

## What is FEMA's process for revalidating existing LOMAs and LOMRs?

To revalidate map changes, FEMA conducts a detailed comparison of the BFEs shown on FEMA's new FIRM and the lowest adjacent grade or lowest lot elevation of previously issued map changes. Those structures or properties that are above the BFE or are located in areas of the community that are not affected by updated flood hazard information are revalidated through a formal determination letter that is issued to the community's Chief Executive Officer when the new FIRM becomes Effective. The revalidation letter is also mailed to each community's map repository to be kept on file and is available for public reference. Map changes that have been issued for multiple lots or structures where the determination for one or more of the lots or structures have changed, if all the lots are determined to be above the BFE, then all the lots will be revalidated through a formal determination letters. If all lots are below the BFE as a result of the updated flood hazard information, then all lots will be required to purchase flood insurance. Finally, if some lots are above and some lots are below the updated BFE, FEMA will review the case file and issue a new letter reflecting its determination which will be in effect when the maps are Effective.

## How can I purchase flood insurance?

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. Call (888) 379-9531 or visit [floodsmart.gov](http://floodsmart.gov) to find a flood insurance agent near you.

## What factors determine flood insurance premiums?

A number of factors are used to determine flood insurance premiums, including the amount of coverage purchased, the flood zone, the deductible, location, age, occupancy, and type of building. For buildings constructed after the Effective date of the first FIRM (Post-FIRM building) that are within floodplains, the elevation of the building in relation to BFE will also be used in rating.

### For Further Information

For any questions concerning flood hazard mapping or LOMAs, please contact the FEMA Map Information eXchange's toll-free information line at 1-877-FEMA MAP (1-877-336-2627). [https://www.floodmaps.fema.gov/fhm/fmx\\_main.html](https://www.floodmaps.fema.gov/fhm/fmx_main.html)

More information is available online at: <https://www.fema.gov/letter-map-amendment-letter-map-revision-based-fill-process>

The Map Information eXchange has flood hazard mapping information and products that may be reviewed online and downloaded at <http://msc.fema.gov>. For map orders and questions call 1-877-336-2627.

For information about floodplain management, ordinances, or map adoption policies, community officials can contact their State NFIP Coordinator, Sue Baker, at the Maine Floodplain Management Program, Department of Agriculture, Conservation & Forestry by email at [Sue.Baker@maine.gov](mailto:Sue.Baker@maine.gov).

For questions specifically concerning insurance, please visit <http://www.floodsmart.gov>.

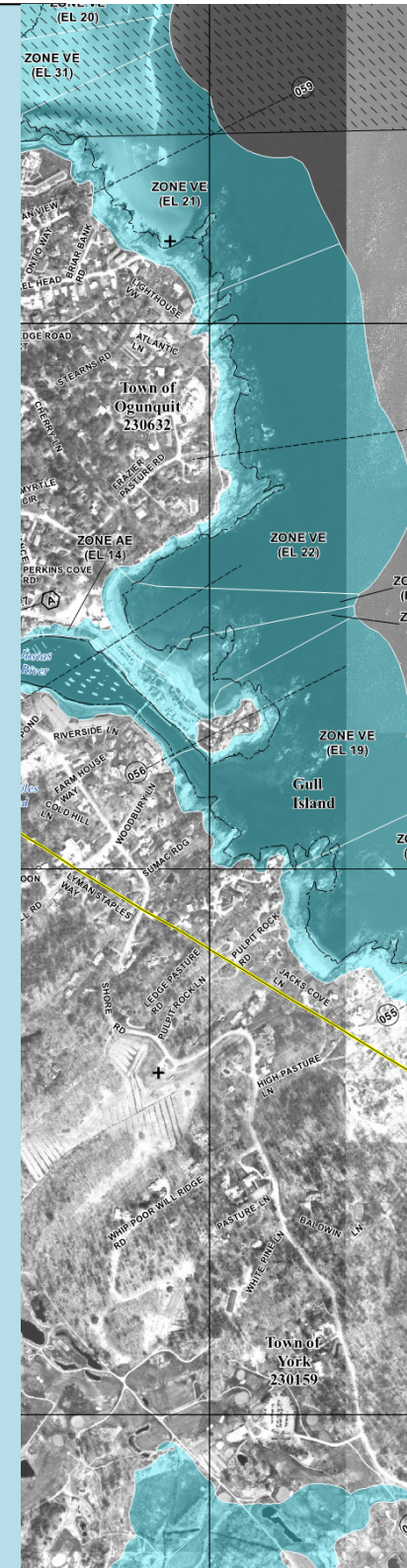


FEMA

# Flood Hazard Mapping Fact Sheet

April 14, 2017

This Fact Sheet provides background information on the National Flood Insurance Program (NFIP) which is administered by the Department of Homeland Security's Federal Emergency Management Agency (FEMA), as well as an overview of the flood hazard mapping process underway in coastal and inland areas of York County. The county's Flood Insurance Rate Maps (FIRMs) are being revised using the latest technologies and the most current data so residents, homeowners, business owners, and community officials may understand the local flood risk and keep people and property safe from floods.



## York County, Maine

### What is the NFIP?

Congress established the National Flood Insurance Program (NFIP) due to escalating costs to taxpayers for flood disaster relief. The NFIP is based on the agreement that if a community practices sound floodplain management, the Federal Government will make flood insurance available to residents in that community. FEMA maps include the Special Flood Hazard Area, which is the area that has a 1% or greater chance of flooding in any given year. Development may take place within the Special Flood Hazard Area (SFHA) provided that it complies with local floodplain ordinances that meet NFIP criteria.

### What are a FIRM and a FIS Report?

When FEMA maps flood hazards in a community or county, two regulatory products are produced – a Flood Insurance Study (FIS) Report and a Flood Insurance Rate Map (FIRM). An FIS is a narrative report of the community's flood hazards that contains prior flooding information, descriptions of the flooding sources, information on flood protection measures, and a description of the hydrologic and hydraulic methods used in the study. A FIRM illustrates the extent of flood hazards in a community by depicting flood risk zones and the Special Flood Hazard Areas, and is used with the FIS report to determine the floodplain development regulations that apply in each flood risk zone and who must buy flood insurance. FIRMs also depict other information including Base (1% annual chance) Flood Elevations (BFEs) and flood depths, floodways, and common physical features such as roads.

**Why are the maps being updated?**

The coastal flood hazards identified in the currently Effective FIRMs for York County are outdated and do not incorporate FEMA’s newest guidance on coastal analyses. FEMA strives to improve its risk identification and continually evaluates and incorporates new approaches where and when necessary.

The County-wide Preliminary maps that were issued on November 5, 2013 incorporated updated coastal engineering analyses and data in coastal areas of York County and the flood zones in the inland areas were digitally lifted. **The updates that FEMA is providing your community in the April 14, 2017 Revised Preliminary represent updated, more accurate topographic data, obtained through Light Detection and Ranging (LiDAR), to re-delineate existing riverine flood hazard areas that were studied based on older topographic data and provide new, model-backed Zone A flood hazard areas for some inland riverine areas in York County, and in some instances updates to the coastal flood study.**

Since the Effective maps, the vertical datum for York County has also been updated from NGVD to North American Vertical Datum of 1988 (NAVD 88).

**How do I find out if a structure or property is located in the Special Flood Hazard Area?**

You can locate a building or a lot by consulting the FIRM, or by contacting the floodplain administrator for your community. For help interpreting a FIRM, telephone the **FEMA Map Information eXchange (FMIX)** at 1-877-FEMA MAP (1-877-336-2627). You may also view historic and effective FIRMs digitally at FEMA’s Map Service Center website (<http://msc.fema.gov>).

**What is an Appeal?**

The York County Revised Preliminary materials will have an Appeal Period during which technical information or comments are solicited on the proposed flood hazard determinations shown on the Revised Preliminary FIRM, and where applicable, the FIS report. These appeals may include additions or modifications due to scientifically or technically incorrect BFE, Special Flood Hazard Area boundary or zone designation, or regulatory floodway on the FIRM based. Special Flood Hazard Areas are areas subject to inundation by the base (1-percent-annual-chance) flood. Floodways are the channel of a river or other

watercourse and the adjacent land areas that must be reserved in order to discharge the base flood.

Challenges that do not relate to proposed or modified BFEs, SFHA boundaries, SFHA zone designations, or floodways are considered comments. Comments include, but are not limited to:

- Corporate limit revisions;
- Road name errors and revisions;
- Base map errors; and
- Other possible omissions or potential improvements to the mapping.

**When is the Appeal Period?**

An Appeal Period will begin after the second publication of a notice of proposed flood hazard determinations in a newspaper that has circulation in your county. The Appeal Period continues for 90 days after the second publication in the local newspaper. All comments and/or appeals must be submitted during this 90-day Appeal Period.

**What happens after the Appeal Period?**

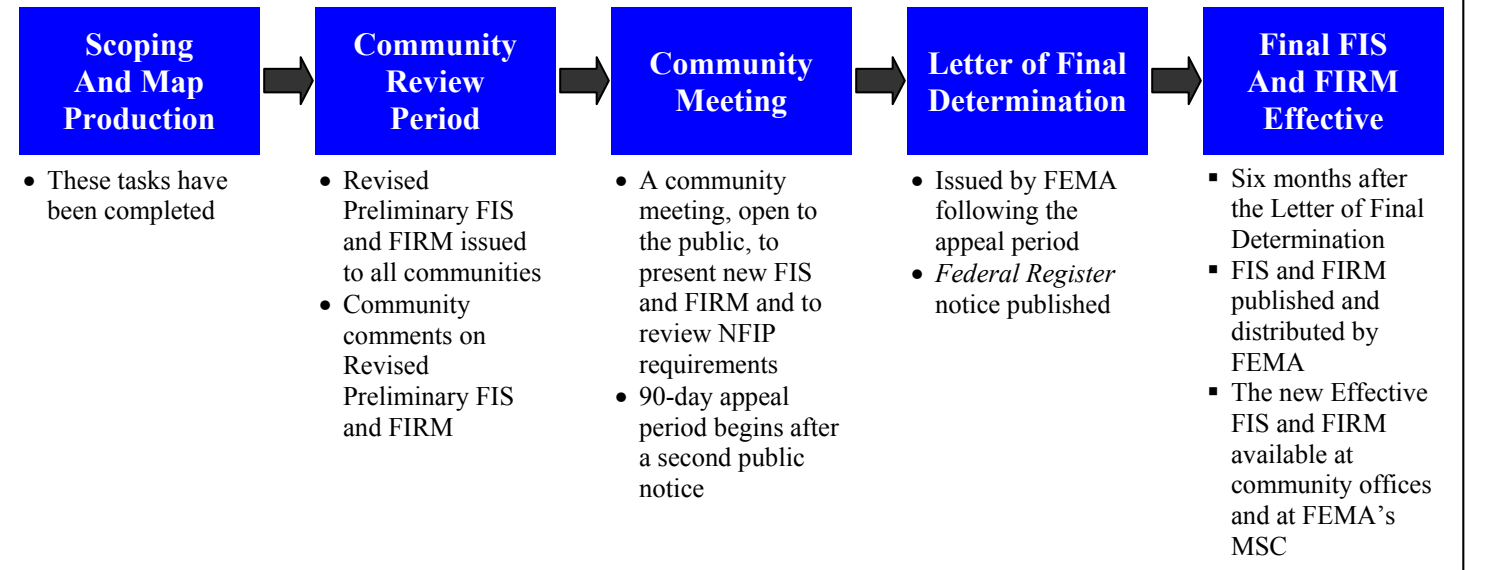
FEMA will issue a Letter of Final Determination (LFD) after the Appeal Period and after all appeals and comments are resolved. After the LFD has been issued, the communities in York County will have six months to adopt up-to-date floodplain management ordinances. If the floodplain ordinances in effect are satisfactory in accordance with State law, they can be submitted in their current form. Communities should verify this with their State NFIP Coordinator. If ordinances need to be updated, communities should seek assistance from their State NFIP Coordinator or the Regional FEMA office in Boston. After the six-month compliance period, the new FIS and FIRM will become Effective.

**What if a structure is shown in a different flood zone on the new map?**

The new maps will not affect continuing insurance policies for a structure built in compliance with local floodplain management regulations and the flood map in effect at the time of construction. However, should the structure be substantially improved or substantially damaged (where damages or improvements reach 50% or more of the pre-damage market value) the entire structure will have to be brought into compliance with the floodplain requirements and the BFE in effect at the time any repairs take place.

**The Mapping Process**

The key steps in the mapping process are outlined below. Additionally, the points at which community officials and property owners may provide comments and express concerns with the information in the FIS report and FIRM are highlighted below.



**Is there any recourse if I do not agree with the new Effective map?**

Although FEMA uses the most accurate flood hazard information available, limitations of scale or topographic definition of the source maps used to prepare the FIRM may cause small areas that are at or above the BFE to be inadvertently shown within Special Flood Hazard Area boundaries. Such situations may exist in York County. For these situations, FEMA established the LOMA (Letter of Map Amendment) process to remove such structures from the Special Flood Hazard Area.

**How can I request a LOMA?**

To obtain a LOMA, the requester must complete a LOMA application form that is downloadable from: [http://www.fema.gov/plan/prevent/fhm/dl\\_mt-ez.shtm](http://www.fema.gov/plan/prevent/fhm/dl_mt-ez.shtm). For a LOMA to be issued removing a structure from the Special Flood Hazard Area, federal regulations require that lowest adjacent grade be at or above the BFE. There is no fee for FEMA’s review of the LOMA request, but the requester of a LOMA must provide all of the information needed for a review. Elevation information certified by a licensed surveyor or professional engineer is often required if an Elevation Certificate is not available.

**Will LOMAs issued under the old map be valid under the new map?**

When a new FIRM becomes Effective, it may supersede previously issued LOMAs and other map changes that have been issued for structures and properties on the revised FIRM panels. Recognizing that some map changes may still be valid even though the flood hazard information on the FIRM has been updated, FEMA has established a process for revalidating such map changes.