

The following information is provided in an effort to supply as much information as possible to residents of the Town of Wheatfield regarding the new flood plain mapping and available options for homeowners. This information is based on conversations with and/or material available from the NYSDEC and FEMA.

Perhaps the first recommendation before any time and energy is spent would be to contact your lender and find out what exactly their requirements are. There are two (2) scenarios that a resident may be faced with. These scenarios are discussed below:

Scenario 1: CLEARLY out as shown – If a structure is clearly out of the 100-year flood plain as shown on the maps, the lender may not require anything. However, a resident has the option to apply for a Letter of Map Amendment or LOMA. This process is initiated by completing Part A (first page) of FEMA's MT-EZ Form (this form and instructions have been posted on the Town's website <http://wheatfield.ny.us/>). Information needed to help complete Part A1 through A3 can be provided by the Building Department. In addition to the form, the applicant should also provide the following information:

1. A copy of the effective FIRM map (FIRMette) showing the location in question. This can be obtained via the Internet through FEMA's Map Service Center ([www.msc.fema.gov](http://www.msc.fema.gov)). At the bottom right hand corner of the web page, there is a link to a tutorial on how to generate a FIRMette for free from their website. These will not be available for the new flood plain maps until after September 17, 2010.
2. A copy of the Property Deed (with recordation data and stamp of the Recorder's Office) and tax map, both of which should be available from the Niagara County Clerk's Office if the applicant does not have their own copy. A copy of the property survey would likely be accepted as well.

It should be noted that FEMA can always ask for more information if they feel it is needed. There is no fee associated with processing this LOMA application and, if approved, this letter will typically state that *"This document amends the effective NFIP Map to remove the subject property from the SFHA located on the effective NFIP map; therefore, the Federal mandatory flood insurance requirement does not apply. However, the lender has the option to continue the flood insurance requirement to protect its financial risk on the loan."* This would be a good document to have on hand if your lender asks you to acquire flood insurance.

Scenario 2: Not clearly out as shown, partially out as shown, or in as shown – If it is not clear whether a structure is out of the 100-year flood plain or if it is shown partially or entirely in the flood plain, a Licensed Land Surveyor can be hired to determine the Lowest Adjacent Grade (LAG) to the structure.

- If the LAG is at or above the Base Flood Elevation (BFE):

A resident has the option to apply for a LOMA as outlined above. However, Part B of the application must also be completed by a Licensed Land Surveyor (the same one that surveyed the LAG). Again, there is no fee for processing the application and the resulting LOMA will be almost identical to the one previously discussed.

- If the LAG is below the BFE:

The structure is within the limits of the 100-year flood plain and flood insurance would likely be required by a lending institution. In this situation, it is recommended that the resident review the options presented in the Town's recent letter to affected residents and consider purchasing a "Preferred Risk Rate" flood insurance policy, especially if you have a prefirm structure (built before July 16, 1981). If applying for preferred risk rate insurance, it is recommended that the resident print a FIRMette (as described above) now for their location so they have proof that their structure is not currently within the limits of the SFHA.

It is important to understand that just because you might be able to remove your structure from the requirements of flood insurance; it doesn't necessarily mean that having flood insurance isn't a good idea. Residents must make these choices on their own.

Common acronyms and their meanings:

SFHA – Special Flood Hazard Area

LOMA – Letter of Map Amendment

LOMR - Letter of Map Revision

LOMR-F – Letter of Map Revision based on Fill

DHS - Department of Homeland Security

FEMA –Federal Emergency Management Agency

LAG – Lowest Adjacent Grade

BFE – Base Flood Elevation

NFIP – National Flood Insurance Program

NYSDEC – New York State Department of Environmental Conservation

FIRM – Flood Insurance Rate Map

DFIRM – Digital Flood Insurance Rate Map

FIS – Flood Insurance Study