the effective FIRM could not be revised and, if appropriate, what action may be taken in the future. All requests for map revisions, including LOMRs must be submitted through the CEO of the community, because it is the community that must adopt any changes to the FIRM.

If you would like FEMA to make an official determination regarding the location of your property relative to the Special Flood Hazard Area, you can submit certain property and elevation information (include the required MT-EZ or MT-1 forms) and request that FEMA issue a Letter of Map

Amendment (LOMA), if your property is located on natural ground, or a Letter of Map Revision Based on Fill (LOMR-F), if your property has been elevated by the placement of earthen fill.

7. My lender says I need to buy flood insurance. However, I looked on the Floodsmart.gov site, and it says I am at low risk. Which one is FEMA's official answer as to which flood zone my house is located?

The result you see after using the risk tool on FloodSmart.gov is not an official FEMA determination. That determination is based on the structure's physical address and may not reflect how your property is shown on the effective Flood Insurance Rate Map (FIRM) for your community. For virtually every mortgage transaction involving a structure in the United States, a lender reviews the currently effective FIRM for the community in which the property is located to determine its location relative to the Special Flood Hazard Area (SFHA), the area subject to inundation by the base (1-percent-annual-chance) flood.

FEMA's official determination regarding whether a structure is in the SFHA is based on the receipt of certain property and elevation information in accordance with National Flood Insurance Program regulations. If you would like FEMA to make an official determination regarding the location of your property relative to the SFHA, you can submit certain property and elevation information and request that FEMA issue a Letter of Map Amendment (LOMA), if your property is located on natural ground, or a Letter of Map Revision Based on Fill (LOMR-F), if your property has been elevated above the base flood by the placement of earthen fill.

8. How do I obtain a copy of the Elevation Certificate for my property?

The Elevation Certificate is one way for a community to comply with the National Flood Insurance Program requirement that the community obtain the elevation of the lowest floor (including basement) of all new and substantially improved structures and maintain a record of such information. The Elevation Certificate also is required to properly rate structures constructed after publication of the Flood Insurance Rate Map for flood insurance premiums.

If an Elevation Certificate has been prepared for your property, you may be able to obtain it from the property developer or from community officials. Communities often require preparation of Elevation Certificates for properties as part of the permitting process. You can contact your local floodplain officials or the planning and zoning office to see if an Elevation Certificate already exists for your property.

Elevation Certificates must be prepared and certified by a Licensed Land Surveyor, Registered Professional Engineer, or Registered Architect who is authorized by 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.

9. What is a Flood Insurance Study (FIS) report and where can I obtain one for my community?

A FIS report is a narrative description of the community's flood hazards that contains prior flooding information, flooding sources, and graphic descriptions of the flooding sources. An FIS report consists of text, graphics (including Flood Profiles), and tabular data (including Floodway Data Tables). The results of the engineering study that is summarized in the FIS report are used in compiling each community's Flood Insurance Rate Map (FRIM).

The FEMA Map Service Center (MSC) also offers the FIRM and FIS report images on CD-ROM or for immediate download. All National Flood Insurance Program maps, including FIRMs, are viewable online at the MSC at no cost. Users may also create a free "FIRMette" which is a user-defined portion of the map at 100-percent scale that can be printed in standard paper sizes.

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 users to view, zoom in, and pan the image. In addition, F-MIT enables customers to create a "FIRMette." The F-MIT Basic image viewer can be downloaded directly from the MSC website at no cost.

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

If you would like to examine the FIS report or FIRM 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.

10. Does my community participate in the National Flood Insurance Program (NFIP)? If it does, how does that affect me?

To determine the participation status of a particular community, you can check with the floodplain administrator in that community or you can look up the community in the Community Status Book (CSB). The CSB is a report that lists all communities participating in the NFIP. The CSB includes status of communities, nonparticipating communities with maps, effective dates of the current map index, and Community Identification Numbers.

Community participation in the NFIP is voluntary. Communities that join the NFIP agree to manage flood hazard areas by adopting the minimum regulatory standards of the NFIP. These standards are listed in Section 60.3 of the NFIP regulations, which may be accessed through the Guidance Documents and Other Published Resources page on the FEMA Website.

If a community chooses not to participate in the NFIP, property owners in that jurisdiction are unable to purchase Federal flood insurance. In addition, 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 chooses not to participate in the NFIP, property owners are not subject to the Federal flood insurance purchase requirements. 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 Federal purchase requirement.