

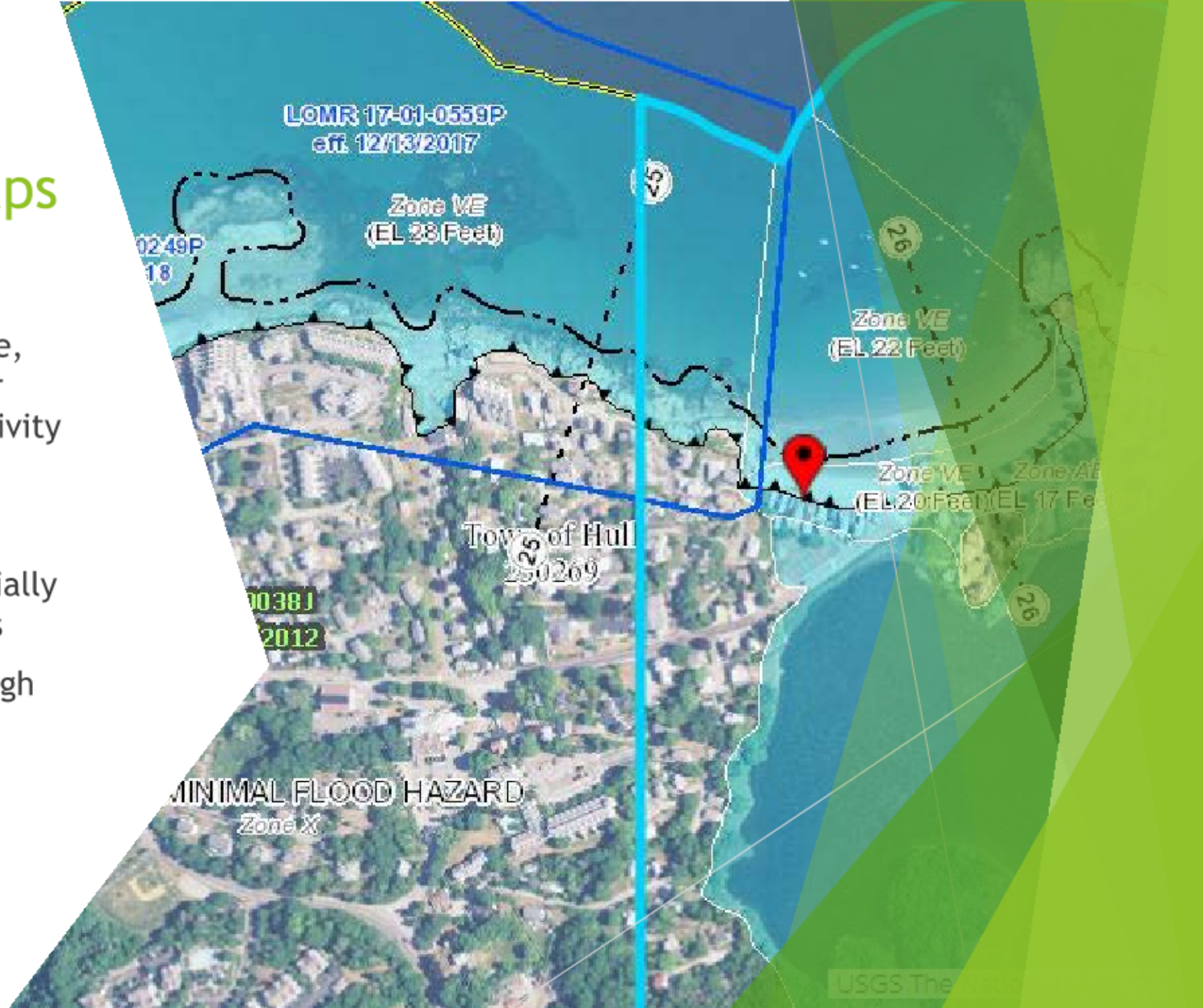
FEMA Maps & Letters of Map Change

FEMA processes for map correction
& elevation clarification

DCR Flood Hazard Management Program

FEMA Flood Insurance Rate Maps

- Updated as often as possible, especially in areas of higher floodplain development activity
- Initially created for flood insurance rating purposes
- Not always accurate, especially down to site specific details
- Able to be challenged through presentation of technical information





FEMA Flood Map Service Center: Welcome!

Navigation

Search

Languages

MSC Home

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MSC Search All Products

MSC Products and Tools

Hazus

LOMC Batch Files

Product Availability

MSC Frequently Asked Questions (FAQs)

MSC Email Subscriptions

Contact MSC Help

Looking for a Flood Map?

Enter an address, a place, or longitude/latitude coordinates:

Enter an address, a place, or longitude/latitude coordinates

Search



Looking for more than just a current flood map?

Visit [Search All Products](#) to access the full range of flood risk products for your community.

About Flood Map Service Center

The FEMA Flood Map Service Center (MSC) is the official public source for flood hazard information produced in support of the National Flood Insurance Program (NFIP). Use the MSC to find your official flood map, access a range of other flood hazard products, and take advantage of tools for better understanding flood risk.

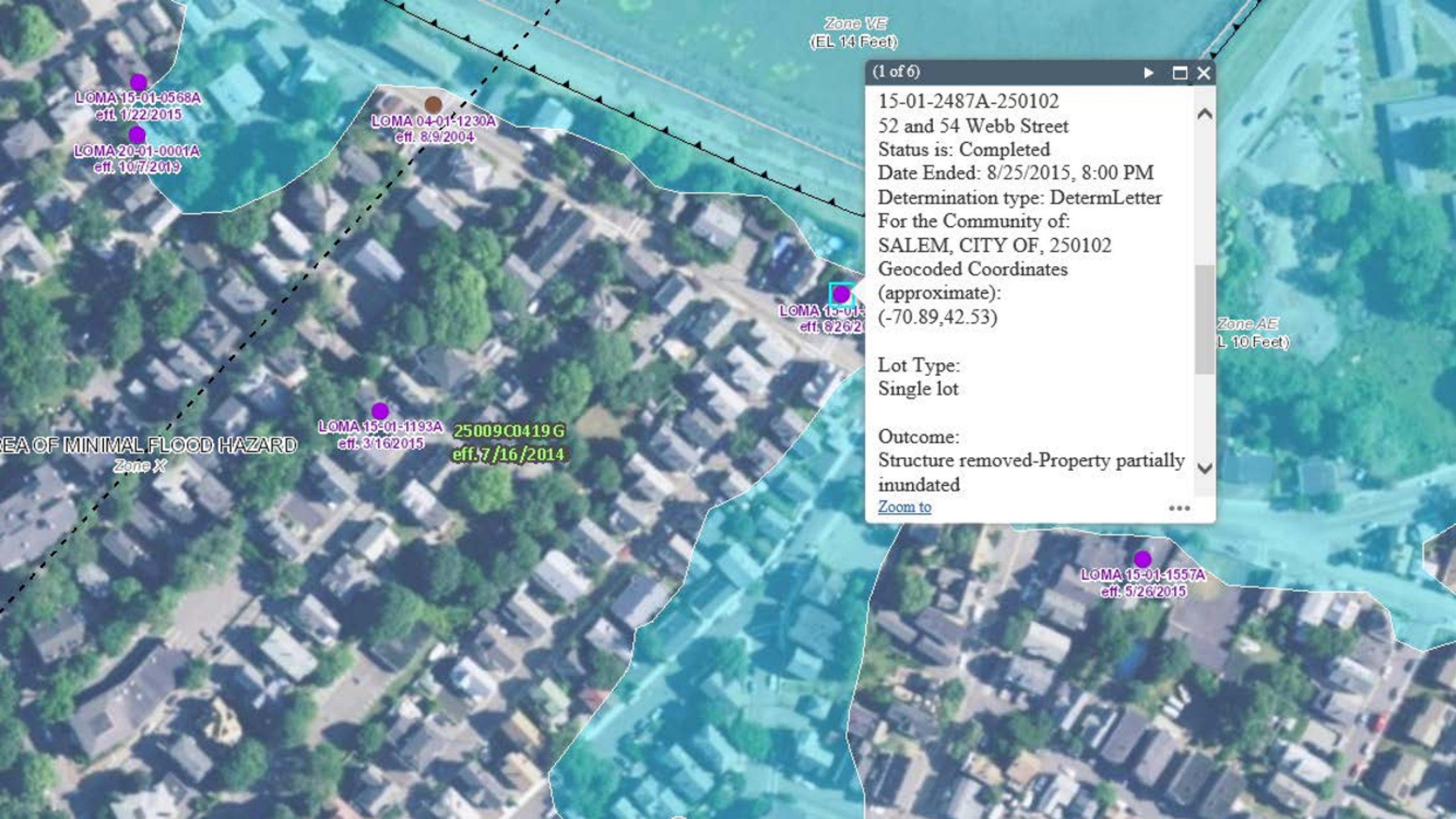
FEMA flood maps are continually updated through a variety of processes. Effective information that you download or print from this site may change or become superseded by new maps over time. For additional information, please see the [Flood Hazard Mapping Updates Overview Fact Sheet](#).

FEMA's Map Service Center

- ▶ <https://msc.fema.gov/portal/home>
- ▶ User friendly, several ways to access information
- ▶ Offers most recent maps, plus historical maps
- ▶ Includes official current Letters of Map Change
- ▶ National Flood Hazard Layer attaches files to site

National Flood Hazard Layer (NFHL) showing Letters of Map Change





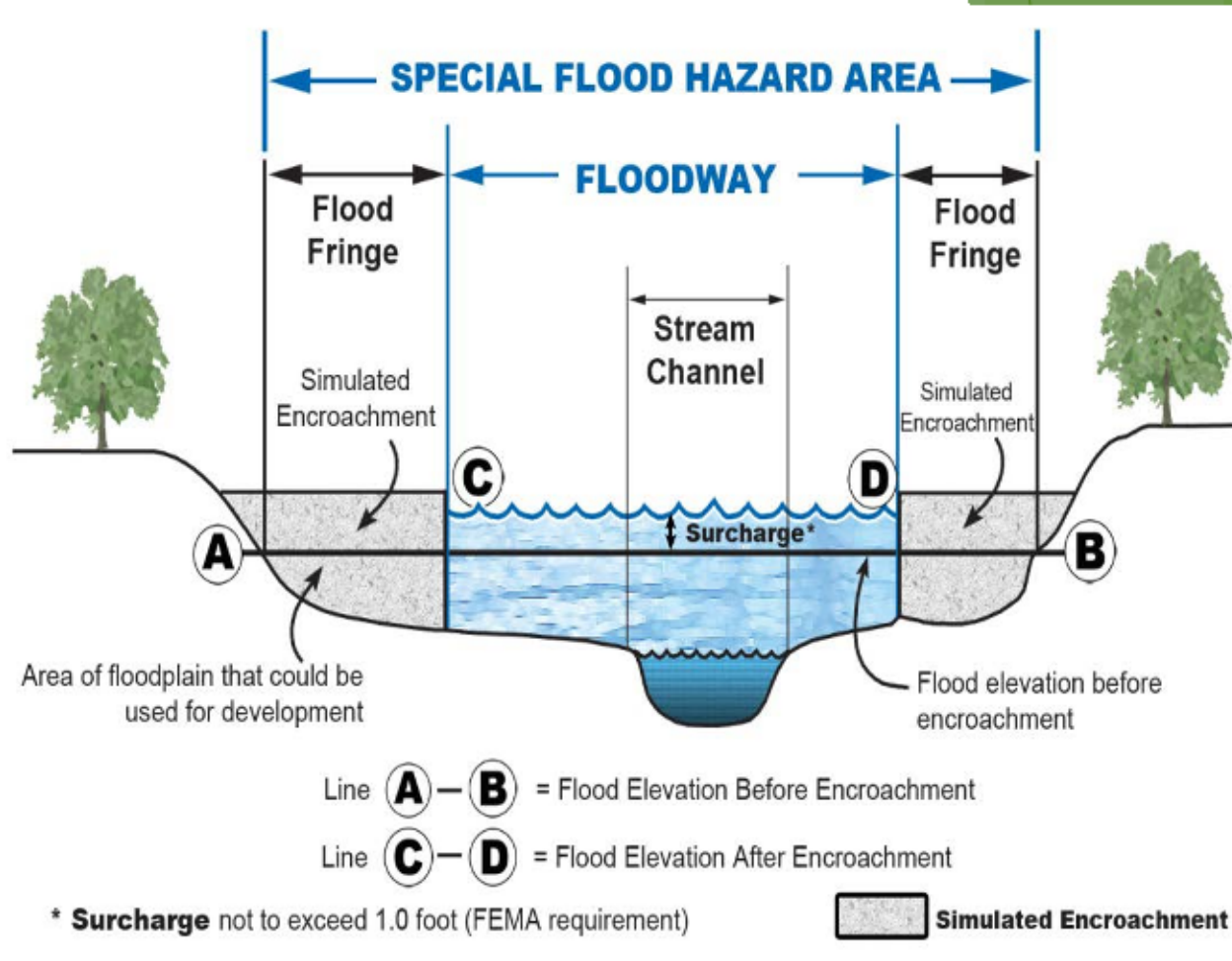
(1 of 6)

15-01-2487A-250102
52 and 54 Webb Street
Status is: Completed
Date Ended: 8/25/2015, 8:00 PM
Determination type: DetermLetter
For the Community of:
SALEM, CITY OF, 250102
Geocoded Coordinates
(approximate):
(-70.89,42.53)

Lot Type:
Single lot

Outcome:
Structure removed-Property partially
inundated

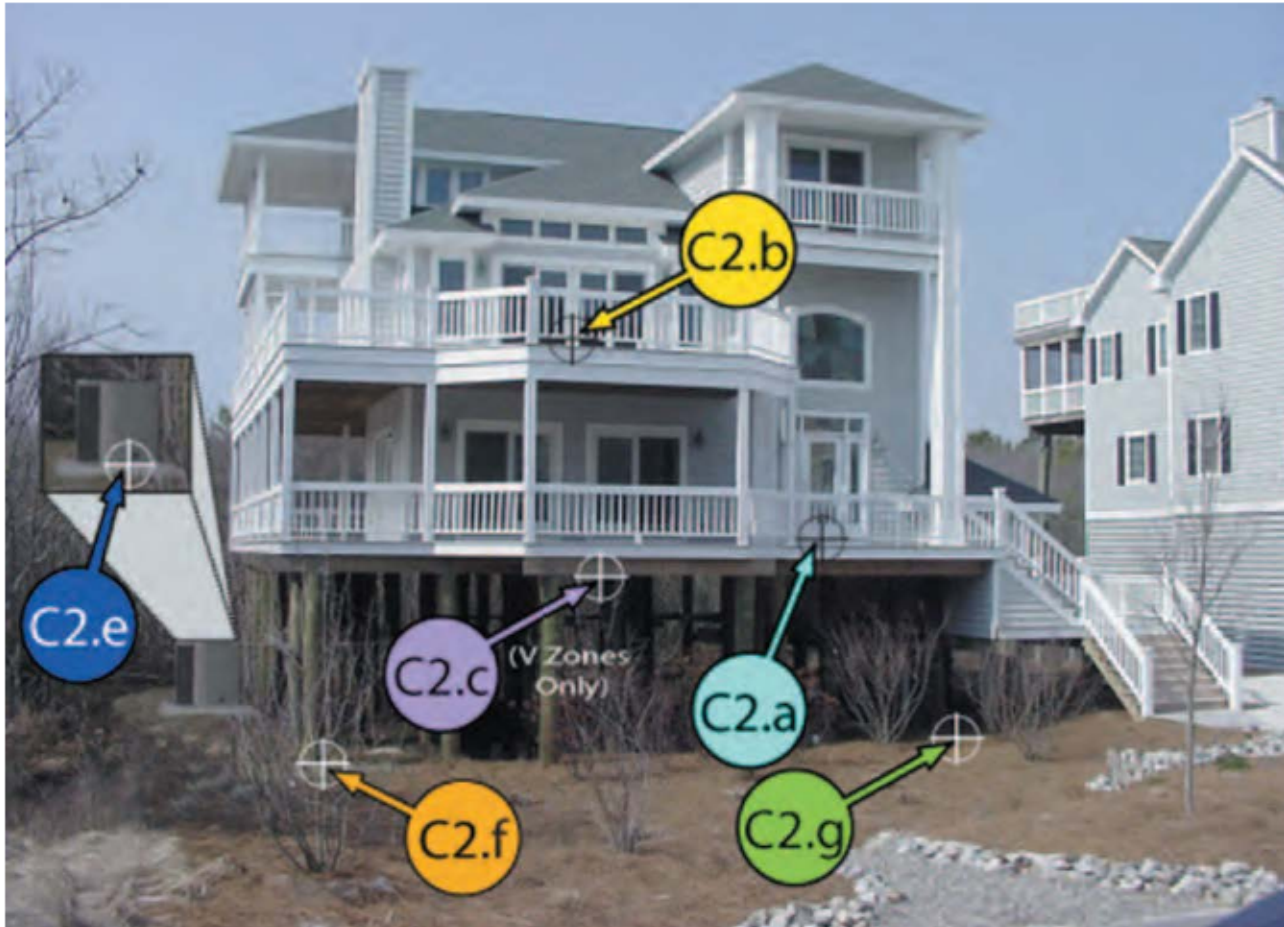
[Zoom to](#)



Base Flood Elevation (BFE)

- ▶ BFE = the top of the water surface during the 1% chance flood event
- ▶ BFE on maps does not always equal the Design Flood Elevation (DFE)
- ▶ Only found in the 1% chance flood zones
- ▶ Not necessarily known in unnumbered (unstudied) A zones

Structural Elevation Basics



- ▶ Base Flood Elevation (BFE) on site
- ▶ Lowest Adjacent Grade (LAG)
- ▶ Highest Adjacent Grade (HAG)
- ▶ A zones: top of the lowest floor (including basement or crawlspace)
- ▶ V zones: bottom of the lowest horizontal structural member
- ▶ Elevation of equipment
- ▶ Resting spot of bottom of deck stairs
- ▶ Cantilevered decks

FEMA Elevation Certificate

SECTION C – BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)

C1. Building elevations are based on: ☐ Construction Drawings* ☐ Building Under Construction* ☐ Finished Construction

*A new Elevation Certificate will be required when construction of the building is complete.

C2. Elevations – Zones A1–A30, AE, AH, A (with BFE), VE, V1–V30, V (with BFE), AR, AR/A, AR/AE, AR/A1–A30, AR/AH, AR/AO. Complete Items C2.a–h below according to the building diagram specified in Item A7. In Puerto Rico only, enter meters.

Benchmark Utilized: Vertical Datum:

Indicate elevation datum used for the elevations in items a) through h) below.

☐ NGVD 1929 ☐ NAVD 1988 ☐ Other/Source:

Datum used for building elevations must be the same as that used for the BFE.

Check the measurement used.

- | | | | |
|---|----------------------|-------------------------------|---------------------------------|
| a) Top of bottom floor (including basement, crawlspace, or enclosure floor) | <input type="text"/> | <input type="checkbox"/> feet | <input type="checkbox"/> meters |
| b) Top of the next higher floor | <input type="text"/> | <input type="checkbox"/> feet | <input type="checkbox"/> meters |
| c) Bottom of the lowest horizontal structural member (V Zones only) | <input type="text"/> | <input type="checkbox"/> feet | <input type="checkbox"/> meters |
| d) Attached garage (top of slab) | <input type="text"/> | <input type="checkbox"/> feet | <input type="checkbox"/> meters |
| e) Lowest elevation of machinery or equipment servicing the building
(Describe type of equipment and location in Comments) | <input type="text"/> | <input type="checkbox"/> feet | <input type="checkbox"/> meters |
| f) Lowest adjacent (finished) grade next to building (LAG) | <input type="text"/> | <input type="checkbox"/> feet | <input type="checkbox"/> meters |
| g) Highest adjacent (finished) grade next to building (HAG) | <input type="text"/> | <input type="checkbox"/> feet | <input type="checkbox"/> meters |
| h) Lowest adjacent grade at lowest elevation of deck or stairs, including structural support | <input type="text"/> | <input type="checkbox"/> feet | <input type="checkbox"/> meters |

What a Lender needs to remove the mandate of insurance purchase

- ▶ **Official FEMA documentation!**

- ▶ Letter of Map Change showing removal of structure or property
- ▶ Reversal of Flood Zone Determination firm letter
 - ▶ Request copy FZD letter from lender, along with any supporting “exhibits”
 - ▶ Contact FZD and ask if they did a Parcel or Building determination
 - ▶ If Parcel, ask if they can do a Building determination
 - ▶ If Building, ask if they are sure because you have FEMA MSC docs that suggest differently



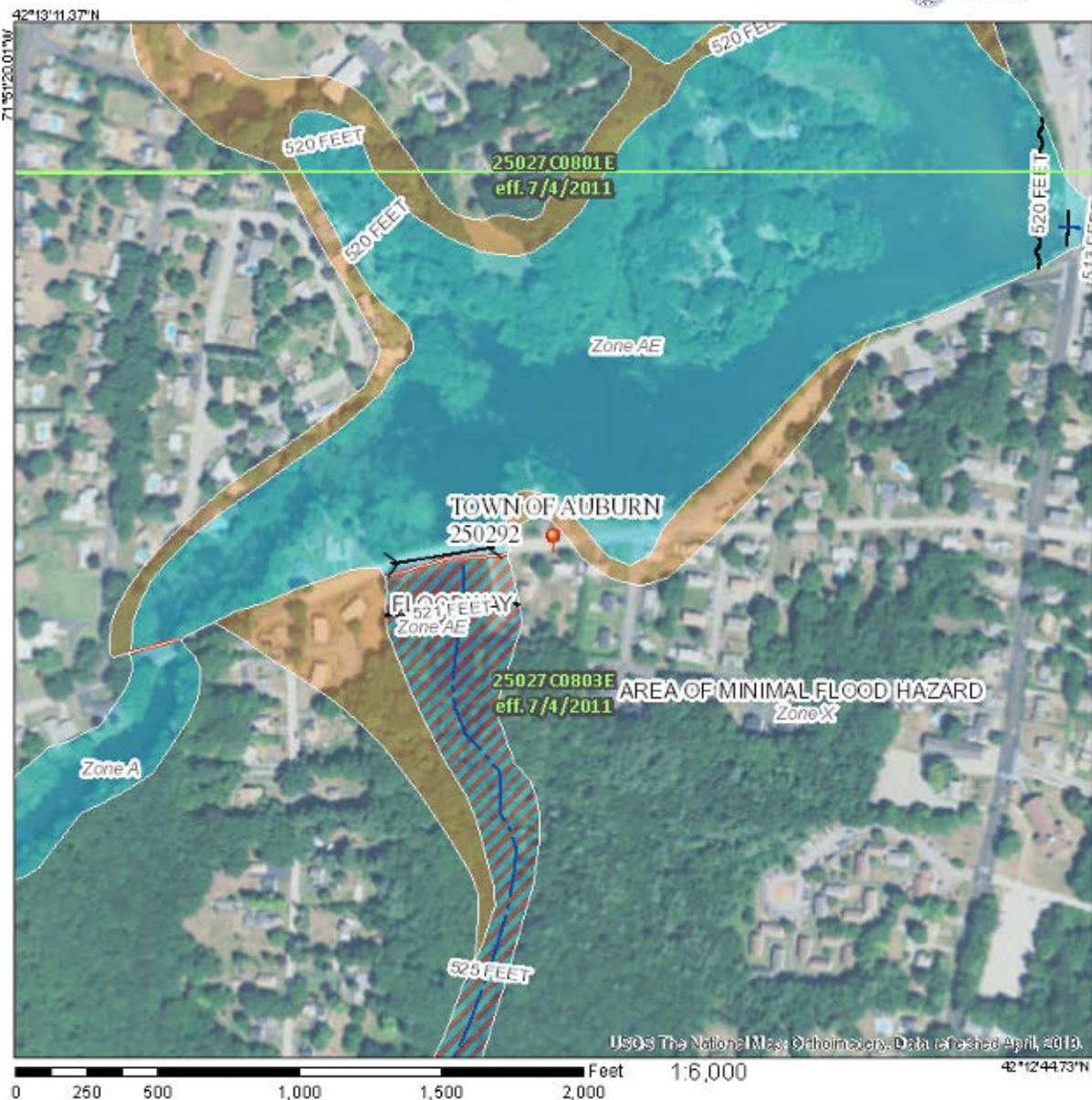
Letters of Map Change

- ▶ Letter of Map Amendment, Out-as-Shown (LOMA-OAS)
 - ▶ Letter of Map Amendment (LOMA)
 - ▶ Letter of Map Revision (LOMR)
 - ▶ Letter of Map Revision based on Fill (LOMR-F)
 - ▶ Conditional Letter of Map Revision (C-LOMR)
-
- ▶ Always require “technical data” to back up request
 - ▶ FIRMette for Out-as-Shown LOMA (plus deed/parcel documents)
 - ▶ Elevation Certificate for LOMA
 - ▶ Hydrologic & Hydraulic Assessment for LOMR
 - ▶ Community Acknowledgement Form and certified engineering plans for LOMR-F



For instructions on how to make a FIRMette, Google: [How to Make a FEMA FIRMette](#)

National Flood Hazard Layer FIRMette



Legend

SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL L00 BT

SPECIAL FLOOD HAZARD AREAS		Without Base Flood Elevation (BFE) <i>Zone A, X, AO</i>
		With BFE or Depth <i>Zone AE, AG, AH, VE, AR</i>
		Regulatory Floodway
OTHER AREAS OF FLOOD HAZARD		0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile <i>Zone X</i>
		Future Conditions 1% Annual Chance Flood Hazard <i>Zone X</i>
		Area with Reduced Flood Risk due to Levee. See Notes, <i>Zone X</i>
		Area with Flood Risk due to Levee <i>Zone D</i>
OTHER AREAS		Area of Minimal Flood Hazard <i>Zone X</i>
		Effective LOMRs
		Area of Undetermined Flood Hazard <i>Zone D</i>
GENERAL STRUCTURES		Channel, Culvert, or Storm Sewer
		Levee, Dike, or Floodwall
OTHER FEATURES		Cross Sections with 1% Annual Chance Water Surface Elevation
		Coastal Transect
		Base Flood Elevation Line (BFE)
		Limit of Study
		Jurisdiction Boundary
		Coastal Transect Base Line
		Profile Baseline
MAP PANELS		Digital Data Available
		No Digital Data Available
		Unmapped
		The pin displayed on the map is an approximate point selected by the user and does not represent an authoritative property location.

This map complies with FEMA's standards for the use of digital flood maps if it is not void as described below. The basemap shown complies with FEMA's basemap accuracy standards.

The flood hazard information is derived directly from the authoritative NFHL web services provided by FEMA. This map was exported on 3/9/2020 at 9:45:47 AM and does not reflect changes or amendments subsequent to this date and time. The NFHL and effective information may change or become superseded by new data over time.

This map image is void if the one or more of the following map elements do not appear: basemap imagery, flood zone labels, legend, scale bar, map creation date, community identifiers, FIRM panel number, and FIRM effective date. Map images for unmapped and unmodernized areas can not be used for regulatory purposes.

Letter of
Map
Amendment:
Out-as-Shown
(LOMA-OAS)

PAPERWORK BURDEN DISCLOSURE NOTICE

The burden for this data collection is estimated to average 2.4 hours per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing this form. This collection of information is required to obtain certain benefits. You are not required to respond to this collection of information unless a valid OMB control number is displayed on this form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing the burden to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 1800 South Bell Street, Arlington, VA 20598-3005, Paperwork Reduction Project (1660-0015) NOTE: Do not send your completed form to this address.

You may request that the Department of Homeland Security's Federal Emergency Management Agency (FEMA) remove a single structure or legally owned parcel of land or portion thereof, described by metes and bounds, certified by a registered professional engineer or licensed land surveyor, from a Special Flood Hazard Area (SFHA), an area that would be inundated by the flood having a 1% chance of being equaled or exceeded in any given year (base flood). This request is known as a Letter of Map Amendment (LOMA). It shall not be used for requests submitted by developers, for requests involving multiple structures or lots, for alluvial fan areas, for property located within the regulatory floodway, or requests involving the placement of fill. (NOTE: Use MT-1 forms for such requests.) Fill is defined as material from any source (including the subject property) placed that raises the grade to or above the Base Flood Elevation (BFE). The construction practice of removing unsuitable existing material (topsoil) and backfilling with select structural material is not considered the placement of fill if the fill does not alter the existing (natural grade) elevation, which is at or above the BFE. Also, fill that is placed before the date of the first National Flood Insurance Program (NFIP) map showing the area in an SFHA is considered natural grade.

LOMA: A letter from DHS-FEMA stating that an existing structure or parcel of land that has not been elevated by fill would not be inundated by the base flood.

This section may be completed by the property owner or by the property owner's agent. In order to process your request, all information on this form must be completed *in its entirety*, unless stated as optional. Incomplete submissions will result in processing delays.

Has fill been placed on your property to raise ground that was previously below the BFE?

☒ No ☐ Yes - If Yes, STOP!! - You must complete the MT-1 application forms; visit http://www.fema.gov/plan/prevent/fhm/dl_mt-1.shtm or call the FEMA Map Information eXchange toll free: (877-FEMA MAP) (877-336-2627)

Legal description of Property (Lot, Block, Subdivision or abbreviated description from the Deed) and street address of the Property (required):

LOT 41 BLOCK 018-000 156 MAIN ST., ANYTOWN, MA 01200

Are you requesting that a flood zone determination be completed for (check one):

☒ A structure on your property? What is the date of construction? 04/1960 (MM/YYYY)

☐ A portion of your legally recorded property? (A certified metes and bounds description and map of the area to be removed, certified by a registered professional engineer or licensed land surveyor, are required. For the preferred format of metes and bounds description please refer to the MT-EZ Instructions.)

☐ Your entire legally recorded property?

All documents submitted in support of this request are correct to the best of my knowledge. I understand that any false statement may be punishable by fine or imprisonment under Title 18 of the United States Code, Section 1001.

Applicant's Name (required): JOHN Q. SMITH

E-mail address (optional) (By checking here you may receive correspondence electronically at the email address provided):

Mailing Address (include Company name if applicable) (required):

156 MAIN ST.
ANYTOWN, MA 01200

Daytime Telephone No. (required):

978-123-4567

Fax No. (optional):

Signature of Applicant (required): [Signature]

Date (required): 03/09/2020

End of Section A

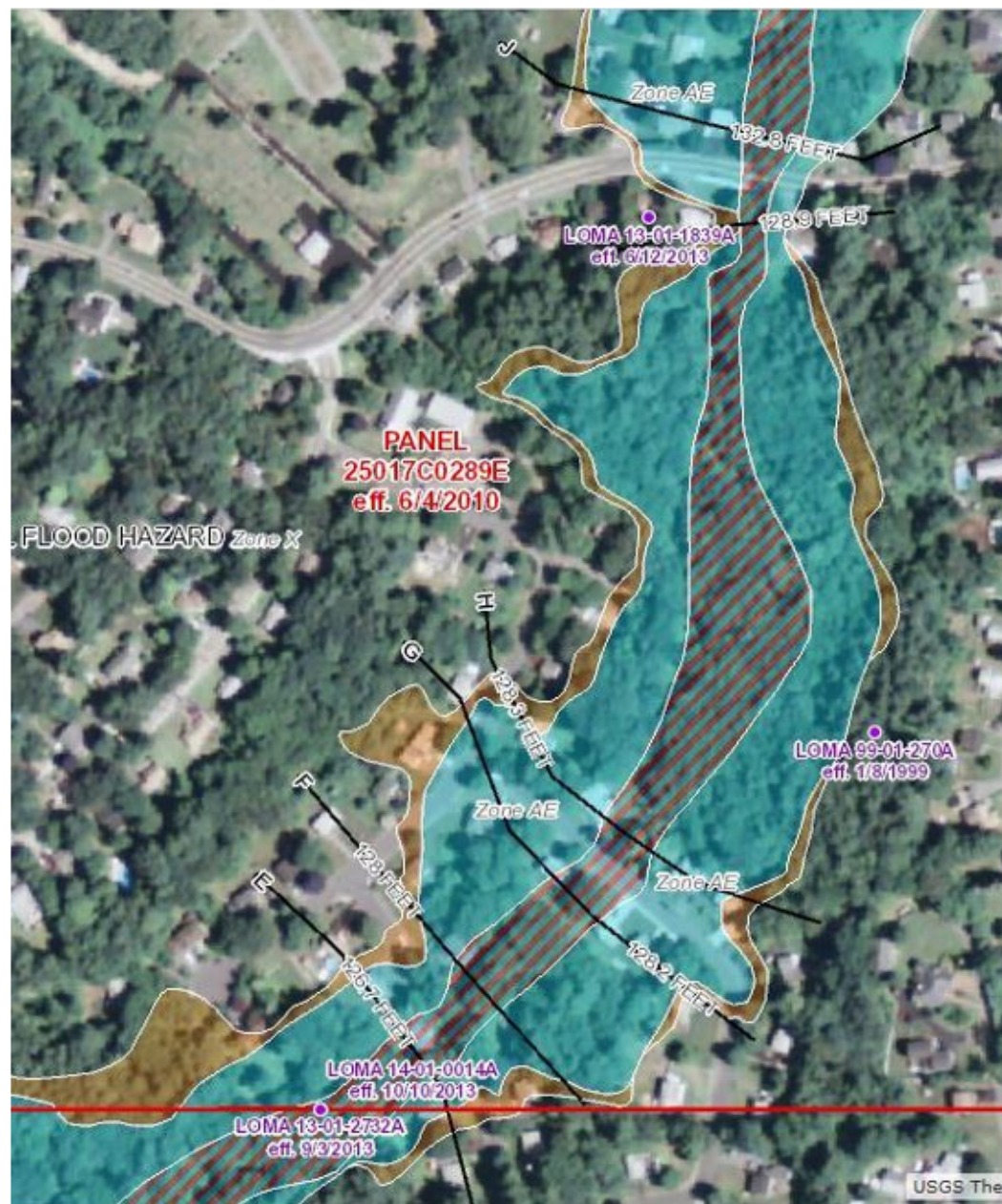
Letter of Map Amendment: Out-as-Shown (LOMA-OAS)

- ▶ Used to reduce or eliminate flood insurance premium
- ▶ Google: FEMA MT-EZ: Application Form for Single Residential Lot or Structure
- ▶ 3-page MT-EZ form plus:
 - ▶ FIRMette from FEMA Map Service Center showing property out of floodplain
 - ▶ Copy of Subdivision Plat Map OR copy of Property Deed
 - ▶ Locator map showing parcel, streets with North arrow on map
 - ▶ No cost to apply

LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (OUT AS SHOWN)

COMMUNITY AND MAP PANEL INFORMATION				LEGAL PROPERTY DESCRIPTION				
COMMUNITY	TOWN OF IPSWICH, ESSEX COUNTY, MASSACHUSETTS			A parcel of land, as described in the Quitclaim Deed, recorded as Document No. 2004060200896, in Book 22938, Page 450, in the Office of the Registry of Deeds, Essex County, Massachusetts				
	COMMUNITY NO.: 250086							
AFFECTED MAP PANEL	NUMBER: 25009C0266F							
	DATE: 7/3/2012							
FLOODING SOURCE: LOCAL FLOODING				APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 42.685, -70.923 SOURCE OF LAT & LONG: ARCGIS 10 DATUM: NAD 83				
DETERMINATION								
LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS OUTSIDE OF THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
--	--	--	344 Linebrook Road	Structure (Residence)	X (unshaded)	--	--	--
Special Flood Hazard Area (SFHA) - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood).								
ADDITIONAL CONSIDERATIONS (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)								
PORTIONS REMAIN IN THE SFHA ZONE A								

Sample
LOMA-
OAS



Letter of Map Amendment (LOMA)

- ▶ When structure or property is actually at a higher elevation than the base flood, proven by surveyor on Elevation Certificate
- ▶ Typically used for single family homes or small commercial properties
- ▶ No cost to apply, uses same simple 3-page form as Out-as-Shown (MT-EZ)
- ▶ Results within several weeks (if all documentation has been submitted)
- ▶ Used to reduce or eliminate flood insurance premium

SELECTED PANEL	NUMBER: 25017C0419E							
	DATE: 6/4/2010							
FLOODING SOURCE: ALEWIFE BROOK				APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 42.401264, -71.137715 SOURCE OF LAT & LONG: LOMA LOGIC DATUM: NAD 83				
DETERMINATION								
LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
285 & 286	--	Plan of Whittemore Park	10 Lafayette Street	Structure	X (shaded)	6.8 feet	9.4 feet	--
Special Flood Hazard Area (SFHA) - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood).								
ADDITIONAL CONSIDERATIONS (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)								
PORTIONS REMAIN IN THE SFHA REVISED BY LETTER OF MAP REVISION								

Sample LOMA- Removed



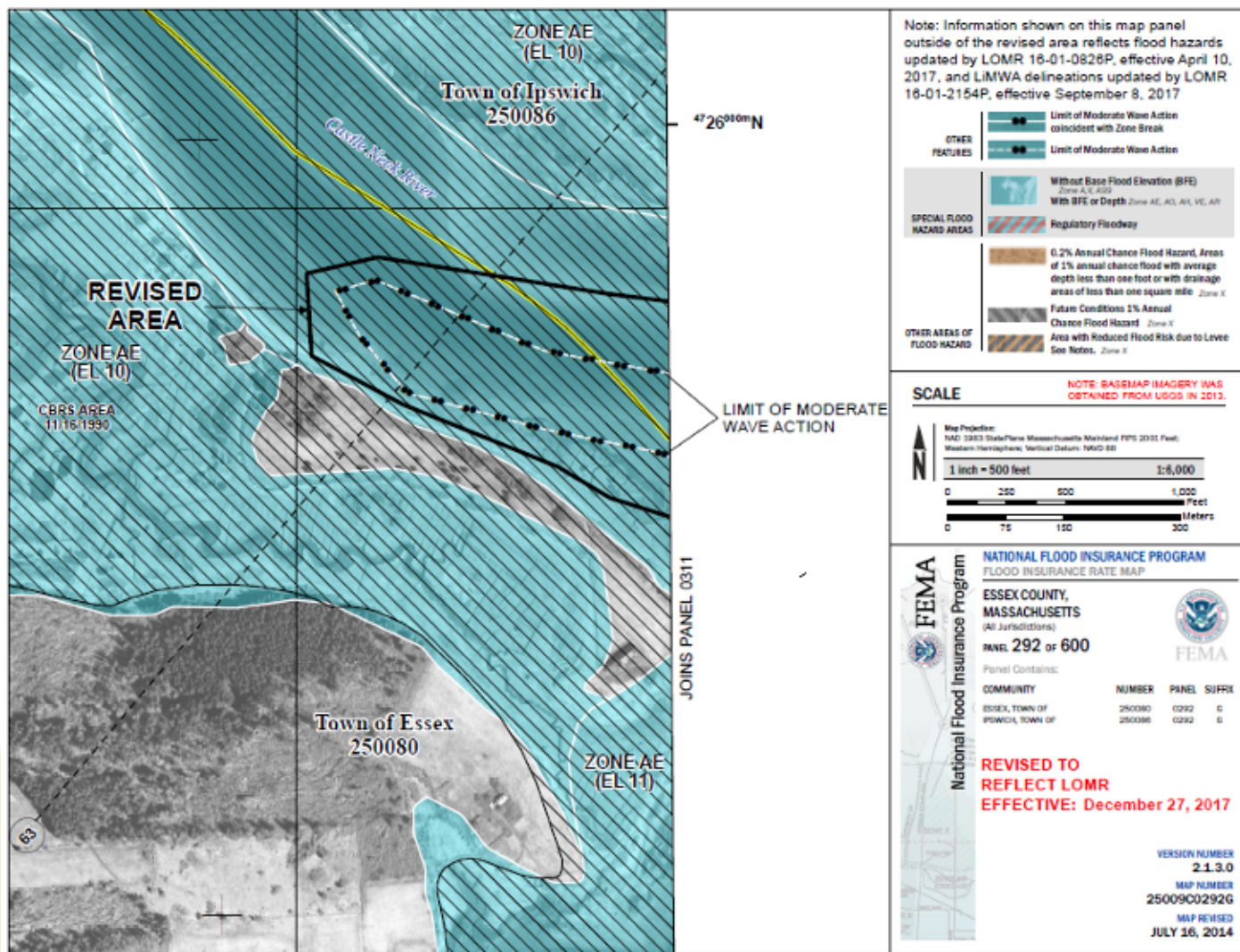
Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (NON-REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION				LEGAL PROPERTY DESCRIPTION				
COMMUNITY	TOWN OF IPSWICH, ESSEX COUNTY, MASSACHUSETTS			A parcel of land, as described in the Quitclaim Deed, recorded as Document No. 2006112700346, in Book 26322, Page 587, in the Office of the Registry of Deeds, Essex County, Massachusetts				
	COMMUNITY NO.: 250086							
AFFECTED MAP PANEL	NUMBER: 25009C0287G							
	DATE: 7/16/2014							
FLOODING SOURCE: IPSWICH RIVER				APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 42.681, -70.831 SOURCE OF LAT & LONG: ARCGIS 10.1 DATUM: NAD 83				
DETERMINATION								
LOT	BLOCK/SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS NOT REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
--	--	--	8 Water Street	Structure (Residence)	AE	13.0 feet	12.3 feet	--
Special Flood Hazard Area (SFHA) - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood).								
This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Amendment for								

Sample LOMA- Not Removed



Letter of Map Revision (LOMR)

- Used when the FEMA map needs to be corrected, or when development will be changing the floodplain (e.g. placement of fill)
- Online map is revised after approval
- Much more technical materials must be submitted (engineering)
- MT-1 form, fee to apply, longer review times
- Approved engineers can use FEMA's eLOMA website to file application

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

- ▶ Used when fill is being placed in the floodplain
- ▶ Community must acknowledge awareness of this activity (typically conservation commission)
- ▶ Much more rigorous FEMA review and possible adverse implications
- ▶ LOMR-F can be used to reduce or eliminate insurance premium



DEPARTMENT OF HOMELAND SECURITY - FEDERAL EMERGENCY MANAGEMENT AGENCY COMMUNITY ACKNOWLEDGMENT FORM		O.M.B. NO. 1660-0015 Expires February 28, 2014
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PAPERWORK BURDEN DISCLOSURE NOTICE

Public reporting burden for this data collection is estimated to average 1.38 hours per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the needed data, and completing and submitting the form. This collection is required to obtain or retain benefits. You are not required to respond to this collection of information unless a valid OMB control number is displayed on this form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing this burden to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 1800 South Bell Street, Arlington, VA 20558-9005, Paperwork Reduction Project (1660-0015). NOTE: Do not send your completed form to this address.

This form must be completed for requests involving the existing or proposed placement of fill (complete Section A) *OR* to provide acknowledgment of this request to remove a property from the SFHA which was previously located within the regulatory floodway (complete Section B).

This form must be completed and signed by the official responsible for floodplain management in the community. The six digit NFIP community number and the subject property address must appear in the spaces provided below. Incomplete submissions will result in processing delays. Please refer to the MT-1 instructions for additional information about this form.

Community Number: _____ Property Name or Address: _____

A. REQUESTS INVOLVING THE PLACEMENT OF FILL

As the community official responsible for floodplain management, I hereby acknowledge that we have received and reviewed this Letter of Map Revision Based on Fill (LOMR-F) or Conditional LOMR-F request. Based upon the community's review, we find the completed or proposed project meets or is designed to meet all of the community floodplain management requirements, including the requirement that no fill be placed in the regulatory floodway, and that all necessary Federal, State, and local permits have been, or in the case of a Conditional LOMR-F, will be obtained. For Conditional LOMR-F requests, the applicant has or will document Endangered Species Act (ESA) compliance to FEMA prior to issuance of the Conditional LOMR-F determination. For LOMR-F requests, I acknowledge that compliance with Sections 9 and 10 of the ESA has been achieved independently of FEMA's process. Section 9 of the ESA prohibits anyone from "taking" or harming an endangered species. If an action might harm an endangered species, a permit is required from U.S. Fish and Wildlife Service or National Marine Fisheries Service under Section 10 of the ESA. For actions authorized, funded, or being carried out by Federal or State agencies, documentation from the agency showing its compliance with Section 7(a)(2) of the ESA will be submitted. In addition, we have determined that the land and any existing or proposed structures to be removed from the SFHA are or will be reasonably safe from flooding as defined in 44CFR 65.2(c), and that we have available upon request by DHS-FEMA, all analyses and documentation used to make this determination. For LOMR-F requests, we understand that this request is being forwarded to DHS-FEMA for a possible map revision.

Community Comments:

Community Official's Name and Title: <i>(Please Print or Type)</i>		Telephone No.:
Community Name:	Community Official's Signature: <i>(required)</i>	Date:

B. PROPERTY LOCATED WITHIN THE REGULATORY FLOODWAY

As the community official responsible for floodplain management, I hereby acknowledge that we have received and reviewed this request for a LOMA. We understand that this request is being forwarded to DHS-FEMA to determine if this property has been inadvertently included in the regulatory floodway. We acknowledge that no fill on this property has been or will be placed within the designated regulatory floodway. We find that the completed or proposed project meets or is designed to meet all of the community floodplain management requirements.

Community Comments:

Community Official's Name and Title: <i>(Please Print or Type)</i>		Telephone No.:
Community Name:	Community Official's Signature: <i>(required)</i>	Date:

Community Acknowledgement Form

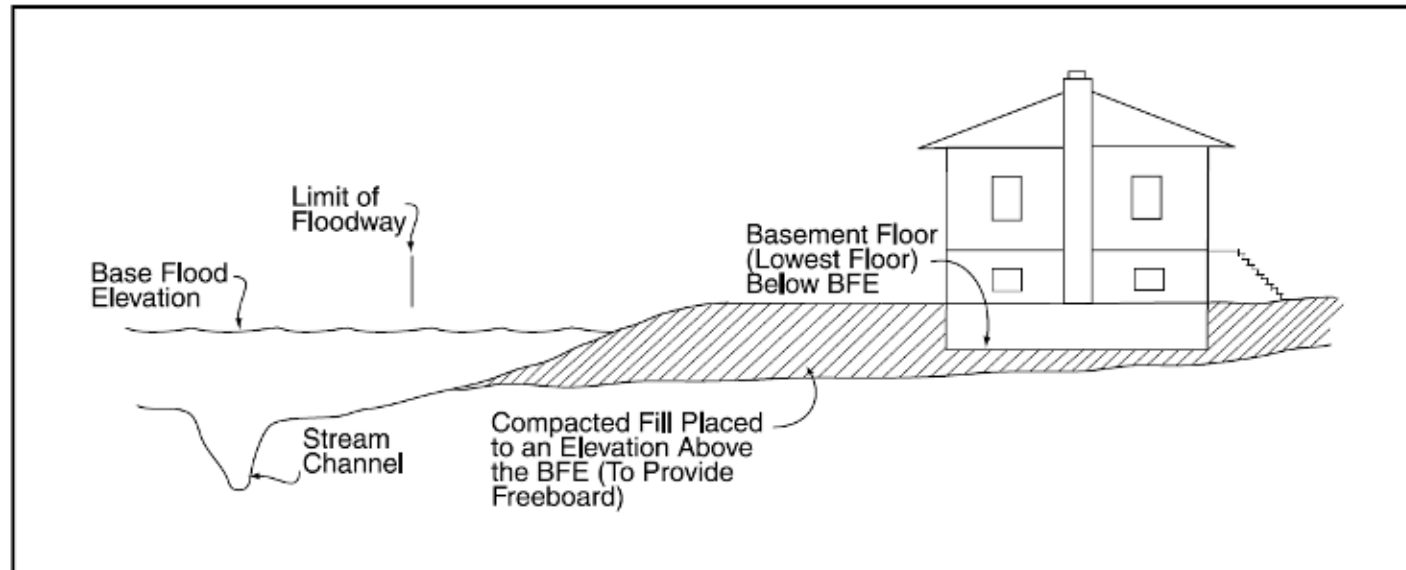
Part A: Placement of fill
Part B: Removal from Floodway

Used for community awareness of development activity, and concurrence regarding fill

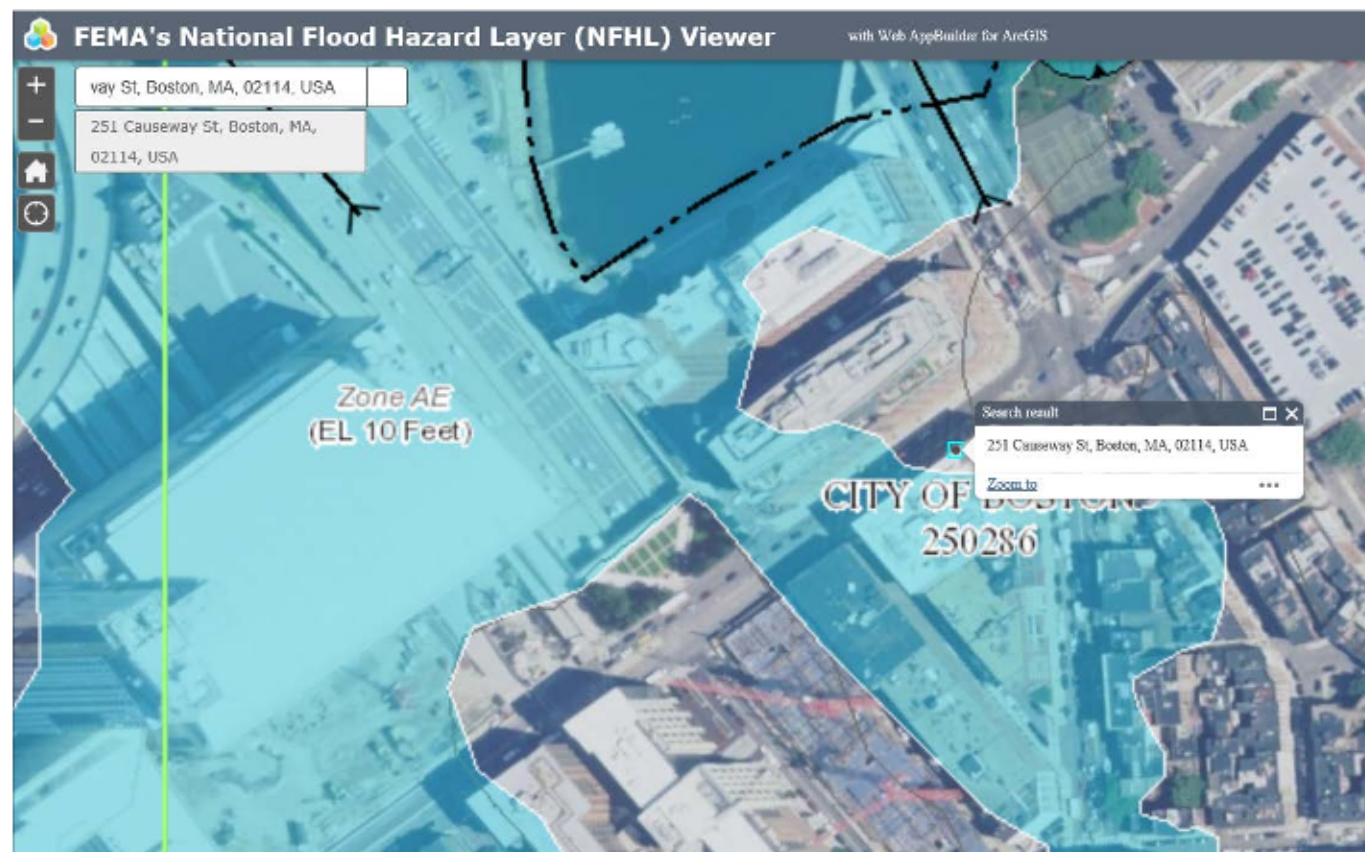
Conditional LOMR & LOMR-F

- ▶ **Conditional LOMR-F:** IF we develop as proposed, we expect to remove the property from the floodplain. Does FEMA concur?
- ▶ FEMA grants the conditional LOMR-F
- ▶ Development occurs as proposed. Request for Final LOMR-F from FEMA
- ▶ **Final LOMR-F:** FEMA found that the development was implemented as proposed, and approves the property as removed from the floodplain.

▶ **OR....?**



Where to Find LOMCs on the MSC



DYNAMIC MAP



PRINT MAP/
FIRMette

MAP IMAGE



DOWNLOAD
FIRM PANEL

Changes to this FIRM

- Revisions (3)
- Amendments (20)
- Revalidations (1)

to choose a new flood map or move the location pin by selecting a different location on the locator map below or by entering location in the search field above. It may take a minute or more during peak hours to generate a dynamic FIRMette. If you person with a disability, are blind, or have low vision, and need assistance, please contact a [map specialist](#).

[Go To NFHL Viewer »](#)



Client Advice



Refer

- Refer rather than proclaim knowledge

Check

- Check with insurance agent before spending money

Look up

- Look up MSC files for neighboring LOMCs

Talk

- Talk to the MSC staff: 877-336-2627

Ask

- Ask Tom Young, FEMA Flood Insurance expert: 603-625-5125 or thomas.young@associates.fema.dhs.gov

Contact

- Contact certified surveyors at www.malsce.org

Don't forget, we can help

Eric Carlson, Floodplain Manager

617-626-1362 or eric.carlson@mass.gov

Joy Duperault, CFM, Floodplain Manager

617-626-1406 or joy.duperault@mass.gov

Department of Conservation &
Recreation

Flood Hazard Management Program

Commonwealth of Massachusetts

