

## OVERVIEW

# FLOOD HAZARD MAPPING UPDATES

The Federal Emergency Management Agency (FEMA) partners with Tribal nations, States, and communities through the Risk Mapping, Assessment, and Planning (Risk MAP) program to identify flood hazards, assess flood risks, and provide accurate data to guide stakeholders in taking effective mitigation actions that result in safer and more resilient communities. This data is incorporated into flood maps, known as Flood Insurance Rate Maps (FIRMs), that support the National Flood Insurance Program (NFIP) and provide the basis for community floodplain management regulations and flood insurance requirements.

Flood hazards are dynamic and can change frequently because of a variety of factors, including weather patterns, erosion, and new development. FEMA, through the Risk MAP program, works with communities to collect new or updated flood hazard data and periodically updates flood maps to reflect these changes.

### What Happens When A Flood Map Changes?

When a new map is issued or an effective map is revised, your mapped flood hazard, as well as building or insurance requirements, may change. An effective map is one that has been through the public review and appeal process and has been adopted as a regulatory FIRM. Therefore, it is important for users to check FEMA's Map Service Center (MSC) or the local community map repository for current, effective information.

### What May Affect or Change a Flood Map?

FIRM updates can occur in a variety of ways, including Flood Risk Projects, Physical Map Revisions (PMRs), and Letters of Map Revision (LOMRs). Letters of Map Amendment (LOMAs) and Letters of Map Revision Based on Fill (LOMR-Fs) can change flood hazard designations for specific structures or properties. Each of these processes is discussed in more detail in the table on page 2.

### Helpful Flood Map Information

What Goes into a Flood Map, an infographic, is available at <http://www.fema.gov/blog/2014-02-21/what-goes-flood-map-infographic>.

### Mapping Terminology

#### **Flood Insurance Rate Map (FIRM) –**

The official flood map that shows a community's different flood hazard areas. These may include high-hazard (Special Flood Hazard Areas), moderate- to low-hazard, and undetermined areas. Different flood insurance and building requirements apply to these flood hazard areas.

#### **Flood Insurance Study (FIS) Report –**

A compilation and presentation of flood hazard data and analysis for specific watercourses, lakes, and coastal flood hazard areas within a community.

#### **National Flood Hazard Layer (NFHL) –**

A digital database containing the flood hazard mapping information from FEMA's National Flood Insurance Program (NFIP).

#### **Letter of Final Determination (LFD) –**

A letter FEMA sends to local officials stating that the process of establishing new flood elevations is complete, and a new or updated FIRM will become effective in 6 months.

#### **Letter of Map Change (LOMC) –**

A general term used to refer to the several types of revisions and amendments to FEMA maps that can be accomplished by letter (LOMA, LOMR-F, LOMR).

#### **Map Service Center (MSC) –**

FEMA's official public source for flood hazard information produced in support of the NFIP.  
<http://msc.fema.gov>

#### **Special Flood Hazard Area (SFHA) –**

The area where the NFIP's minimum floodplain management regulations must be enforced by the community as a condition of NFIP participation, and the area where the mandatory flood insurance purchase requirement applies.

#### **Revalidation Letter –**

A letter identifying the previously issued LOMCs that are still valid after the FIRM has been revised.

### RISK MAPPING, ASSESSMENT, AND PLANNING PROGRAM (RISK MAP)

The Federal Emergency Management Agency's Risk MAP Program delivers quality data that increases public awareness and leads to action to reduce risk to life and property. Risk MAP is a nationwide program that works in collaboration with states, tribes, and local communities using best available science, rigorously vetted standards, and expert analysis to identify risk and promote mitigation action, resulting in safer, more resilient communities.

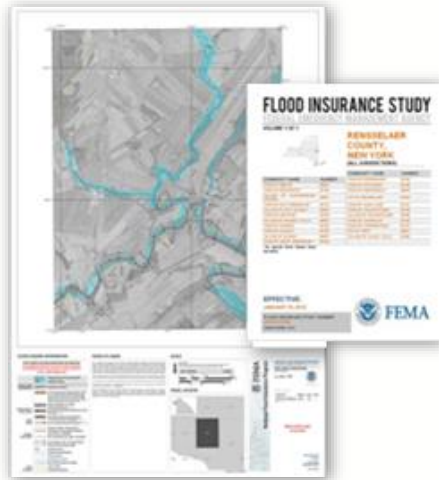
	Flood Risk Project	Physical Map Revision (PMR)	Letter of Map Revision (LOMR)	Letter of Map Revision Based on Fill (LOMR-F)	Letter of Map Amendment (LOMA)
<b>What is it?</b>	Projects implemented under the Risk MAP program to engage with communities and provide flood risk information. Most commonly, these projects are initiated to create new or updated flood maps.	An update to the FIRM to reflect the most current flood hazard data; this results in an update to a portion of a community's map panels.	An official revision to a FIRM that can reflect changes to the floodplains, Base Flood Elevations (BFEs), or regulatory floodways depicted on a community's FIRM. LOMRs most frequently reflect topographic changes and/or construction projects	A letter that provides an official determination on the flood zone for a property or structure that has been elevated by earthen fill to modify the SFHA.	A letter that provides an official determination on the relation of a property or structure to the SFHA. LOMAs are most frequently issued when a property has inadvertently been mapped within the floodplain, but is on naturally high ground.
<b>What is revised?</b>	Revises FIRM panels and FIS reports, or publishes new panels and reports for areas that were not previously mapped.	Physically revises and supersedes at least an entire FIRM panel and the FIS report.	Revises (normally a portion of) an existing FIRM panel (does not supersede the panel) and possibly portions of the FIS report.	Flood hazard designations for properties within an SFHA on a FIRM can be changed, and an effective FIRM can be amended, but the map is not physically changed unless the area is large enough to be reflected in future updates.	
<b>Is there an appeal* period?</b>	Yes, there is a 90-day appeal period for affected communities.		Yes, all LOMRs are subject to a 90-day appeal period when changes to BFEs, floodplain and/or floodway boundaries occur.	No.	
<b>What is the output?</b>	New or updated preliminary FIRM panel(s), LFD, final FIRM panel(s) and FIS report, and LOMC Revalidation Letter.	New or updated FIRM panel(s), FIS report, and LOMC Revalidation Letter.	A LOMR Determination Document that includes a revised area of a FIRM panel(s) and/or revised FIS report (flood profiles).	A LOMR-F Determination Document.	A LOMA Determination Document.
<b>When does it become effective?</b>	Six months after the Letter of Final Determination		A LOMR becomes effective 120 days after the date of the second local newspaper publication is issued, unless an appeal is submitted to FEMA.	On the date of the letter.	
<b>Where to find it?</b>	<ul style="list-style-type: none"> <li>Digital copies can be found on the MSC.</li> <li>Hard copies of community FIRM panels are available at the community's map repository.</li> </ul>		<ul style="list-style-type: none"> <li>Digital copies can be found on the MSC.</li> <li>Hard copies are mailed to the applicant and the community's map repository.</li> </ul>		
<b>What is uploaded to the MSC?</b>	Map panels, FIS report, and FIRM/NFHL database.	Map panel(s), FIS report, and FIRM/NFHL database.	A determination document, the revised portion of the map panel(s), and updated portions of the FIS report (profiles, tables, etc.) and NFHL database.	A determination document.	
<b>Where can it be found on the MSC?</b>	<i>On <a href="http://msc.fema.gov">http://msc.fema.gov</a>, after a 'Search for All Products' under a jurisdiction, the paths below will provide the corresponding items.</i>				
	<ul style="list-style-type: none"> <li>Effective and Pending Products&gt; FIRM Panels and FIS Reports</li> </ul>	<ul style="list-style-type: none"> <li>Effective and Pending Products&gt;FIRM Panels and FIS Reports</li> </ul>	<ul style="list-style-type: none"> <li>Effective and Pending Products&gt; LOMC&gt; LOMR</li> <li>Effective Products&gt;FIRM Panels&gt;click on the LOMC Button for a specific panel</li> </ul>	<ul style="list-style-type: none"> <li>Effective Products&gt;LOMC&gt;LOMA</li> <li>Effective Products&gt;FIRM Panels&gt;click on LOMC Button for a specific panel</li> </ul>	

\*Appeal Period Links:

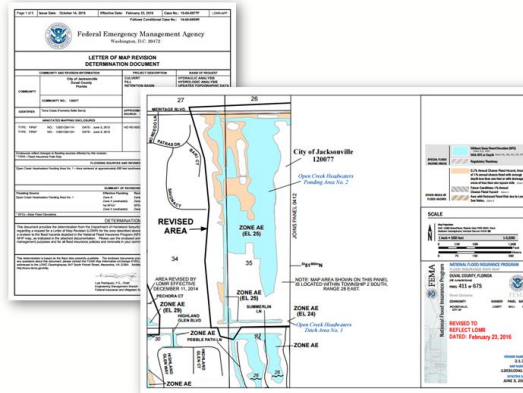
- [Criteria for appealing proposed changes in flood hazard information on FIRMs during the appeal period](#)
- [Flood Hazard Determination Notices for Preliminary Flood Insurance Studies, Physical Map Revisions, and Letters of Map Revision, including additional information on Flood Hazard Determination Notices and Appeal Periods](#)

## Sample Products

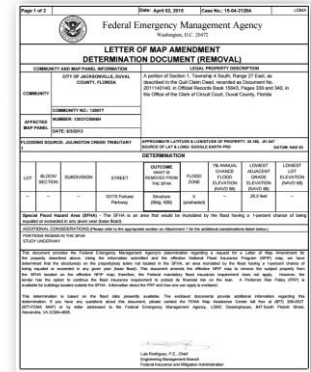
### FIRM and FIS report



### LOMR



### LOMA/LOMR-F



## Helpful Links

### Flood Risk Projects

- The Risk MAP Project Lifecycle for Flood Risk Projects: <https://www.fema.gov/risk-map-flood-risk-project-lifecycle>

### PMRs and LOMRs

- Flood Map Revision Processes: <https://www.fema.gov/flood-map-revision-processes>
- Application Information: <https://www.fema.gov/mt-2-application-forms-and-instructions>

### LOMAs and LOMR-Fs

- Letter of Map Amendment and Letter of Map Revision Based on Fill Processes: <https://www.fema.gov/letter-map-amendment-letter-map-revision-based-fill-process>
- Factsheet: How to Request a LOMA or LOMR-F: <https://www.fema.gov/media-library/assets/documents/19871>
- Application information: <https://www.fema.gov/mt-1-application-forms-instructions>
- Revalidation Letters for Letters of Map Change: [https://www.fema.gov/media-library-data/20130726-1840-25045-1194/understanding\\_soma\\_revalidation\\_letter.pdf](https://www.fema.gov/media-library-data/20130726-1840-25045-1194/understanding_soma_revalidation_letter.pdf)
- Online LOMC: <https://www.fema.gov/change-flood-zone-designation-online-letter-map-change>

## FEMA Map Information eXchange (FMIX)

### Contact a Map Specialist

- (877) FEMA MAP (1-877-336-2627)
- Hours of Operation: Monday through Friday, 8 a.m. through 6:30 p.m. eastern standard time (EST)
- Email: [FEMAMapSpecialist@riskmapcds.com](mailto:FEMAMapSpecialist@riskmapcds.com)