

FAQs for Homeowners

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.

On the FEMA [Flood Map Service Center \(MSC\)](#) you may research, view and download (free) 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 a full-scale section of a FIRM that you create and formatted to print on most home/ office printers. The FIRMette can be used to help determine the location of a property or structure relative to the Special Flood Hazard Area and includes title block, scale and north arrow. To learn more about FIRMettes and how to create one, view the [How to Find Your FIRM and Make a FIRMette Tutorial](#).

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.

Homeowners are urged to use the [How to Read a FIRM Tutorial](#) along with the FIRM for your property to assist you in determining the potential flood risk for your property and whether you should insure your home from flood loss, as well as the [How to Read a FIS Tutorial](#) to assist you in understanding the information presented in the FIS report.

How do I find out in which Flood Hazard Area or Flood Zone my home is located? On your property's Flood Insurance Rate Map (FIRM), the map will display the special flood hazard areas and the risk premium zones applicable to your community. Use the following methods to view your property or community's flood risk:

- Visit your Community Map Repository, which is usually maintained by the community floodplain administrator or officials at the planning and zoning office for a copy of your property's FIRM panel
- View and download the FIRM from the [FEMA Flood Map Service Center](#)
- View and download the National Flood Hazard Layer (NFHL) data using the FEMAGeoPortal. To learn more about the NFHL and how to use it, visit the [National Flood Hazard Layer \(NFHL\)](#) web page

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, also known as the 100-year floodplain, 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).

To submit a LOMA or LOMR-F online, visit the [Online Letter of Map Change \(LOMC\)](#) web page and begin filling your application request through FEMA's Online LOMC tool. If you do not wish to submit a request online, you may submit through FEMA's [MT-EZ](#) or [MT-1](#) paper forms submitted through the mail. Use these forms and step-by-step instructions to ensure your request is completed and logically structured. 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. View FEMA's [Flood Map-Related Fees](#) webpage.

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).

- **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.
- [There are different review and processing fees involved.](#)
- **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.

New maps (preliminary or effective) show my home now to be located in a 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 an SFHA, the area subject to inundation by the base (1-percent-annual-chance) flood.

If an [Elevation Certificate](#) has been 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.

Flood insurance rates are dependent on a number of factors, including the age of the structure, degree of flood risk and other considerations. Please visit FloodSmart.gov for more information about flood insurance rates and to obtain

other useful information. In addition, since the inception of the [National Flood Insurance Program \(NFIP\)](#), additional legislation has been enacted to strengthen the program, ensure its fiscal soundness and inform its mapping and insurance rate-setting through expert consultation, reports and studies. Some of these legislative changes impact the cost of flood insurance. [Visit the NFIP Reform page](#) on the FEMA website for more information on these changes.

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 NFIP. You should contact your insurance agent for more information because the purchase of flood insurance is a prudent means of protecting your financial interests.

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.

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.

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.

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 certain structures 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 some sections of the certificate.

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 Flood Map Service Center \(MSC\)](#) also offers the FIRM and FIS reports for download. All National Flood Insurance Program maps and products, including FIRMs and FIS reports, are at no cost.

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.

Who can I contact for additional assistance? For additional information or assistance in flood hazard mapping or floodplain management topics, contact a Map Specialist at the [FEMA Map Information eXchange \(FMIX\)](#) through the following channels:

- Call (1-877) FEMA MAP (1-877-336-2627) Monday through Friday, 8:00 am through 6:30 pm Eastern Time (ET)
- Email FEMAMapSpecialist@riskmapcds.com
- [Chat](#) with a Map Specialist

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.