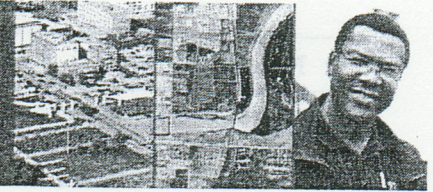




FEMA



Map Service Center

What is the MSC?

The Federal Emergency Management Agency's (FEMA) Map Service Center (MSC) is the official government distribution center for digital flood hazard mapping products created by FEMA in support of the National Flood Insurance Program (NFIP). Products and services are accessible online at <http://msc.fema.gov>. Customer Service Representatives are available to answer questions about FEMA's flood hazard maps, available subscription services, use of online tools and general site navigation.

Who does the MSC support?

Primary users of FEMA's flood hazard maps for NFIP purposes are Federal, State, and local government officials; realtors; lenders; flood determination and insurance professionals; engineers; and surveyors.

What products and services are available?

The MSC offers a variety of mapping products and tools that can be used to:

- Find the latest flood hazard information by property address or panel number
- View the latest flood hazard maps
- Create FIRMettes
- Find Letter of Map Change (LOMC) information by case number
- Locate a historic map for grandfathering purposes
- Subscribe to receive automatic notifications when current flood hazard maps are revised
- Find map status information using the Flood Map Status Information System (FMSIS)

How do I purchase a flood map?

Flood maps and other products may be purchased in digital format, on CD/DVD, or as a digital download, including:

- Flood Insurance Rate Maps (FIRMs)
- Digital Flood Insurance Rate Map (DFIRM) databases
- Flood Insurance Study (FIS) reports
- National Flood Insurance Program (NFIP) Manual

How do I contact the Map Service Center?

- Visit the Web site:
<http://msc.fema.gov>
- Call: 1-877-336-2627
- E-mail a service representative:
MSCservices@riskmapcds.com

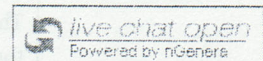
How do I order products from the Map Service Center?

- Online at:
<http://msc.fema.gov>
- Call: 1-877-336-2627
- Mail a copy of the MSC order form to:

FEMA Map Service Center
P.O. Box 3617
Oakton, VA 22124-9617

How do I use the Map Service Center Live Chat Service?

- Go to the MSC web site and click on the **live chat open** link.
- The MSC Live Chat service is available Monday through Friday, 9:00 a.m. to 5:00 a.m. EDT.



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Product	Description	Format
Flood Insurance Rate Maps (FIRMs)	Insurance and floodplain management maps produced by FEMA. They contain a community's flood insurance risk zones, the boundaries of the 1% and 0.2% annual-chance floodplains, the regulatory floodway and Base Flood Elevations (BFEs) when applicable. Historic FIRMs are also available for most communities.	Digital download (.png, .tif, .jpg) CD/DVD copies (.png, .tif, .jpg)
FIS Reports	A Flood Insurance Study (FIS) is a narrative report of a community's flood hazards. Information contained in the FIS includes: a description of the areas studied and the engineering methods used; past flooding information; graphic profiles of the flood sources; and other pertinent information. If included as part of the study, floodway maps are distributed as part of the FIS package.	Digital downloads (.pdf); CD/DVD copies (.pdf)
Letters of Map Change (LOMCs)	Collective term used to describe official amendments and revisions to FIRMs that are accomplished by a cost-effective administrative procedure and disseminated by letter. These letters include Letters of Map Amendment (LOMAs) and Letters of Map Revision (LOMRs).	Digital download (.pdf); CD/DVD subscription service (.pdf)
Flood Boundary and Floodway Maps (FBFMs)	The floodplain management map issued by FEMA that depicts, based on detailed analyses, the boundaries of the 1% annual-chance and the 0.2% annual-chance floodplains and, when appropriate, the regulatory floodway. The FBFM does not show flood insurance risk zones or BFEs.	Digital download (.tif); CD/DVD copies (.tif)
DFIRM Spatial Database	A database designed to facilitate the collecting, storing, processing and accessing of data developed by FEMA, enabling mapping partners to share the data necessary for the Digital Flood Insurance Rate Map (DFIRM) production and conversion process. Where possible, all mapping and engineering data elements are linked to physical geographic features and georeferences.	GIS shapefiles
National Flood Hazard Layer (NFHL)	A database containing the flood hazard map information from FEMA's flood hazard mapping program. These map data are from DFIRM databases and LOMCs. The NFHL is a compilation of all of the DFIRM databases that have been created throughout the country.	GIS shapefiles
Flood Insurance Manual	The official source of rates, instructions and procedures used by industry for doing business in the National Flood Insurance Program (NFIP).	CD/DVD copies (.pdf)
Flood Map Status Information System (FMSIS)	This service provides map status information on CD for current effective maps, including the community name and number, county name, panels printed for a community, effective date and suffix for each panel, initial FBFM date, and first and current FIRM date.	CD/DVD copies (.mdr)
Map Search	Allows individuals to search for and obtain the flood map for a specific property by address or map panel ID number. This tool is available on the MSC homepage. A tutorial is also located on the MSC Web site.	Online
FIRMette	Online tool that allows users to create a full-scale section of a FIRM online. There is no cost for making a FIRMette. FIRMettes can be used in all aspects of the NFIP including floodplain management, flood insurance and enforcement of mandatory flood insurance purchase requirements, and have the legal equivalent as a full-panel FIRM. A tutorial is located on the MSC Web site.	Online
Express Document Delivery (EDDie)	Online tool for use by Federal, State and local government employees and FEMA contractors for easy downloading of digital products from the MSC.	Online
EDDie for Disasters	Online tool designed to be used in Joint Field Offices (JFOs) and other disaster assistance operations for easy downloading of digital products from the MSC.	Online



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Map Service Center

Product Catalog | Map Search | Quick Order | Digital Post Office | Help

Log on

Home > FEMA Flood Zone Designations

Definitions of FEMA Flood Zones

Flood zones are geographic areas that FEMA has defined according to varying levels of flood risk and type of flooding. These zones are depicted on the published Flood Insurance Rate Map (FIRM) or Flood Hazard Boundary Map (FHBM).

Special Flood Hazard Areas – High Risk

Special Flood Hazard Areas represent the area subject to inundation by 1-percent-annual chance flood. Structures located within the SFHA have a 26-percent chance of flooding during the life of a standard 30-year mortgage. Federal floodplain management regulations and mandatory flood insurance purchase requirements apply in these zones.

ZONE	DESCRIPTION
A	Areas subject to inundation by the 1-percent-annual-chance flood event. Because detailed hydraulic analyses have not been performed, no Base Flood Elevations (BFEs) or flood depths are shown.
AE, A1-A30	Areas subject to inundation by the 1-percent-annual-chance flood event determined by detailed methods. BFEs are shown within these zones. (Zone AE is used on new and revised maps in place of Zones A1–A30.)
AH	Areas subject to inundation by 1-percent-annual-chance shallow flooding (usually areas of ponding) where average depths are 1–3 feet. BFEs derived from detailed hydraulic analyses are shown in this zone.
AO	Areas subject to inundation by 1-percent-annual-chance shallow flooding (usually sheet flow on sloping terrain) where average depths are 1–3 feet. Average flood depths derived from detailed hydraulic analyses are shown within this zone.
AR	Areas that result from the decertification of a previously accredited flood protection system that is determined to be in the process of being restored to provide base flood protection.
A99	Areas subject to inundation by the 1-percent-annual-chance flood event, but which will ultimately be protected upon completion of an under-construction Federal flood protection system. These are areas of special flood hazard where enough progress has been made on the construction of a protection system, such as dikes, dams, and levees, to consider it complete for insurance rating purposes. Zone A99 may be used only when the flood protection system has reached specified statutory progress toward completion. No BFEs or flood depths are shown.

Coastal High Hazard Areas – High Risk

Coastal High Hazard Areas (CHHA) represent the area subject to inundation by 1-percent-annual chance flood, extending from offshore to the inland limit of a primary front al dune along an open coast and any other area subject to high velocity wave action from storms or seismic sources. Structures located within the CHHA have a 26-percent chance of flooding during the life of a standard 30-year mortgage. Federal floodplain management regulations and mandatory purchase requirements apply in these zones.

ZONE	DESCRIPTION
V	Areas along coasts subject to inundation by the 1-percent-annual-chance flood event with additional hazards associated with storm-induced waves. Because detailed coastal analyses have not been performed, no BFEs or flood depths are shown.
VE, V1-V30	Areas along coasts subject to inundation by the 1-percent-annual-chance flood event with additional hazards due to storm-induced velocity wave action. BFEs derived from detailed hydraulic coastal analyses are shown within these zones. (Zone VE is used on new and revised maps in place of Zones V1-V30.)

Moderate and Minimal Risk Areas

Areas of moderate or minimal hazard are studied based upon the principal source of flood in the area. However, buildings in these zones could be flooded by severe, concentrated rainfall coupled with inadequate local drainage systems. Local stormwater drainage systems are not normally considered in a community's flood insurance study. The failure of a local drainage system can create areas of high flood risk within these zones. Flood insurance is available in participating communities, but is not required by regulation in these zones. Nearly 25-percent of all flood claims filed are for structures located within these zones.

ZONE	DESCRIPTION
B, X (shaded)	Moderate risk areas within the 0.2-percent-annual-chance floodplain, areas of 1-percent-annual-chance flooding where average depths are less than 1 foot, areas of 1-percent-annual-chance flooding where the contributing drainage area is less than 1 square mile, and areas protected from the 1-percent-annual-chance flood by a levee. No BFEs or base flood depths are shown within these zones. (Zone X (shaded) is used on new and revised maps in place of Zone B.)
C, X (unshaded)	Minimal risk areas outside the 1-percent and .2-percent-annual-chance floodplains. No BFEs or base flood depths are shown within these zones. (Zone X (unshaded) is used on new and revised maps in place of Zone C.)

Undetermined Risk Areas

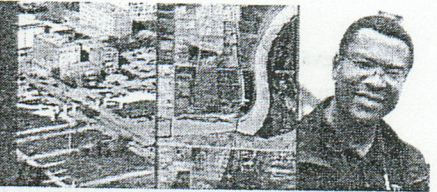
ZONE	DESCRIPTION
D	Unstudied areas where flood hazards are undetermined, but flooding is possible. No mandatory flood insurance purchase requirements apply, but coverage is available in participating communities.

FEMA.gov | [Accessibility](#) | [Privacy Policy](#) | [FAQ](#) | [Site Help](#) | [Site Index](#) | [Contact Us](#)

FEMA Map Service Center, P.O. Box 3617 Oakton, Virginia 22124-9617 Phone: (877) 336-2627
Adobe Acrobat Reader required to view certain documents. [Click here to download.](#)



FEMA



How to Request a Letter of Map Amendment (LOMA) or Letter of Map Revision Based on Fill (LOMR-F)

What is a LOMA or a LOMR-F?

The Federal Emergency Management Agency (FEMA) applies rigorous standards to develop Flood Insurance Rate Maps (FIRMs) and uses the most accurate hazard information available. However, limitations in the scale or topographic detail of the source maps used to prepare a FIRM may cause small elevated areas to be included in a Special Flood Hazard Area (SFHA). SFHAs are high-risk areas subject to inundation by the base (1-percent-annual-chance) flood. They are also known as 1-percent-annual-chance floodplains, base floodplains, or 100-year floodplains.

To change the flood hazard designation for properties in these areas, FEMA has established the LOMA process for properties on naturally high ground and the LOMR-F process for properties elevated by the placement of fill. LOMAs and LOMR-Fs are letter determinations that officially amend an effective FIRM. They can establish that a property is not in an SFHA and, by doing so, remove the Federal flood insurance requirement.

Obtaining a LOMA or LOMR-F

A LOMA application form can be downloaded from the FEMA website at www.fema.gov/plan/prevent/fhm/dl_mt-ez.shtm. FEMA does not charge a fee to review a LOMA request, but requesters are responsible for providing the required mapping and survey information specific to their property. For FEMA to remove a structure from the SFHA through the LOMA process, Federal regulations require the lowest ground touching the structure, or Lowest Adjacent Grade (LAG) elevation, to be at or above the Base Flood Elevation (BFE).

The exception to this requirement is when the submitted property information shows that the structure is outside the SFHA. In this case, the property is referred to as "out as shown." If elevation information is required for the LOMA request, the requester should submit the elevation data requested on the MT-EZ form (www.fema.gov/plan/prevent/fhm/dl_mt-ez.shtm).

For More Information

- For general information, contact the FEMA Map Information eXchange by telephone, toll free, at 1-877-FEMA MAP (1-877-336-2627) and choose "Option 1"; by e-mail at FEMAMapSpecialist@riskmap.cds.com; or by live chat at www.floodmaps.fema.gov/fhm/fmx_main.html.
- The forms and other documents referenced in this flier are also available on the "Forms, Documents, and Software" portion of the FEMA website at www.fema.gov/plan/prevent/fhm/frm_main.shtm.
- For copies of effective National Flood Insurance Program maps and reports, contact the FEMA Map Information eXchange by telephone, toll free, at 1-877-FEMA MAP (1-877-336-2627) and choose "Option 3," or via the FEMA Map Service Center website at www.msc.fema.gov.

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An Elevation Certificate, which includes this required elevation data, may be submitted to meet this data requirement and may be available from the community in lieu of a new survey.

If the property has been elevated by fill, the requester will need to use the LOMR-F process. Application forms are available at www.fema.gov/plan/prevent/fhm/dl_mt-1.shtm. For a LOMR-F to be issued, the LAG must be at or above the BFE, and community floodplain officials must determine that the land and any existing or proposed structures to be removed from the SFHA are "reasonably safe from flooding." FEMA charges a fee for the engineering review of LOMR-Fs. Fee information is located at www.fema.gov/plan/prevent/fhm/frm_fees.shtm.

Please send completed application forms to the attention of the LOMA Manager at the LOMC Clearinghouse, 7390 Coca Cola Drive, Suite 204, Hanover, MD 21076.

What if no BFEs have been Determined?

In some instances, BFEs for a certain SFHA have not yet been determined. FEMA will attempt to calculate the BFE when a LOMA application is submitted for properties of less than 50 lots or 5 acres. Sometimes, a BFE can be developed from sources such as U.S. Geological Survey topographic quadrangle maps. If that information is not available, the property owner will be asked to supply a survey for the property with the information necessary to allow FEMA to develop a site-specific BFE. National Flood Insurance Program (NFIP) regulations require that the requester determine the BFEs for properties larger than 50 lots or 5 acres. A variety of computational methods can be employed to determine BFEs, but these methods can be expensive. Before computational methods are used, every attempt should be made to obtain information, in the form of floodplain studies or previous computations, from Federal, State, or local agencies. Data obtained from these agencies may be adequate to determine BFEs with little or no additional research, calculation, or cost.

The FEMA document *Managing Floodplain Development in Approximate Zone A Areas, A Guide for Obtaining and Developing Base (100-Year) Flood Elevations* provides guidance on computing BFEs. This document, which can be viewed on the FEMA website at www.fema.gov/library/viewRecord.do?id=1526, provides methods for developing BFEs, as well as a list of agencies that can be contacted to determine whether BFE data are already available.

How will a LOMA or LOMR-F Affect my Flood Insurance Requirement?

The Federal flood insurance requirement applies to structures in SFHAs that carry a mortgage backed by a federally regulated lender or servicer. If you have a LOMA or LOMR-F proving that your property is not in the SFHA, the mandatory Federal flood insurance requirement no longer applies. However, your lender still has the prerogative to require flood insurance as a condition of the loan. Even if your lender requires flood insurance, however, premiums are lower for structures outside the SFHA.

If FEMA issues a LOMA or LOMR-F and your lender agrees to waive the flood insurance requirement, you may be entitled to a refund of the premium paid for the current policy year. To cancel your policy, you can submit a copy of the LOMA or LOMR-F and the lender's waiver to your flood insurance agent or broker. The agent will send these documents and a completed cancellation form to the appropriate insurance provider.

It is important to note that the issuance of a LOMA or LOMR-F does not mean the risk of flooding has been eliminated. Therefore, not having a flood insurance policy could have disastrous consequences, leaving you with no financial protection from future flood losses. FEMA recommends flood insurance coverage even if it is not required by law or a lender. The good news is that you may be eligible to pay much less for flood insurance coverage if your property is removed from the SFHA.

Quick Facts

- **LOMA requests involving one or more structures:** the LAG must be at or above the BFE.
- **LOMR-F requests:** the LAG must be at or above the BFE, and community floodplain officials must determine that the land and any existing or proposed structures to be removed from the SFHA are "reasonably safe from flooding."
- **LOMA requests involving one or more lots:** the lowest point on each lot must be at or above the BFE.
- **Review and processing fee:** FEMA does not charge a fee to review a LOMA request, but there is a fee for the engineering review of LOMR-Fs.
- **Required information:** the requester is responsible for providing all the information needed for the review, including (if necessary) elevation information certified by a licensed land surveyor or registered professional engineer.

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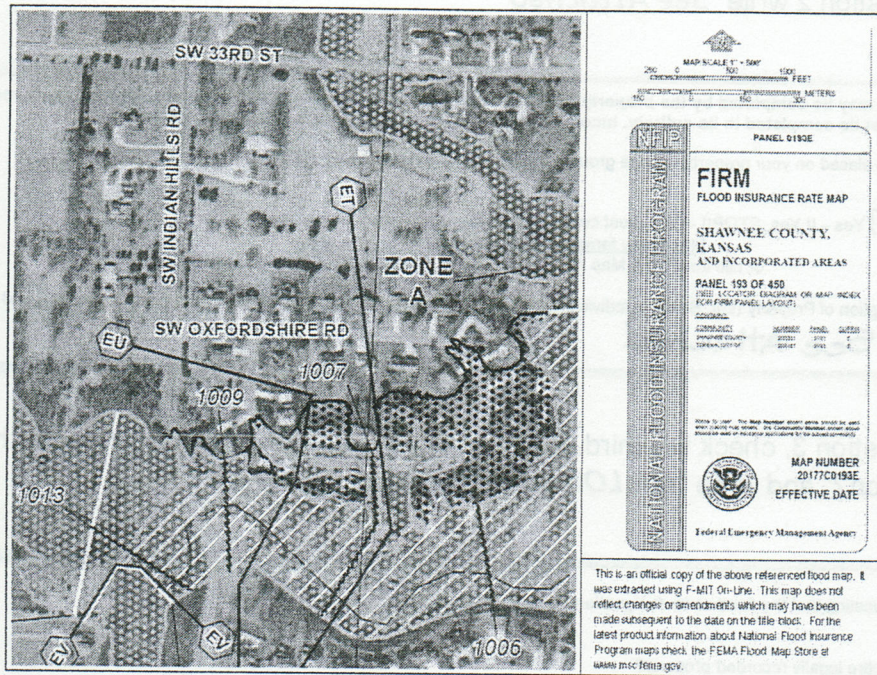
Letter of Map Amendment - Out As Shown (OAS) Instructions

LOMA-OAS is a determination made by the Federal Emergency Management Agency (FEMA) for the property and/or buildings as to whether it is located within the Special Flood Hazard Area (SFHA). Only use this method if it is clear, visually, that the structure is not in the SFHA.

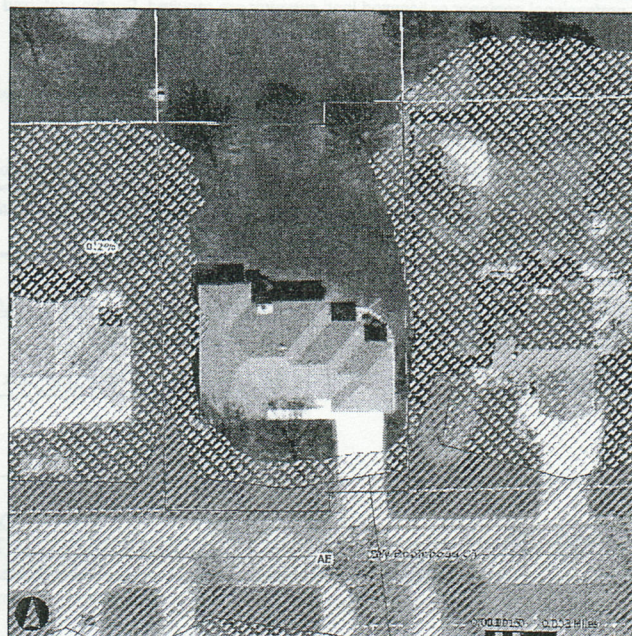
Obtain MT-EZ form Found on FEMA's site at www.fema.gov/plan/prevent/fhm/dl_mt-ez.shtm (also available in Spanish)

Documents Needed to Submit with MT-EZ Form:

1. **Deed** Copy of property deed can be obtained from the Register of Deeds
2. **FIRMette** Created at <http://www.msc.fema.gov/>, click on "FIRMette Tutorial" at the bottom of the screen or contact the local Flood Plain Administrator



3. **Map** Obtained from community's GIS department or a website like Google Maps



Instructions for Completing MT-EZ Form:

Page 1 of 3 - Section A:

(1) Write "OAS" after the word LOMA in the fourth box down from the top.

elevation, which is at or above the BFE. Also, fill that is placed before the date of the first National Flood Insurance Program (NFIP) map showing the area in an SFHA is considered natural grade.

LOMA: OAS

A letter from DHS-FEMA stating that an existing structure or parcel of land that has not been elevated by fill would not be inundated by the base flood.

A - This section may be completed by the property owner or by the property owner's agent. In order to process your request, all information on this form must be completed in its entirety. Incomplete submissions may result in processing delays.

(2) In the next box down, answer question 1 as "No".

(3) Under question 2 write "See Attached"

A - This section may be completed by the property owner or by the property owner's agent. In order to process your request, all information on this form must be completed in its entirety. Incomplete submissions may result in processing delays.

1. Has fill been placed on your property to raise ground that was previously below the BFE?

No Yes - If Yes, STOP!! - You must complete the MT-1 application forms; visit

http://www.fema.gov/plan/prevent/fnm/dl_mt-1_shtm

or call the FEMA Map Assistance Center toll free: (877-FEMA MAP) (877-336-2627)

2. Legal description of Property (Lot, Block, Subdivision; complete description as it appears in the Deed is not necessary) and street address of the Property:

See Attached

(4) Under question 3, check the third box "A structure on your property? What is the date of Construction?" and write "NA LOMA-OAS" at end of question

3. Are you requesting that the flood zone designation be removed from (check one):

Your entire legally recorded property?

A portion of your legally recorded property? (A certified metes and bounds description and map of the area to be removed, certified by a registered professional engineer or licensed land surveyor are required. For the preferred format of metes and bounds descriptions, please refer to the MT-EZ Instructions.)

A structure on your property? What is the date of construction? NA LOMA-OAS

(5) Fill out the last box on page one of Section A, if no fax number write NA.

All documents submitted in support of this request are correct to the best of my knowledge. I understand that any false statement may be punishable by fine or imprisonment under Title 18 of the United States Code, Section 1001.

Applicant's Name:

Property Owner

E-mail address:

Provide E-mail Address

Mailing Address (include Company name if applicable):

Provide Mailing Address

Daytime Telephone No.:

Provide Phone #

Fax No.:

Signature of Applicant (required)

Property Owner Signature

Date

Date

End of Section A

- (6) Write "OAS" after "Structure located on natural grade (LOMA)".
- (7) Write "OAS" after "Legally recorded parcel of land, or portion thereof (LOMA)".

Item to be Removed from the SFHA: (check one)	Elevation Information Required: (complete Item 5)
<input type="checkbox"/> Structure located on natural grade (LOMA) OAS	Lowest Adjacent Grade to the structure (the elevation of the lowest ground touching the structure including attached decks or garage)
<input type="checkbox"/> Legally recorded parcel of land, or portion thereof (LOMA) OAS	Elevation of the lowest ground on the parcel or within the portion of land to be removed from the SFHA

- (8) 1. PROPERTY DESCRIPTION (Lot and Block Number, Tax Parcel Number, Legal Description, etc.): Provide either the recorded legal description or the parcel identification number.

1. PROPERTY DESCRIPTION (Lot and Block Number, Tax Parcel Number, Legal Description, etc.): Provide Description

- (9) 2. BUILDING INFORMATION (including Apt. Unit, Suite, and/or Bldg. No.): Provide Address. Under *What is the type of construction?* check box "Other (explain)" and write "NA LOMA-OAS".

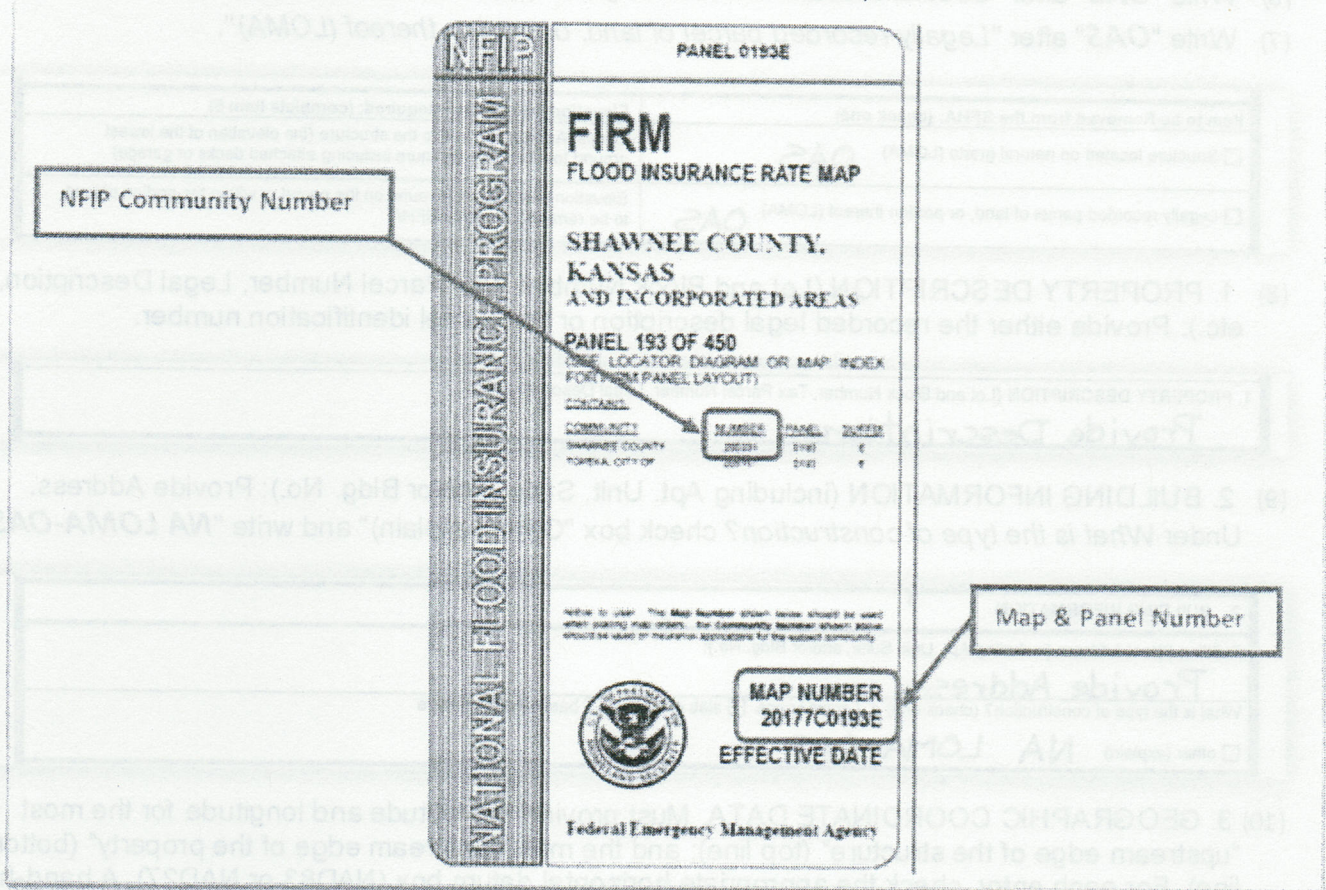
2. BUILDING INFORMATION
Building Street Address (including Apt. Unit, Suite, and/or Bldg. No.): Provide Address
What is the type of construction? (check one) <input type="checkbox"/> crawl space <input type="checkbox"/> slab on grade <input type="checkbox"/> basement/enclosure <input type="checkbox"/> other (explain) NA LOMA-OAS

- (10) 3. GEOGRAPHIC COORDINATE DATA. Must provide the latitude and longitude for the most "upstream edge of the structure" (top line); and the most "upstream edge of the property" (bottom line). For each entry, check the appropriate horizontal datum box (NAD83 or NAD27). A hand-held GPS unit, Google Earth, survey, etc. can be used to establish the latitude and longitude or you can contact the community's floodplain administrator for help.

3. GEOGRAPHIC COORDINATE DATA
Please provide the Latitude and Longitude of the most upstream edge of the structure (in decimal degrees) Must Provide Indicate Datum: <input type="checkbox"/> NAD83 <input type="checkbox"/> NAD27 . Lat. . Long.
Please provide the Latitude and Longitude of the most upstream edge of the property (in decimal degrees) Must Provide Indicate Datum: <input type="checkbox"/> NAD83 <input type="checkbox"/> NAD27 . Lat. . Long.

(11) 4. FLOOD INSURANCE RATE MAP (FIRM) INFORMATION:

- a. In the "NFIP Community Number" box, indicate the community number of the community in which your property is located (found on the FIRMette):



- b. In the "Map & Panel Number" box, indicate the panel number of the FIRM map containing your property. You can obtain the map panel number from the FIRMette map. In the sample provided above, the Map & Panel number is 20177C0193E.
- c. In the "Base Flood Elevation (BFE)" box, write "NA LOMA-OAS".
- d. In the "Source of BFE" box, write "NA LOMA-OAS".

4. FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

NFIP Community Number:	Map & Panel Number:	Base Flood Elevation (BFE):	Source of BFE:
		NA LOMA-OAS	NA LOMA-OAS

(12) 5. ELEVATION INFORMATION (SURVEY REQUIRED)

- a. Cross-out the first box and write somewhere in box "LOMA-OAS"
- b. In the Certifier's Name box, write name of property owner.
- c. In the License No box, write "LOMA-OAS".
- d. In the Expiration Date box, write "LOMA-OAS".
- e. In the Company Name box, write "LOMA-OAS".
- f. In the Telephone No. box, write property owner's phone number (including area code).
- g. In the Fax No. box, write property owner's fax number, or if no fax number, then write NA.
- h. In the Signature box, property owner signs.
- i. In the Date box, write date of application submittal.
- j. In the Seal box, mark out with an "X" and write "LOMA-OAS".

5. ELEVATION INFORMATION (SURVEY REQUIRED)			
<ul style="list-style-type: none"> • Lowest Adjacent Grade (LAG) to the structure (to the nearest 0.1 foot or meter) ft. (m) • Elevation of the lowest grade on the property; or metes and bounds area (to the nearest 0.1 foot or meter) ft. (m) • Indicate the datum (and datum conversion if different from NGVD 29 or NAVD 88) <input type="checkbox"/> NGVD 29 <input type="checkbox"/> NAVD 88 Other (Describe): • Has FEMA identified this area as subject to land subsidence or uplift? <input type="checkbox"/> No <input type="checkbox"/> Yes (provide date of current releveling) 			
This certification is to be signed and sealed by a licensed land surveyor, registered professional engineer, or architect authorized by law to certify elevation information. All documents submitted in support of this request are correct to the best of my knowledge. I understand that any false statement may be punishable by fine or imprisonment under Title 18 of the United States Code, Section 1001.			
Certifier's Name: Property Owner	License No.: LOMA-OAS	Expiration Date: LOMA-OAS	<div style="border: 1px solid black; width: 100%; height: 100%; position: relative;"> X <div style="position: absolute; top: 5px; right: 5px; font-size: 1.2em; font-weight: bold;">LOMA-OAS</div> <div style="position: absolute; bottom: 5px; left: 5px; font-size: 0.8em;">Seal (optional)</div> </div>
Company Name: LOMA-OAS	Telephone No.: Phone #	Fax No.:	
Signature: Property Owner Signature	Date: Date		
(See attached address listing for LOMAs)			

Page 3 of 3 - Mailing Instructions:

- (13) Mail the MT-EZ form, a copy of the recorded Deed, property map highlighting subject property with floodplain delineated, and FIRMette map obtained under Documents Needed (see previous page) to the address located on the third page of the MT-EZ form.

BW-12 QUICK REFERENCE GUIDE



FEDERAL EMERGENCY MANAGEMENT AGENCY



Subsidized Pre-FIRM Buildings in Special Flood Hazard Areas (SFHAs)

Policy Effective Date	Pre-FIRM Primary or Non-primary Residence or Business	Pre-FIRM Residence or Business With a Lapsed Policy	Pre-FIRM Primary Residence	Pre-FIRM Non-primary Residence	Pre-FIRM Severe Repetitive Loss or Cumulative Payments Exceeding Fair Market Value	Pre-FIRM Business**
Policy first in effect on or after July 6, 2012*	<p>October 1, 2013:</p> <ul style="list-style-type: none"> Immediate shift to full-risk rates Tentative rates available for 1 year Elevation Certificate required 	<p>October 1, 2013:</p> <ul style="list-style-type: none"> Immediate shift to full-risk rate Tentative rates available for 1 year Elevation Certificate required 	<p>October 1, 2013:</p> <p>Average increases of 16-17 percent increases within the 20 percent cap authorized by law</p>	<p>January 1, 2013:</p> <ul style="list-style-type: none"> 25 percent premium increase at renewal Elevation Certificate needed to determine full-risk rate 	<p>October 1, 2013:</p> <ul style="list-style-type: none"> 25 percent premium increase at renewal Elevation Certificate needed to determine full-risk rate 	<p>October 1, 2013:</p> <ul style="list-style-type: none"> 25 percent premium increase at renewal Elevation Certificate needed to determine full-risk rate
Policy reinstated on or after October 4, 2012	<p>Future:</p> <p>Increases based on actuarial analysis and the Reserve Fund</p>	<p>Future:</p> <p>Increases based on actuarial analysis and the Reserve Fund</p>	<p>Future:</p> <p>Increases based on actuarial analysis and the Reserve Fund</p>	<p>Future:</p> <p>25 percent annual increases until full-risk rates are reached</p>	<p>Future:</p> <p>25 percent annual increases until full-risk rates are reached</p>	<p>Future:</p> <p>25 percent annual increase until full-risk rates are reached</p>

All Pre-FIRM Buildings

FEMA is still analyzing the impacts section 100207 of BW-12 will have on rates other than pre-FIRM subsidized premiums upon the effective date of a new, revised, or updated FIRM.

Map Changes

For now, grandfathering and the Preferred Risk Policy Eligibility Extension remain cost-saving options for policyholders when maps are updated.

- Assignment of an NFIP policy is allowed. However, the assignment of an NFIP policy from a seller to a buyer occurring on or after July 6, 2012, could require re-rating and an Elevation Certificate for the buyer if it is currently rated with a subsidized rate (e.g., not a standard Zone X or PPP rate).
- BW-12 calls for increases to business properties. Businesses are included in a larger group of non-residential properties. Consequently, all subsidized pre-FIRM policies for non-residential properties will see the same increase upon purchase or renewal on or after October 1, 2013.

TERMS TO KNOW >>

Biggert-Waters Flood Insurance Reform Act of 2012 (BW-12): Congress passed this legislation, which was signed into law on July 6, 2012, calling for changes to the National Flood Insurance Program to make it more sustainable. The changes include the elimination of long-standing subsidies previously available to certain pre-FIRM policyholders.

Elevation Certificate: An Elevation Certificate is an official FEMA form that is completed by a land surveyor (architects and engineers also are permitted to complete the form in some communities) to show a building's elevation. In high-risk areas, this document must be provided to an insurance agent who will compare it to the Base Flood Elevation and calculate an elevation-based premium. CRS communities might have elevation information on file for some buildings.

Non-primary Residence: A building that is lived in for less than 80 percent of the policy year.

Tentative Rates: Tentative rates are a rate class used for up to one year on policies where the necessary information to rate a policy is missing such as the absence of an Elevation Certificate. These rates are higher than subsidized pre-FIRM rates but are not elevation-rated.

AFFECTED PRE-FIRM BUILDINGS ARE:

- Located in Zones V, A (except AR and Agg) or D as shown on the Flood Insurance Rate Map (FIRM)
- Built before the community adopted the first FIRM
- Insured using subsidized rates instead of elevation-based rates
- Not likely to have been documented on an Elevation Certificate

Agents should help policyholders determine if their rate is subsidized.

MAP CHANGES >> GRANDFATHERING AND PRP ELIGIBILITY EXTENSION

Currently, the NFIP provides rating options to help reduce the financial impact of map changes: Grandfathering and PRP Eligibility Extension.

PRP Eligibility Extension: Policyholders whose properties are changing from a low- or moderate-risk area to a high-risk area on new FIRMs could qualify for the Preferred Risk Policy Eligibility Extension rule that allows policyholders to retain their PRP instead of paying the new high-risk premiums. Premiums for these PRP Eligibility Extension policies will increase 20 percent each year starting October 1, 2013, until they reach the full rates for Zone X.

Grandfather Rules: Policyholders whose properties are mapped into a higher-risk area or higher BFE when new FIRMs are adopted by a community can qualify for grandfathering. This process allows policyholders to maintain their previous zone and BFE instead of shifting to the rate they could pay if the premium were calculated using the zone and BFE shown on the new FIRM. Some pre-FIRM properties were grandfathered using Zone X standard rates. These standard rates are not subsidized and thus will not increase because of the subsidy phase-out. Premiums still could increase based on actuarial analysis and the NFIP Reserve Fund.

Further guidance on grandfathered rates and premium changes required by Section 100207 of BW-12 when maps are revised or updated will be released in late 2014 at the earliest. But until then, grandfathering and PRP Eligibility Extension remain cost-saving options for eligible policyholders. According to BW-12, policyholders' whose premiums increase after a map change will see the new rates phased in by 20 percent of the total difference each year for 5 years.

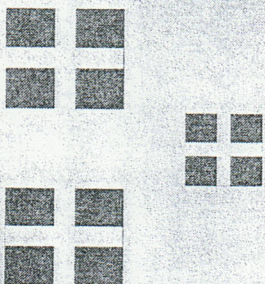
RESOURCES >>

BW-12 Fact Sheets and Information:
www.FEMA.gov/BW12

Write Your Own Company Bulletins:
www.NFIPService.com

Flood Insurance Rate Maps:
MSC.FEMA.gov

Flood Insurance Information:
FloodSmart.gov



CHANGES TO FLOOD INSURANCE RATES >>>

WHAT THEY ARE AND HOW TO EXPLAIN THEM



FEMA



The National Flood Insurance Program is changing. The Biggert-Waters Flood Insurance Reform Act of 2012 (BW-12) reauthorized the National Flood Insurance Program (NFIP) and outlined reforms to make the program more sustainable, including the removal of long-standing subsidies. The first phase of rate increases (Section 100205) affects many policyholders who own homes built before the community adopted its first Flood Insurance Rate Map (FIRM). Many of these policyholders historically have paid subsidized rates that do not reflect the property's true risk.

WHO PAYS SUBSIDIZED RATES?

Roughly 20 percent of all NFIP policies are calculated using subsidized rates. Most of those policies are pre-FIRM properties—buildings constructed before the community adopted its first FIRM—in high-risk areas (Zones A and V) and undetermined-risk areas (Zone D). Certain pre-FIRM subsidies are being phased out and eliminated by BW-12.

HOW AND WHEN WILL INCREASES TAKE PLACE?

Beginning October 1, 2013, pre-FIRM subsidized rates change as outlined below.

Premiums are increasing 25 percent each year until reaching full-risk rates for:

- Severe Repetitive Loss properties
- Properties with cumulative paid flood losses exceeding fair market value
- Non-primary residences (increase began January 1, 2013)
- Businesses/non-residential buildings

Policies are written or renewed at full-risk rates for:

- Property purchased on or after July 6, 2012
- New policies effective on or after July 6, 2012
- Lapsed policies reinstated on or after October 4, 2012

Owners of primary residences that do not fit any of the categories above can keep their subsidized rates as long as they own the property, but full-risk rates will apply for the next owner.

FROM SUBSIDIZED RATES TO ELEVATION RATING

As subsidies are removed, Elevation Certificates (ECs) ultimately will be necessary for all pre-FIRM property owners in high-risk areas. Policyholders should get one as soon as they can to know their full risk rate and consider mitigation options. In some cases, the full-risk rates calculated using the EC could be lower than the pre-FIRM subsidized rates. If so, the policy can be adjusted to reflect the lower price. If the full-risk rate is higher, you can continue to use the subsidized rates. The required timing for obtaining an EC will vary.

- **Required for next purchase/renewal:** Policyholders moving directly to full-risk rates as listed above.
- **Recommended for next renewal:** Policyholders beginning 25 percent annual increases. The EC is necessary to determine when the increases will reach the full-risk rate.
- **Recommended in the future:** Policyholders keeping their subsidy. The EC is necessary to calculate the full-risk rate the current policyholder will pay if losing a subsidy or the rate a new owner will pay if the building is sold.

WHAT TO KNOW, WHAT TO SAY

The chart below shows some of the scenarios people will face. The suggested talking points can serve as guidelines for working with clients to help them understand BW-12 changes. **Note: Scenarios assume the policyholder lives in a high-risk area and pays a subsidized rate unless otherwise stated.**

If Your Client Says...	What to Know	What to Say
My primary residence was built in 1961. I've had a flood insurance policy since 1998, and the home has never flooded. Will my premium change?	<p>Because it is a primary residence and no other triggers have been hit, the subsidy remains in place.</p> <p>An EC is not required, but it would help the client think about—and plan for—mitigation measures, such as elevating the home.</p> <p>If the full-risk rate is lower than the subsidized rate, you should adjust the premium. If it is higher than the subsidized rate, you can continue using the subsidized rate.</p>	<p>You can keep your subsidized rate as long as your situation does not change.</p> <p>Do not let your policy lapse. If you do, you will lose your subsidy, and the new premium could be significantly higher.</p> <p>An EC is not required, but it would allow me to calculate the rate you would pay if the subsidy were removed.</p>
I own a small shop built in 1960. I've had a flood insurance policy since I bought it in 2003, and I've never made a claim. Will my premium change?	<p>Subsidies are being removed for all business/non-residential properties. The policyholder's premium will increase 25 percent each year until it reaches the full-risk rate.</p> <p>The policy can be renewed without an EC, but getting one is recommended. It will be needed to determine the full-risk rate.</p>	<p>Your premium will increase 25 percent each year at renewal until it reaches the full-risk rate for your property.</p> <p>Look into getting an EC. The document will allow me to calculate your full-risk rate and estimate when you will reach it. If the full-risk rate is less than you currently pay, you can begin paying the lower rate right away.</p>
We closed on a home in July 2013. It was built in 1962. Our lender required flood insurance, and the previous owners transferred their policy to us. Will our rates change?	<p>The property was purchased after the July 6, 2012, enactment of BW-12 and before the new rates took effect on October 1, 2013. The policyholders will have to pay the full-risk rate when they renew the policy in July 2014.</p> <p>An EC is required to renew the policy. Tentative rates can be used for one year while the policyholder obtains an EC. If a loss occurs, the policy must be re-rated using an EC to determine the coverage based on the paid premium.</p>	<p>You will pay a new rate when you renew your policy in July 2014. This new premium will reflect the full-risk rate for your property instead of the subsidized rate you currently pay.</p> <p>You must get an EC. Your community officials might have elevation information on file. If they don't, you will need to hire a surveyor to complete an EC for you.</p>
I don't have a mortgage, so I'm not required to have flood insurance for my home that was built in 1953. But I bought a policy in November 2012, just to be safe. Will my rates change when I renew my policy in 2013?	<p>Policies with effective dates on or after July 6, 2012, move directly to full-risk rates at renewal on or after October 1, 2013.</p> <p>An EC is required to renew the policy. Tentative rates can be used for one year while the policyholder obtains an EC. If a loss occurs, the policy must be re-rated using an EC to determine the coverage based on the paid premium.</p>	<p>You will pay a new rate when you renew your policy this fall. The new rate will reflect your true flood risk instead of the subsidized rate you currently pay.</p> <p>You must get an EC. Your community officials might have elevation information on file. If they don't, you will need to hire a surveyor to complete an EC for you.</p>
My home was built in 1959 and was mapped into a Zone A in 2007. You had me buy a policy rated using Zone X before the maps became effective, and I was grandfathered into that rate. I want to sell the house. Will the new buyers keep the grandfathered rate?	<p>Currently, as long as coverage is maintained, the policy and rating can be assigned to the new owner because the Zone X rate is not subsidized.</p> <p>FEMA has not implemented Section 100207 of BW-12 that will affect grandfathering. Implementation could mean a change in rates if there is a map change.</p>	<p>For now, you can assign the policy to the new owners, and they will keep the grandfathered rate as long as they maintain coverage.</p> <p>In the future, FEMA will implement a provision that will affect how rates change when flood maps are updated. An Elevation Certificate is not required, but it would allow me to calculate the rate you would pay if you no longer had a grandfathered policy.</p>

RESOURCES:

For additional information about flood insurance and new rate changes, use the resources listed below.

- Flood Insurance Rate Maps: MSC.FEMA.gov
- Biggert-Waters Flood Insurance Reform Act of 2012: FEMA.gov/BW12
- Homeowner's Guide to Elevation Certificates: FEMA.gov/library/viewRecord.do?id=7408
- Talking to Customers About Flood Insurance: Agents.FloodSmart.gov
- WYO Bulletins: NFIPiService.com

CHANGES TO FLOOD INSURANCE RATES >>>

WHAT THEY ARE AND HOW TO EXPLAIN THEM



FEMA



The National Flood Insurance Program is changing. The Biggert-Waters Flood Insurance Reform Act of 2012 (BW-12) reauthorized the National Flood Insurance Program (NFIP) and outlined reforms to make the program more sustainable, including the removal of long-standing subsidies. The first phase of rate increases (Section 100205) affects many policyholders who own homes built before the community adopted its first Flood Insurance Rate Map (FIRM). Many of these policyholders historically have paid subsidized rates that do not reflect the property's true risk.

WHO PAYS SUBSIDIZED RATES?

Roughly 20 percent of all NFIP policies are calculated using subsidized rates. Most of those policies are pre-FIRM properties—buildings constructed before the community adopted its first FIRM—in high-risk areas (Zones A and V) and undetermined-risk areas (Zone D). Certain pre-FIRM subsidies are being phased out and eliminated by BW-12.

HOW AND WHEN WILL INCREASES TAKE PLACE?

Beginning October 1, 2013, pre-FIRM subsidized rates change as outlined below.

Premiums are increasing 25 percent each year until reaching full-risk rates for:

- Severe Repetitive Loss properties
- Properties with cumulative paid flood losses exceeding fair market value
- Non-primary residences (increase began January 1, 2013)
- Businesses/non-residential buildings

Policies are written or renewed at full-risk rates for:

- Property purchased on or after July 6, 2012
- New policies effective on or after July 6, 2012
- Lapsed policies reinstated on or after October 4, 2012

Owners of primary residences that do not fit any of the categories above can keep their subsidized rates as long as they own the property, but full-risk rates will apply for the next owner.

FROM SUBSIDIZED RATES TO ELEVATION RATING

As subsidies are removed, Elevation Certificates (ECs) ultimately will be necessary for all pre-FIRM property owners in high-risk areas. Policyholders should get one as soon as they can to know their full risk rate and consider mitigation options. In some cases, the full-risk rates calculated using the EC could be lower than the pre-FIRM subsidized rates. If so, the policy can be adjusted to reflect the lower price. If the full-risk rate is higher, you can continue to use the subsidized rates. The required timing for obtaining an EC will vary.

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WHAT TO KNOW, WHAT TO SAY

The chart below shows some of the scenarios people will face. The suggested talking points can serve as guidelines for working with clients to help them understand BW-12 changes. **Note: Scenarios assume the policyholder lives in a high-risk area and pays a subsidized rate unless otherwise stated.**

If Your Client Says...	What to Know	What to Say
My primary residence was built in 1961. I've had a flood insurance policy since 1998, and the home has never flooded. Will my premium change?	<p>Because it is a primary residence and no other triggers have been hit, the subsidy remains in place.</p> <p>An EC is not required, but it would help the client think about—and plan for—mitigation measures, such as elevating the home.</p> <p>If the full-risk rate is lower than the subsidized rate, you should adjust the premium. If it is higher than the subsidized rate, you can continue using the subsidized rate.</p>	<p>You can keep your subsidized rate as long as your situation does not change.</p> <p>Do not let your policy lapse. If you do, you will lose your subsidy, and the new premium could be significantly higher.</p> <p>An EC is not required, but it would allow me to calculate the rate you would pay if the subsidy were removed.</p>
I own a small shop built in 1960. I've had a flood insurance policy since I bought it in 2003, and I've never made a claim. Will my premium change?	<p>Subsidies are being removed for all business/non-residential properties. The policyholder's premium will increase 25 percent each year until it reaches the full-risk rate.</p> <p>The policy can be renewed without an EC, but getting one is recommended. It will be needed to determine the full-risk rate.</p>	<p>Your premium will increase 25 percent each year at renewal until it reaches the full-risk rate for your property.</p> <p>Look into getting an EC. The document will allow me to calculate your full-risk rate and estimate when you will reach it. If the full-risk rate is less than you currently pay, you can begin paying the lower rate right away.</p>
We closed on a home in July 2013. It was built in 1962. Our lender required flood insurance, and the previous owners transferred their policy to us. Will our rates change?	<p>The property was purchased after the July 6, 2012, enactment of BW-12 and before the new rates took effect on October 1, 2013. The policyholders will have to pay the full-risk rate when they renew the policy in July 2014.</p> <p>An EC is required to renew the policy. Tentative rates can be used for one year while the policyholder obtains an EC. If a loss occurs, the policy must be re-rated using an EC to determine the coverage based on the paid premium.</p>	<p>You will pay a new rate when you renew your policy in July 2014. This new premium will reflect the full-risk rate for your property instead of the subsidized rate you currently pay.</p> <p>You must get an EC. Your community officials might have elevation information on file. If they don't, you will need to hire a surveyor to complete an EC for you.</p>
I don't have a mortgage, so I'm not required to have flood insurance for my home that was built in 1953. But I bought a policy in November 2012, just to be safe. Will my rates change when I renew my policy in 2013?	<p>Policies with effective dates on or after July 6, 2012, move directly to full-risk rates at renewal on or after October 1, 2013.</p> <p>An EC is required to renew the policy. Tentative rates can be used for one year while the policyholder obtains an EC. If a loss occurs, the policy must be re-rated using an EC to determine the coverage based on the paid premium.</p>	<p>You will pay a new rate when you renew your policy this fall. The new rate will reflect your true flood risk instead of the subsidized rate you currently pay.</p> <p>You must get an EC. Your community officials might have elevation information on file. If they don't, you will need to hire a surveyor to complete an EC for you.</p>
My home was built in 1959 and was mapped into a Zone A in 2007. You had me buy a policy rated using Zone X before the maps became effective, and I was grandfathered into that rate. I want to sell the house. Will the new buyers keep the grandfathered rate?	<p>Currently, as long as coverage is maintained, the policy and rating can be assigned to the new owner because the Zone X rate is not subsidized.</p> <p>FEMA has not implemented Section 100207 of BW-12 that will affect grandfathering. Implementation could mean a change in rates if there is a map change.</p>	<p>For now, you can assign the policy to the new owners, and they will keep the grandfathered rate as long as they maintain coverage.</p> <p>In the future, FEMA will implement a provision that will affect how rates change when flood maps are updated. An Elevation Certificate is not required, but it would allow me to calculate the rate you would pay if you no longer had a grandfathered policy.</p>

RESOURCES:

For additional information about flood insurance and new rate changes, use the resources listed below.

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- Biggert-Waters Flood Insurance Reform Act of 2012: FEMA.gov/BW12
- Homeowner's Guide to Elevation Certificates: FEMA.gov/library/viewRecord.do?id=7408
- Talking to Customers About Flood Insurance: Agents.FloodSmart.gov
- WYO Bulletins: NFIPiService.com



Federal Insurance and Mitigation Administration

Historic Structures and the Biggert-Waters Flood Insurance Reform Act of 2012

In 2012, the U.S. Congress passed the Biggert Waters Flood Insurance Reform Act of 2012 (BW 12) which calls on the Federal Emergency Management Agency (FEMA) and other agencies to make a number of changes to the way the NFIP is run. Some of these changes have already been put in place, and others will be implemented in the coming months. Key provisions of the legislation will require the NFIP to raise rates to reflect true flood risk, make the program more financially stable, and change how Flood Insurance Rate Map (FIRM) updates impact policyholders. The changes will mean premium rate increases for some – but not all -- policyholders over time.

Below are some of the Frequently Asked Questions (FAQs) associated with BW 12 and its impact on historic structures.

1. What does BW12 say about historic buildings?

BW 12 makes no special provisions or exceptions for historic buildings. For rating purposes, historic buildings are to be treated the same as any other Pre-FIRM properties.

2. How does BW12 impact the premiums for flood insurance policies for historic structures?

Section 100205 requires the phase-in of full risk rates for the following types of property: non-primary residences, business properties, severe repetitive loss (SRL) properties, properties for which claims payments exceed the fair market value, and substantially damaged or improved properties. Additionally, Section 100205 requires the immediate application of full risk rates to new policies, lapsed policies, and policies for property that has been sold to a new owner since the enactment of BW 12.

Any currently subsidized policies for historic buildings meeting the criteria established in Section 100205 will see premium rate increases. Those structures will have rate increase at a rate of 25% per year until full actuarial rates are achieved.

3. If a historic structure is a primary residence, what impact will this have on its flood policy premium?

All primary residences – including those that are historic buildings – that were built before the initial Flood Insurance Rate Map (Pre-FIRM), and that are located in special flood hazard areas (flood zones A, AE, AH, AO, A1-A30, V, VE, V1-V30) and D zones will see a 16 to 17 percent increase effective on or after October 1, 2013, in order to reduce the amount of subsidy provided to these policyholders.

This percentage increase is based on actuarial analysis and includes the 5 percent Reserve Fund assessment for all policies, excluding Preferred Risk Policies. The Reserve Fund assessment is mandated under Section 100205.

4. Is it possible to get an exemption for a historic building from the mandated rate increases?

No. The wording of Section 100205 does not allow FEMA any discretion in implementing it. FEMA does not have the statutory authority to exempt historic buildings from the mandated rate increases of Section 100205.

5. Did BW12 modify or address any specific aspect of the National Flood Insurance Program's floodplain management provisions pertaining to historic structures?

No. BW 12 did not modify or address any aspect of the NFIP floodplain management provisions pertaining to historic structures.

6. What are the NFIP floodplain management provisions that pertain to historic structures?

The NFIP contains two provisions that provide relief for “historic structures” in Special Flood Hazard Areas from the NFIP floodplain management regulations for new construction and substantial improvements/substantial damage. The two provisions include:

(1) The definition of “substantial improvement” at 44 CFR 59.1, states, “alteration to an ‘historic structure’ does not constitute a “substantial improvement”, provided that the alteration will not preclude the structure’s continued

designation as an “historic structure”. The same also applies to “historic structures” that have been “substantially damaged”.

(2) The other provision of the NFIP floodplain management regulations that provides relief for “historic structures” is 44 CFR 60.6(a). This provision states that “Variances may be granted for the repair or rehabilitation of historic structures upon a determination that the proposed repair or rehabilitation will not preclude the structure’s continued designation as a historic structure and the variance is the minimum necessary to preserve the historic character and design of the structure.”

7. How does the NFIP define historic structures?

Under the Definition section of the NFIP [44 Code of Federal Regulations (CFR) Part 59], “historic structure” is defined as “any structure that is:

(a) Listed individually in the National Register of Historic Places (a listing maintained by the Department of Interior) or preliminarily determined by the Secretary of the Interior as meeting the requirements for individual listing on the National Register;

(b) Certified or preliminarily determined by the Secretary of the Interior as contributing to the historical significance of a registered historic district or a district preliminarily determined by the Secretary to qualify as a registered historic district;

(c) Individually listed on a State inventory of historic places in states with historic preservation programs which have been approved by the Secretary of the Interior; or

(d) Individually listed on a local inventory of historic places in communities with historic preservation programs that have been certified either:

(1) By an approved State program as determined by the Secretary of the Interior, or

(2) Directly by the Secretary of the Interior in States without approved programs.”

8. How can NFIP communities provide relief for historic structures?

Communities have the option of using either the substantial improvement definition or variance provision for addressing the unique needs of “historic structures”. Communities

should adopt only one of the options. In either case, “historic structures” can be excluded from the NFIP elevation and floodproofing requirements. However, if plans to substantially improve or repair a substantially damaged “historic structure” would result in loss of its designation as an “historic structure”, the structure would be required to meet the NFIP floodplain management regulations.

While historic structures can still be exempt for floodplain management purposes, under BW 12 there is no flood insurance exemption, and they will be rated accordingly.

FEMA has published the National Flood Insurance Program Floodplain Management Bulletin, Historic Structures, FEMA P-467-2, May 2008. This Bulletin addresses the NFIP floodplain management provisions related to historic structures, subsidized flood insurance, and mitigation measures that can be taken to minimize damages to designated historic structures. This Bulletin will be updated to reflect the changes in BW 12.

For more information:

For additional information on BW 12, and additional FAQs, please visit our BW 12 website.

<http://www.fema.gov/flood-insurance-reform-act-2012>