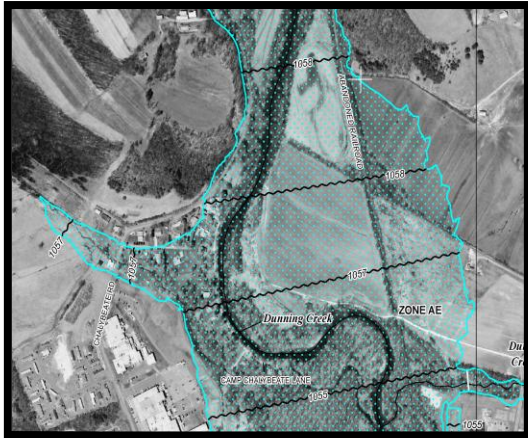


Flood Map Information for Property Owners

I was told my property is in a floodplain. What do I do?

First, look at a FEMA floodplain map and find your property. The Federal Emergency Management Agency (FEMA) published new flood hazard maps for Bedford County, called



Section of a Floodplain Map

Flood Insurance Rate Maps (FIRM) which became effective on March 2, 2012. These maps show the areas in your community that are subject to flooding shown on the FIRM as a Special Flood Hazard Area (SFHA) or also referred to as the base floodplain, or the 100-year flood plain or SFHA is defined as an area with a 1% chance of being flooded in any given 12-month period. This means that, during periods of wet weather such as spring or fall, or during severe storms, water might frequently flow over the stream banks and spread onto the land next to the stream. The flood hazard information

presented on the FIRMs is the result of engineering studies that are performed by engineering companies, other Federal agencies, or communities, which are reviewed for compliance with FEMA guidelines and approved by FEMA.

Where can I look at and get a copy of a Floodplain Map?

Local municipalities have copies of flood maps for review as well as at the Bedford County Planning Commission and the Bedford County Conservation District. You can also view and print copies of sections of floodplain map panels at the FEMA Map Service Center website at: www.msc.fema.gov/. At this website, simply:

- Click Product Catalog
- Click Effective FIRMs/FHBMs
- Click Pennsylvania, Bedford County, and municipality your property is located in
- Then click Get Current FEMA Issued Floodplain Maps
- Then Click View for the map panel (section of the municipality) your property is in



You can also make a map by clicking, “Make a Firmette”. A Firmette is a full-scale section of a FEMA Flood Insurance Rate Map (FIRM). A Firmette can be created online, if you have a fast, reliable internet connection, and it is formatted to fit on most printers. Also available online is a tutorial that gives detailed instructions on how to create a Firmette. There is no cost for making a Firmette.

How accurate are the floodplain maps?

Because of limitations of scale or topographic definition of the source maps used by FEMA to prepare a FIRM, small areas may be inadvertently shown on a FIRM as being within a floodplain even though the property (legally defined parcel(s) of land, structure[s]) is on natural ground and

is at or above the elevation of the 1-percent-annual-chance flood. This elevation is most commonly referred to as the Base Flood Elevation (BFE). Such cases are referred to as "inadvertent inclusions."

Also, small areas of earthen fill may have been placed during construction, thereby elevating a small area within the floodplain to an elevation that is at or above the BFE. Because of the limited extent of the elevated area and the limitations of the map scale, it may not have been possible for FEMA to show this area as being outside the floodplain and so these areas have been incorrectly included in the SFHA on the FIRM.



If I disagree with what the floodplain map shows or with being told my property is in a floodplain, what do I do next?

It is vital from the start that you work closely with your lender (bank/mortgage company) or whoever notified you that your property is now located within in a floodplain and that you need to purchase flood insurance. First, make sure your lender is looking at your property on the floodplain map that is in effect for your municipality. If you still disagree with the floodplain determination made on your property, it is important to ask your lender what documentation you can provide to them to review and reconsider the determination of the need to purchase flood insurance. **Specifically, ask if the flood insurance requirement will be waived if a Letter of Map Amendment (LOMA) (discussed below) is issued by FEMA?**

Recognizing that certain floodplain mapping limitations exist for small areas, FEMA has established a Letter of Map Amendment (LOMA) process to change the floodplain designation for properties on the FIRM. Through this process, an individual who owns, rents, or leases property may submit certain mapping and survey information to FEMA and request that FEMA issue a document that officially removes a property and/or structure from the floodplain (SFHA).

What is a LOMA?

A LOMA, issued by FEMA, can eliminate the Federal flood insurance purchase requirement as a condition of Federal or federally backed financing; **however, the mortgage lender retains the**



prerogative to require flood insurance as a condition of providing financing, regardless of the location of a structure and even if a LOMA/LOMR-F has been issued by FEMA. Also, please keep in mind that lenders may, as part of their standard business practices, require flood insurance as a condition of any loan. If all else fails, it may be beneficial to speak to another bank/mortgage company that will accept this documentation.

If your bank/mortgage company will waive the flood Insurance purchase requirement if a Letter of Map Amendment (LOMA) is issued by FEMA, you have the option to prepare and submit a LOMA application to FEMA. From your application, FEMA will make an official determination regarding the location of your property relative to the SFHA.

A LOMA application **can be submitted to remove one or more** structures from the SFHA. For a LOMA to be issued by FEMA, the lowest adjacent grade (the lowest ground touching the structure) must be at or above the BFE.

A LOMA application **can also be submitted to remove one or more lots** from the SFHA. For this LOMA to be issued by FEMA, the lowest point on the lot(s) must be at or above the BFE. There is no FEMA review and processing fee for either a single-lot or single-structure LOMA or for a multiple-lot/multiple structure LOMA.

There is also a Letter of Map Revision (LOMR-F) application when fill material has been placed to elevate a property. FEMA charges a fee for the review and processing of LOMR-F requests.

FEMA provides the following documents to assist citizens with their LOMA and LOMR-F applications and submittals:

- The MT-EZ Form is to be used for LOMA requests involving a single residential lot or structure.
- The MT-1 Forms package is to be used for LOMA requests involving multiple residential lots or structures and for all LOMR-F requests.



Certain parts of the LOMA and LOMR-F application forms can be completed by the property owner or the property owner's agent. Other parts of the application forms require elevation information certified by a Licensed Land Surveyor or Registered Professional Engineer.

If elevations have already been prepared for a property, you may be able to obtain it from a previous or current property owner, the developer, or for newer properties, elevation data (an elevation certificate) may be part of the building permit process. If an Elevation Certificate has already been completed for your property you may submit that certificate instead of the elevation section of the LOMA or LOMR-F application. FEMA will require either an Elevation Certificate or the elevation section of the form, not both. The use of an elevation certificate alone does not provide a waiver of the flood insurance purchase requirement, only a LOMA or LOMR-F issued by FEMA.



In other cases, the applicant will need to hire a Licensed Land Surveyor or Registered Professional Engineer to prepare and to submit this information. Applicants may incur certain fees associated with obtaining data and hiring a Registered Professional Engineer or Licensed Land Surveyor to provide and certify certain information that must be submitted with LOMA and LOMR-F requests.

The LOMA package is then mailed or electronically sent to FEMA as an electronic-Letter of Map Amendment (eLOMA). E-LOMA is a web-based application that provides licensed land surveyors and professional engineers, which have previously registered with FEMA, the option to submit simple LOMA requests to FEMA on behalf of property owners. Currently, eLOMA can only be used for existing residential structures or properties, provided no fill has been placed to raise the elevation of the structure or property.

Upon receiving a complete mailed or electronically sent application package, FEMA will complete its review and issue its determination on your application.

What do I do next?

If FEMA issues a LOMA or LOMR-F that removes your property from a flood zone in which flood insurance is federally required, you should send the removal determination to your lender to request that the Federal flood insurance requirement for the property be removed. You should also retain a copy for your records. A LOMA or LOMR-F allows FEMA to revise the flood hazard information for your property on the floodplain map via letter without physically revising and reprinting the floodplain map. If FEMA does not remove your property from a flood zone, you may have no other option but to purchase and maintain flood insurance.

If my property is removed from a flood zone, am I out of danger from flooding?

Even if FEMA issues a LOMA or LOMR-F that removes your property from a flood zone in which flood insurance is federally required, it does not mean that the risk of flooding has been eliminated. Homeowners insurance does not provide any coverage for losses resulting from floods, which may occur outside the SFHA. Therefore, deciding not to purchase, canceling or not renewing your flood insurance policy could have disastrous consequences, leaving you with no insurance protection from future flood losses.



The purchase of a flood insurance policy is wise even if a structure is located outside the SFHA. More than 25 percent of flood claims are made by property owners located outside the SFHA. The issuance of a LOMA or LOMR-F does not mean the structure or lot is safe from all flooding; it means that the risk of flooding is not as high as it is in the SFHA. Events greater than the 1-percent-annual-chance event can and do occur. It is also important to note that the flood insurance premium rate for structures located outside the SFHA are lower than the premiums for structures located in the SFHA.

Where can I get more information?

- The Federal Emergency Management Agency's (FEMA) Map Information eXchange (FMIX) offers a Live Chat service, which allows stakeholders to interact with Map Specialists in real-time via an online forum. To chat with a Map Specialist, please visit the [FMIX](#) page. You can also reach the FMIX by telephone at 877-FEMA MAP (877-336-2627) and by e-mail at FEMAMapSpecialist@riskmapcds.com. The FMIX is open Monday through Friday from 8am to 6:30pm Eastern Standard Time (EST).
- http://www.fema.gov/plan/prevent/fhm/fmc_loma.shtm for LOMA and LOMR-F forms
- <http://www.floodsmart.gov/floodsmart/> provides information about the National Flood Insurance Program, how to purchase a flood insurance policy, and how to find a flood insurance agent in the area.
- Additional information about eLOMA can be found at <http://hazards.fema.gov>. Select the Tools & Links tab and click 'What is eLOMA?' under the Other Resources heading.

All information in this handout, compiled by the Bedford County Planning Commission, was taken, many times verbatim, from various documents on the FEMA website and is intended to provide general guidance for property owners dealing with floodplain and/or flood insurance purchase issues.