

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 cannot be automatically revalidated through the administrative process described above. To request that FEMA review such map changes (i.e., those that are not included in the revalidation letter), please submit the following to FEMA:

- A letter requesting the re-issuance (provide the case number of the LOMA to be reissued); and
- A copy of the LOMA to be reissued, if available.

FEMA will review the case file and issue a new letter reflecting its new determination.

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 1-800-720-1093 or visit 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 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 lowest adjacent grade (the lowest ground touching the structure), or lowest floor relative to the BFE will also be used to rate the policy.

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).

More information is available online at:
http://www.fema.gov/plan/prevent/fhm/fq_genhm.shtm

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.

The Preliminary Maps are also available in digital format (PDF) at:
<http://www.starr-team.com/starr/RegionalWorkspaces/RegionI/HampdenCountyMA>

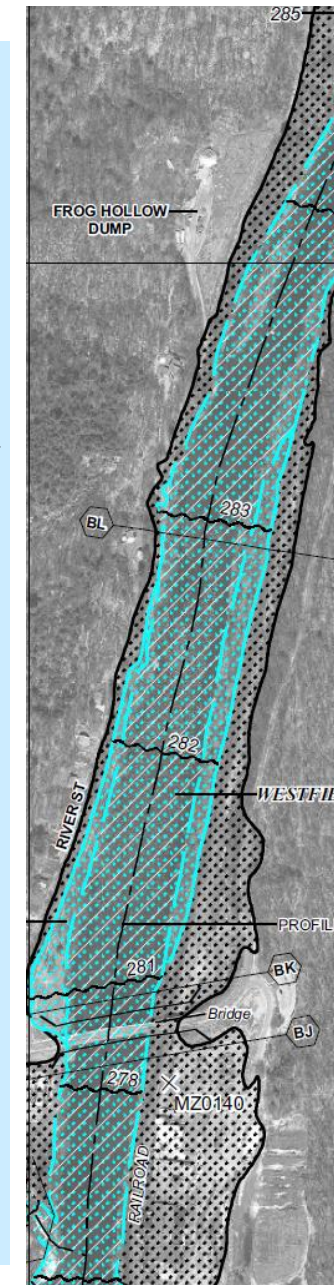
For information about floodplain management, ordinances, or map adoption policies, communities can contact their State NFIP Coordinator, Richard Zingarelli at the Massachusetts Department of Conservation and Recreation:
Richard.Zingarelli@state.ma.us

For questions specifically concerning insurance, please call 1-800-427-4661 or visit <http://www.floodsmart.gov>.



April 20, 2012

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 Hampden County, Massachusetts. 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.



Flood Hazard Mapping Fact Sheet

Hampden County, Massachusetts

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 (SFHA), which is the area that has a 1% or greater chance of flooding in any given year. Development may take place within the SFHA provided that it complies with local floodplain ordinances that meet NFIP criteria.

What is a FIRM?

When FEMA maps flood hazards in a community or county, two 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 Area, 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) or flood depths, floodways, and common physical features such as roads. 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.

Why are the maps being updated?

The FIRM panels you received in April 2012 are being updated for a few reasons: 1) To show the reduced risk associated with the accredited Chicopee Levee system; and 2) To show all communities in the county on a single set of Countywide FIRMs.

In November 2010, the City of Chicopee submitted accreditation material which substantiated that the Chicopee Falls, Willimansett, Plainfield, and South Bank Flood Control Systems have adequate design and operation and maintenance (O & M) systems in place to provide reasonable assurance that protection from the base flood exists. In January 2011, FEMA indicated that the Chicopee Flood Control System would be mapped to show the areas landward of the four flood control systems as providing protection from the Base Flood.

Other Preliminary FIRM panels issued on April 20, 2012 are for the communities of Blandford, Granville, and Montgomery where all floodplain boundaries have been updated. Floodplains have been redelineated using Light Detection And Ranging (LiDAR) topographic data. In addition, select floodplains were recalculated using the LiDAR and automated engineering methods. The communities of Russell and Tolland are receiving updated maps due to new engineering analyses conducted on flooding sources in neighboring communities which affect SFHAs near the boundary.

With this update, we have produced a Digital Flood Insurance Rate Map (DFIRM) that will be compatible with GIS (Geographic Information Systems). The improvements in spatial accuracy provided by the new base map and the availability of electronic floodplain information should greatly enhance the ability to use the maps for planning, permitting, and insurance applications.

What else has changed?

All flood elevations shown on the FIRMs and FIS report are based on the North American Vertical Datum of 1988 (NAVD88). In order to convert elevations from the effective maps which are in National Geodetic Vertical Datum of 1929 (NGVD29), the effective elevations were adjusted by -0.67 foot.

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).

What is an Appeal?

The communities in Hampden County that have a change in Special Flood Hazard Area (Chicopee, Blandford, Granville, Montgomery, Russell and Tolland) will have an Appeal Period during which technical information or comments are solicited on the proposed flood hazard determinations shown on the Preliminary FIRM, and where applicable, the FIS report. These flood hazard determinations may include additions or modifications of any BFE, SFHA, boundary or zone designation, or regulatory floodway on the FIRM.

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?

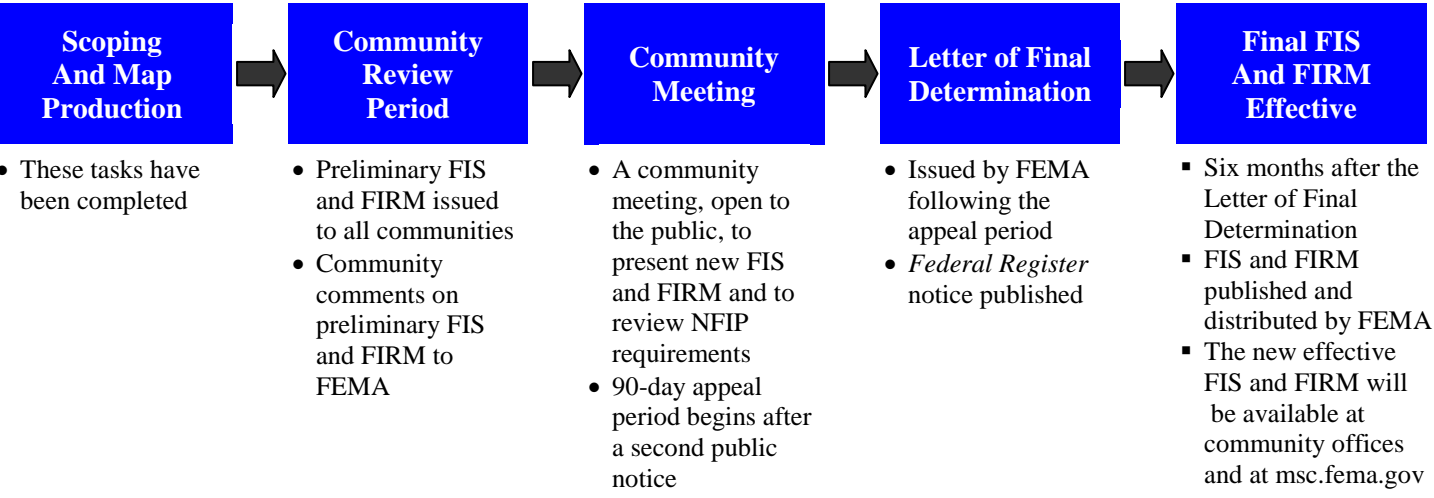
An Appeal Period will begin after the second publication of a notice of proposed flood hazard determinations in a newspaper that has circulation in your community. All communities that are eligible for an Appeal Period will also be informed through a letter indicating the start of the Appeal Period. 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. After the LFD has been issued, the community 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 NFIP State Coordinator. If ordinances need to be updated, communities should seek assistance from their NFIP Sate Coordinator or the Regional FEMA office in Boston. After the six-month compliance period, the new FIS and FIRM will become Effective.

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.



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

The new map 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 predamage 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.

Is there any recourse if I do not agree with the new 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 Hampden County. For these situations, FEMA established the LOMA 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. 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 new maps are issued, all exisisting LOMAs and LOMRs are reviewed against the new study results to determine continued validity. When a new FIRM becomes effective, it may supersede previously issued LOMAs, LOMRs, 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.