# SECTION 7: REVISING AND MAINTAINING NFIP MAPS

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## 7.1. REVISING NFIP MAPS

NFIP maps are vital to effective enforcement of a community's floodplain management responsibilities. They are also key to accurate flood insurance rating and fair determinations of the flood insurance purchase requirement. A community participating in the NFIP is obligated by its agreement with FEMA to submit new or revised map information when it becomes available. Section 65.3 of the NFIP regulations states:

A community's base flood elevations may increase or decrease resulting from physical changes affecting flooding conditions. As soon as practicable, but not later than six months after the date such information becomes available, a community shall notify [FEMA] of the changes by submitting technical or scientific data...

Lenders, insurance agents, and communities must use the published flood maps. Lenders are affected by changes in a FIRM as they enforce the mandatory flood insurance purchase requirements.

Communities are affected by changes in a FIRM and a Floodway Map as they enforce floodplain management regulations. Consequently, uniform procedures have been established for requesting and administering map changes.

## 7.2. NFIP MAP REVISION PROCEDURE

No map is perfect and no flood situation is static. FEMA maps are based on the best information available at the time the study was completed. As better information becomes available or as changes are proposed in the floodplain, the floodplain maps should be updated.

From time to time, FEMA, communities, or individuals may find it necessary for a Flood Insurance Rate Map (FIRM) or Floodway Map to be updated, corrected, or changed. Uniform procedures have been established for requesting and administering map changes. FEMA uses two methods to make flood map changes – physical map revisions and letters of map change.

#### 7.2.1. Physical map revisions

Under this procedure, FEMA changes the map and publishes new copies. Here the effective date of a map or panel is changed. This approach is expensive and is done only if the change affects a large area.

#### 7.2.2. Letters of map change

It is more common for FEMA to issue a letter that describes the map change. This is called a letter of map change. There are three types of letters of map change:

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

Figure 7-1 summarizes the more common reasons why a map may require changes and where those changes are covered in this section.

Reason for Change	Type of Change	Section
New study with new flood elevations	Map Revision or Letter of Map Revision (LOMR)	7.3/7.5
New study with new floodway	Map Revision or Letter of Map Revision (LOMR)	7.3/7.5
New flood control project	Map Revision or Letter of Map Revision (LOMR)	7.3/7.5
Annexation changes corporate limits	Map Revision or Letter of Map Revision (LOMR)	7.3/7.5
Building on natural ground above BFE	Letter of Map Amendment (LOMA)	7.4
Vacant lot above BFE	Conditional Letter of Map Amendment (CLOMA)	7.4.2
Site filled above BFE	Letter of Map Revision Based on Fill (LOMR-F)	7.6
Site proposed for filling to above BFE	Conditional LOMR-F (CLOMR-F)	7.6.1

Figure 7-1: Types of FIRM changes

#### 7.2.3. Conditional letters (CLOMAs and CLOMRs)

FEMA issues three types of conditional letters:

- Conditional Letter of Map Amendment (CLOMA)
- Conditional Letter of Map Revision (CLOMR) or
- Conditional Letter of Map Revision Based on Fill (CLOMR-F)

The conditional letters allows for approval of anticipated map revisions based on proposed construction, modifications, or conditions that are expected to exist in the future. Under this process, engineering data may be submitted for a proposed project or future condition with a request that FEMA review the data and issue a conditional letter describing the FIRM revision(s) that may be made upon completion of the proposed work.

Generally, conditional letters are requested so the developer can show that the project will be removed from the floodplain or floodway after it is built. Getting the conditional letter can be an important step for obtaining financing for the project.

Note the *conditional* part of a conditional letter. A conditional letter states that *if* a project is constructed as designed, the map can be revised or modified (or the property in question can be removed from the Special Flood Hazard Area [SFHA]) *after* the as-built specifications are submitted and the final LOMR or LOMR-F is issued.

It is important for local officials to understand that a permit cannot be issued based on a lower base flood elevation or different floodway delineation proposed by a *conditional* letter until the final letter is issued. However, a permit can be issued for that part of the work not dependent on the changes that will result from the letter.

#### **Conditional and Final Letters**

A conditional letter has no regulatory authority because it tells what will happen in the future if certain things are done. The floodplain administrator can only base permit actions on final LOMAs, LOMRs, and LOMR-Fs. For example, the developer can conduct the project in two phases. The first phase would be the filling and regrading needed to alter the ground. After the ground is changed, the developer's engineer submits as-built plans and certifications necessary for FEMA to issue the final LOMR. Once the LOMR is issued, the floodplain administrator can issue a building permit based on the new data.

#### 7.2.4. Requesting map changes

FEMA has forms used for requesting map changes. They are listed in Figure 7-2. Copies of these forms and a list of the necessary supporting information can be downloaded from FEMA's website.

Most requests for map changes should be completed by a licensed engineer. *The most common reason a map change request is denied is that the applicant did not submit adequate technical data to validate the change*. A processing fee is charged for LOMRs, CLOMRs, and CLOMAs. There is no fee for requesting a LOMA.

Form	Type of Change	Section
MT-EZ	Letter of Map Amendment (LOMA) for a single lot	7.4
MT-1	Letter of Map Amendment (LOMA) for multiple lots	7.4
	Conditional Letter of Map Amendment (CLOMA)	7.4
	Letter of Map Revision (Based on Fill) (LOMR-F)	7.6
	Conditional Letter of Map Revision (Based on Fill) (CLOMR-F)	7.6.1
MT-2	Letter of Map Revision (LOMR)	7.5
	Conditional Letter of Map Revision (CLOMR)	7.5.1
	Physical Map Revision	7.3

Figure 7-2: FEMA map change forms

Assistance in completing a LOMA or LOMR-F application is available from a Map Specialist at the FEMA Map Assistance Center (http://www.fema.gov/fhm/fmc\_main.shtm). See Section 24 for additional FEMA contact numbers.

#### 7.2.5. Map revisions and the flood insurance purchase requirement

The issuance of a LOMA or LOMR-F may eliminate the NFIP insurance purchase requirement as a condition of Federal or federally backed financing for the site identified in the letter. LOMRs and map revisions may also remove some properties from the SFHA.

However, the mortgage lender always has the option to require flood insurance as a condition of providing financing, regardless of the location of the structure.

#### 7.2.6. IDNR's role in map revision procedures

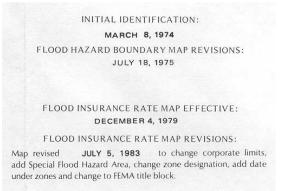
In 1989, IDNR and FEMA signed a technical standards agreement that allowed IDNR to review the hydrology and hydraulics for letters of map changes for urban areas that drain one square

mile or more and rural areas that drain ten square miles or more. IDNR's review of the hydrology and hydraulics ensures a project does not violate State law. Often a second review is conducted by FEMA's contractor prior to the processing of the amendment or revision. Through this agreement, IDNR reviews LOMRs and LOMAs when they involve changes in discharge or involve activity in a floodway. IDNR approval is required before FEMA reviews the application.

## 7.3. PHYSICAL MAP REVISIONS

If a submittal covers an area too large to be described in a letter of map change, FEMA may prepare a full map revision. The most common situation when a map is physically reprinted is when a study is conducted along the full reach of a stream or the map for large areas of the community is revised.

When there is a physical map revision, the FIRM or one or more FIRM panels are reprinted. The FIRM index is also reprinted to reflect the latest date of its panels. A list of all past panel revisions is included with the legend for each panel. An example is in Figure 7-3.



# Figure 7-3: The FIRM panel shows the history of map revisions

#### 7.3.1. Reasons for map revisions

Map revisions are usually requested under the following circumstances:

- When a flood study is prepared for an unnumbered A Zone, the data can be submitted to FEMA for later incorporation into the Flood Insurance Study (FIS) or revised FIRM.
- When a new study is based on better information than the existing study, the new information should be submitted to FEMA. The study would reflect new information, such as a new, larger bridge opening or better quality topographic mapping.
- If a new levee, reservoir, or channel modification reduces the flow of the base flood or the boundaries of the SFHA, the community should request that the map be revised to reflect the new conditions or new (lower) BFEs.
- A community *must* request a map revision if a project will *increase* the BFE or when the community wants to revise the boundaries of its adopted floodway.

It is important to note that many small projects, such as channel clearing, low-level dams, private levees, land treatment, storm sewers, or retention basins in new subdivisions do not have a measurable effect on the base flood, and, therefore, do not warrant a map change. The request for a change must be carefully prepared by a licensed engineer who is familiar with IDNR and FEMA flood study guidelines.

#### 7.3.2. Procedures

In Illinois, proposed changes to an existing flood study must first be approved by the Illinois Department of Natural Resources, Office of Water Resources for urban areas that drain one

square mile or more and rural areas that drain ten square miles or more. Revisions to existing flood studies must be preformed using IDNR guidelines.

Once approved by IDNR, requests for map revisions that involve changes in flood study data, floodways, and flood elevations must be submitted to FEMA using form MT-2 (Figure 7-4). This form and its instructions can be downloaded from FEMA's website.

It is the applicant's responsibility to ensure that the request for a map revision is correct. The applicant is typically the party who would benefit most from a new map. Usually, the applicant is the property owner who wants to eliminate the flood insurance purchase requirement or the requirements of the community's flood damage prevention ordinance.

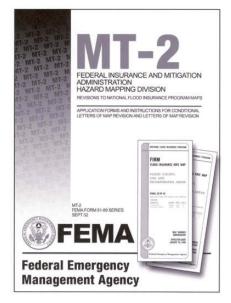


Figure 7-4: The MT-2 form

7.3.3. The community's role

In some cases, a community will submit a request for map revision. This happens, for example, when the community has completed a new flood study and wants to use it to replace the data shown on the FIRM.

If the request is for a change in the regulatory data, such as the base flood elevation, the request must have the community's agreement and the IDNR approval before FEMA will approve it.

The community can continue to require that new construction be elevated to or above the old BFE, even if FEMA has issued a map revision that shows a lower one. The community's ordinance can always be more restrictive than the NFIP's minimum floodplain management criteria.

#### 7.3.4. Floodway revisions

A request to change a floodway map can *only* be submitted after it is concurred with by local government. Communities interested in changing the floodway boundaries should contact IDNR and FEMA for assistance. Note that no floodway revision will be granted unless the revision still meets the requirements of the NFIP and IDNR regulations. Requests to revise a floodway may be initiated through contact with FEMA, but review and approval by IDNR will be required before the revision is final.

### 7.3.5. Areas to be protected by a flood control project

FEMA may issue a map revision to communities with a flood control project under construction. The SFHA is designated as an "A99" Zone. See Section 7.5.5 for more information.

## 7.4. LETTER OF MAP AMENDMENT (LOMA)

Occasionally, individual structures or parcels of land may be inadvertently included in the Special Flood Hazard Area (SFHA). In other cases, it may be difficult to determine whether a structure or parcel of land is in the SFHA. A Letter of Map Amendment (LOMA) can be requested to show that the property is on natural high ground, at or above the base flood elevation (BFE).

#### 7.4.1. Site elevations

Certification of the property's elevation is necessary when the best available maps do not clearly show a property higher than the BFE. The certification must be signed, sealed, and dated by a licensed architect, engineer, or surveyor licensed to practice within Illinois. The use of FEMA's Elevation Certificate is recommended.

**For a lot with a building on it:** It must be shown that the lowest adjacent grade (LAG) of natural ground (not the low floor elevation) is at or above the base flood elevation.

**For a vacant lot:** It must be shown that the lowest elevation within the boundaries of the property is at or above the BFE. If the proposed building site is at or above the BFE but some parts of the lot are below the BFE, a Conditional Letter of Map Amendment (CLOMA) can be requested.

#### 7.4.2. Conditional LOMA (CLOMA)

A person may request a Conditional Letter of Map Amendment, or CLOMA. This is done when the structure has not yet been built, but ground elevations show that the building site is at or above the BFE. A CLOMA is based on the natural grade being at or above the BFE. If filling is proposed to bring the site at or above the BFE, a CLOMR-F is used (Section 7.6.1). The conditional part of a CLOMA as discussed in Section 7.2.3.

#### 7.4.3. Procedures

Requests for LOMAs for a single lot are submitted using FEMA's form MT-EZ (Figure 7-5).

Requests for multiple lot LOMAs and Conditional LOMAs (CLOMAs) are submitted using FEMA's form MT-1 (Figure 7-7).

An elevation certificate is recommended if there is a building on the lot. All forms and instructions can be downloaded from FEMA's website.

#### Lowest Adjacent Grade

Lowest Adjacent Grade (LAG) is the lowest point around the outside of a building where soil touches the foundation.

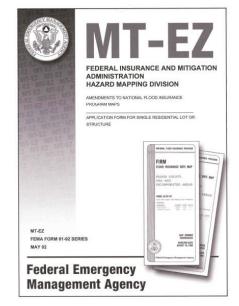


Figure 7-5: The MT-EZ form

#### 7.4.4. The community's role

It is the applicant's responsibility to ensure that the request for a map revision is correct. Since a LOMA does not propose revising flood data, there is no requirement for the community to comment or review the application. The community will be sent a copy of all LOMAs and CLOMAs after they are issued.

## 7.5. LETTER OF MAP REVISION (LOMR)

The reasons for requesting a LOMR are the same as for a physical map revision. The difference is that FEMA will issue a LOMR when the affected area is relatively small. If the area affected is large, it may be easier for FEMA to issue an entire new map or panel.

A LOMR may be issued for the same reasons as a physical map revision:

- When a flood study is prepared for an unnumbered A Zone.
- When a new study revises the existing study.
- If a new levee, reservoir, or channel modification affects the flow of the base flood.

#### 7.5.1. Conditional LOMR (CLOMR)

The Conditional Letter of Map Revision (CLOMR) allows for approval of anticipated map revisions based on proposed modifications or conditions that are expected to exist in the future. Under this process, engineering data may be submitted for a proposed project or future condition with a request that FEMA review the data and issue a CLOMR describing the revision(s) that may be made upon completion of the proposed work.

FEMA and the State only require a CLOMR for proposed revisions involving the floodway or for a project that will cause more than a 0.1-foot increase in flood heights where no floodway has been delineated. This process normally involves revised hydraulic modeling and it requires submittal of certified as-built plans of initial filling, grading, etc., so that a LOMR may be issued. Asbuilt elevations must match proposed elevations.

Technically, FEMA allows a 1-foot increase in flood height; however, they'll go by the State's more restrictive requirement of 0.1-foot.

Note the conditional part of the CLOMR. A CLOMR states that if a project is constructed as designed, the base flood elevations can be revised or modified (or the property in question can be removed from the SFHA) after the as-built specifications are submitted and the final LOMR is issued. It is important for local officials to understand that a permit cannot be issued based on a lower base flood elevation or different floodway delineation proposed by a conditional letter until the final letter is issued by FEMA. However, a permit can be issued for that part of the work not dependent on the changes that will result from the letter (e.g., construction in the fringe could be permitted while waiting for a LOMR that revises the floodway boundary). See also the discussion in Section 7.2.3.

#### 7.5.2. Procedures

In Illinois, proposed changes to an existing flood study must first be approved by the Illinois Department of Natural Resources, Office of Water Resources for urban areas that drain one square mile or more and rural areas that drain ten square miles or more. Revisions to existing flood studies must be preformed using IDNR guidelines.

Once approved by IDNR, requests for LOMRs and CLOMRs are submitted using FEMA's form MT-2 (Figure 7-6). This form and its instructions can be downloaded from FEMA's website.

There are processing fees for both LOMRs and CLOMRs.

It is the applicant's responsibility to ensure that the request for a LOMR or CLOMR is correct. The applicant is typically the party who would benefit most from a new map. Usually, the applicant is the property owner who wants to eliminate the flood insurance purchase requirement or the requirements of the community's flood damage prevention ordinance.

#### 7.5.3. The community's role

In some cases, a community will submit a request for map revision. This happens, for example, when the community has completed a new flood study and wants to use it to replace the data shown on the FIRM.

No matter who initiates the request for a LOMR, if it is for a change in the regulatory data, such as the base flood elevation, the request must have the community's agreement before FEMA will approve it.

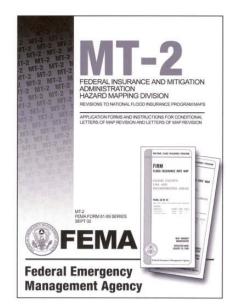


Figure 7-6: The MT-2 form

A permit should not be based on a lower base flood elevation or different floodway delineation proposed by a *conditional* letter until the final letter is issued.

As stated earlier, the community can continue to require that new construction be elevated to or above the old BFE, even if FEMA has issued a map revision that shows a lower one. The community's ordinance can always be more restrictive than the NFIP's minimum floodplain management criteria.

#### 7.5.4. Floodway revisions

A request to change a floodway map can *only* be submitted by a local government or must be concurred with by the local government and IDNR. Communities interested in changing the floodway boundaries should contact FEMA or IDNR for assistance. Note that no floodway revision will be granted unless the revision still meets the requirements of Part 65.12 of the NFIP regulations. Requests to revise a floodway may be initiated through contact with FEMA, but review and approval by IDNR will be required before the revision is final.

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#### 7.5.5. Areas to be protected by a flood control project

FEMA may issue a Letter of Map Revision for a flood control project under construction. The SFHA is designated as an "A99" Zone. This designation will be changed to an X Zone when the flood control project is completed. The flood insurance purchase requirement remains in effect in an A99 Zone floodplain, but the rates are reduced to X Zone rates.

If the project is federally funded, then FEMA will revise the FIRM to show an A99 Zone if the critical features of the project are under construction, 50% of the total cost has been expended, and 100% of the funding is authorized.

If a flood control project does not involve federal funds, FEMA would handle a map revision request as a Conditional Letter of Map Revision. The project sponsor must submit engineering and technical information to document the level of protection, how the floodplain is modified, the structural adequacy of the project, and operation and maintenance requirements. In these instances, an IDNR permit is required before construction of the flood control project can begin. During the permit review process, proposed changes to flow rates and the base flood will be reviewed by IDNR. The FIRM would be changed after the project is complete and "as-built" plans have been certified, approved by IDNR, and submitted to FEMA.

## 7.6. LETTER OF MAP REVISION BASED ON FILL (LOMR-F)

A Letter of Map Revision Based on Fill (LOMR-F) removes a structure or property from the SFHA based on the placement of fill. No fill can be placed in the floodway without a permit from IDNR and floodway revision approval by FEMA.

Fill is defined as material from any source placed to raise the ground (natural grade) to or above the BFE. The common construction practice of removing unsuitable existing material (topsoil) and backfilling with select structural material is not considered the placement of fill if the practice does not alter the existing (natural grade) elevation, which is at or above the BFE.

Fill that is placed *before* the date of the first NFIP map showing the area in a Special Flood Hazard Area (SFHA) is considered natural grade. If the building site is on natural grade at or above the BFE, a LOMA should be used to formally declare the site outside the SFHA (Section 7.4).

The LOMR-F process involves providing data on existing conditions but does not involve revisions to base flood elevations or floodway boundaries. What is needed for a LOMR-F depends on whether there is a building on the site.

- LOMR-Fs for a vacant lot: the lowest lot elevation must be at or above the base flood elevation.
- LOMR-Fs for a lot with a building on it: the lowest adjacent grade (LAG) must be at or above the base flood elevation and an acknowledgement form must be signed by the community finding that the structure is reasona-

Lowest Adjacent Grade (LAG) is the lowest point around the outside of a building where soil touches the foundation.

bly safe from flooding. See Section 12.5.3. for additional information.

In order for a building to be removed from the SFHA, the LAG and lowest floor (including basement) must be at or above the BFE. Certification of LAG, lowest floor, and fill compaction is required as well as community acknowledgment of the project.

#### 7.6.1. Conditional LOMR-F (CLOMR-F)

The Conditional Letter of Map Revision Based on Fill (CLOMR-F) allows for approval of an anticipated filling project.

Note the conditional part of a CLOMR-F. A CLOMR-F states that if a project is constructed as designed, the property in question can be removed from the SFHA after the as-built specifications are submitted and the final LOMR-F is issued.

A permit to construct a building cannot be issued based on proposed filling until the final LOMR-F is issued. However, a permit can be issued for that part of the work not dependent on the changes that will result from the LOMR-F, such as approval to begin filling the site.

#### 7.6.2. Procedures

Requests for a LOMR-F and a CLOMR-F are submitted using FEMA's form MT-1 (Figure 7-7). This form and its instructions can be downloaded from FEMA's website.

There are processing fees for both a LOMR-F and a CLOMR-F.

#### 7.6.3. The community's role

The community has two responsibilities. First, it must not issue a permit to construct a building based on proposed fill. The floodplain administrator must wait until the final LOMR-F is issued.

The second responsibility is to comment on the application for a LOMR-F or CLOMR-F. The application must include a written assurance signed by a local official that the site will be "reasonably safe from flooding." The NFIP regulations, 44 CFR 65.2(c), define "reasonably safe from flooding" to mean that "base flood waters will not inundate the land or damage structures ... and any subsurface waters related to the base flood will not damage existing or proposed buildings."

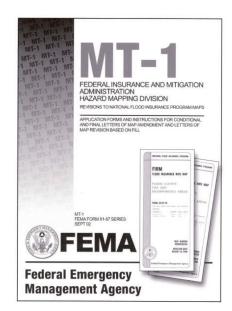


Figure 7-7: The MT-1 form

In May 2001, FEMA published *Ensuring That Structures Built on Fill In or Near Special Flood Hazard Areas Are Reasonably Safe from Flooding in Accordance with the National Flood Insurance Program* (Technical Bulletin 10-01). Here are some quotes from that document:

By issuance of this Technical Bulletin, FEMA is noting that residual flood hazards may exist in areas elevated above the BFE [100-year flood elevation] by the placement of engineered earthen fill. Residual risks in these areas include subsurface flood conditions and flooding from events that exceed the base flood. This bulletin is intended to guide local floodplain management officials in determining whether structures placed in filled areas are reasonably safe from flooding. FEMA will require that the jurisdiction having authority for floodplain management determine that an area is reasonably safe from flooding before removing it from the SFHA....

As required by state and local floodplain management ordinances, a proposed development must be determined to be reasonably safe from flooding. The official having the authority to make this determination should require all appropriate information for making the determination. This may include a certification by a qualified design professional that indicates the land or structures to be removed from the SFHA are reasonably safe from flooding, according to the criteria described in this technical bulletin. Such a professional certification may come from a professional engineer, professional geologist, professional soil scientist, or other design professional qualified to make such evaluations.

Technical Bulletin 10-01 can be downloaded from FEMA's website (www.fema.gov). On page 15 on the Bulletin is a checklist that the local official can use to help make the determination. As noted above, it may help to require the developer to provide a certification by a qualified design professional that indicates the land or structures to be removed from the SFHA are reasonably safe from flooding. A sample of such a certification is shown in the technical bulletin.

The local official's written assurance should be on the "Community Acknowledgement Form" (FEMA Form 81-87B), that is included in the MT-1 package.

## 7.7. MAINTAINING MAPS

### 7.7.1. Keeping FIRMs updated

As the primary repository for NFIP maps and studies, it is important that the community maintain adequate copies and keep them updated. The floodplain administrator should have at least one master map that includes all the changes, annexations, map revisions, etc.

It is also important to keep copies of old, revised maps, and studies. They provide a historical record of what was known and the basis of what was required in the past. For example, a property may not have been shown in the SFHA on an old FIRM, so there were no building requirements. If that property is later flooded, the floodplain administrator would need to show the old map as the basis for the community's action.

Similarly, people who purchased flood insurance based on the FIRM zone in effect at the time are entitled to keep that FIRM zone as the basis for their rates. The floodplain administrator would be doing the citizens a valuable service if he/she were able to have a copy of an old FIRM.

Communities should always work off the most current Flood Insurance Rate Map (FIRM) and Flood Boundary Floodway Map. The map user needs to be sure that the data reflects annexations, LOMAs, LOMRs, and other changes.

#### 7.7.2. Tracking changes

Because LOMAs and LOMRs officially amend or revise the effective NFIP map, they are public records that the community must maintain. LOMAs and LOMRs should be noted on the community's master flood maps and filed by panel number in an accessible location.

There are two products that can help a community ensure that its file of LOMAs and LOMRs is complete:

- 1. The FIS Data List identifies the current map panels (FIRM and Floodway), panel by panel and gives the effective date for each. It also lists the current Flood Insurance Study (FIS) report date and all the LOMAs and LOMRs in effect within the community.
- 2. The Summary of Map Actions (SOMA) is issued when a FIRM is revised. It details the status of all map changes after the new FIRM becomes effective. The SOMA categorizes LOMAs by those that were incorporated into the new FIRM, those that could not be incorporated due to map scale limitations but will be revalidated, and those that will be superseded by updated flood hazard information.

These products can be special ordered through the Mapping Coordination Contractor. Call FEMA's toll-free hotline for help on map revisions:

1-877/FEMA-MAP (1-877/336-2627)

#### 7.7.3. Ordering Maps

Additional copies of a community's FIS report, FIRM, and Floodway Map can be ordered by calling 800/358-9616. The toll-free map distribution center number is staffed Monday through Friday from 8 a.m. to 8 p.m. Eastern time,

Requests may be faxed to 800/358-9620, or mailed to:

Map Service Center P.O. Box 1038 Jessup, MD 20794-1038

Map order forms and cost information can be obtained from the FEMA website (www.fema.gov).

Maps are provided at no charge to local government officials. The FIS report and Floodway Maps must be specifically requested, or only the FIRMs will be sent.

Be prepared to provide the Community Name, County Name, State, and the Community Identification Number.

A paper copy of a user defined portion of a FIRM, called a FIRMette, can also be obtained online through the FEMA Map Service Center. The directions given below for creating a FIRMette were taken from FEMA's website (www.fema.gov):

- Step 1: Go to http://web1.msc.fema.gov/MSC/ (Address is case sensitive).
- Step 2: Click on the "FEMA Map Store" Icon.
- Step 3: Click "Catalog."
- Step 4: Select the product you wish to view.
- Step 5: Select "online" Media Type.
- Step 6: Sequentially select the State, County or Parish, and Community name. Click on "Find FEMA issued Flood Maps!"
- Step 7: Choose the panel that you wish to view, and click on the green button next to it. (If there is no green button, the FIRM is not available for viewing.)
- Step 8: A new window will appear. Click on the blue "Make a FIRMette!" button.
- Step 9: Choose your paper size. (The default is 8.5" x 11".)
- Step 10 Move the pink box to cover the area you wish to print.
- Step 11: If you wish to reposition the title block or north arrow, click the appropriate button to the left and then drag the pink box. (They will be centered by default.)
- Step 12: Choose Adobe PDF or TIFF image.
- Step 13: You will see your FIRMette on the screen. Click the "Save Your FIRMette" button to save to your computer. (Saving allows you to go back any time and print more copies without going through all of the steps again.)
- Step 14: Once saved to your PC you can double click on the FIRMette to open it in your local viewer. Print your FIRMette! (Remember to set the layout of your printer to landscape.)

Users should be aware of the following notes of caution when working with the MSC and FIRMettes:

- There is some distortion to the map scale when obtaining maps from the MSC. The FIRMettes are not as accurate or true to scale as a hard copy.
- The address finder that MSC uses to locate properties has limitations and should be used in conjunction with a local street map to verify locations.
- Users should download the map file and print from their computer instead of trying to print directly from the MSC page to a local printer.