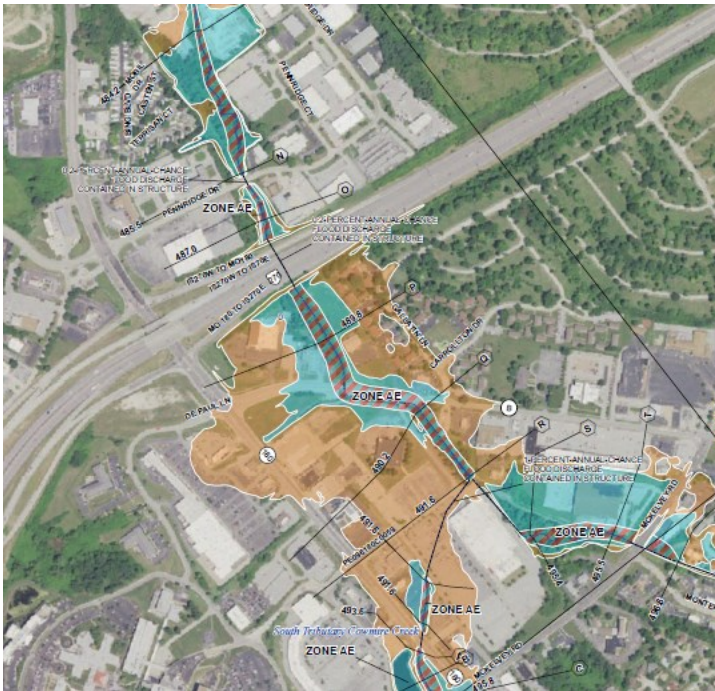


Will LOMAs issued under the old map be valid under the new map?

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.



What is FEMA's process for revalidating existing LOMAs and LOMRs?

To revalidate map changes, FEMA conducts a detailed comparison of the BFEs shown on FEMA's new FIRM and the lowest adjacent grade or lowest lot elevation of previously issued map changes. Those structures or properties that are above the BFE or are located in areas of the community that are not affected by updated flood hazard information are revalidated through a formal determination letter that is issued to the community's Chief Executive Officer when the new FIRM becomes effective. The revalidation letter is also mailed to each community's map repository to be kept on file and is available for public reference. Map changes that have been issued for multiple lots or structures where the determination for one or more of the lots or structures have changed cannot be automatically revalidated through the administrative process described above. To request that FEMA review such map changes (i.e., those that are not included in the revalidation letter), please submit the following to FEMA:

- 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.

FEMA will review the case file and issue a new letter reflecting its new determination.



October 17, 2024

St. Louis County, Missouri

Flood Hazard Mapping Fact Sheet

This Fact Sheet provides background information on the National Flood Insurance Program (NFIP) and Risk Mapping Assessment and Planning (Risk MAP) programs, which are administered by the Federal Emergency Management Agency (FEMA), as well as an overview of the flood hazard mapping process underway in St. Louis County, Missouri. The county's Flood Insurance Rate Maps (FIRMs) are being revised using the latest technologies and the most current data so residents, homeowners, business owners, and community officials may understand the local flood risk and keep people and property safe from floods.

What is the NFIP?

In 1968, Congress established the National Flood Insurance Program (NFIP) due to escalating costs to taxpayers for flood disaster relief. The NFIP is based on the agreement that if a community practices sound floodplain management, the Federal Government will make flood insurance available to residents in that community. FEMA maps include the Special Flood Hazard Area, which is the area that has a 1% or greater chance of flooding in any given year. Development may take place within the Special Flood Hazard Area provided that it complies with local floodplain ordinances that meet NFIP criteria.



What is a FIRM?

When FEMA maps flood hazards in a community or county, two products are produced – a Flood Insurance Rate Map (FIRM) and a Flood Insurance Study (FIS) report. 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. A 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.

Have More Questions?
Please check out these resources for more information.

For any questions concerning flood hazard mapping or LOMAs, contact the FEMA Mapping and Insurance eXchange's (FMIX) toll-free information line at 1-877-FEMA MAP (1-877-336-2627).

More information is available at:
www.fema.gov/national-flood-insurance-program-flood-hazard-mapping

For more information about the National Flood Insurance Program, visit
www.fema.gov/national-flood-insurance-program

For information about joining the National Flood Insurance Program, floodplain management, ordinances, or map adoption policies, communities may contact **Karen McHugh** State NFIP Coordinator at (573) 526-9129.
Karen.McHugh@sema.dps.mo.gov

For questions specifically concerning insurance, please call 1-800-427-4661 or visit
<http://www.floodsmart.gov>.



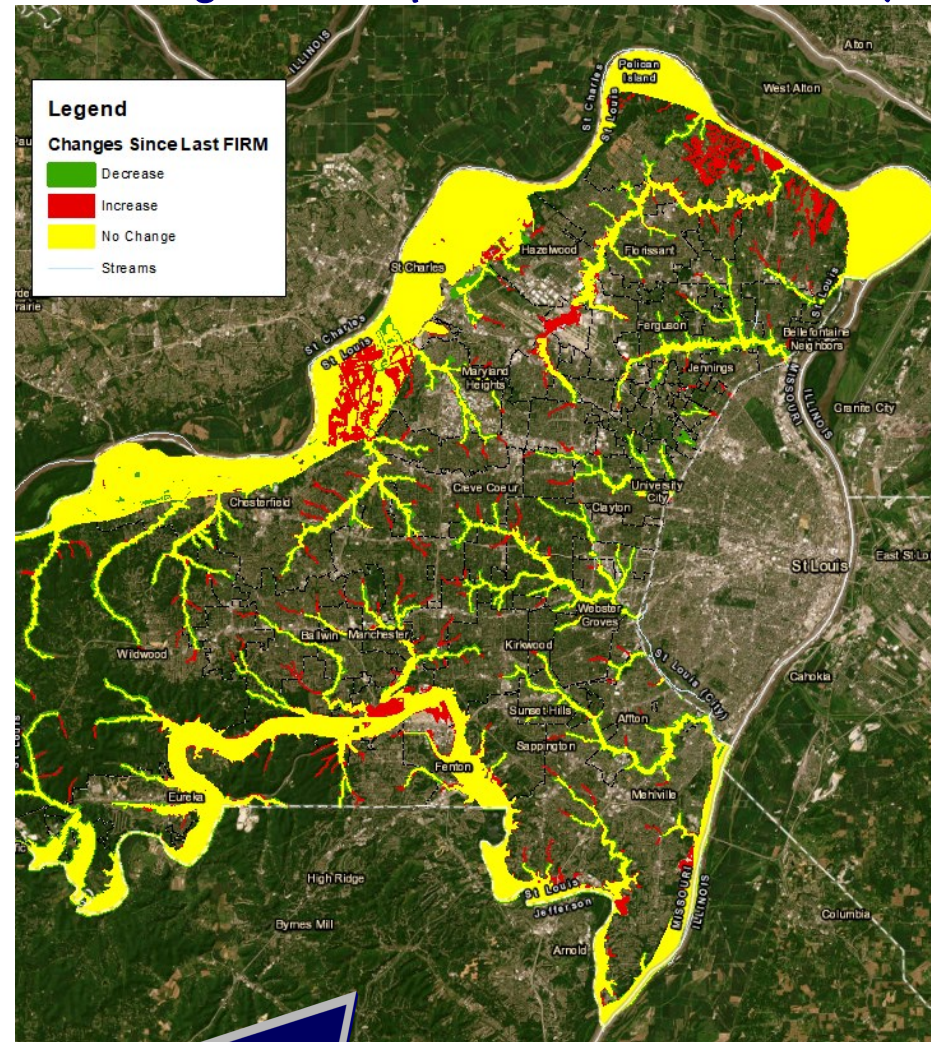
Why are the maps being updated?

All communities within St. Louis County are included within a single countywide FIS. This study has updated information and developed new information on the existence and severity of flood hazard areas in the county. The FIS was updated to reflect new engineering analyses in the county.

What has changed?

St. Louis County & Incorporated Areas were selected for a DFIRM mapping update in 2018. This update was initiated to develop new studies that more accurately portray the flood risk throughout the county. This update includes revised enhanced hydrology and hydraulic studies. Detailed studies were performed for flooding sources in St. Louis County. Please see Table 2 of the countywide FIS report for a complete listing of all flooding sources included in these studies. These studies include surveyed structures & the development of floodways. The studies were mapped using the 2017 acquired LiDAR, a very accurate ground elevation dataset, for the entire county. Flood elevations shown in this FIS report and the FIRMs are referenced to the North American Vertical Datum of 1988 (NAVD 88).

Flooding Sources Updated in St. Louis County



Website to download Preliminary Data
<https://msc.fema.gov/portal>

What is a Comment?

Challenges received during the appeal period that do not involve proposed flood hazard information are considered comments. These include, but are not limited to: requests that a Letter of Map Amendment (LOMA), Letter of Map Revision Based on Fill (LOMR-F), or LOMR be incorporated; and base map errors, such as road name or city limit changes.

What is an Appeal?

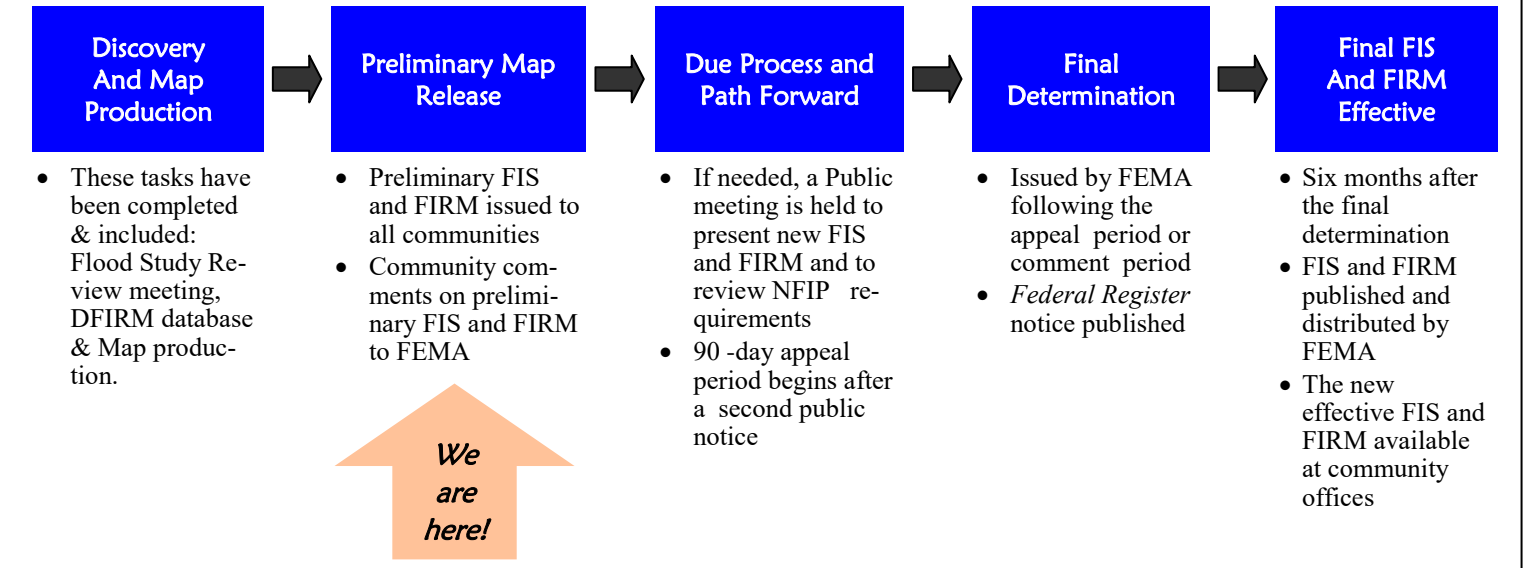
Some flood studies result in new or revised flood hazard information. During the 90-day appeal period, community officials and others may object to the accuracy of this flood hazard information, which may include new or revised BFEs, base flood depths, SFHA boundaries or zone designations, or regulatory floodways. All appeals must be based on data that show the new or revised flood hazard information is scientifically or technically incorrect. Certification of data by a Registered Professional Engineer or Licensed Land Surveyor may be required. Individuals should contact their local Floodplain Administrator for deadline dates or to submit an appeal. Communities should contact the FEMA Region 7 office in Kansas City or Missouri State Emergency Management Agency before submitting an appeal.

Send Comments to:
 SEMA Missouri Floodplain Management
 Floodplain Insurance Program
 Attention: Sydney Roberts
 2302 Militia Dr
 Jefferson City, MO 65101
 573-526-9383 ♦ sydney.roberts@sema.dps.mo.gov

Send Appeals to:
 FEMA Region 7
 Mitigation Division
 Attention: Dawn Livingston
 11224 Holmes Road
 Kansas City, MO 64131-3626
 816-283-7055 ♦ dawn.livingston@fema.dhs.gov

The Mapping Process

The key steps in the RiskMAP mapping and product development 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 identified.



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 (Missouri State Emergency Management Agency) or the FEMA regional office. After the six-month compliance period, the new FIS and FIRM will become effective.

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 your community. For these situations, FEMA established the LOMA process to remove such structures from the Special Flood Hazard Area.

What Factors Determine Flood Insurance Premiums?

Under new criteria called Risk Rating 2.0, which went into effect on October 1, 2021, a number of factors are used to determine flood insurance premiums, including the replacement cost value, the deductible, distance from stream channel, foundation type, prior NFIP claims, and distance from ground level to first floor above grade. Structures newly mapped into the floodplain can receive a discount if flood insurance is purchased within 12 months of the date of the map changing. Newly Mapped Procedure under Risk Rating 2.0 is a discount of 70% on the first \$35,000 in coverage. All additional coverage would pay the normal rate. Contact your insurance agent for more information.

How can I purchase flood insurance?

A policy may be purchased from any licensed property insurance agent or broker who is in good standing in the State in which the agent is licensed or through any agent representing a Write Your Own (WYO) company. Call 1-800-720-1093 or visit www.floodsmart.gov to find a flood insurance agent near you.

