



# Changing the Role of a Land Surveyor

## In the National Flood Insurance Program

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# Program Topics

- Land Surveying in Floodplain Management
  - Flood Zone Determinations, Elevation Certificates, Letters of Map Change
- Risk Rating 2.0 - Equity in Action
- Adapting to Change





# NATIONAL FLOOD INSURANCE PROGRAM®

## Involvement with the NFIP

- How many offer floodplain services? (flood zone determinations, elevation certificates, Letters of Map Change, etc.)
- How often are you requested to do flood services?
  - Never
  - Once a month
  - Several times a month
- How many have seen a change in requests since Risk Rating 2.0 went into effect last October? *...more about this later!*



# Key Facts

- FEMA's flood hazard **maps** are the basis for determining and enforcing floodplain **regulations** and **insurance** rates
- Without regulation, more properties would be exposed to higher risk of damage
- Insurance premiums are intended to reduce taxpayer burden of disaster relief
- The NFIP was designed to be a self-sustaining program (claims paid through premiums)
- Increased frequency and severity of natural disasters + subsidized premiums have put the program in debt and more areas at greater risk
- Reforms intend to remove subsidies and transition to a more accurate and equitable insurance rating system







# The real estate industry is the driving force behind the need for **Flood Zone Determinations**

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- A product used by mortgage lenders to determine if a loan will be subject to a mandatory flood insurance policy requirement.
- Determinations made by:
  - Computer-generated using georeferencing software
  - Land surveyors, as part of a Mortgage Loan Inspection, or as a separate service

# Mandatory Flood Insurance Purchase

per the 1973 Flood Disaster Protection Act

Home purchased  
with a federally-  
backed or insured  
mortgage



Home scales in a  
Special Flood  
Hazard Area



Lender will require  
flood insurance at  
the time of closing

- **Does not apply to:**
- Cash purchases
- Mortgage loans of less than \$5,000
- Properties where subject of loan collateral (the building) is not in Special Flood Hazard Area
- Private mortgages



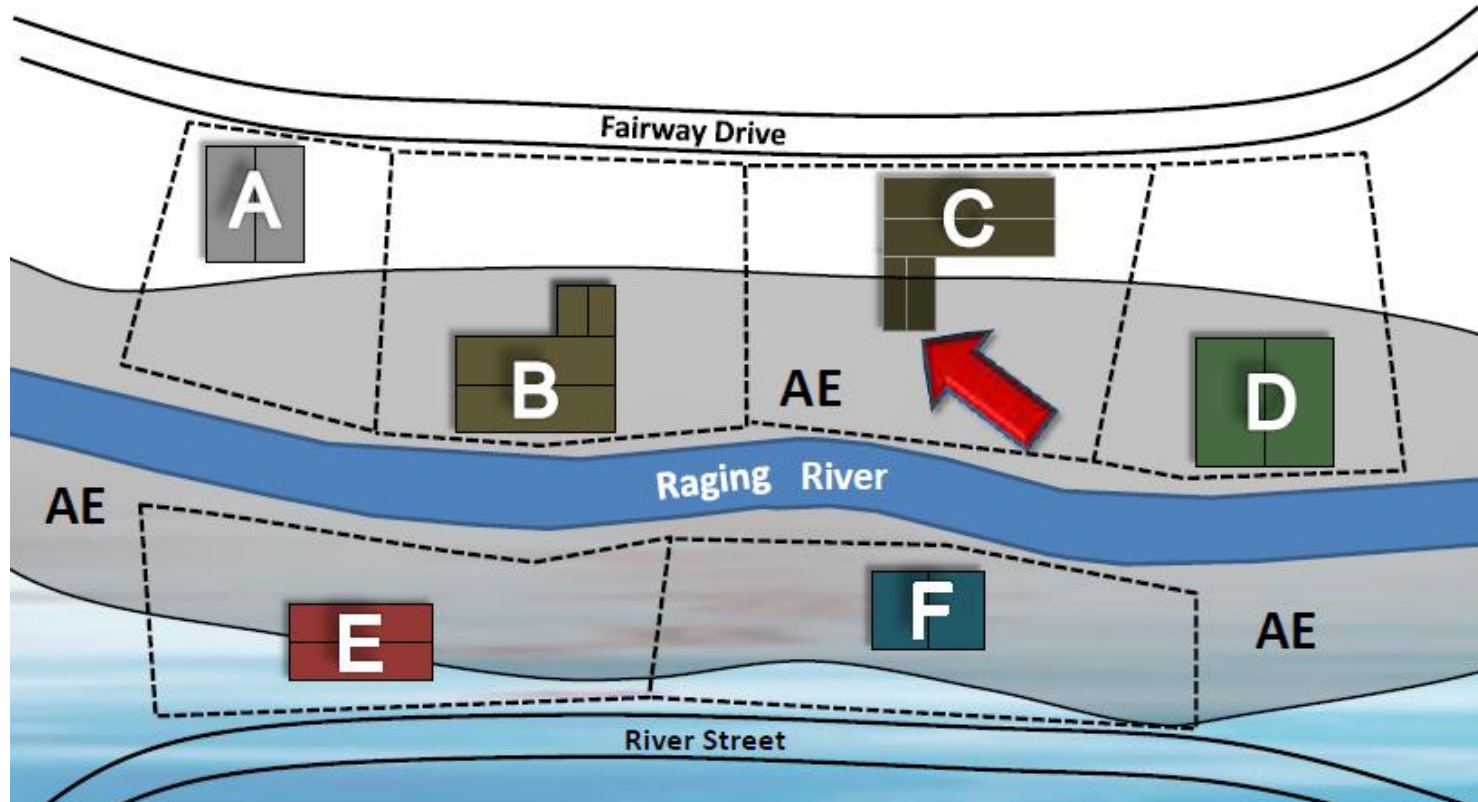
*Just because there is  
no flood insurance  
requirement does not  
necessarily mean the  
property is not in a Special  
Flood Hazard Area*



A Special Flood Hazard Area  
(SFHA)  
is an area of high flood risk

- On a flood map, this area is designated as either **Zone A or Zone V**.
- Any land that would be inundated by a flood having a 1%, or 1 in 100, chance of occurring in any given year.
- This 1% annual chance flood is also called the **100-year flood—AVOID USING THIS TERM!**
- Approximately ~~25%~~ 40% of flood insurance claims occur outside of the SFHA.

# Location Matters



- Only a portion of the building needs to be in the flood zone to trigger a flood insurance requirement. (Building C)
- A structure could be inadvertently scaled in the flood zone for a number of reasons.
- Land is not collateral for a loan.
- Mandatory insurance should not be triggered by land being in the SFHA, but a lender may still consider this high risk to a structure. (Building A).



# Errors in Flood Zone Determinations are not Uncommon

## Mapping Errors

Limitation of underlying data (scale and topography) used to produce the flood map can create error in the shape of a flood zone.

Outdated maps don't reflect current conditions, (watershed changes, development, etc.)

Detailed studies not performed in many rural areas.

## Flood Zone Determination Errors

Human error when scaling the flood map

Use of incorrect mapping platform

Property located online using georeferencing but unable to identify where on the lot the structure sits.



# Determinations based on poor data can create:

- Extra expense of flood insurance for owners of property incorrectly scaled in high risk zones
- Greater flood hazards for those incorrectly scaled in lower risk zones.
- Inability to properly prepare for flood risk



*Studies have found that less than 10% of buyers know a house is in a Special Flood Hazard Area before making an offer on a property.*







## Flood Hazard Disclosure in Real Estate

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- No national standard for flood hazard disclosure
- No statutory or regulatory requirement for seller to disclose a property's flood risk or past flood damage to a buyer in 21 states
- The other 29 states have varying degrees of disclosure requirements
- Many home buyers have zero knowledge of whether a house has flooded or is likely to flood again

# Vermont

## *Residential Property Disclosure and Disclaimer Statement*

8. GENERAL	YES	NO	UNKNOWN
A. Is there any settling, soil, standing water, or drainage problems on the property?			
If yes, explain:			
B. Does the property contain fill material?			
C. Is there any material damage to the property or any of the structure from fire, wind, floods, beach movements, earthquake, expansive soils, or landslides?			
If yes, explain:			
D. Is the property in a designated flood plain?			



# Maine

## *Seller's Property Disclosure, 2014*

### SECTION V. GENERAL INFORMATION

Is the property subject to or have the benefit of any encroachments, easements, rights-of-way, leases, rights of first refusal, life estates, private way, private road/homeowner associations or restrictive covenants? ..... ☐ Yes ☐ No ☐ Unknown

IF YES: Explain: \_\_\_\_\_

What is your source of information: \_\_\_\_\_

Are there any tax exemption or reduction for this property for any reason including but not limited to: Tree Growth, Open Space and Farmland, Veteran's, Homestead Exemption, Blind, Working Waterfront? ..... ☐ Yes ☐ No ☐ Unknown

IF YES: Explain: \_\_\_\_\_

- Is this house currently covered by a flood insurance policy? ..... ☐ Yes ☐ No ☐ Unknown



## Opportunities for the Land Surveyor

- Land surveyors have a **unique ability to help** property owners resolve issues caused by mapping errors, as well as help them understand their flood risk.
- This knowledge and experience can also **strengthen professional relationships** with real estate professionals, code enforcement officers, and other stakeholders, leading to more referrals.





*“We recently closed on a property. The buyers **paid cash** and we had no reason to think it was in a flood zone. Now they are refinancing and the bank says it's in a flood zone.”*

### What are our options?

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- A. Don't refinance - this removes the requirement of flood insurance
- B. Accept the Flood Zone Determination and purchase flood insurance
- C. Challenge the determination

### Other Considerations:

Is there an upcoming map change that could change the outcome of the determination?

Are there any cost savings on insurance available?

# Challenging a Flood Zone Determination

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01

Provide lender with documentation supporting your claim and see if they accept

02

Request a Letter of Determination Review (LODR) from FEMA

A horizontal determination

Nominal fee and must be w/in 45 days of determination

03

Apply for a Letter of Map Change (LOMC) from FEMA

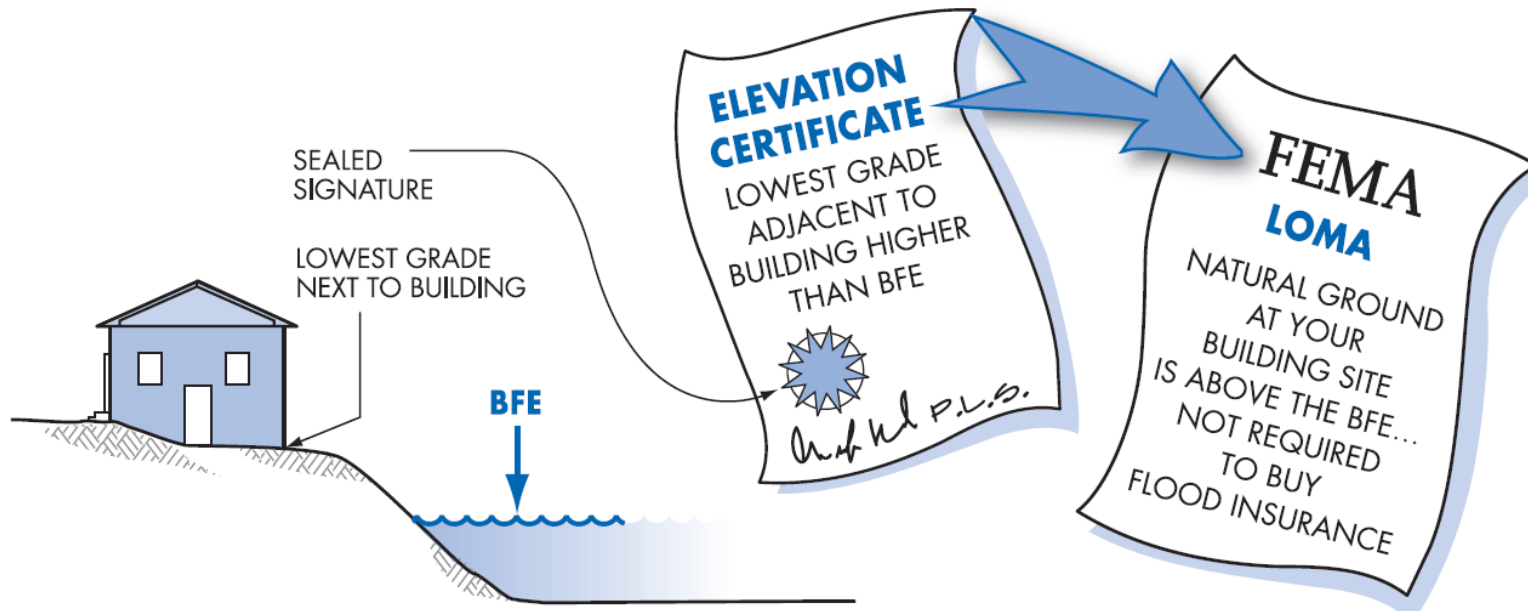
Requires certified elevation data from licensed consultant

Most costly & time-consuming option



# Using Elevations to Dispute a Flood Zone Determination

- An Elevation Certificate (EC) determines whether the improvements being used as loan collateral are elevated above the **Base Flood Elevation**.
- A **Letter of Map Amendment (LOMA)** uses elevation data to prove that a structure should not be in a Special Flood Hazard Area, with mandatory flood insurance.



# Elevation Certificate (EC)

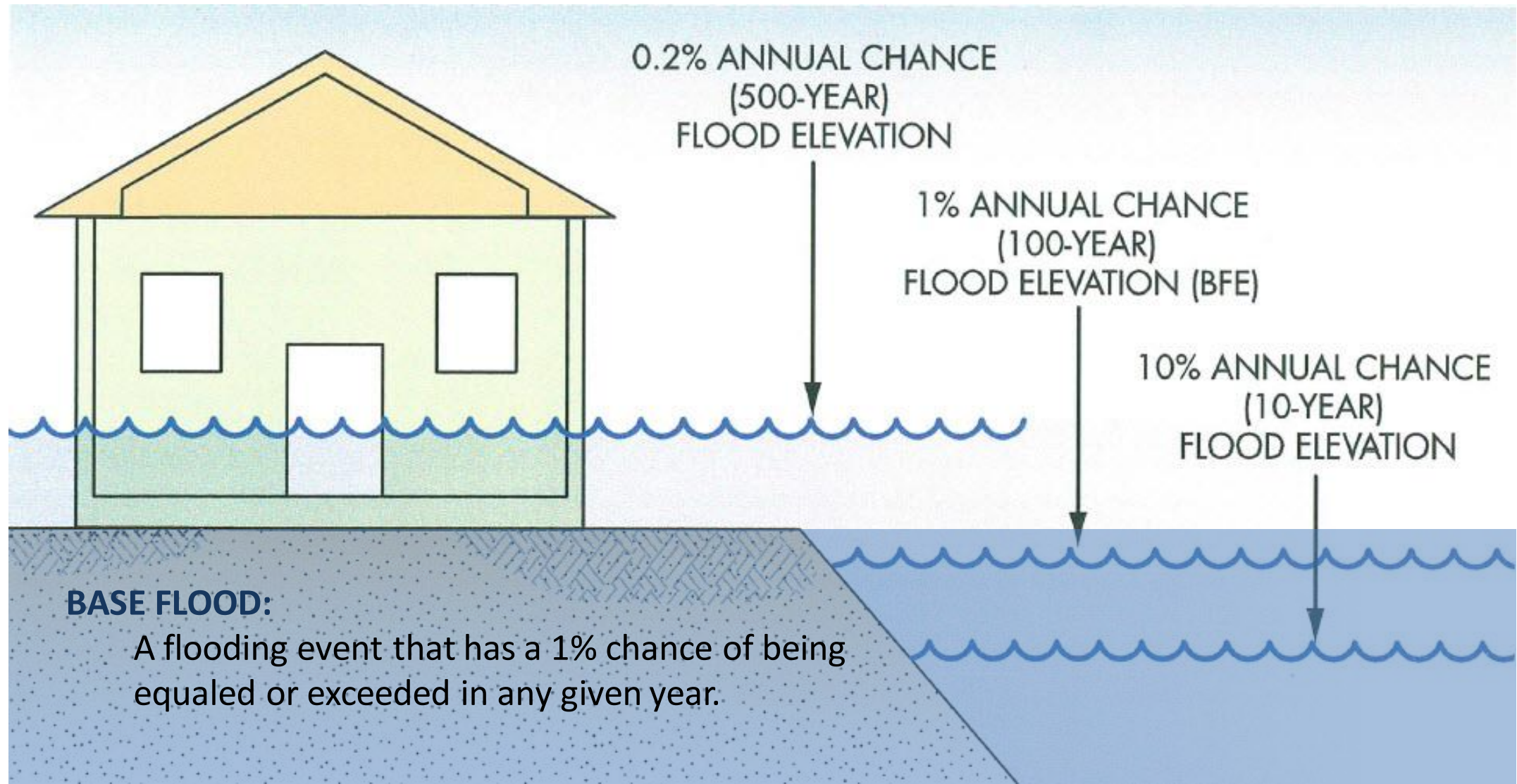
- Elevation data certified by a land surveyor, engineer, or town official
- Can be used for:
  - Insurance rating
  - Municipal permitting
  - Letter of Map Change requests
- 3 ECs needed for new construction (proposed, lowest floor, as-built)
- Supports a LOMA application, but cannot remove flood insurance requirement on its own

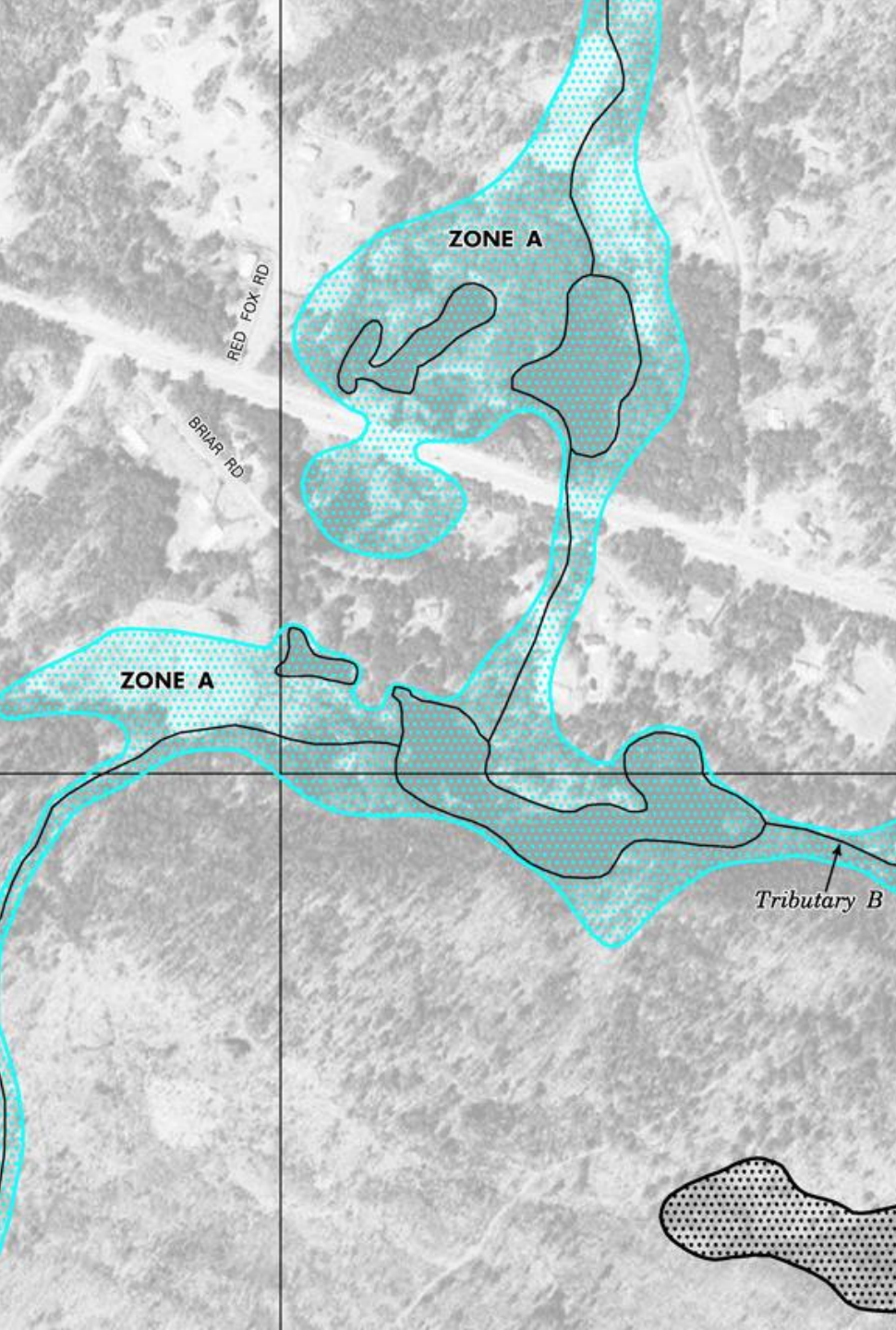
U.S. DEPARTMENT OF HOMELAND SECURITY FEDERAL EMERGENCY MANAGEMENT AGENCY National Flood Insurance Program		<b>ELEVATION CERTIFICATE</b> IMPORTANT: Follow the instructions on pages 1-9.		OMB No. 1660-0008 Expiration Date: July 31, 2015	
<b>SECTION A - PROPERTY INFORMATION</b>				<b>FOR INSURANCE COMPANY USE</b>	
A1. Building Owner's Name				Policy Number:	
A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.				Company NAIC Number:	
City		State		ZIP Code	
A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.)					
A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.)					
A5. Latitude/Longitude: Lat. _____ Long. _____ Horizontal Datum: <input type="checkbox"/> NAD 1927 <input type="checkbox"/> NAD 1983					
A6. Attach at least 2 photographs of the building if the Certificate is being used to obtain flood insurance.					
A7. Building Diagram Number _____					
A8. For a building with a crawlspace or enclosure(s):					
a) Square footage of crawlspace or enclosure(s) _____ sq ft					
b) Number of permanent flood openings in the crawlspace or enclosure(s) within 1.0 foot above adjacent grade _____					
c) Total net area of flood openings in A8.b _____ sq in					
d) Engineered flood openings? <input type="checkbox"/> Yes <input type="checkbox"/> No					
A9. For a building with an attached garage:					
a) Square footage of attached garage _____ sq ft					
b) Number of permanent flood openings in the attached garage within 1.0 foot above adjacent grade _____					
c) Total net area of flood openings in A9.b _____ sq in					
d) Engineered flood openings? <input type="checkbox"/> Yes <input type="checkbox"/> No					
<b>SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFORMATION</b>					
B1. NFIP Community Name & Community Number		B2. County Name		B3. State	
B4. Map/Panel Number	B5. Suffix	B6. FIRM Index Date	B7. FIRM Panel Effective/ Revised Date	B8. Flood Zone(s)	B9. Base Flood Elevation(s) (Zone A0, use base flood depth)
B10. Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered in item B9: <input type="checkbox"/> F.S. Profile <input type="checkbox"/> FIRM <input type="checkbox"/> Community Determined <input type="checkbox"/> Other/Source: _____					
B11. Indicate elevation datum used for BFE in item B9: <input type="checkbox"/> NGVD 1929 <input type="checkbox"/> NAVD 1988 <input type="checkbox"/> Other/Source: _____					
B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA)? <input type="checkbox"/> Yes <input type="checkbox"/> No Designation Date: _____ / _____ / _____ <input type="checkbox"/> CBRS <input type="checkbox"/> OPA					
<b>SECTION C - BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)</b>					
C1. Building elevations are based on: <input type="checkbox"/> Construction Drawings* <input type="checkbox"/> Building Under Construction* <input type="checkbox"/> Finished Construction *A new Elevation Certificate will be required when construction of the building is complete.					
C2. Elevations - Zones A1-A30, AE, AH, A (with BFE), VE, V1-V30, V (with BFE), AR, AR/A, AR/AE, AR/A1-A30, AR/AH, AR/AO. Complete items C2.a-h below according to the building diagram specified in item A7. In Puerto Rico only, enter meters. Benchmark Utilized: _____ Vertical Datum: _____ Indicate elevation datum used for the elevations in items a) through h) below. <input type="checkbox"/> NGVD 1929 <input type="checkbox"/> NAVD 1988 <input type="checkbox"/> Other/Source: _____ Datum used for building elevations must be the same as that used for the BFE.					
Check the measurement used.					
a) Top of bottom floor (including basement, crawlspace, or enclosure floor) _____ <input type="checkbox"/> feet <input type="checkbox"/> meters					
b) Top of the next higher floor _____ <input type="checkbox"/> feet <input type="checkbox"/> meters					
c) Bottom of the lowest horizontal structural member (V Zones only) _____ <input type="checkbox"/> feet <input type="checkbox"/> meters					
d) Attached garage (top of slab) _____ <input type="checkbox"/> feet <input type="checkbox"/> meters					
e) Lowest elevation of machinery or equipment servicing the building (Describe type of equipment and location in Comments) _____ <input type="checkbox"/> feet <input type="checkbox"/> meters					
f) Lowest adjacent (finished) grade next to building (LAG) _____ <input type="checkbox"/> feet <input type="checkbox"/> meters					
g) Highest adjacent (finished) grade next to building (HAG) _____ <input type="checkbox"/> feet <input type="checkbox"/> meters					
h) Lowest adjacent grade at lowest elevation of deck or stairs, including structural support _____ <input type="checkbox"/> feet <input type="checkbox"/> meters					
<b>SECTION D - SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION</b>					
This certification is to be signed and sealed by a land surveyor, engineer, or architect authorized by law to certify elevation information. I certify that the information on this Certificate represents my best efforts to interpret the data available. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.					
<input type="checkbox"/> Check here if comments are provided on back of form. Were latitude and longitude in Section A provided by a licensed land surveyor? <input type="checkbox"/> Yes <input type="checkbox"/> No					
<input type="checkbox"/> Check here if attachments.					
Certifier's Name		License Number			
Title	Company Name				
Address	City	State	ZIP Code		
Signature	Date	Telephone			
PLACE SEAL HERE					



# Base Flood Elevation (BFE)

*The anticipated height of water during the “base flood”*





# What if there is no Base Flood Elevation?

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- Mapped Zone A or V without a number or the letter E following it means no BFE has been recorded for that watercourse
- Supplemental information can be provided to FEMA to support a request for removal:
  - Data from nearby LOMCs
  - Recorded benchmarks from nearby features (bridges, culverts, etc.)
  - Elevations collected by surveyor



# Elevation Certificates & Flood Insurance

- Prior to recent changes in flood insurance rating methods (Risk Rating 2.0) Elevation Certificates were commonly requested by mortgage lenders to determine flood insurance rates prior to closing a real estate transaction.
- **BEFORE** - Rates were based on:
  - the designated FEMA flood zone
  - the elevation of the lowest floor above or below the Base Flood Elevation
- **NOW** - rates are no longer based on the flood zone or lowest floor, but a number of other factors
  - *Meaning = Elevation Certificates no longer required to rate policies*



# More about Risk Rating 2.0...

What is it?

- A new insurance rating system intended to rate buildings using a property-specific approach, based on newer technology, modeling, and research.
- Went into effect October 1, 2021
- Expected outcome:
  - Transition from Binary (in or out) to Graduated evaluation of risk
  - Fairer, more realistic rates based a property's individual risk
  - Simplified quote process through use of the "**Risk Rating Engine**"
  - Increased investment in mitigation
  - More financially resilient program

# Premium Calculations Under RR2

## Geographic Variables (Location)

- Distance to flooding source(s)
- Local Relative Elevation
- Elevation relative to flooding source(s)
- Territory
- HUC-12
- Drainage Area
- River Class





# Premium Calculations Under RR2

## Building/Other Variables

- Construction type
- First Floor Height (ft)
- Number of floors
- Building Replacement Cost Value
- Type of use (residential/non-residential, etc.)
- Primary/Non-primary residence
- Prior NFIP claims
- Coverages/deductibles
- Mitigation discounts
  - Elevation of Machinery & Equipment (M&E)
  - Flood Openings
  - Elevation on posts, piles, or piers



The background of the slide features a close-up, grayscale image of several interlocking mechanical gears. The gears are of different sizes and are arranged in a way that creates a sense of depth and complexity. The lighting highlights the teeth of the gears, giving them a three-dimensional appearance. The overall tone is technical and industrial.

# Let's Talk About...

## "System Generated" Values

- Numerous datasets from various sources feed the "rating engine"
- Reduces costs for the consumer by replacing the need for consultants to visit site
- Streamlines the rating process for insurance agents
- Values may not be accurate
- Property characteristics are not "one size fits all"
- Methodology may not capture property data completely
- Source of datasets may not be updated regularly
- **Consumers unable to verify accuracy of system generated values without further investigation**



# The Risk Rating Engine vs. The Land Surveyor

Is technology replacing the need for  
on-the-ground data collection?

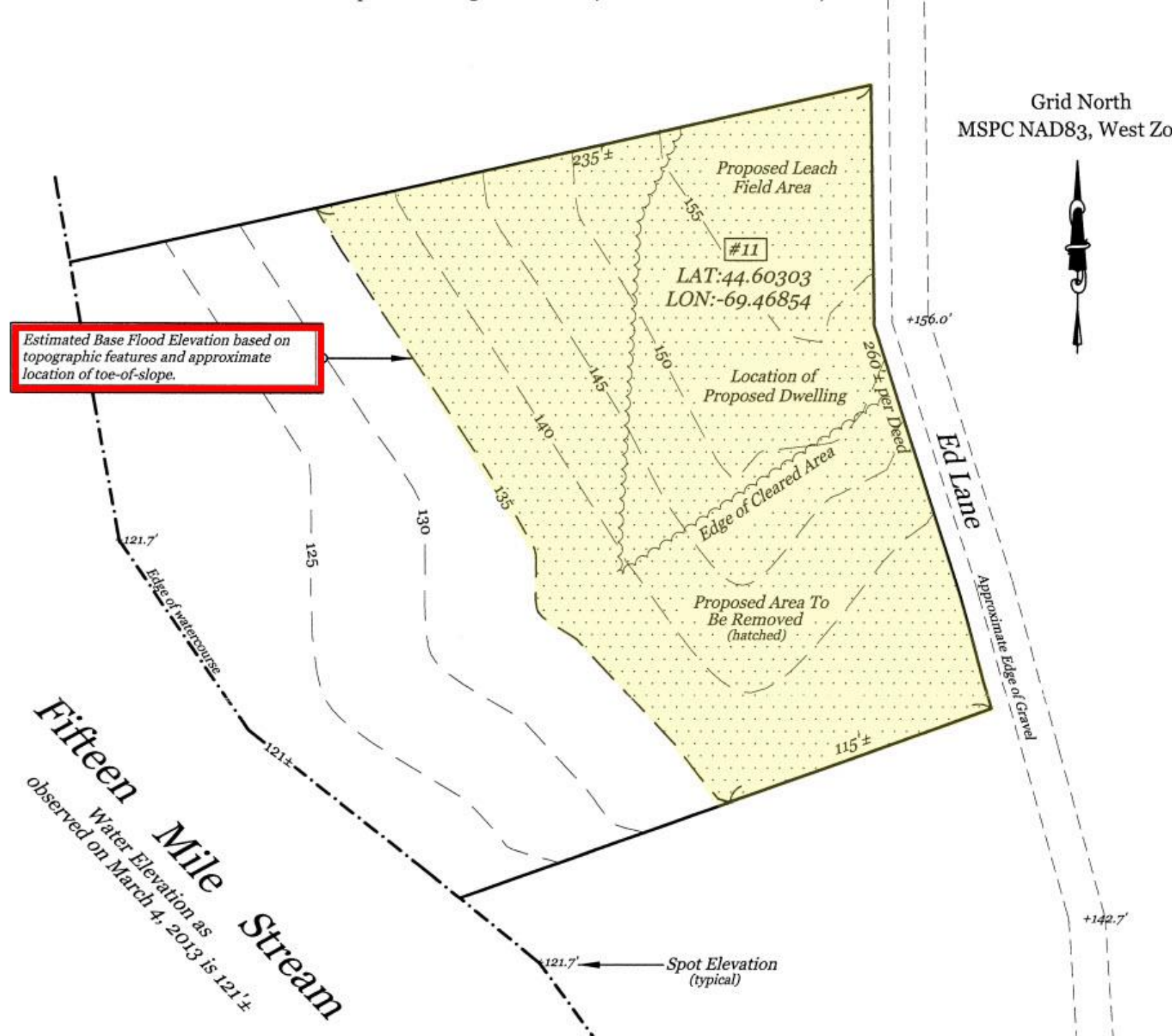
How do we remain active and useful  
in a changing industry?





# Lowering Flood Risk and Eliminating Insurance Pre-construction

- Unnumbered Zone A encumbers entire parcel due to map error.
- Community issues a building permit to owner without acknowledging floodplain regulations
- Owner seeks financing for construction and Flood Zone Determination company scales in flood zone.
- Topographic survey used to estimate Base Flood Elevation and toe-of-slope
- Elevation Certificate, metes and bounds description, and LOMA application submitted to FEMA to remove elevated portion of parcel from flood zone.



# LOMA Application Cover Letter

Dear LOMA Case Manager,

This letter is intended to supplement the required documents submitted for FEMA's LOMA determination application. A Base Flood Elevation (BFE) has not been established by FEMA for this Zone A and we were unable to obtain a BFE from other sources. Our office has referred to DHS-FEMA-265, Managing Floodplain Development in Approximate Zone A Areas, contacted the U.S. Corps of Engineers, the Maine State Planning Office, and the local municipality.

Upon our site analysis, the easterly edge of the unnumbered Zone A appears to be incorrectly encumbering all of the subject property and does not coincide with current topography. In an effort to locate the portion of the SFHA A as it passes through the subject property, this office has added 5' contour intervals to our site sketch. This office has conservatively estimated the BFE at site to be in the 135 (NGVD29) foot elevation range based on site vegetation, topography, and the elevation of the upstream Unity Road bridge crossing. At the time of our site visit, the elevation of Fifteen Mile Stream was at 121 feet, approximately 14 feet lower than our estimated BFE.

# Result of Application

FEMA issued the Letter of Map Amendment Removal Document, deeming "portion of property" in Zone X and not Zone A

Applicant was able to remove flood insurance from the construction loan.

Construction permitting not subject to floodplain regulation





# Removal of Flood Insurance for Inadvertent Inclusions

- Structure scaled in Zone A4, Base Flood Elevation of 276'
- Owner had been paying flood insurance since purchase (over 10 years), unaware of an option to challenge flood zone determination
- Bunkhouse not loan collateral

## **Elevation certificate determined:**

- Lowest Adjacent Grade (LAG) of house = 306.0
- FEMA approved Letter of Map Amendment Removal reclassifying structure as Zone C
- Flood insurance requirement removed and 1+ year of premium refunded!

# ELOMAs vs. Online LOMCs



Both are web-based applications used to process Letter of Map Changes, but:



eLOMAs can only be completed by licensed professionals (surveyors, engineers)

Determinations can be given within minutes.

*Only single residential structures without fill or entirely legally recorded properties qualify for this option.*



Online LOMCs can be submitted by anyone but the process can take up to 60 days





# Letter of Map Revision Based on Fill (LOMR-F)

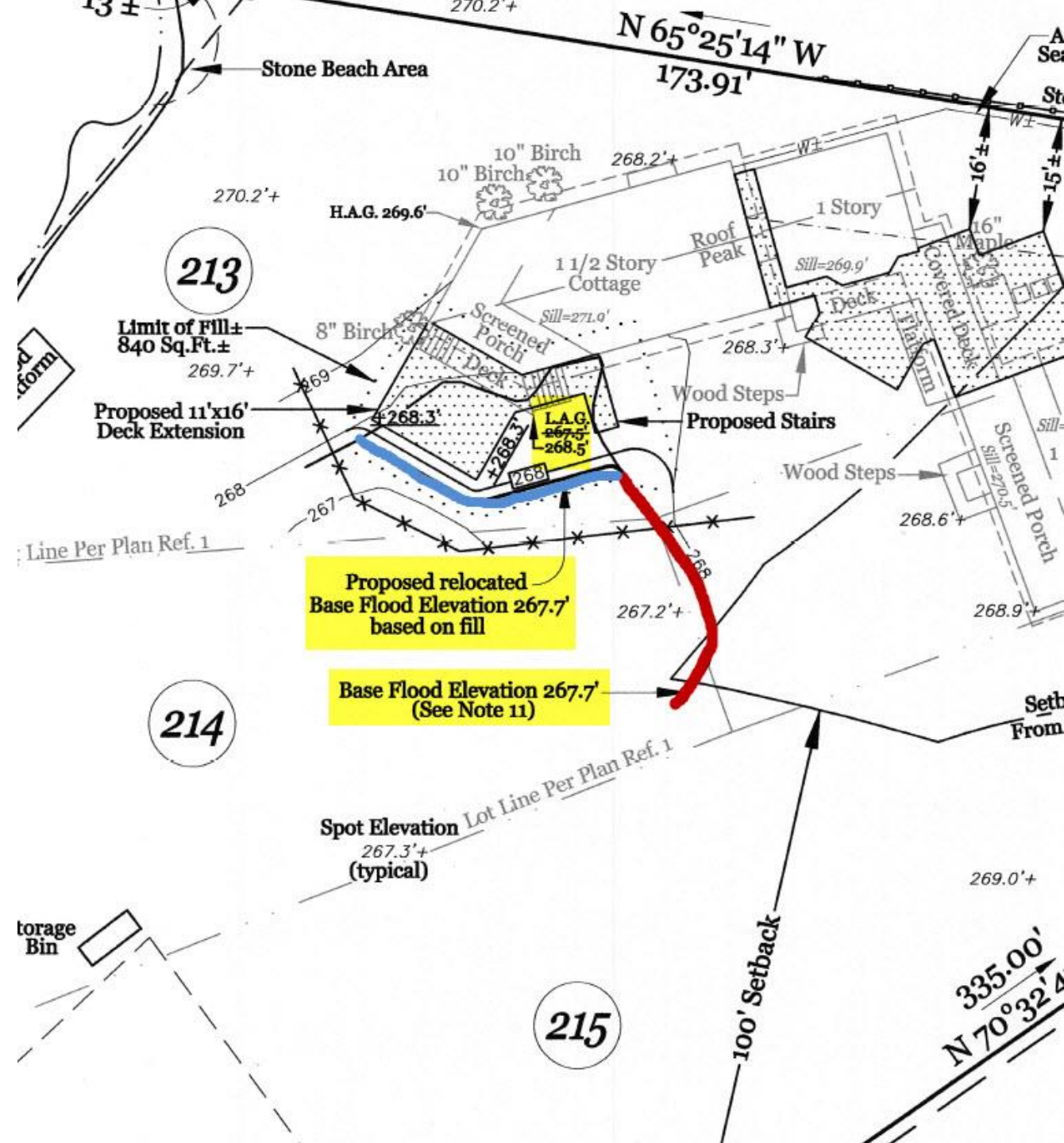
- A LOMR-F is a letter from FEMA stating that an existing structure or parcel of land that has been elevated by fill would not be inundated by the base flood
- Participating Community must determine the land and any existing or proposed structures to be removed from SFHA are safe from flooding
- FEMA charges a fee for processing/review
- CLOMR-F = Conditional LOMR-F, proposed structure to be elevated by fill



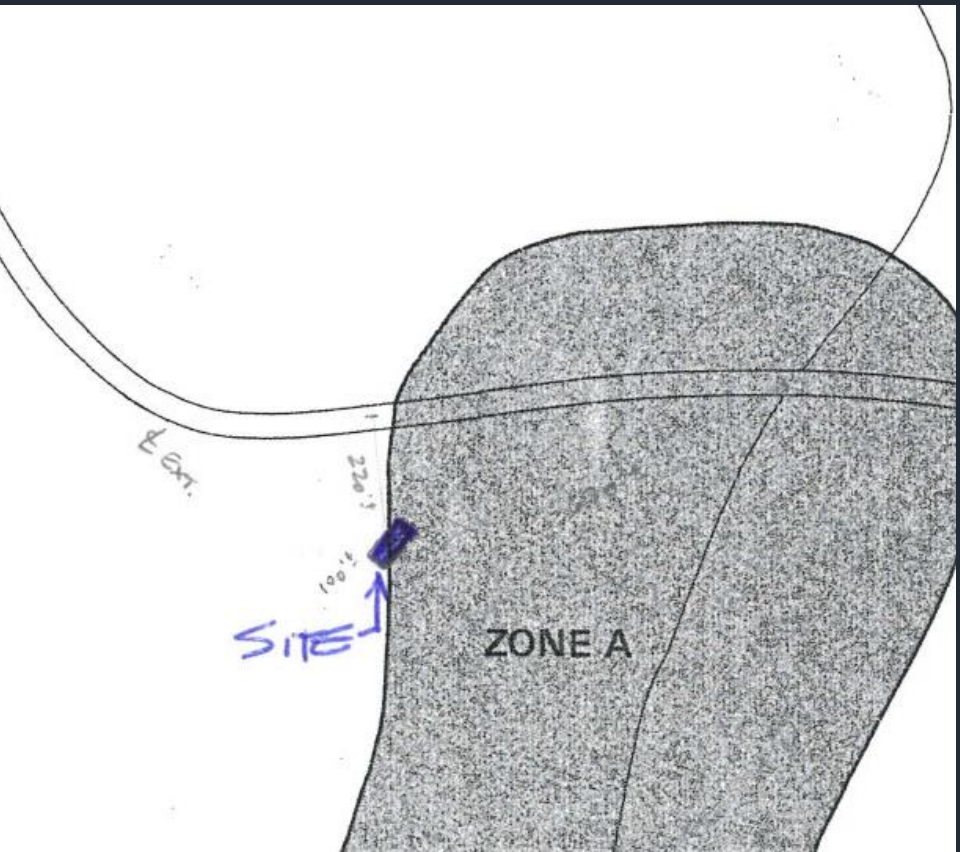
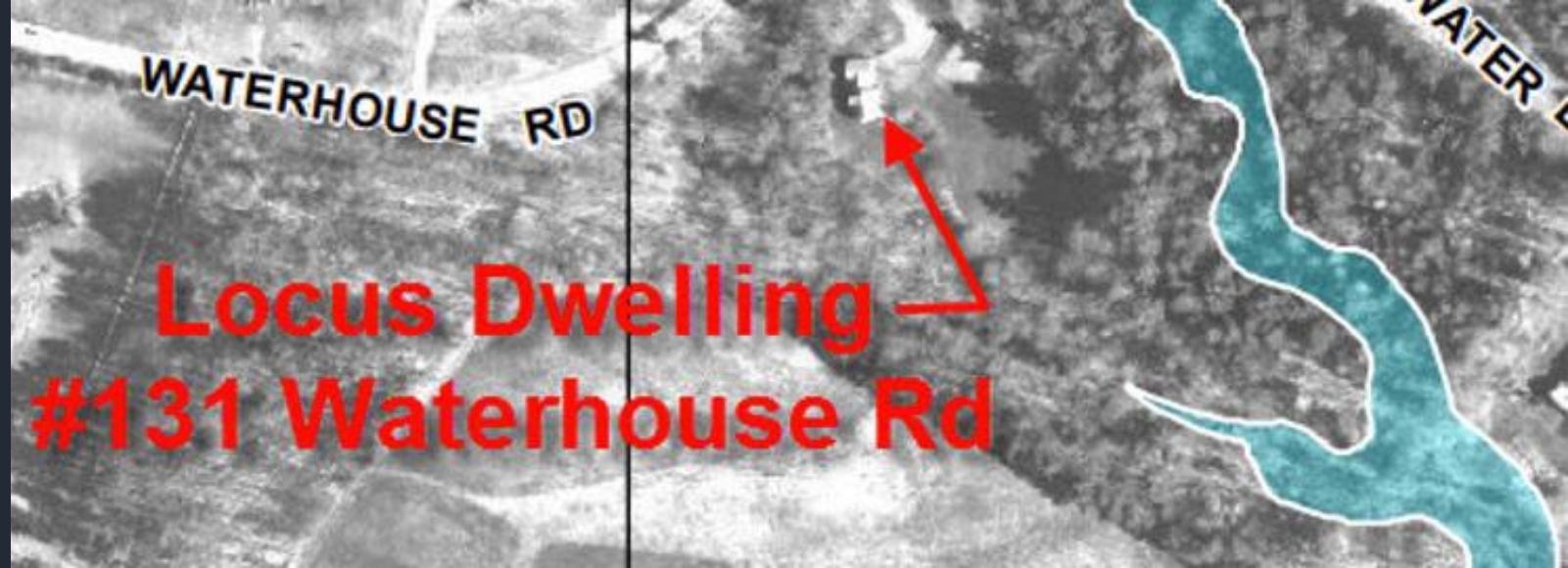


# Conditional Letter of Map Amendment Based on Fill (CLOMR-F) to permit construction in SFHA and remove insurance requirement

- Client wanted to build addition but LAG of proposed extension was 267.5' and BFE was 267.7' per current flood map
- Fill proposal: raise Lowest Adjacent Grade to 268'+
- CLOMR-F application submitted to FEMA to remove proposed addition from SFHA
- Compliance requirements:
  - Engineer for fill compaction
  - Community Acknowledgement Form
  - Endangered Species Act



# Floodplain Analysis to Prove Flood Map Error

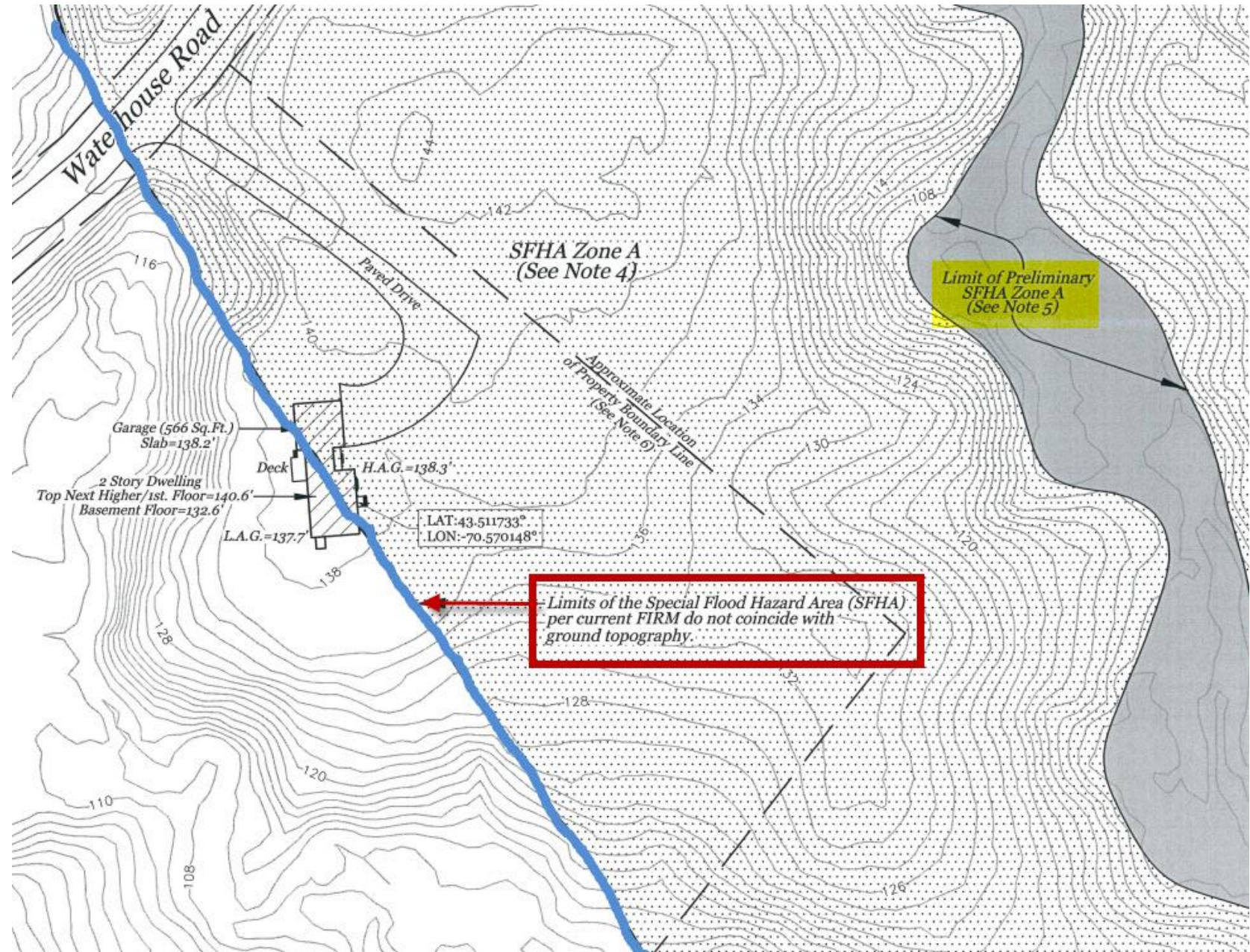


- Dwelling partially encumbered by Unnumbered A Zone per current FIRM
- Dwelling completely outside of SFHA per preliminary DFIRM
- DFIRM not yet effective, can't remove flood insurance requirement
- Flood map error suspected
- Topographic survey and floodplain analysis performed



# Outcome:

- Limits of SFHA per current FIRM did not coincide with ground topography
- LOMA application approved - **"Out As Shown"**
- Structure reclassified as being in Flood Zone C
- Flood insurance requirement removed



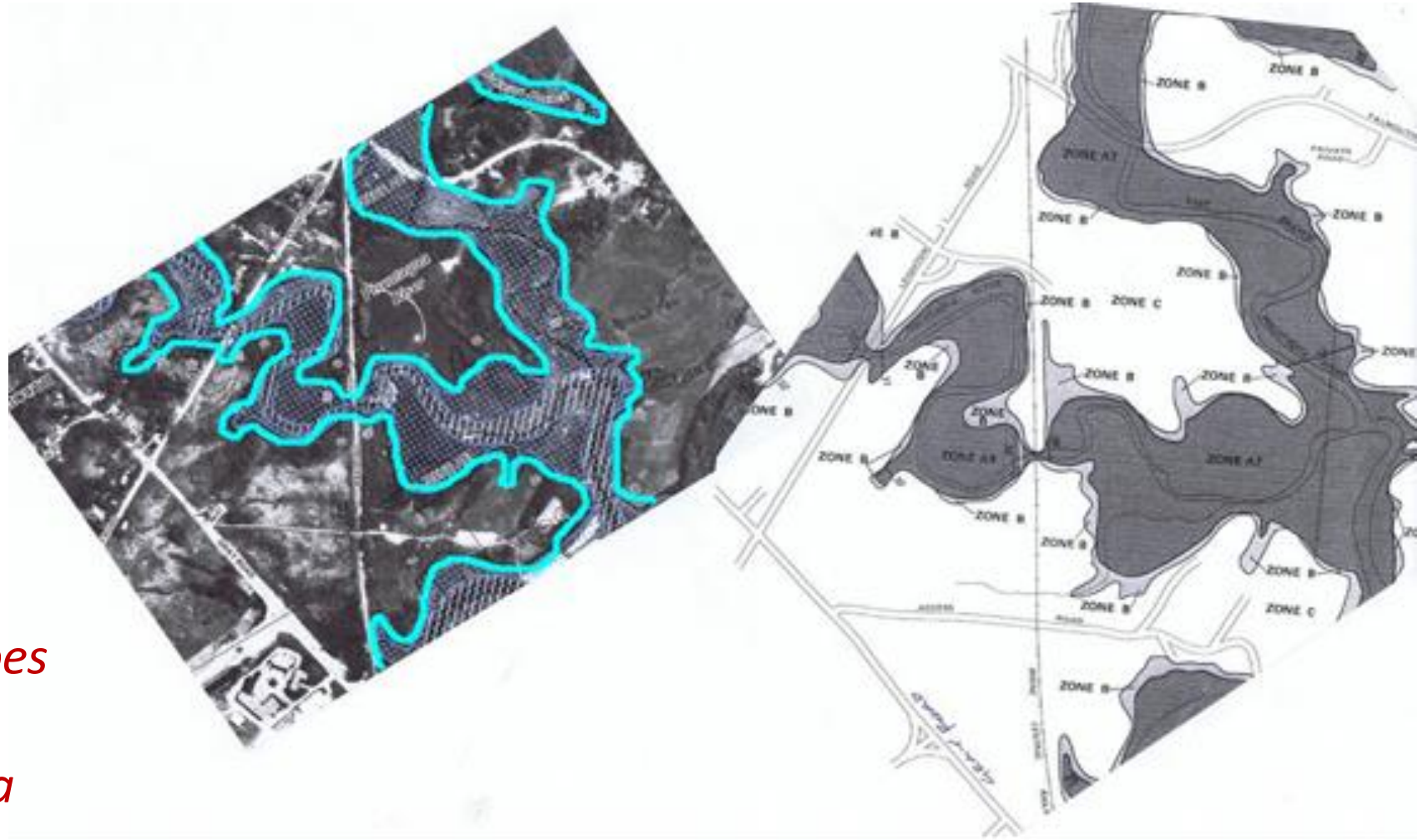


# Understanding Flood Map Changes

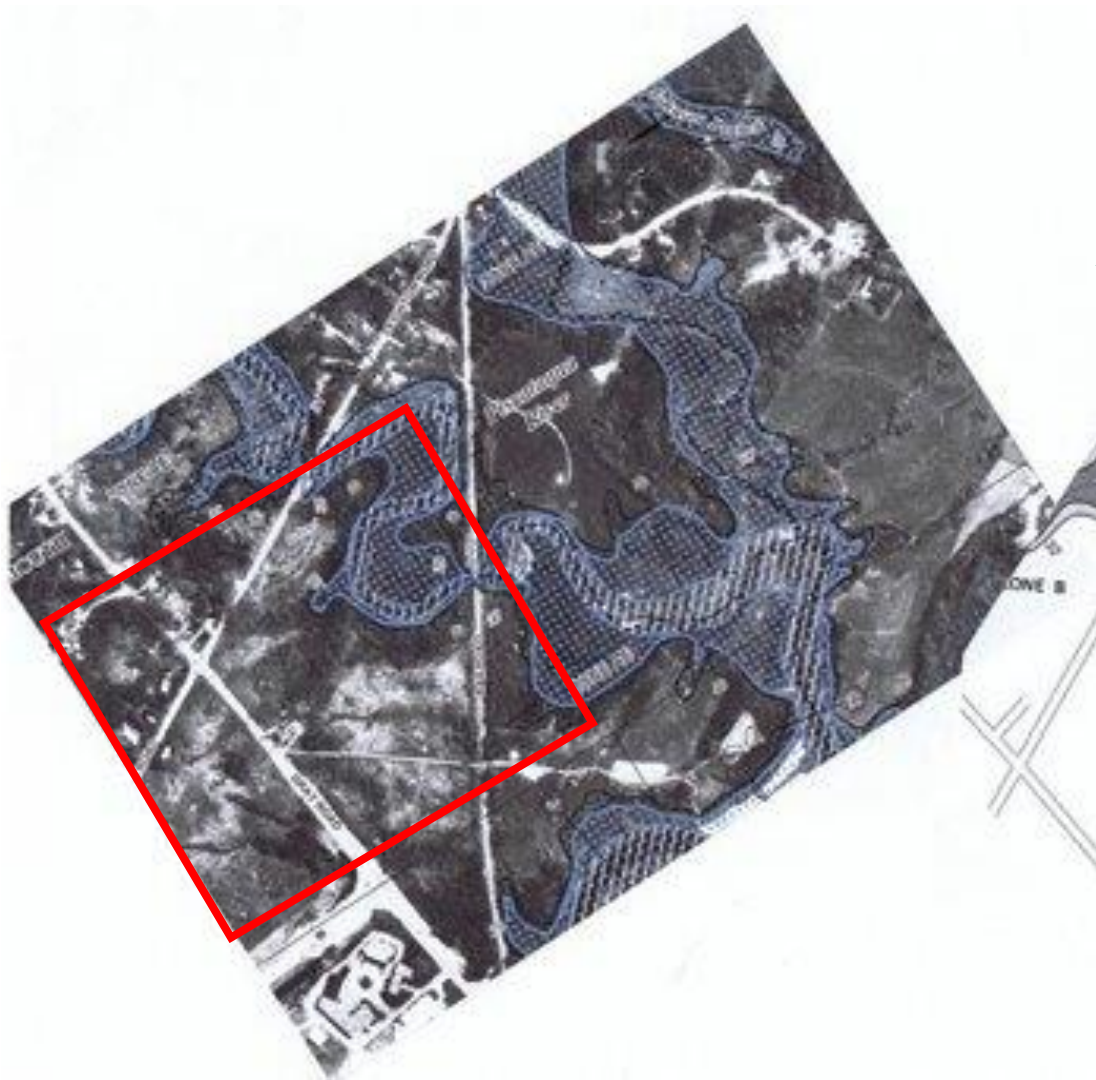
- Many communities are transitioning to digital county-wide flood maps
- FEMA offers a **Preliminary Flood Map Comparison Tool** so consumers can understand how their *mapped* flood risk might change



*New format does  
not necessarily  
mean new data*



Development impacts actual flood risk through changes in the watershed. May not be reflected on new maps if a new study was not performed.







## Community Status Book Report

### Communities Participating in the National Flood Program



VERMONT

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CID	Community Name	County	Init FHBM Identified	Init FIRM Identified	Curr Eff Map Date	Reg-Emer Date	Tribal	CRS Entry Date	Curr Eff Date	Curr Class	% Disc SFHA	% Disc Non SFHA
500163#	ADDISON, TOWN OF	ADDISON COUNTY	11/22/74	09/18/86	09/18/86	09/18/86	No					
500221#	ALBURGH, TOWN OF Village of Alburgh (CID 500222) has merged with the Town of Alburgh.	GRAND ISLE COUNTY	11/08/74	03/16/81	03/16/81(M)	03/16/81	No					
500291#	ANDOVER, TOWN OF	WINDSOR COUNTY	12/20/74	08/05/85	09/28/07(M)	08/05/85	No					
500012A	ARLINGTON, TOWN OF	BENNINGTON COUNTY	08/02/74	07/17/86	12/02/15	07/17/86	No					
500306	AVERILL, TOWN OF	ESSEX COUNTY				08/05/14(E)	No					
500100	AVERYS GORE, TOWN OF	ESSEX COUNTY				08/05/14(E)	No					
500216	BAKERSFIELD, TOWN OF	FRANKLIN COUNTY	02/07/75	09/27/85	09/27/85(M)	09/27/85	No					
500298#	BALTIMORE, TOWN OF	WINDSOR COUNTY		09/28/07	(NSFHA)	02/29/12	No					
500292#	BARNARD, TOWN OF	WINDSOR COUNTY	09/06/74	09/18/85	09/28/07(M)	09/18/85	No					
500024#	BARNET, TOWN OF	CALEDONIA COUNTY	02/22/74	05/17/88	05/17/88	05/17/88	No					
500105#	BARRE, CITY OF	WASHINGTON COUNTY	07/26/74	01/17/85	03/19/13	01/17/85	No					
500273#	BARRE, TOWN OF	WASHINGTON COUNTY	08/30/74	06/15/78	03/19/13	06/15/78	No					
500081#	BARTON, TOWN OF	ORLEANS COUNTY	11/15/74	04/03/78	02/02/94	04/03/78	No					
500082#	BARTON, VILLAGE OF	ORLEANS COUNTY	11/08/74	04/03/78	02/02/94	04/03/78	No					
500125#	BELLOWS FALLS, VILLAGE OF	WINDHAM COUNTY	08/16/74	07/16/79	09/28/07	07/16/79	No					
500227#	BELVIDERE, TOWN OF	LAMOILLE COUNTY	12/06/74	10/15/80	10/15/80	08/07/01	No					
500013A	BENNINGTON, TOWN OF	BENNINGTON COUNTY	09/13/74	06/17/86	12/02/15	06/17/86	No	10/01/93	10/01/93	9	05%	05%
500259#	BENSON, TOWN OF	RUTLAND COUNTY	12/13/74	09/27/85	08/28/08(M)	09/27/85	No					
500049#	BERKSHIRE, TOWN OF	FRANKLIN COUNTY	05/31/74	06/01/83	06/01/83	06/01/83	No					
500106#	BERLIN, TOWN OF	WASHINGTON COUNTY	02/15/74	08/15/84	03/19/13	08/15/84	No	05/01/17	04/01/22	7	15%	05%
500143#	BETHEL, TOWN OF	WINDSOR COUNTY	02/08/74	08/05/91	09/28/07	08/05/91	No					
500045#	BLOOMFIELD, TOWN OF	ESSEX COUNTY	09/06/74	06/03/91	06/03/91	06/03/91	No					
500308#	BOLTON, TOWN OF	CHITTENDEN COUNTY	02/21/75	04/01/81	08/04/14	04/01/81	No					
500000#	BRADFORD, TOWN OF	ORANGE COUNTY	01/31/75	06/03/91	06/03/91	06/03/91	No					



## Community Status Book Report

### Communities Participating in the National Flood Program



VERMONT

[Click here for not participating](#)


CID	Community Name	County	Init FHBM Identified	Init FIRM Identified	Curr Eff Map Date	Reg-Emer Date	Tribal	CRS Entry Date	Curr Eff Date	Curr Class	% Disc SFHA	% Disc Non SFHA
500230#	HYDE PARK, TOWN OF	LAMOILLE COUNTY	12/06/74	11/04/81	11/04/81	11/04/81	No					
500231#	HYDE PARK, VILLAGE OF	LAMOILLE COUNTY	08/30/74	12/15/81	12/15/81	12/15/81	No					
500260#	IRA, TOWN OF	RUTLAND COUNTY	12/06/74	09/18/85	08/28/08(M)	09/18/85	No					
500224#	ISLE LA MOTTE, TOWN OF	GRAND ISLE COUNTY	11/01/74	04/15/80	04/15/80(M)	04/15/80	No					
500131#	JAMAICA, TOWN OF	WINDHAM COUNTY	06/28/74	05/05/81	09/28/07	05/05/81	No					
500253#	JAY, TOWN OF	ORLEANS COUNTY	09/13/74	08/23/00	08/23/00	08/23/00	No					
500062#	JEFFERSONVILLE, VILLAGE OF	LAMOILLE COUNTY	08/09/74	06/15/83	06/15/83	06/15/83	No					
500037#	JERICHO, TOWN OF	CHITTENDEN COUNTY	06/14/74	06/01/81	08/04/14	06/01/81	No					
500063#	JOHNSON, TOWN OF	LAMOILLE COUNTY	06/21/74	02/01/79	04/17/87	02/01/79	No					
500232#	JOHNSON, VILLAGE OF	LAMOILLE COUNTY	04/05/74	02/01/79	04/03/87	02/01/79	No					





# Search Results for PORTLAND, CITY OF

Click [subscribe](#) to receive email notifications when products are updated. If you are a person with a disability, are blind, or have low vision, and need assistance, please contact a [map specialist](#).

**Please Note:** Searching All Products by county displays all products for all communities within the county. You can refine your search results by specifying your specific jurisdiction location using the drop-down menus above.

 Effective Products (115) 

 Preliminary Products (348) 

**Please note:** Preliminary data are for review and guidance purposes only. By viewing preliminary data and maps, the user acknowledges that the information provided is preliminary and subject to change. Preliminary data, including new or revised FIRMs, FIS reports, and FIRM Databases, are not final and are presented on the MSC as the best information available at this time. Additionally, preliminary data cannot be used to rate flood insurance policies or enforce the Federal mandatory purchase requirement. FEMA will remove preliminary data once effective data are available.

▶ Preliminary FIRM Panels (343 )



 DL ALL

▶ Preliminary FIS Reports (4 )

 DL ALL

▶ Preliminary FIRM Database (1 )

 Pending Product (0) 

 Historic Products (9) 

 Flood Risk Products (3 ) 

# Search Results for MANCHESTER, TOWN OF

Click [subscribe](#) to receive email notifications when products are updated. If you are a person with a disability, are blind, or have low vision, and need assistance, please contact a [map specialist](#).

**Please Note:** Searching All Products by county displays all products for all communities within the county. You can refine your search results by specifying your specific jurisdiction location using the drop-down menus above.

Effective Products (27) ?

FIRM Panels (15 ) [DL ALL](#)

**Please note:** Searches often result in many map files listed under a given section. You can determine the Product ID for the individual map panel needed by looking at the Map Index file. The index map files have "IND" within the Product ID and appear at the start of the list. These index files show an overview of a jurisdiction and how it is subdivided into map panels with the Product ID for each panel shown.

Show 100 ▾ entries

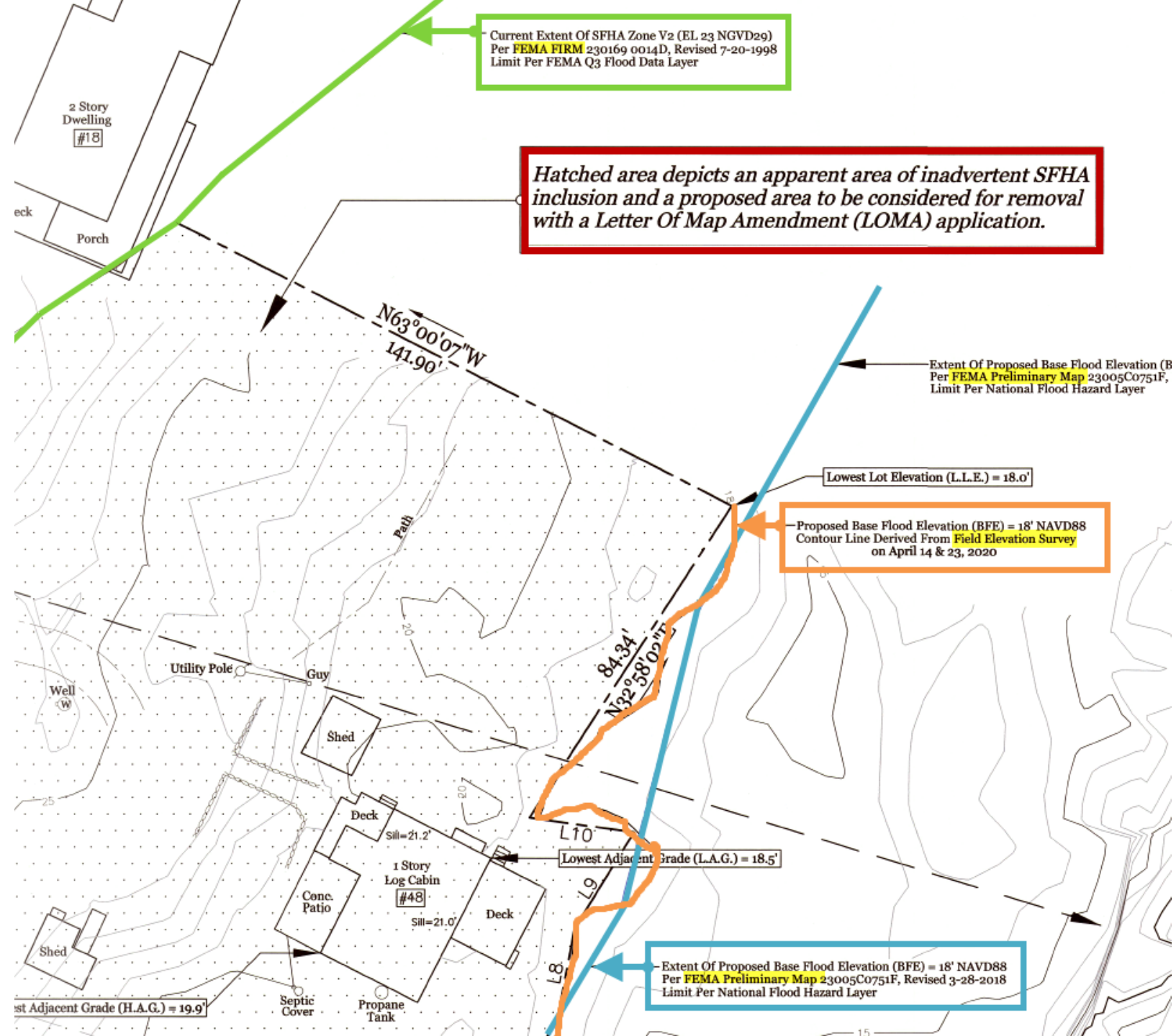
Showing 1 to 15 of 15 entries

Previous 1 Next

Product ID	Effective Date	LOMC	Size	Download	View
50003CIND0A	12/02/2015		0MB	<a href="#">DL</a>	<a href="#">VIEW</a>
50003C0160D	12/02/2015		93MB	<a href="#">DL</a>	<a href="#">VIEW</a>
50003C0170D	12/02/2015		88MB	<a href="#">DL</a>	<a href="#">VIEW</a>
50003C0180D	12/02/2015	<a href="#">LOMC</a>	86MB	<a href="#">DL</a>	<a href="#">VIEW</a>

# Can Preliminary Map data be used to change a Base Flood Elevation?

- Apparent inadvertent inclusion in SFHA per current map
- Current extent of SFHA Zone V2, BFE 23' (green line)
- SFHA did not coincide with ground topography, BFE 18' (orange line)
- Proposed BFE 18' per Preliminary Map, based on flood study (blue line)
- Applied for LOMA based on Preliminary BFE
- FEMA *denied* removal since Preliminary Map is not yet in effect





## Preliminary FEMA Map Products

Preliminary flood hazard data (preliminary data) provide the public an early look at their home or community's projected risk to flood hazards. Preliminary data may include: new or revised Flood Insurance Rate Maps (FIRM), Flood Insurance Study (FIS) reports, and FIRM Databases. This tool makes nation-wide preliminary data available in a centralized and easily accessible location, along with FEMA's other flood hazard mapping products. For more information about preliminary data, go to FEMA's [Preliminary Flood Hazard Data](#) webpage.

Please note, if you do not see your community's preliminary data, contact the [FEMA Map Information eXchange \(FMIX\)](#) for further support.

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### Search

Use the following selection boxes to find your area of interest.

1

Select a State, District, or Territory

Select a State, District, or Territory

2

Select a County, Parish, etc.

Select a County, Parish, etc.

3

Get Preliminary FEMA Map Products

FEMA ID

## Preliminary FEMA Map Products

### Disclaimer:

Preliminary data are for review and guidance purposes only. By viewing preliminary data and maps, the user acknowledges that the information provided is preliminary and subject to change. Preliminary data, including new or revised FIRMs, FIS reports, and FIRM Databases, are not final and are presented on the MSC as the best information available at this time. Additionally, preliminary data cannot be used to rate flood insurance policies or enforce the Federal mandatory purchase requirement. FEMA will remove preliminary data once effective data are available.



# Decreases in Mapped Flood Risk

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- A change in flood zone from higher to lower risk, or a lower BFE, will result in **NO CHANGE** to flood insurance rates since these variables are no longer used
- If changing from SFHA to Non-SFHA, mandatory flood insurance can be removed (but lenders always reserve the right to require it).
- Lower-cost Preferred Risk Policies for lower-risk properties are no longer available through RR2
- If a property owner chooses to carry flood insurance (non-mandatory) they will still be subject to the RR2 rating variables.

	Legacy Rating Method	Risk Rating Method
FIRMS used to determine mandatory flood insurance purchase requirements and for regulating development	✓	✓
Policy discounts can transfer to new homeowners	✓	✓
Statutory limits on annual premium increases	✓	✓
Premium discounts for Community Rating System (CRS) participation	✓	✓
Policyholder can change certain rating parameters (coverage limits, deductibles, or take mitigation actions)	✓	✓
Mapped Flood Zone, distance between Lowest Floor and Base Flood Elevation used to determine insurance rate	✓	
Geographic variables, physical building characteristics, & Replacement Cost Value used to determine insurance rate		✓
Elevation Certificate required for rating	✓	



# In Closing...

There are still many ways land surveyors can remain active in the NFIP



- Train through FEMA and Association of State Floodplain Managers
- CFM, CFS, ANFI designations
- Coordinate with other local stakeholders to understand their roles and the impacts of RR2 in other industries
- Stay up to date with changes in the Program
- Advertise your competence and skills to become the "go to" resource on floodplain-related issues