

Floodplain Information

Overview

In support of the National Flood Insurance Program (NFIP), the [Federal Emergency Management Agency \(FEMA\)](#) has undertaken an effort of flood hazard identification and mapping to produce [Flood Hazard Boundary Maps, Flood Insurance Rate Maps, and Flood Boundary and Floodway Maps](#).

What do these maps show?

Several areas of flood hazards are commonly identified on these maps. One of the areas commonly identified is the Special Flood Hazard Area (SFHA), which is defined as an area of land that would be inundated by a flood having a 1% chance of occurring in any given year (previously referred to as the base flood or 100-year flood). The 1% annual chance standard was chosen after considering various alternatives. The standard constitutes a reasonable compromise between the need for building restrictions to minimize potential loss of life and property and the economic benefits to be derived from floodplain development.

Why do banks require homeowners to purchase flood insurance?

Flood insurance is required for insurable structures within the SFHA to protect federally funded or federally backed investments and assistance used for acquisition and/or construction purposes within communities participating in the NFIP. If a lending institution is federally regulated or making federally-backed loans, it must review the National Flood Insurance Program (NFIP) maps to determine if the building is located in a Special Flood Hazard Area (SFHA). If the bank makes such a determination, it must require the borrower to purchase flood insurance.

If your property does not appear to lie in the SFHA shown on the map, what can you do?

If you disagree with the lending institution's determination, you may request FEMA to [Review the Lender's Determination](#). Occasionally a lending institution may require insurance if it determines that a part of your lot is in the SFHA. The NFIP does not insure land. However, even if you submit evidence that your building is out of the floodplain, the bank may still decide to require insurance on your building.

I received a letter from my mortgage company stating that my home is in a flood area and I must purchase flood insurance; why have I received this letter?

The National Flood Insurance Program (NFIP) maps are periodically updated applying better technology and information. Some flood zones may have been slightly revised in the newest FEMA maps. In some instances, however, the flood zones were not changed rather improved map quality allowed existing homes in these areas to be newly identified. Most bank determinations are based on whether the home is in or out of a Special Flood Hazard Zone as indicated by the latest FEMA maps and do not involve the vertical elevation of the structure.



What if your property is shown to be in the floodplain, but you think your house is on natural ground that is higher than the Base Flood Elevation shown on the FIRM.

Your mortgage company may accept an Elevation Certificate and choose to not require flood insurance. The Elevation Certificate is an important administrative tool of the NFIP. It is to be used to provide the elevation information necessary to ensure compliance with community floodplain management ordinances, to determine the proper insurance premium rate, and to support a request for a [Letter of Map Amendment \(LOMA\) or Letter of Map Revision Based on Fill \(LOMR-F\)](#).

How can I obtain an Elevation Certificate?

Elevation Certificates must be prepared and certified by a land surveyor, engineer, or architect who is licensed by the state of Illinois to certify elevation information. Elevations must be certified by a licensed engineer or surveyor if the elevation certificate is intended to support an application for a Letter of Map Amendment or a Letter of Map Revision based on Fill. An Elevation Certificate can be found at the [FEMA:Elevation Certificate](#) website along with additional information. If your home was built recently and a Base Flood Elevation Certificate was provided to the Department of Planning and Development, then this information may be available in the building permit file.

What is a LOMA?

If you disagree with the lending institution's determination, depending on the specific circumstances, you may apply for a Letter of Map Amendment (LOMA), or a Letter of Map Revision Based on Fill (LOMR-F). If your lot or building site is on natural ground that is higher than the Base Flood Elevation shown on the FIRM, then you may request a Letter of Map Amendment (LOMA). To support your request, you will have to get a surveyor to determine the elevation of the ground next to your building and complete an Elevation Certificate. If the ground is higher than the Base Flood Elevation, then FEMA will issue a LOMA. With a LOMA, your lender may choose to not require flood insurance. If your home was built on fill that was placed after the FIRM was prepared, you may request a Letter of Map Revision Based on Fill (LOMR-F). As with a LOMA, you will need to get an Elevation Certificate completed by a land surveyor. If the filled ground is higher than the Base Flood Elevation, and if you do not have a basement, then FEMA may issue a LOMR-F, and your lender may choose to not require flood insurance. This request must be submitted within 45 days of the date your lender informs you that your property is in a SFHA, the area subject to inundation by the base (1-percent-annual-chance) flood. The application form and instructions for submitting LOMAs and LOMR-Fs can be found on the [FEMA Tutorial Series](#).

For More Information

The FEMA Web site includes an [Information For Homeowners](#). Web page which details information directly relating to home ownership, including obtaining assistance from a map specialist, map change processes for homeowners, how to obtain and view flood maps, and even their own list of [Frequently Asked Questions](#).

