
- A letter requesting the re-issuance (provide the case number of the LOMA to be reissued); and
- A copy of the LOMA to be reissued, if available.

How can I purchase flood insurance?

For Further Information

More information is available online at:
http://www.fema.gov/plan/prevent/fhm/fq_genhm.shtm

For information about floodplain management, ordinances, or map adoption policies, communities can contact their State NFIP Coordinator, Kari Dolan at Vermont Department of Conservation.



FLOODSMART.GOV
An official site of the National Flood Insurance Program



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Bennington County, Vermont

Map of the coastal area of San Francisco, California, showing the locations of three Zone X areas. The map includes labels for 'SAUCON BOULEVARD', 'LAVAN STREET', 'ZONE X', 'ZONE AE', and 'ZONE X'. It also shows the coastline, the city grid, and the locations of the three Zone X areas. The map is oriented with North at the top.

When FEMA maps flood hazards in a community or county, two products are produced – a Flood Insurance Study (FIS) report and a Flood Insurance Rate Map (FIRM). An FIS is a narrative report of the community's flood hazards that contains prior flooding information, descriptions of the flooding sources, information on flood protection measures, and a description of the hydrologic and hydraulic methods used in the study. A FIRM illustrates the extent of flood hazards in a community by depicting flood risk zones and the Special Flood Hazard Area, and is used with the FIS report to determine the floodplain development regulations that apply in each flood risk zone and who must buy flood insurance. FIRMs also depict other information including Base (1% annual chance) Flood Elevations (BFEs) or flood depths, floodways, and common physical features such as roads.

Why Are the Maps Being Updated?

All communities within Bennington County are being shown on a single set of countywide FIRMs. The most significant change is that the new maps will have an updated base map that will greatly improve the accuracy of floodplain determinations. In addition all floodplain boundaries have been updated. Floodplains with elevations have been redelineated using LiDAR provided by Photo Science, Inc. Floodplains without elevations were recalculated using the LiDAR and new engineering techniques.

With this update we have produced a Digital Flood Insurance Rate Map (DFIRM) that will be compatible with GIS (Geographic Information Systems). The improvements in spatial accuracy provided by the new base map, and the availability of electronic floodplain information should greatly enhance the ability to use the maps for planning, permitting, and insurance applications. The digital files will be available when these maps become effective.

What Else Has Changed?

All flood elevations shown in this Flood Insurance Study are now referenced to the National American Vertical Datum of 1988 (NAVD88). In order to perform this conversion, effective elevation values from the National Geodetic Vertical Datum of 1929 (NGVD29) were adjusted downward by -0.41 foot. Also, BFE additions and changes occurred in the Towns of Arlington, Bennington, Manchester, Pownal, Shaftsbury, Stamford, Sunderland, Winhall, and the Villages of Manchester and North Bennington.

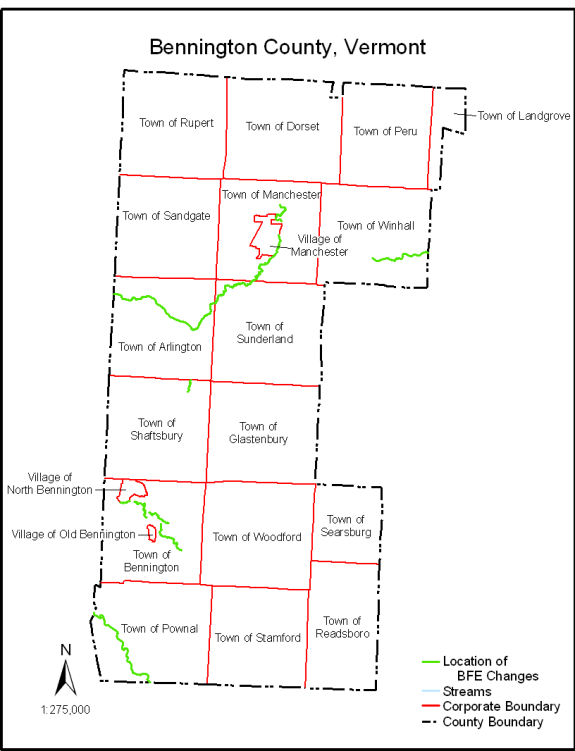
How do I Find Out if a Structure or Property is Located in the Special Flood Hazard Area?

You can locate a building or a lot by consulting the FIRM, or by contacting the floodplain administrator for your community. For help interpreting a FIRM, telephone the **FEMA Map Information eXchange** (FMIX) at 1-877-FEMA MAP (1-877-336-2627).

What is a Protest?

Challenges received during the appeal period that do not address proposed BFEs are considered "protests." Protests include, but are not limited to: challenges of floodplain boundary delineations based on more detailed topographic data; challenges of proposed regulatory floodway boundaries based on better modeling; requests that a Letter of Map Amendment (LOMA), Letter of Map Revision

Based on Fill (LOMR-F), or LOMR be incorporated; base map errors; and omissions. Appeals and protests must be supported by scientific or technical data, provide proof of error, and provide sufficient data to make revisions. Certification of data by a Registered Professional Engineer or Licensed Land Surveyor may be required.



What is an Appeal?

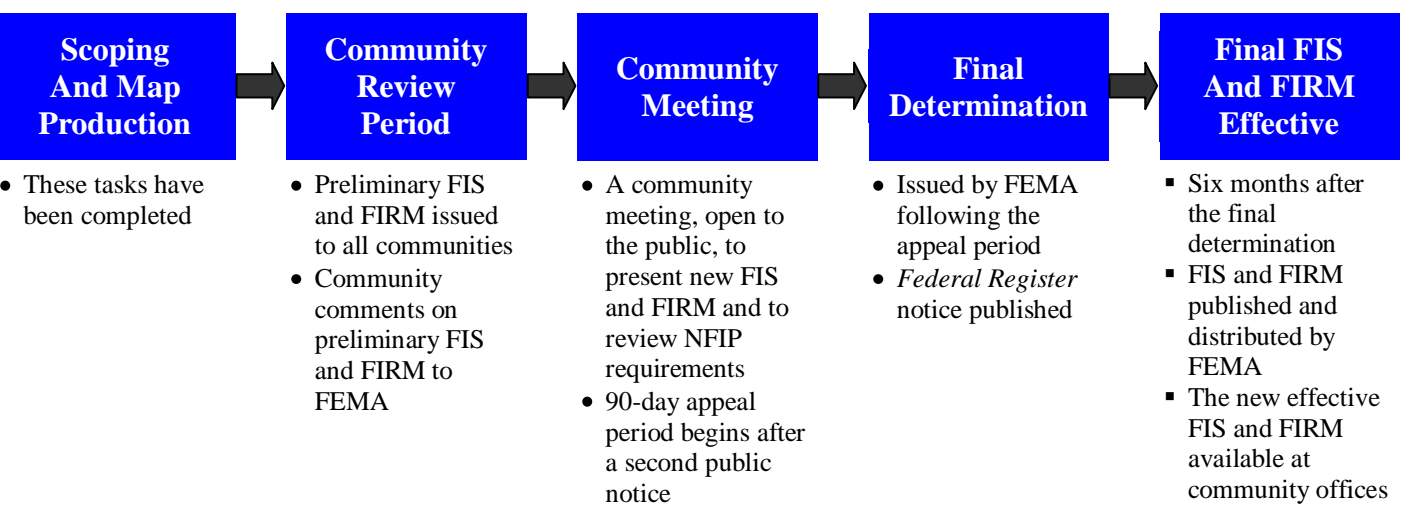
Some flood studies result in new or revised BFEs. During the 90-day appeal period, community officials and others may object to the accuracy of the proposed BFEs. According to Federal Regulations, "The sole basis of appeal... shall be the possession of knowledge or information indicating that the elevations proposed by FEMA are scientifically or technically incorrect." Communities should coordinate with the FEMA Philadelphia office before submitting an appeal.

What Happens After the Appeal Period?

FEMA will issue a Letter of Final Determination and then provide the community with six months to adopt up-to-date floodplain management ordinances. If the floodplain ordinances in effect are satisfactory, they can be submitted in their current form. If ordinances need to be updated, communities should seek assistance from their State NFIP Coordinator or the FEMA office in Boston. After the six-month compliance period, the new FIS and FIRM will become effective.

The Mapping Process

The key steps in the mapping process are outlined below. Additionally, the points at which community officials and property owners may provide comments and express concerns with the information in the FIS report and FIRM are highlighted below.



What if a Structure is Shown in a Different Flood Zone on the New Map?

The new map will not affect continuing insurance policies for a structure built in compliance with local floodplain management regulations and the flood map in effect at the time of construction. However, should the structure be substantially improved or substantially damaged (where damages or improvements reach 50% or more of the predamage market value) the entire structure will have to be brought into compliance with the floodplain requirements and the BFE in effect at the time any repairs take place.

Is There any Recourse if I Do Not Agree with the New Map?

Although FEMA uses the most accurate flood hazard information available, limitations of scale or topographic definition of the source maps used to prepare the FIRM may cause small areas that are at or above the BFE to be inadvertently shown within Special Flood Hazard Area boundaries. Such situations may exist in Bennington County. For these situations, FEMA established the LOMA process to remove such structures from the Special Flood Hazard Area.

How Can I Request a LOMA?

To obtain a LOMA, the requester must complete a LOMA application form that is downloadable from: http://www.fema.gov/plan/prevent/fhm/dl_mt-ez.shtm. For a LOMA to be issued removing a structure from the Special Flood Hazard Area, federal regulations require that lowest adjacent grade be at or above the BFE. There is no fee for FEMA's review of the LOMA request, but the requester of a LOMA must provide all of the information needed for a review. Elevation information certified by a licensed surveyor is often required if an elevation certificate is not available.

Will LOMAs Issued under the Old Map be Valid under the New Map?

When a new FIRM becomes effective, it automatically supersedes previously issued LOMAs, LOMRs, and other map changes that have been issued for structures and properties on the revised FIRM panels. Recognizing that some map changes may still be valid even though the flood hazard information on the FIRM has been updated, FEMA has established a process for revalidating such map changes.