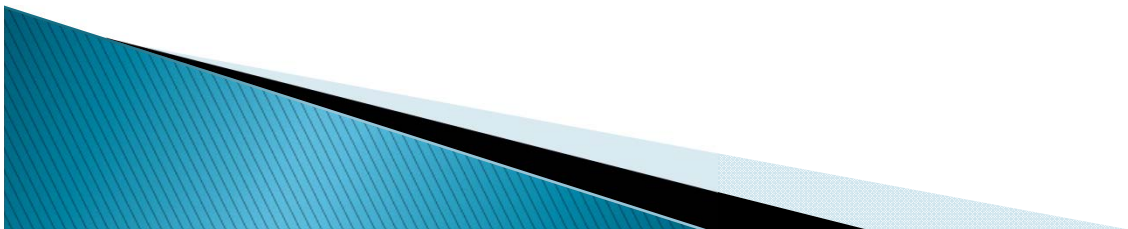




Using the Summary of Map Actions

Presented by: Jennifer Curtis
Senior Planner and Mapping
Coordinator



Using the Summary of Map Actions (SOMA)

FINAL SUMMARY OF MAP ACTIONS

Community: **Flood City, Maine**

Community No: **230036**

LOMC	Case No.	Date Issued	Project Identifier	Old Panel	New Panel
LOMR-F	03-01-0708A	03/10/2003	TAX MAP 12A, LOT 49-22 ELISA LANE	2300640005B	23009C0992D
LOMR-F	03-01-0736A	04/03/2003	TAX MAP 12A, LOT 45-SAND POINT ROAD	2300640005B	23009C0992D
LOMA	03-01-1948A	11/13/2003	TAX MAP 13A, LOT 167, BOOK 3240, PAGE 163	2300640005B	23009C0987D
LOMA	04-01-0502A	02/02/2004	90 PINE HEATH ROAD	2300640015B	23009C0989D

Here come the acronyms...



FEMA Map Update Acronym Key (handout)

BFE - Base Flood Elevation The elevation to which floodwater is anticipated to rise during the base flood

FIRM - Flood Insurance Rate Map the regulatory map depicting flood hazards that is used to administer the NFIP

LAG - Lowest Adjacent Grade lowest ground elevation beside a structure

LOMA - Letter of Map Amendment usually for one structure or lot

LOMC - Letter of Map Change (collectively) Includes LOMA and LOMR

LOMR - Letter of Map Revision (usually for a larger area to document a change to the flood zone boundary)

NFIP – National Flood Insurance Program reduces the impact of flooding

SFHA - Special Flood Hazard Area (often called “flood zone”) areas inundated by flood waters during the base flood event

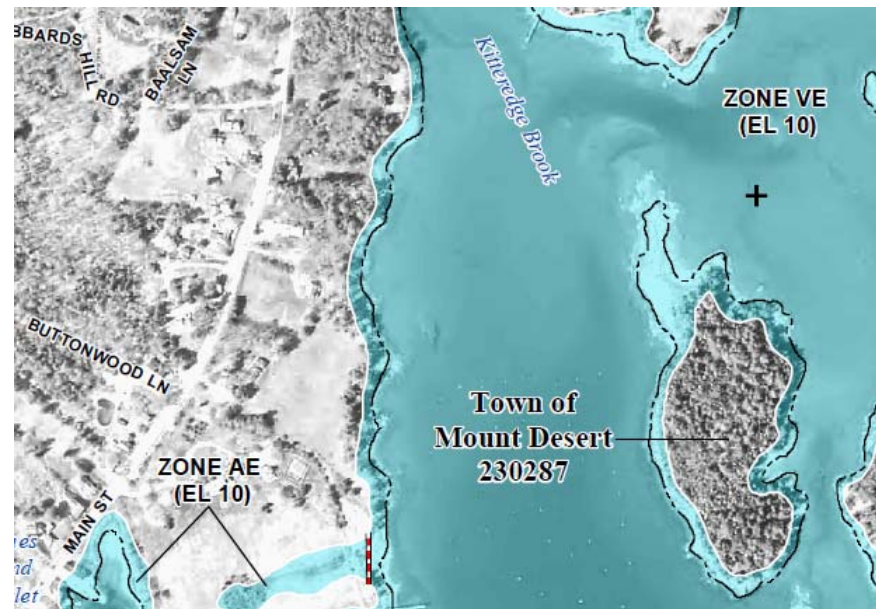
SOMA – Summary of Map Actions document listing how letters of map change will be handled during map update process

Flood Zone Terminology (handout)

1% annual chance flood = base flood = 100-year flood

SFHA = Special Flood Hazard Area = flood zone = 1% annual chance floodplain = Zones A, AE, A 1-30, AO, V, VE, V1-30 = the area in blue (see below)

.02% annual chance is
500 year floodplain
(appears brown on map)



SOMA...What is it?

A Summary of Map Actions is a list that the community gets in the mail documenting how the letters of map action in that community will get handled during the flood map update process.



What the SOMA List Looks Like

1. LOMCs Incorporated

The modifications effected by the LOMCs listed below have been reflected on the Preliminary copies of the revised FIRM panels. In addition, these LOMCs will remain in effect until the revised FIRM becomes effective.

LOMC	Case No.	Date Issued	Project Identifier	Old Panel	New Panel
			NO CASES RECORDED		

2. LOMCs Not Incorporated

The modifications effected by the LOMCs listed below have not been reflected on the Preliminary copies of the revised FIRM panels because of scale limitations or because the LOMC issued had determined that the lot(s) or structure(s) involved were outside the Special Flood Hazard Area, as shown on the FIRM. These LOMCs will be revalidated free of charge 1 day after the revised FIRM becomes effective through a single revalidation letter that reaffirms the validity of the previous LOMCs.

LOMC	Case No.	Date Issued	Project Identifier	Old Panel	New Panel
LOMA	99-01-722A	04/27/1999	1 Mermaid Landing	2301400005B	23029C1629E
LOMA	03-01-0030A	11/13/2002	2 Mermaid Landing	2301400005B	23029C1639E
LOMR-F	08-01-0762A	05/15/2008	300 Main St	2301400005B	23029C1627E

3. LOMCs Superseded

The modifications effected by the LOMCs listed below have not been reflected on the Preliminary copies of the revised FIRM panels because they are being superseded by new detailed flood hazard information or the information available was not sufficient to make a determination. The reason each is being superseded is noted below. These LOMCs will no longer be in effect when the revised FIRM becomes effective.


LOMC	Case No.	Date Issued	Project Identifier	Reason Determination Will be Superseded
			NO CASES RECORDED	

What a Letter of Map Change Looks Like

08-01-0762A 300 East Main Street.pdf - Adobe Acrobat Reader DC

File Edit View Window Help

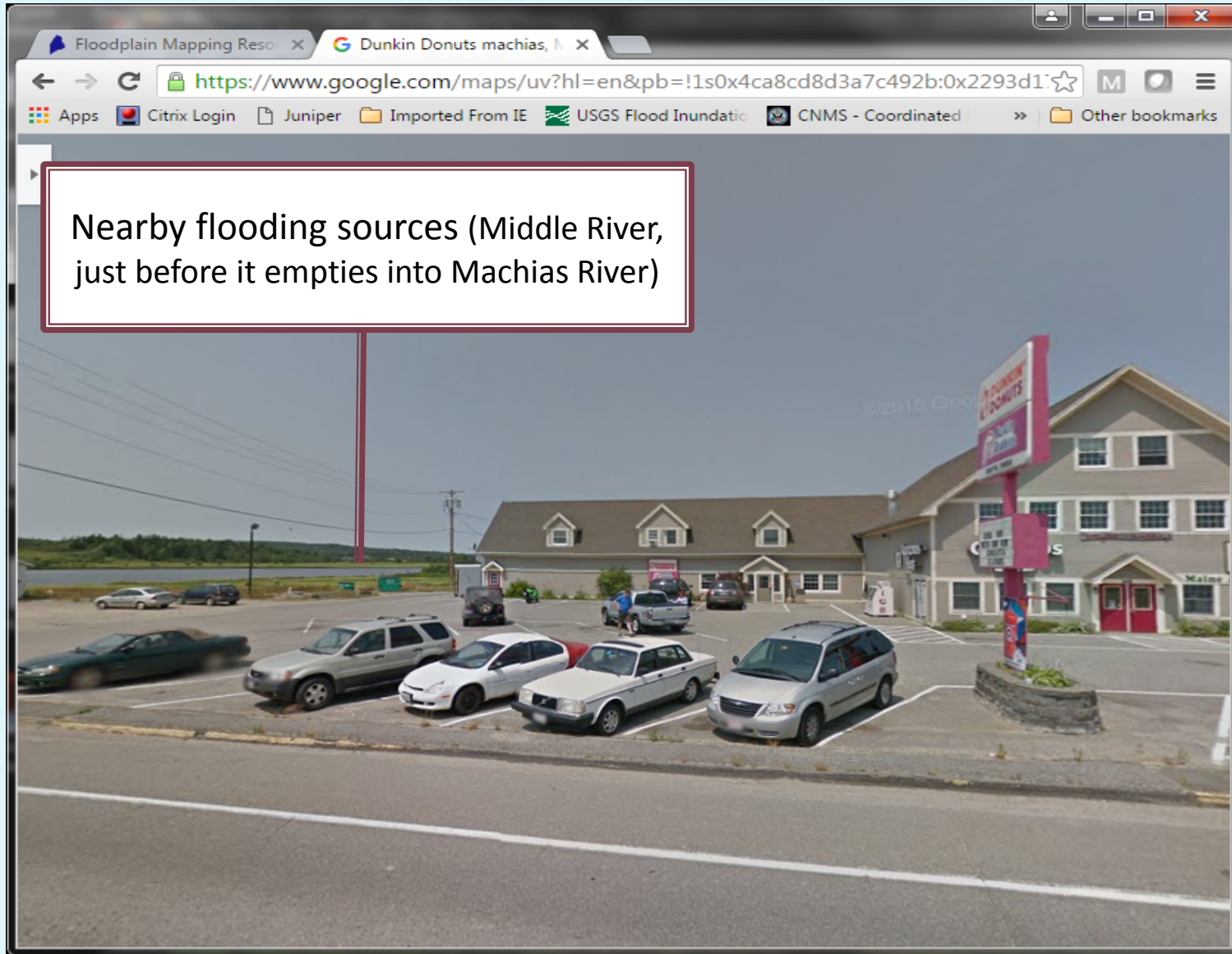
Home Tools 08-01-0762A 300 ... x Machias_Town_of_S... ? Sign In


Federal Emergency Management Agency
 Washington, D.C. 20472

LETTER OF MAP REVISION BASED ON FILL DETERMINATION DOCUMENT (REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION				LEGAL PROPERTY DESCRIPTION				
COMMUNITY	TOWN OF MACHIAS, WASHINGTON COUNTY, MAINE			A parcel of land, as described in the Warranty Deed recorded as Document No. 02640, in Book 2718, Pages 055 and 056, in the Office of the Registry of Deeds, Washington County, Maine (TM: 16, TL:1)				
	COMMUNITY NO.: 230140							
AFFECTED MAP PANEL	NUMBER: 2301400005B							
	DATE: 11/18/1988							
FLOODING SOURCE: MACHIAS RIVER				APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 44.721, 67.448 SOURCE OF LAT & LONG: PRECISION MAPPING STREETS 7.0 DATUM: NAD 83				
DETERMINATION								
LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NGVD 29)	LOWEST ADJACENT GRADE ELEVATION (NGVD 29)	LOWEST LOT ELEVATION (NGVD 29)
--	--	--	300 East Main Street	Structure	X (unshaded)	12.5 feet	12.8 feet	--
Special Flood Hazard Area (SFHA) - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood).								
ADDITIONAL CONSIDERATIONS (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)								

Why would you need one?



Help



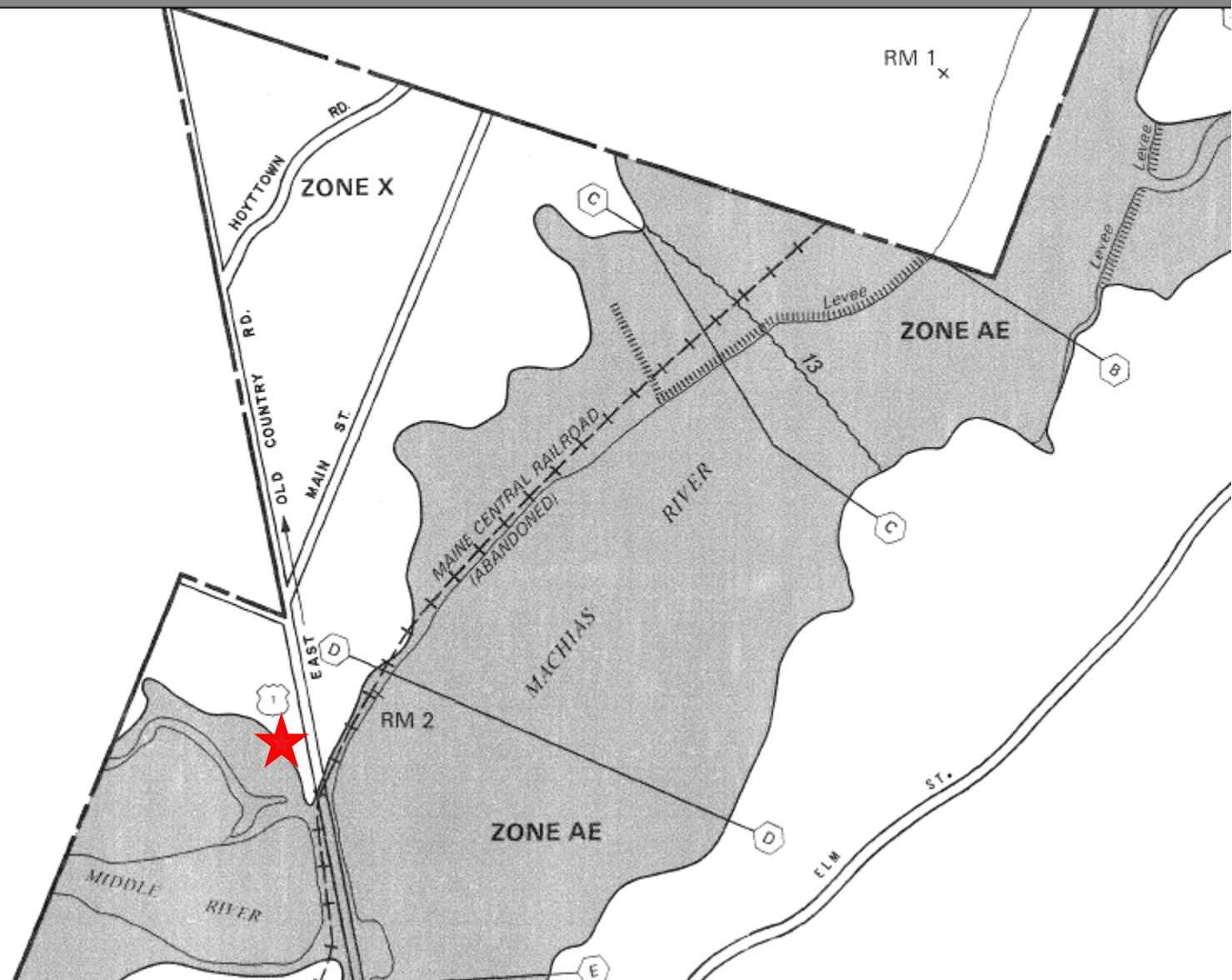
Zoom Win Pan

Zoom In Zoom Out

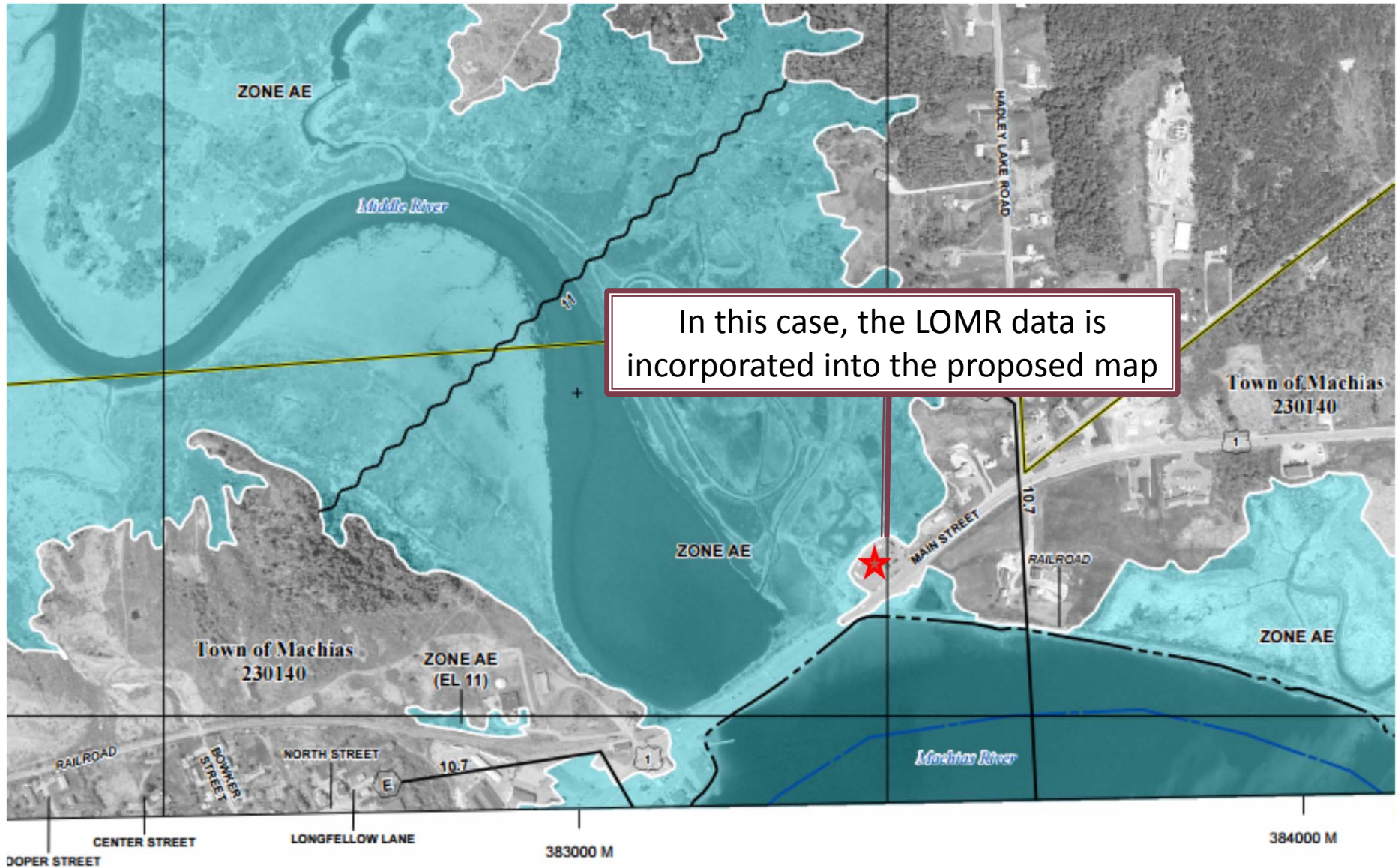
1:1 MAX

Zoom In Zoom Out

Make a FIRMette



Preliminary Map

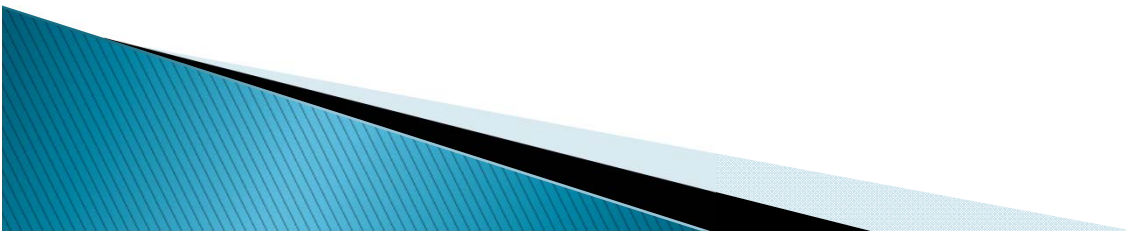


LOMA

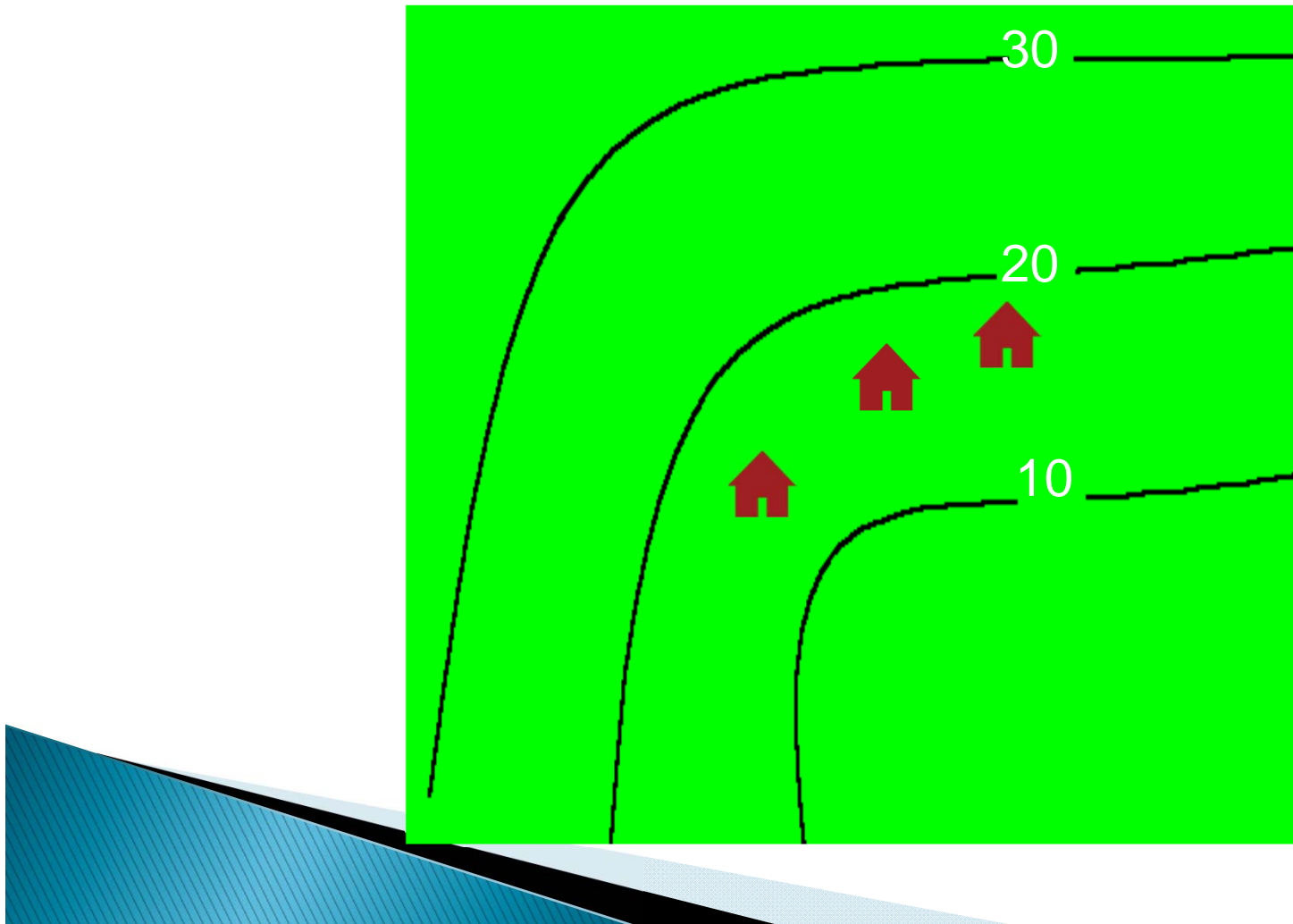
Letter of Map Amendment

most common scenario

A letter from FEMA stating that an existing structure or parcel of land would not be inundated by the 100-year flood.

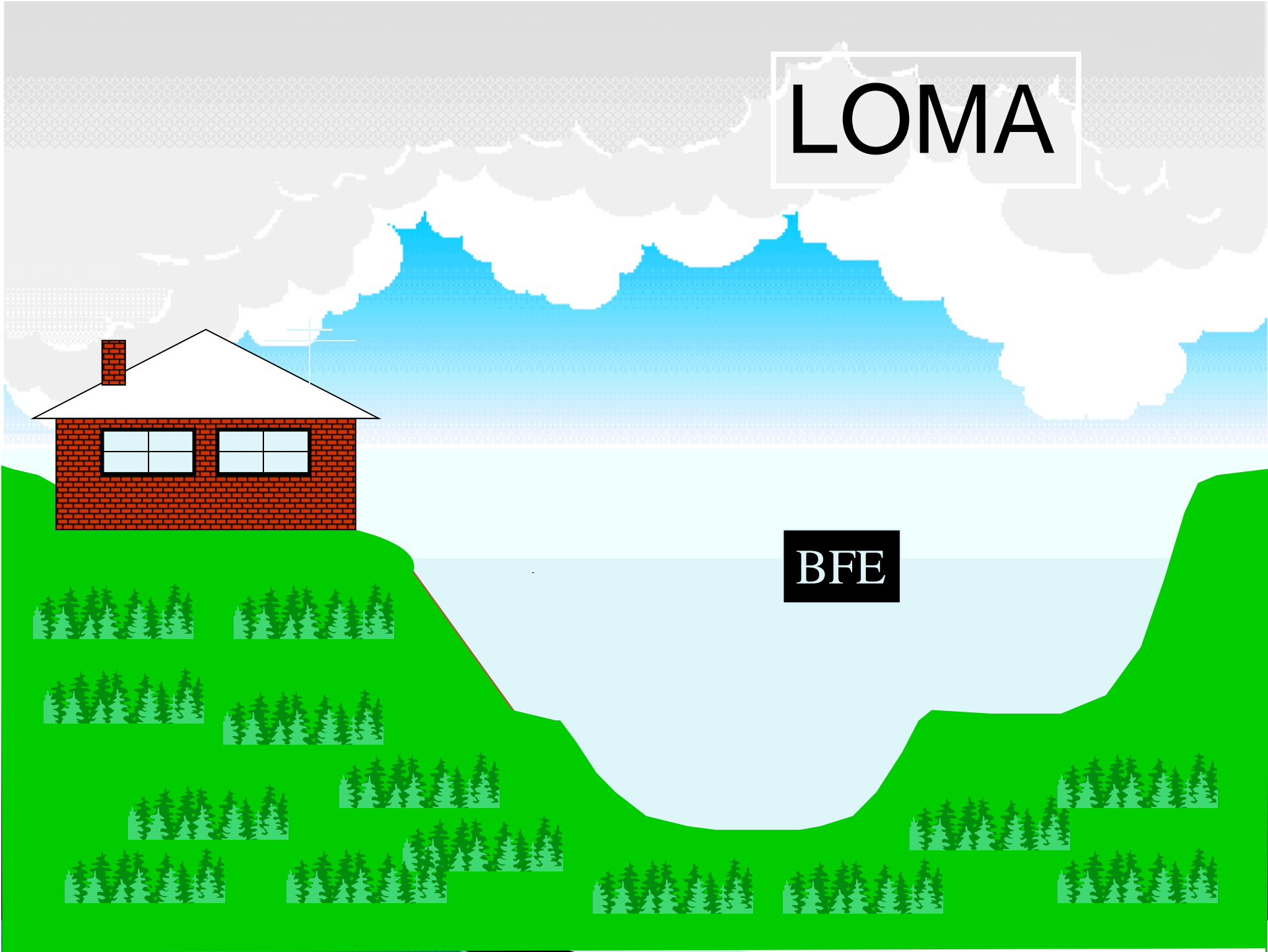


**Where do you draw the line for a
BFE of 15 feet?**

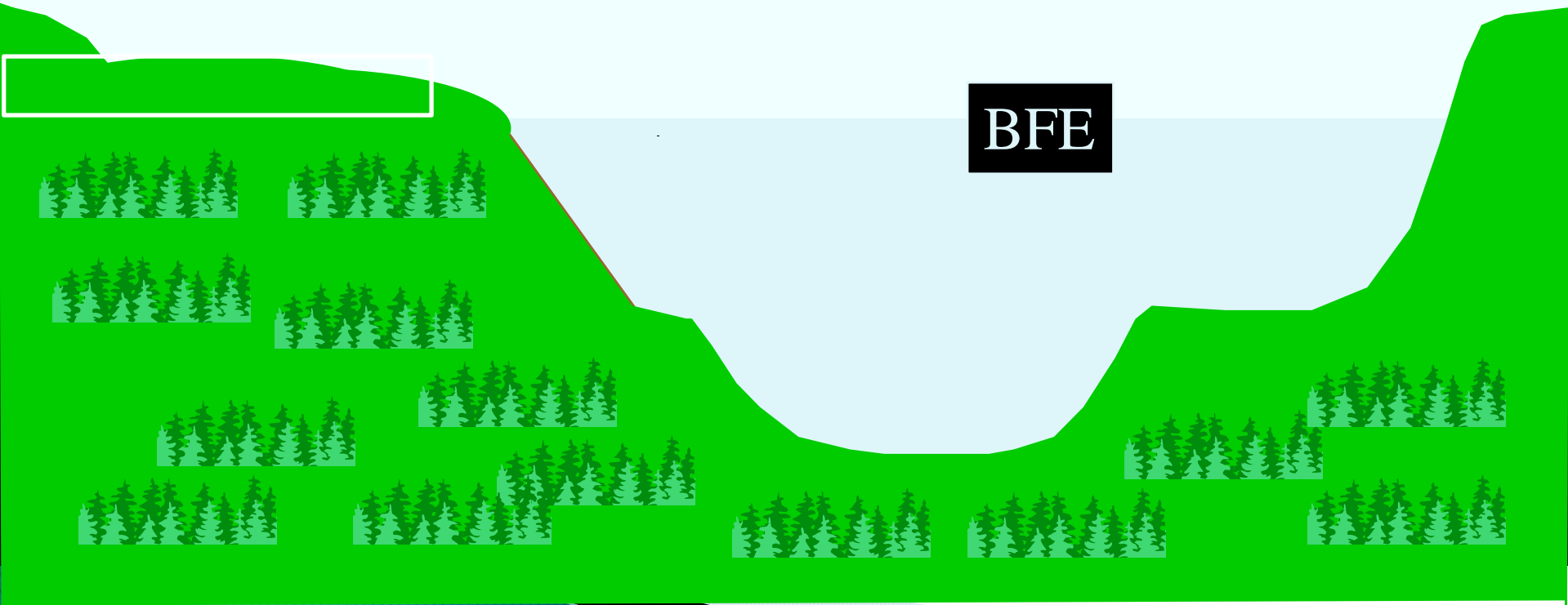
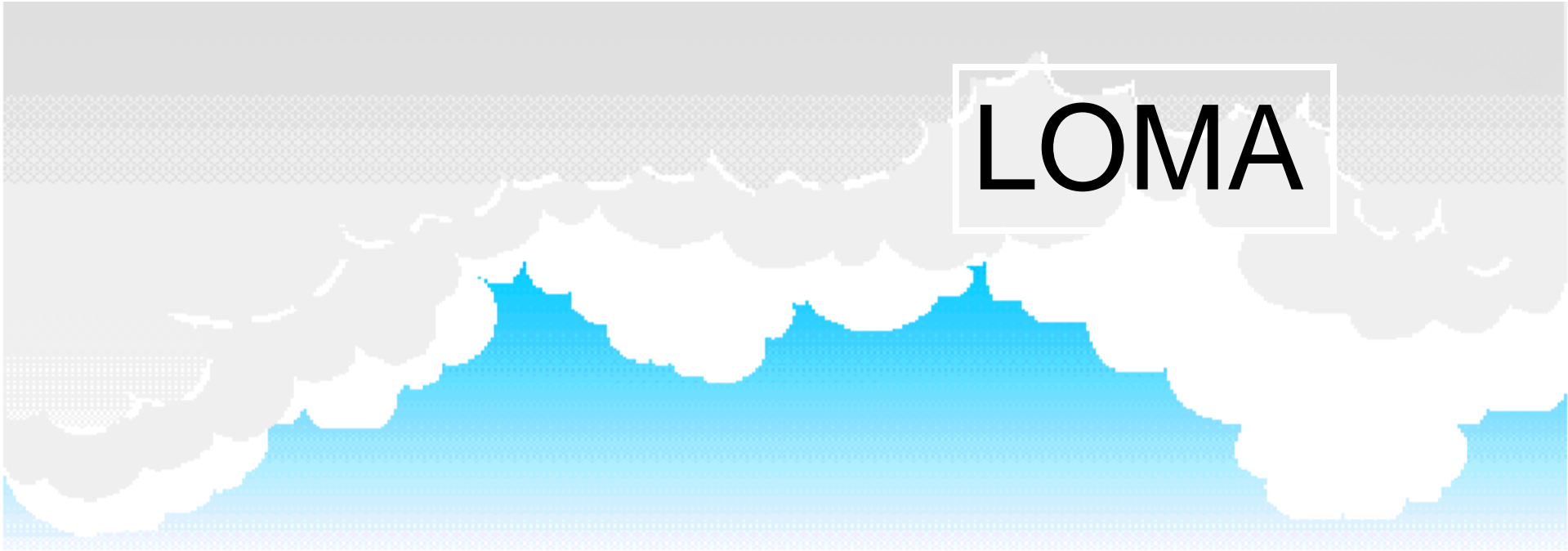


LOMA

BFE



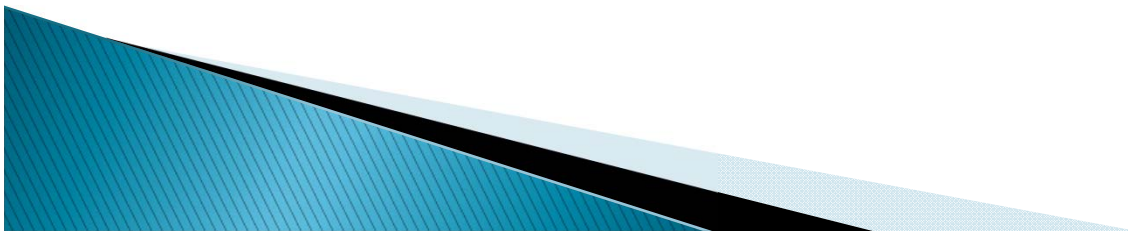
LOMA



BFE

“The flood waters don’t care about lines on a map but people sure do” – E. Danielson

The accuracy of the data and maps is protected by using the LOMA & LOMR process to incorporate changes in on-the-ground elevation, or improved elevation data, resulting in changes to the flood zone boundary. This process can happen any time.



Letters of Map Change



(Example of Flood Zone Changes

New zone boundaries in yellow and red

YORK COUNTY WORKMAP

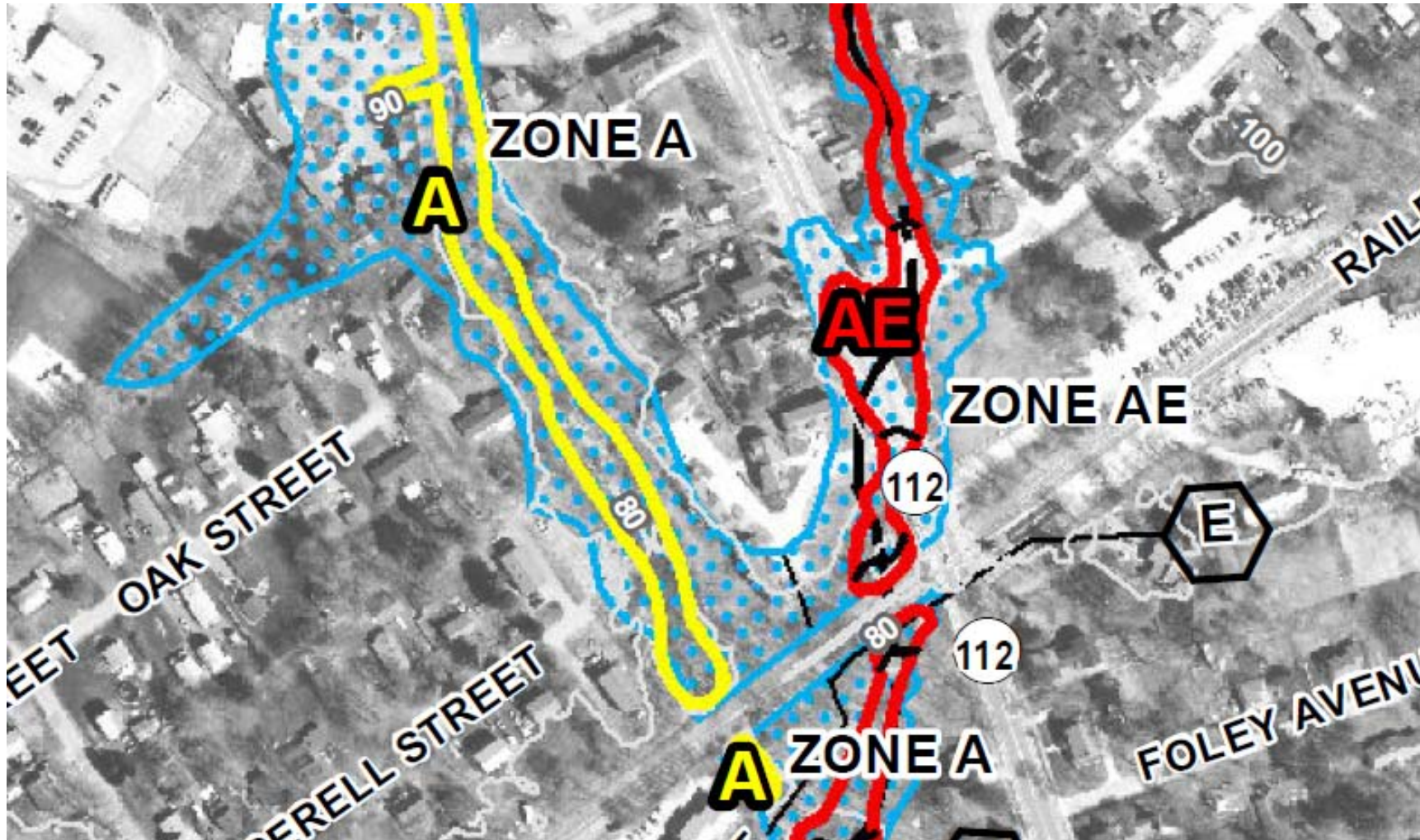
YORK COUNTY, ME

(ALL JURISDICTIONS)

NUMBER
230155

PANEL 0314 of 0825

DRAFT



The letter from FEMA begins... “To assist your community in maintaining the FIRM, we have enclosed a Summary of Map Actions (SOMA) to document previous Letter of Map Change (LOMC) actions that will be superseded when the revised FIRM panels referenced above become effective.” **Information on LOMCs is presented in the following four categories:**



Categories 1 & 2 = no problems when the maps update

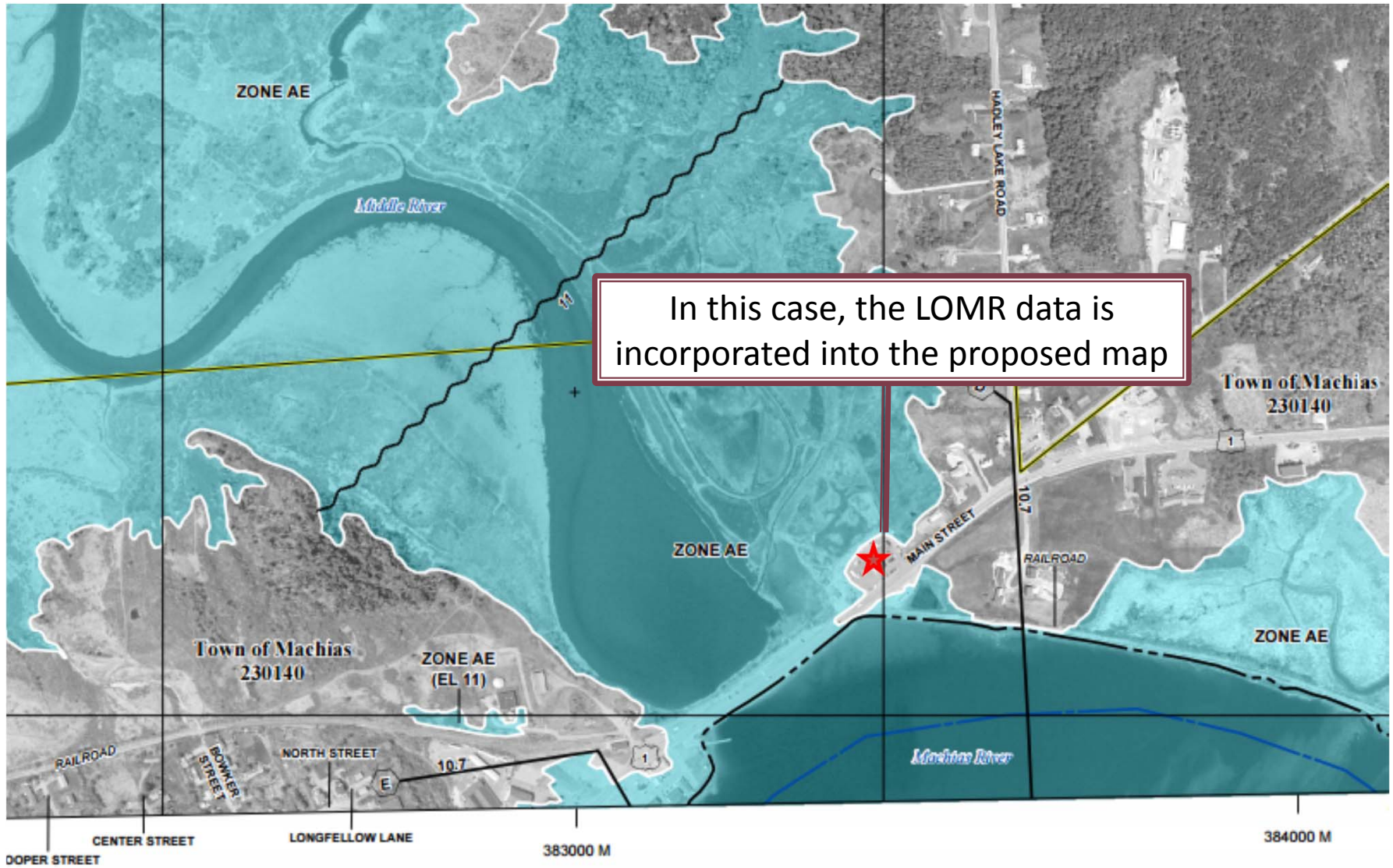


(1) LOMCs for which results have been included on the revised FIRM panels (i.e., no longer shown in the SFHA; no need to be revalidated)

(2) LOMCs for which results could not be shown on the revised FIRM panels because of scale limitations or because the LOMC issuer had determined that the lots or structures involved were outside the SFHA as shown on the FIRM
(These LOMCs will be revalidated free of charge 1 day after the revised FIRM becomes effective through a single revalidation letter that reaffirms the validity of the previous LOMCs.)



Preliminary Map – Example of Category 1



Category 3 = Superseded by Proposed Flood Zone Data & Property Owner Should Get Flood Insurance

(3) LOMCs for which results have not been included on the revised FIRM panels because the flood hazard information on which the original determinations were based is being superseded by new flood hazard information (These LOMCs will no longer be in effect when the revised FIRM becomes effective.)

Flood insurance will only be required for property owners who have a mortgage, after the revised maps become effective. Even if it is not required – it's a good idea!



Category 3 (Cont.) The reason each is being superseded, not revalidated, is noted



LOMC	Case No.	Date Issued	Project Identifier	Reason Determination Will be Superseded
LOMA	04-01-1280A	07/29/2004	LOTS 490 & 491, POPHAM BEACH ESTATES-SURF STREET	3
LOMA	14-01-1891A	04/22/2014	TAX MAP 36, LOT 12 - 15 SAMUEL'S LANDING ROAD	4

1. Insufficient information available to make a determination.
2. Lowest Adjacent Grade and Lowest Finished Floor are below the proposed Base Flood Elevation.
3. Lowest Ground Elevation is below the proposed Base Flood Elevation.
4. Revised hydrologic and hydraulic analyses.
5. Revised topographic information.



Category 3 (Cont.) Reasons for being Superseded, Not Revalidated

- 1) Insufficient information available to make a determination
- 2) Lowest Adjacent Grade and Lowest Finished Floor are below the proposed Base Flood Elevation
- 3) Lowest Ground Elevation is below the proposed Base Flood Elevation Revised hydrologic and hydraulic analyses
- 4) Revised topographical information



Category 3 (Cont.) Program Advice

For Category 3 LOMCs, it is worth checking on the proposed base flood elevation and its relation to the property and structure. Although the old LOMC may no longer be valid, a new one could be issued if the lowest adjacent grade to the building and any part of the land are still above the proposed base flood elevation.

*Instructions on comparing elevations follow



Category 4 = Superseded or Needs New Determination

(4) LOMCs issued for multiple lots or structures where the determination for one or more of the lots or structures has changed.

For the LOMCs listed in Category 4, contact the Maine Floodplain Management Program to find out more about the particular case.



New Determinations for Category 3 & 4 LOMCs

To compare property and building elevations with proposed flood zone elevations:

- Start by reviewing the preliminary map data for the site (accessible on [Maine Flood Hazard Map](#), located on the Maine Floodplain Management Program Mapping Resources webpage) to try and determine if the structure and any part of the property is clearly in or out of the flood zone on the revised map. This is referred to as a horizontal map determination.



Horizontally Mapped In the Flood Zone



New Determinations for Category 3 & 4 LOMCs (cont.)

If it will be in the flood zone or if it is too close to call, the property owner should talk to their insurance agent about options for getting flood insurance. They should do this before the maps go effective in order to benefit from being currently mapped out. They may also want to seek additional assistance from the Community, the Maine Floodplain Management Program, and if necessary, a surveyor to check the accuracy of the elevation data (vertical map determination).



It Could Still be Vertically Out of the Flood Zone

If the lowest adjacent grade (LAG) of the structure is above the base flood elevation (in the below case, 11'), then it could qualify for a letter of map amendment



If Mapped in the SFHA Horizontally and Vertically

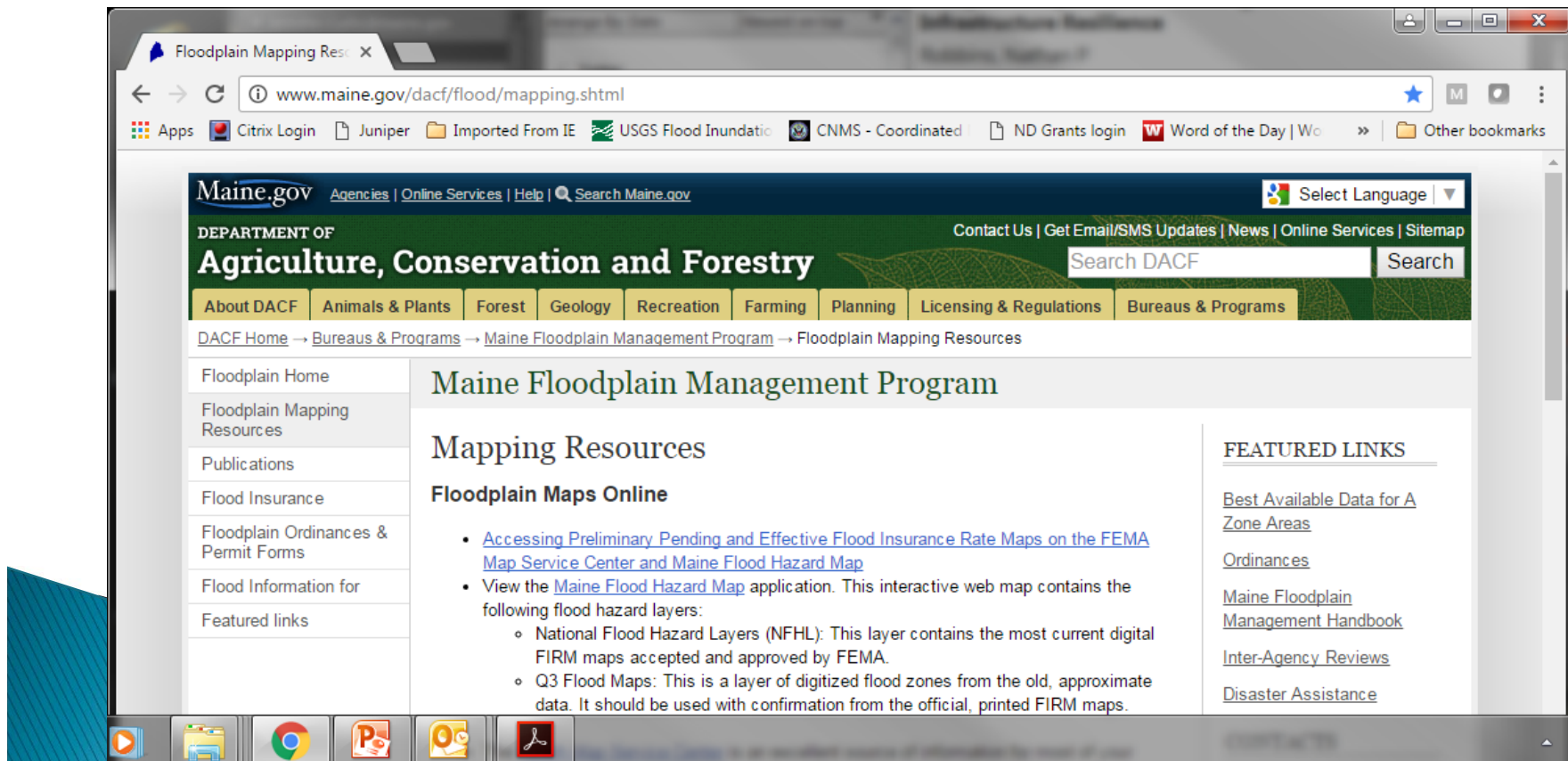
If the structure to be mapped in the SFHA cannot be verified to be out of the flood zone by elevation data, the Maine Floodplain Management Program advises the following:

To protect your assets used as lender collateral and keep flood insurance costs at the most favorable rate to you, we recommend that you purchase a flood insurance policy now, before the maps change, so that you will be able to take advantage of the National Flood Insurance Program's "Continuous Coverage" grandfathering program. Once the maps change, if the owner of a building in the SFHA does not have continuous coverage, they will see their flood insurance cost rise more steeply. **Please consult with your insurance agent for pricing and availability.**



Additional SOMA Support

The Maine Floodplain Management Program Mapping Resources webpage will host template letters to mail to property owners tailored to each SOMA category, this presentation, and additional resources as they become available.



The screenshot displays a web browser window with the URL www.maine.gov/dacf/flood/mapping.shtml. The page is part of the Maine Department of Agriculture, Conservation and Forestry website. The main navigation bar includes links for Agencies, Online Services, and Help, along with a search function. The page title is "Maine Floodplain Management Program Mapping Resources". The content area features a sidebar with links to Floodplain Home, Floodplain Mapping Resources, Publications, Flood Insurance, Floodplain Ordinances & Permit Forms, Flood Information for, and Featured links. The main content area is titled "Maine Floodplain Management Program Mapping Resources" and includes a section for "Floodplain Maps Online" with a list of links and descriptions. A "FEATURED LINKS" section is also present on the right side of the page.

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Floodplain Home

Floodplain Mapping Resources

Publications

Flood Insurance

Floodplain Ordinances & Permit Forms

Flood Information for

Featured links

Maine Floodplain Management Program

Mapping Resources

Floodplain Maps Online

- [Accessing Preliminary Pending and Effective Flood Insurance Rate Maps on the FEMA Map Service Center and Maine Flood Hazard Map](#)
- View the [Maine Flood Hazard Map](#) application. This interactive web map contains the following flood hazard layers:
 - National Flood Hazard Layers (NFHL): This layer contains the most current digital FIRM maps accepted and approved by FEMA.
 - Q3 Flood Maps: This is a layer of digitized flood zones from the old, approximate data. It should be used with confirmation from the official, printed FIRM maps.

FEATURED LINKS

- [Best Available Data for A Zone Areas](#)
- [Ordinances](#)
- [Maine Floodplain Management Handbook](#)
- [Inter-Agency Reviews](#)
- [Disaster Assistance](#)

Maine Floodplain Management Program

Online info:

<http://www.maine.gov/dacf/flood/index.shtml>

<http://www.maine.gov/dacf/flood/mapping.shtml>

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