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 newer buildings in 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 Assistance Center’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.shtml

The Map Service Center 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 1-800-358-9616.

For information about floodplain management, ordinances, or map adoption policies, communities can contact their State NFIP Coordinator.

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

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, which is the area that has a 1% or greater chance of flooding in any given year. Development may take place within the Special Flood Hazard Area 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.
Why Are the Maps Being Updated?
The City of Alexandria will now be shown on 9 FIRM; this will provide the community with more detailed and readable maps. Another significant change is that the new maps will have an updated orthophoto base map provided by the City of Alexandria that will improve the accuracy of floodplain determinations.

With this update we have produced a Digital Flood Insurance Rate Map 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. The digital files will be available when these maps become effective.

What Else Has Changed?
All significant flooding sources within the Cameron Run Watershed have been reviewed by the US Army Corps of Engineers to reflect new hydrologic and hydraulic conditions. Additionally, all flood elevations shown in this FIS are now referenced to the North American Vertical Datum of 1988 (NAVD 88). In order to perform this conversion, effective elevation values from the National Geodetic Vertical Datum of 1929 (NGVD 29) were adjusted downward by 0.8 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 Assistance Center (FMAC) at 1-877-FEMA MAP (1-877-336-2627).

What Is a Protest?
Challenges received during the appeal period that do not address proposed BFEs are considered "protests." Protests include, but are not limited to: challenges of floodplain boundary delineations based on more detailed topographic data; challenges of proposed regulatory floodway boundaries based on better modeling; requests that a Letter of Map Amendment (LOMA) be issued to FEMA; and FIRM to FEMA. Appeals and protests must be supported by scientific or technical data, provide proof of error, and provide sufficient data to make revisions. Certification of data by a Registered Professional Engineer or Licensed Land Surveyor may be required.

What Is a Floodplain Management Ordinance?
A Floodplain Management Ordinance (FMO) is a regulation that establishes standards and requirements for the use of land in floodplains and other areas that are subject to flooding. The FMO typically includes regulations for land use, building permits, and insurance requirements. The FMO must be approved by the Federal Emergency Management Agency (FEMA) to be enforced.

What Happens After the Appeal Period?
FEMA will issue a Letter of Final Determination and then provide the community with six months to adopt up-to-date floodplain management ordinances. If the floodplain ordinances in effect are satisfactory, they can be submitted in their current form. If ordinances need to be updated, communities should seek assistance from their State NFIP Coordinator or the FEMA office in Philadelphia. After the six-month compliance period, the new FIS and FIRM will become effective.

What do the Numbers on the Maps Mean?
The numbers on the FIRM represent the flood elevation, or the height above the National Elevation Datum of 1988 (NAVD 88), at which a given flood risk occurs. These numbers are used to determine the flood insurance rate for each property, and are based on the flood elevation at the building's lowest floor and the building's occupancy type.

What Is the National Flood Insurance Program (NFIP)?
The NFIP is a federal program that provides flood insurance to individuals and businesses located in flood-prone areas. It is designed to help protect against the financial losses caused by flooding, and is available to property owners who meet certain eligibility requirements. The NFIP requires that participating communities adopt and enforce floodplain management ordinances that are consistent with FEMA's regulations.

What Is a Flood Insurance Rate Map (FIRM)?
The FIRM is a map published by FEMA that shows floodplains and other areas that are subject to flooding. It is used to determine the flood insurance rate for each property, and is based on the flood elevation at the building's lowest floor and the building's occupancy type. The FIRM is updated periodically to reflect changes in the flood hazard.

What Is a Letter of Map Amendment (LOMA)?
A Letter of Map Amendment (LOMA) is a document issued by FEMA that allows a property owner to remove their property from the Special Flood Hazard Area (SFHA) if it meets certain criteria. The LOMA must be approved by FEMA and the community's floodplain administrator.

What Is a Letter of Map Revocation (LOMR)?
A Letter of Map Revocation (LOMR) is a document issued by FEMA that allows a property owner to remove their property from the SFHA if it meets certain criteria. The LOMR must be approved by FEMA and the community's floodplain administrator.

What Do the Letters Mean?
The letters on the maps represent different flood zones and floodways. The letters are assigned based on the flood risk at a given location. For example, Zone A represents the highest flood risk, while Zone B represents a lower flood risk.

What Do the Numbers Mean?
The numbers on the maps represent the flood elevation, or the height above the National Elevation Datum of 1988 (NAVD 88), at which a given flood risk occurs. These numbers are used to determine the flood insurance rate for each property, and are based on the flood elevation at the building's lowest floor and the building's occupancy type.

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.

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.shtml. 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 is often required if an elevation certificate is not available.

Will LOMAs Issued under the Old Map be Valid under the New Map?
When a new FIRM becomes effective, it automatically supersedes 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.

Flood Hazard Mapping Fact Sheet
City of Alexandria, Virginia
September 2009