How to Contest Flood Insurance Rate Maps (FIRM)

FEMA has just completed updating the new Flood Insurance Rate maps (FIRM) for the entire State of Massachusetts, including the Town of Milton. Because of this some homeowners may now find themselves living in a home which is located in a flood zone. What does this mean?

Ordinary homeowner's insurance doesn't cover flood damage. For that reason, homeowners in flood zones turn to the National Flood Insurance Program (NFIP), which provides low cost flood insurance to protect owners from the costs of flooding.

This is FEMAs MAIN MAP RESOURCE PAGE => The Federal Emergency Management Agency (FEMA) flood maps gauge the risk for different areas: owners in moderate-to-low risk flood zones B, C and X pay less than high-risk A and V zones, which are known as Special Flood Hazard Areas (SFHAs). FEMA updates maps periodically, which may result in homeowners who were classed in low-risk zones finding themselves in SFHAs and facing higher premiums.

If you are in a flood zone and have a federally backed mortgage then flood insurance is mandatory. If a homeowner is in a flood zone and doesn’t have a mortgage (or a line of credit, etc.) then there is no requirements for flood insurance. Flood insurance will be federally required for most mortgage holders and insurance costs may rise to reflect the risk.

Some Milton residents have received a notice from their bank/mortgage company stating that they are now in a flood zone and it is necessary to have flood insurance. What can I do?

If you feel that your home is not in a flood zone and wish to contest FEMAs findings then this is what you need:

* In the event your home is ENTIRELY out of the 100 year flood zone, then you may be able to submit the application without elevation information or hiring a surveyor.

1. A certified /recorded copy of your deed from Norfolk County Registry of Deeds.

2. A copy of your tax/parcel map showing homeowners property boundaries in relation to other properties and nearby streets. Please try to include at least 2 or 3 intersections. You may create a copy of your map by using our GIS Online Mapper Tool.

3. A current copy of the FEMA Issued Flood Maps for the Town of Milton and make a FIRMette. To help locate your home link to our map FEMA Flood Panels for Milton.
If your home appears on the FEMA maps close to the delineated area of the flood zone then you may need to hire a surveyor and will need:

1. Apply to FEMA for a Letter of Map Amendment LOMA or eLOMA this may require hiring a professional surveyor. Hire a professional surveyor or engineer to complete a site survey or an Elevation Certificate. It will take a report by a licensed surveyor or registered engineer showing that the lowest adjacent grade (the lowest grade touching of the structure) equal to or above the base flood elevation to get your property reclassified, FEMA states. A topographical map including topographic contours and/or spot elevations would also be acceptable, as long as it was certified by the surveyor or engineer.

2. Both LOMA and LOMR-F letters require that you prove the land or building in question is above "the base flood elevation"--the level to which a flood is likely to rise in a 100 year period. Flooding can occur frequently, at varying levels but the base flood elevation refers specifically to the 100 year flood level, or 1% annual chance flood level (not just a 10 year flood, or a 50 year flood, etc.) LOMR-F applications also require a statement from your local government that the land is "reasonably safe from flooding," (in FEMA's words).

3. Submit your information, forms and materials to FEMA. If the subject is a single residential building, you can submit online if using an eLOMA, otherwise you'll have to mail the paperwork. Submission information is available online for both methods. *LOMA or eLOMA.

The Federal Emergency Management Agency (FEMA) Map Information eXchange (FMIX) can be contacted for additional information at 1-877-336-2627 or select the link below to reach their contact Site. The FMIX has Map Specialists available to provide information on the phone and can provide you additional materials/forms you will need to contest any issue you may have with the FEMA findings. There are also available by e-mail or by the “Chat With Us” feature, which you can reach on this website link below.

**FEMA Map Service Center Contact Information Site**

https://www.floodmaps.fema.gov/fhm/fmx_main.html

Please remember to thoroughly review all information that FEMA provides to understand exactly how their flood mapping works and how best to resolve any issues you may have.

**Additional Information Sites**

FloodSmart.gov

eHow – How to Contest Flood Zones

Massachusetts EOPS Floodplain Management
See the map on the following page to identify which FEMA Map Panel you are located in.

FEMA FIRM Panels
Milton, Massachusetts

Use this map to locate and record which FEMA firm panel you live in.