



# Seriously!?

# Why is my Determination WRONG!

---

Insights from Insiders

Joshua Price, GISP, CFM  
President

Arin Graft, CFM  
Mapping & QA/QC Specialist



with special thanks to:  
Kori Eskelin, CFM, ANFI



**M**APPING

**A**NNOTATION

**P**RODUCT

**P**ERSPECTIVE

An aerial photograph of a flooded landscape. The water is a murky, brownish-green color. Numerous green trees are scattered throughout the scene, some standing alone and others in small clusters. In the center-left, there is a small building with a red roof and a steeple, likely a church. To its right, there are several smaller, white, dome-shaped structures. The overall scene depicts a significant flood event.

# MAPPING

Aerial Photos

Authoritative Sources

Geocoding

Parcels

New Construction

Multi-Unit Properties

Paper Maps

NFHL





Building  
leaning to  
the **left**

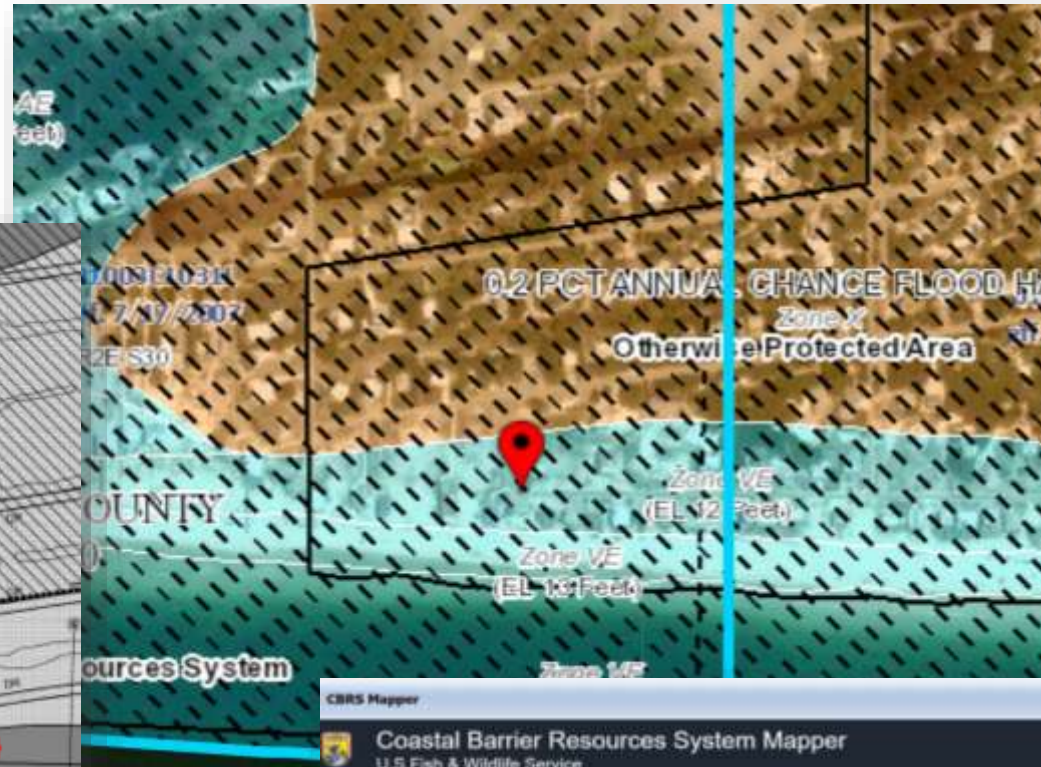


Building  
leaning to  
the **right**.





FIRM

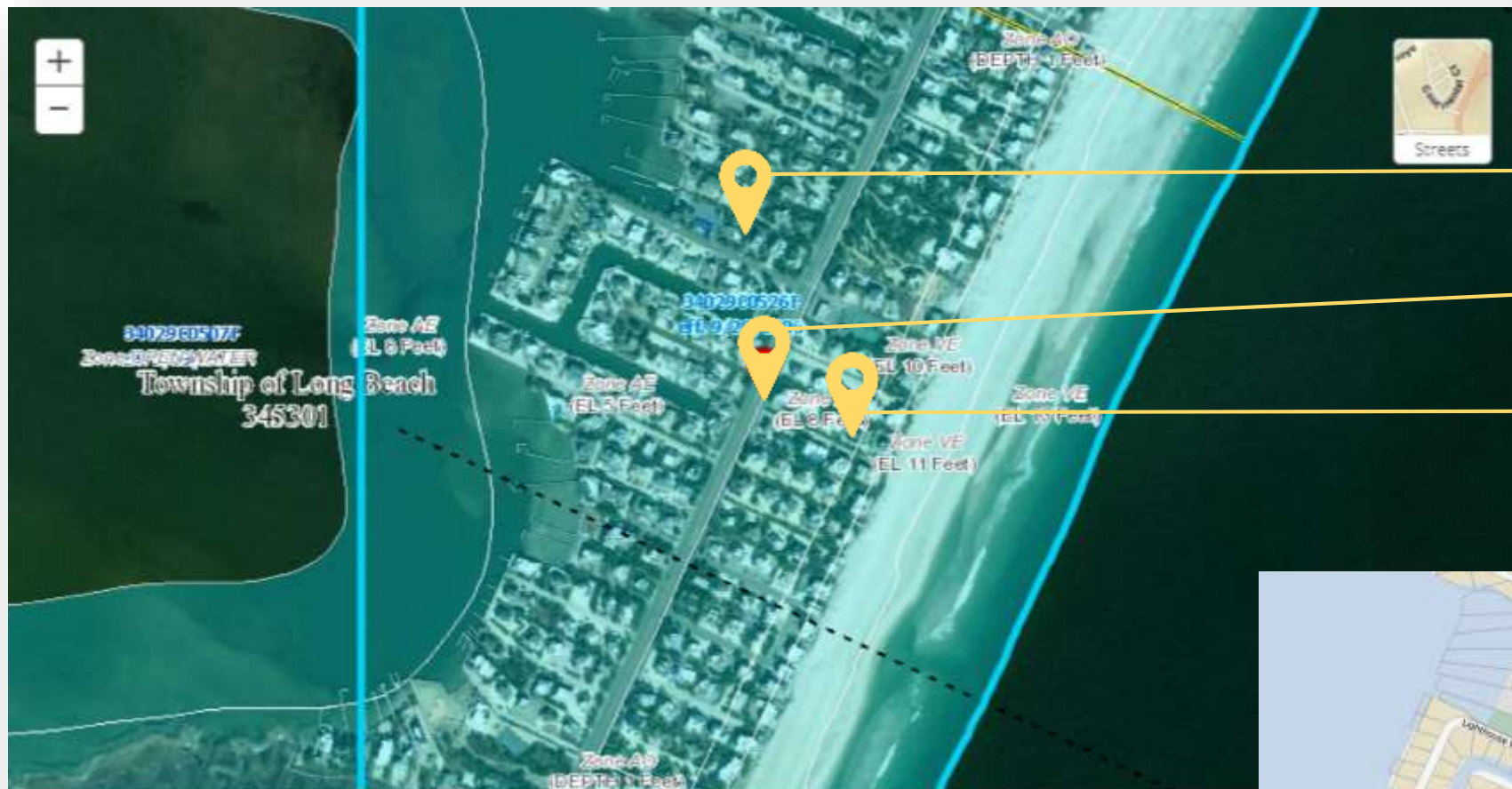


FIRMETTE

US FWS



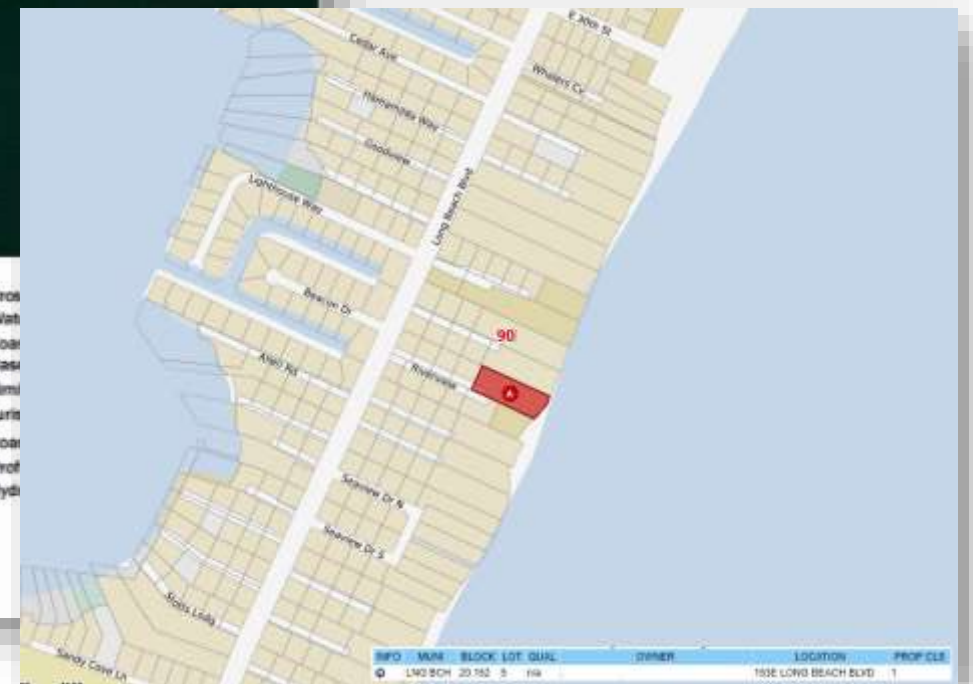




Google Earth

Map Service Center

County Records

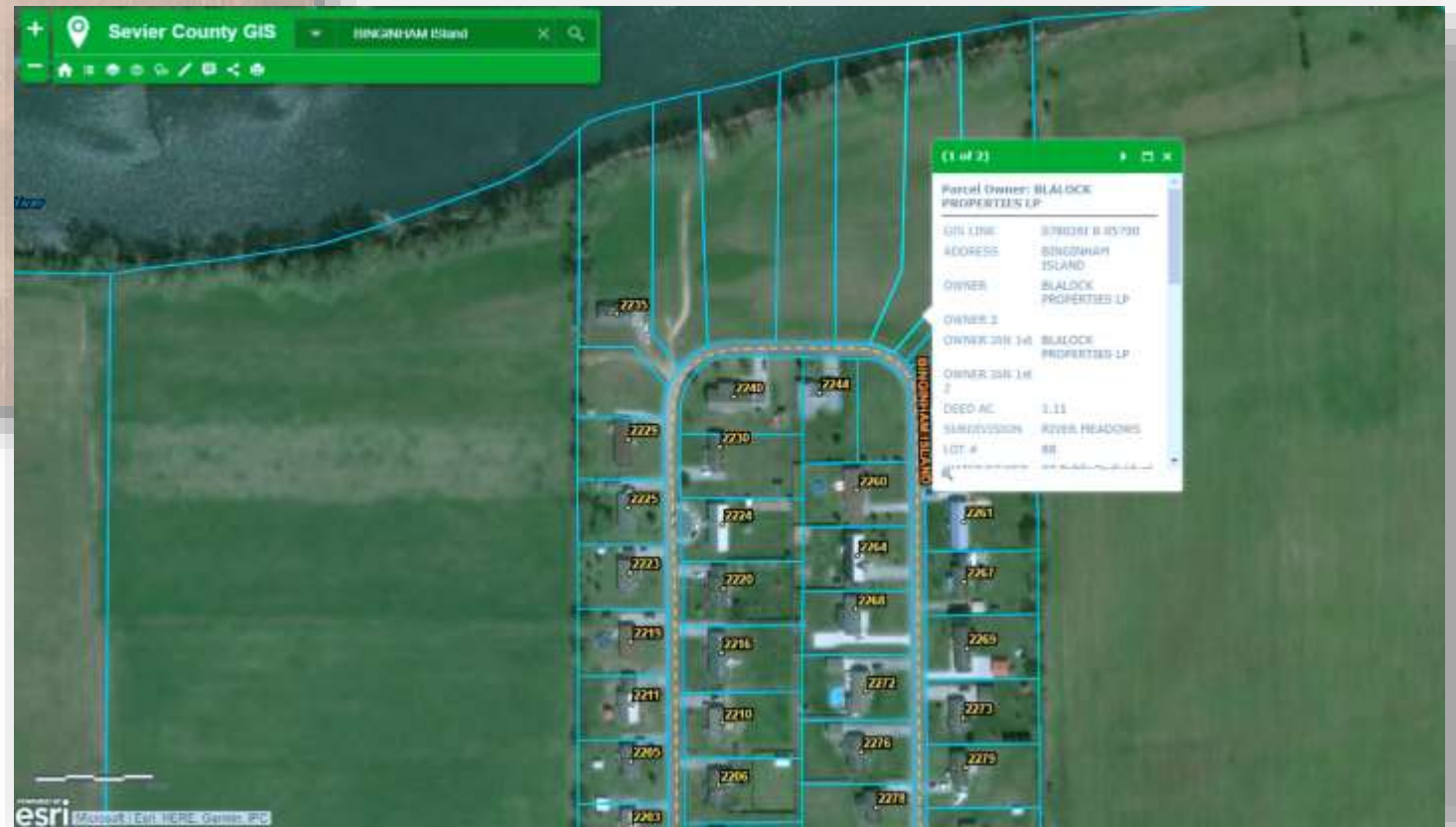
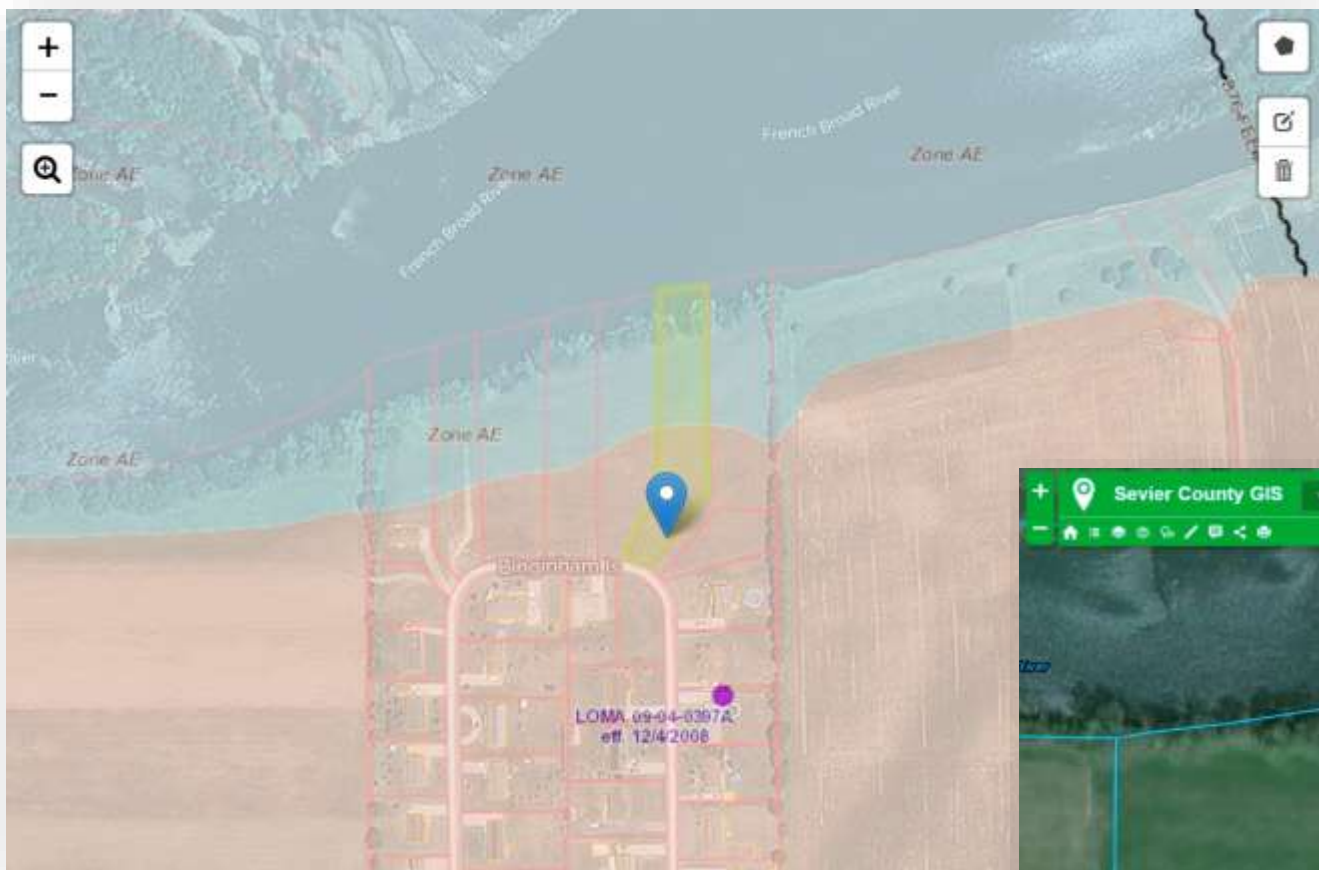


Geocoding







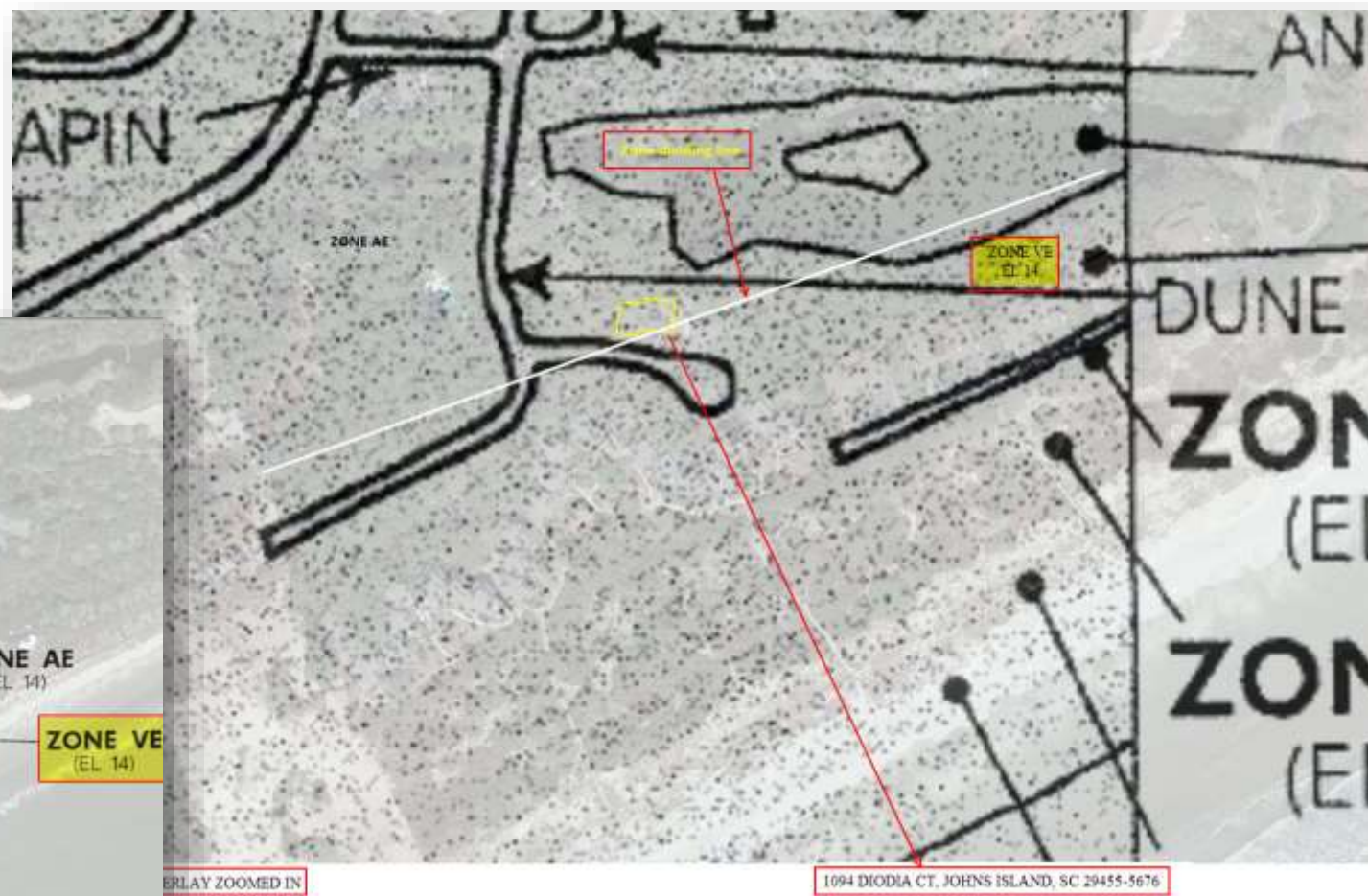


| New Construction |



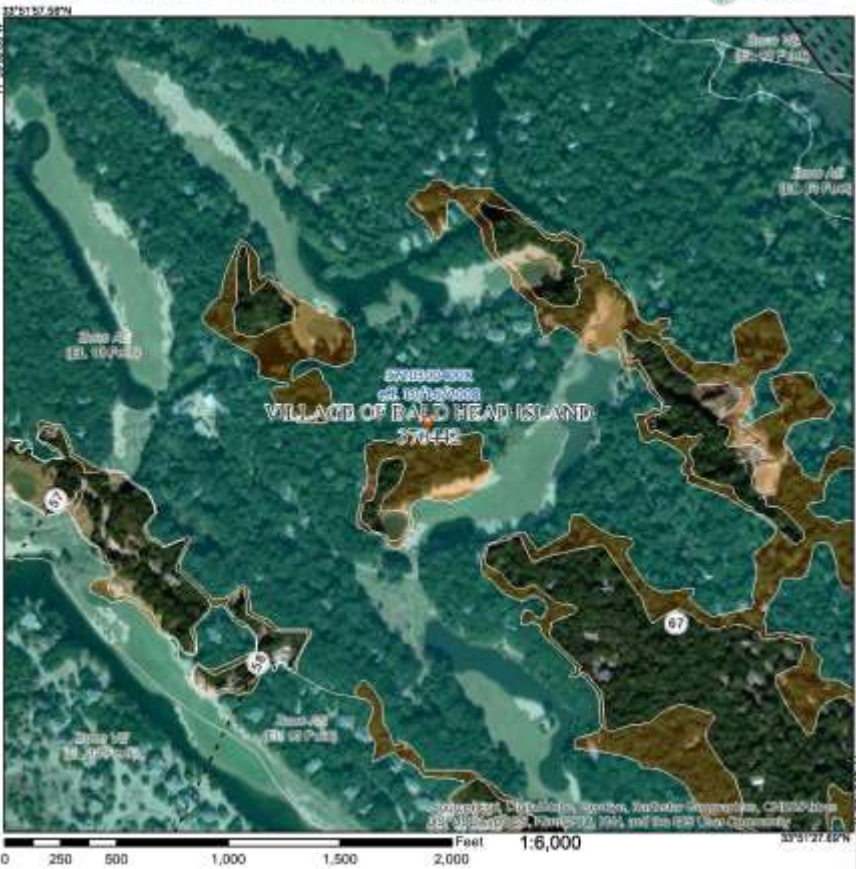








National Flood Hazard Layer FIRMette



Federal Emergency Management Agency  
Community Status Book Report

NORTH CAROLINA

Communities Participating in the National Flood Program

CID	Community Name	County	Init FHBM Identified	Init FIRM Identified	Curr Eff Map Date	Reg-Emer Date	Tribal
370621#	STOVALL, TOWN OF	GRANVILLE COUNTY	04/21/78	09/28/90	06/04/07	07/11/12	No
370687#	SUGAR MOUNTAIN, VILLAGE OF	AVERY COUNTY		12/02/08 (NSFHA)	06/01/09	06/01/09	No
370622#	SUMMERFIELD, CITY OF	GUILFORD COUNTY	01/17/75	06/04/80	03/16/09	08/12/02	No
375359#	SUNSET BEACH, TOWN OF	BRUNSWICK COUNTY		11/18/72	10/16/08	11/17/72	No
370186#	SURF CITY, TOWN OF	ONSLOW COUNTY/PENDER	05/24/74	05/02/77	02/16/07	05/02/77	No
370189#	AYDEN, TOWN OF	PITT COUNTY	05/24/74	08/04/87	07/07/14	08/04/87	No
370417#	BADIN, TOWN OF	STANLY COUNTY		09/21/00	06/16/09	09/24/02	No
370162#	BAKERSVILLE, TOWN OF	MITCHELL COUNTY	05/27/77	05/01/87	06/02/09	05/01/87	No
370442#	BALD HEAD ISLAND, VILLAGE OF	BRUNSWICK COUNTY	12/09/77	05/15/86	10/16/08	05/15/86	No
370011#	BARRIER BLK, TOWN OF	AVERY COUNTY	06/14/74	01/15/88	12/03/09	01/15/88	No
					05/16/08	04/08/87	No

National Flood Hazard Layer FIRMette



This map complies with FEMA's standards for the use of digital flood maps if it is not void as described below. The base map shown complies with FEMA's base map accuracy standards.

The flood hazard information is derived directly from the authoritative NFHL web service provided by FEMA. This map was exported on 6/15/2018 at 3:50:56 PM and does not reflect changes or amendments subsequent to this date and time. The NFHL and effective information may change or become superseded by new data over time.

This map image is valid if the one or more of the following map elements do not appear: base map imagery, flood zone labels, legend, scale bar, map creation date, community identifiers, FIRM panel number, and FIRM effective date. Map images for unmapped and unincorporated areas cannot be used for regulatory purposes.



An aerial photograph of a flooded landscape. The water is a murky, brownish-green color. Numerous green trees are scattered throughout the scene, some standing alone and others in small clusters. In the center-left, there is a small building with a red roof and a steeple, likely a church. To its right, there are several smaller, white, dome-shaped structures. The overall scene depicts a significant flood event.

# Annotation

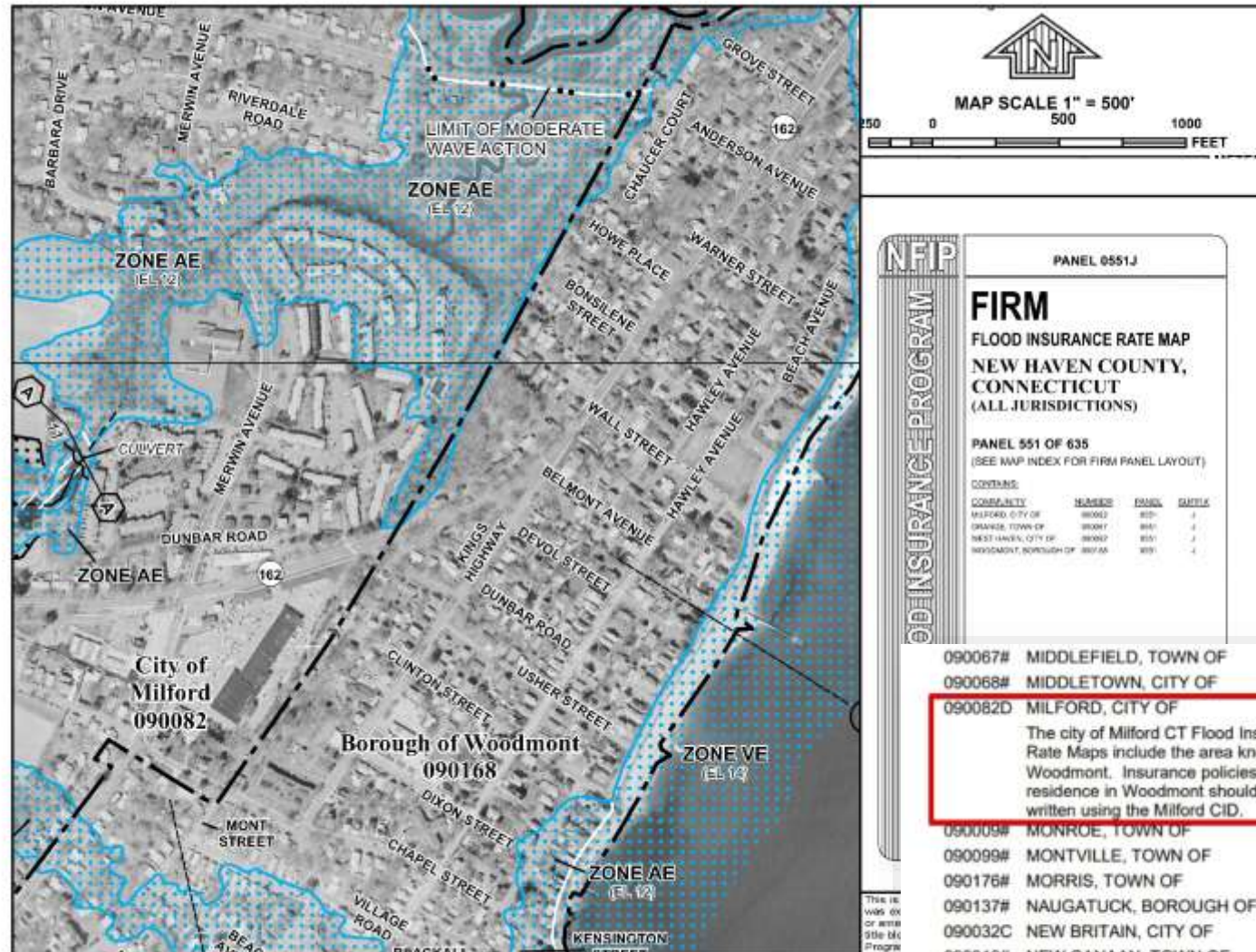
Communities

Map Revisions

Revalidation

Special Notes





**NFIP**

PANEL 0551J

**FIRM**

FLOOD INSURANCE RATE MAP  
NEW HAVEN COUNTY,  
CONNECTICUT  
(ALL JURISDICTIONS)

PANEL 551 OF 635  
(SEE MAP INDEX FOR FIRM PANEL LAYOUT)

CONTAINS:

JURISDICTION	WATER	PANEL	DATE
MILFORD, CITY OF	050012	0501	4
GRAND, TOWN OF	050017	0501	4
WEST HAVEN, CITY OF	050017	0501	4
WINDHAM, BOROUGH OF	050017	0501	4

090067#	MIDDLEFIELD, TOWN OF	MIDDLESEX COUNTY	05/31/74	03/28/80	02/06/13	03/28/80	No
090068#	MIDDLETOWN, CITY OF	MIDDLESEX COUNTY	08/16/74	12/16/80	02/06/13	12/16/80	No
090082D	MILFORD, CITY OF	NEW HAVEN COUNTY	10/18/74	09/29/78	05/16/17	09/29/78	No
The city of Milford CT Flood Insurance Rate Maps include the area known as Woodmont. Insurance policies for residence in Woodmont should be written using the Milford CID.							
090009#	MONROE, TOWN OF	FAIRFIELD COUNTY	08/16/74	04/17/85	06/18/10	04/17/85	No
090099#	MONTVILLE, TOWN OF	NEW LONDON COUNTY	10/18/74	07/02/80	08/05/13	07/02/80	No
090176#	MORRIS, TOWN OF	LITCHFIELD COUNTY	01/31/75	09/30/81	09/30/81	09/30/81	No
090137#	NAUGATUCK, BOROUGH OF	NEW HAVEN COUNTY	06/28/74	08/15/79	07/08/13	08/15/79	No
090032C	NEW BRITAIN, CITY OF	HARTFORD COUNTY	05/24/74	07/16/81	05/16/17	07/16/81	No
090010#	NEW CANAAN, TOWN OF	FAIRFIELD COUNTY	07/19/74	05/16/77	06/18/10	05/16/77	No
090188#	NEW FAIRFIELD, TOWN OF	FAIRFIELD COUNTY	01/31/75	02/15/84	06/18/10	02/15/84	No

MSC doesn't have an effective revalidated LOMA

The LOMA doesn't have accurate coordinates

The LOMA doesn't have an address

Multi-structure LOMAs are not separated in FEMA's database

Published but not yet effective LOMRs

Partial Removals

Revalidation Tracking





# Federal Emergency Management Agency

Washington, D.C. 20472

NOV 21 1996

The Honorable John Landers  
Mayor of the City of Lino Lakes  
City Hall  
1389 Main Street  
Lino Lakes, Minnesota 55014

IN REPLY REFER TO:  
Case No.: 96-05-4316A  
Community: City of Lino Lakes,  
Anoka County, Minnesota  
Community No.: 270015  
Map Panel No.: 0010 R

T-218-63-E

Dear Mayor Landers:

This is in reference to a request dated September 15, 1996, from [REDACTED] that the Federal Emergency Management Agency determine whether the following property listed below is located within a Special Flood Hazard Area (SFHA), an area that would be inundated by the 1% annual chance flood. This property has been elevated by the placement of fill.

Property Description: Lot 14, Block 4, Lakes Addition No. 1, as recorded in Document No. 321949, Book 4 of Plate, Page 6, filed in the Register of Deeds Office of Anoka County on April 24, 1949

Flooding Source: Reshanau Lake

Street Address: 6946 West Shadow Lake Drive

Community: City of Lino Lakes, Anoka County

State: Minnesota

On November 13, 1996, we received all of the information necessary to process request. After comparing this information with the National Flood Insurance Program (NFIP) map for the City of Lino Lakes, Anoka County, Minnesota, we have determined that the structure on this property would be inundated by a 1% annual chance flood and is correctly shown on the current NFIP map as being located within an SFHA (Zone A3).

Under Subparagraph 45.5(a)(4) of the NFIP regulations, the elevations of both the lowest adjacent grade to the structure (the lowest ground touching the structure) and the lowest floor (including basement/crawl space) must be at or above the 1% annual chance flood elevation for the structure to be outside the SFHA. Because the elevation of the lowest floor, 585.7 feet, is lower than the 1% annual chance flood elevation, 586.0 feet (as shown on the enclosed Summary of Elevations table published in the Flood Insurance Study for the City of Lino Lakes), the structure is within the SFHA, therefore, flood insurance is required. These elevations are referenced to the National Geodetic Vertical Datum of 1929. This determination is based on the flood data presently available.

OLD CASE

6946 W SHADOW LAKE DR. LINO LAKES, MN 55014

LOMA issued as SFHA



# Federal Emergency Management Agency

Washington, D.C. 20472

DEC 16 2015

Case No: 08-05-4042V  
Community: City of Lino Lakes,  
Anoka County, Minnesota  
Community No: 270015  
Effective Date: December 17, 2015  
LOMBC-VALID

Dear Mayor Reiter:

This letter revalidates the determinations described in the Letters of Map Change (LOMA) issued by the Federal Emergency Management Agency (FEMA) on December 16, 2015, for property identifier, NFIP map panel number listed on the enclosed table.

Because these LOMBCs will not be printed and mortgage lenders, your community will disseminate the information reflected by them on property owners, local insurance companies, and other interested parties.

For information relating to LOMBCs not in LOMBC-Fs and LOMAs, if needed, please call 1-877-FEMA-MAP (1-877-316-3677).

Enclosure

cc: Community Map Repository  
Michael Gresham, Community Development

REVALIDATION LOMA

68

## REVALIDATED LETTERS OF MAP CHANGE FOR THE CITY OF LINO LAKES, MINNESOTA

Case No: 08-05-4042V

December 17, 2015

Community No.: 270015

Case No.	Date Issued	Identifier	Map Panel No.	Zone
199106084FLA	10/15/1990	LOTS 10-12, BLOCK 3, PARKVIEW ESTATES	27003C0345E	X
93-05-456A	08/13/1993	LOT 2, BLOCK 5, SHORES OF MARSHAN LAKE S/D	27003C0365E	X
94-05-1372A	10/20/1994	RESHANAU LAKE ESTATES	27003C0365E	X
95-05-2674A	11/07/1995	RICE LAKE SUBDIVISION (ESTATES)	27003C0344E	X
96-05-1322A	04/16/1996	LOT 9, BLOCK 4, LAKES ADDITION NO. 1	27003C0365E	X
96-05-4316A	11/21/1996	LOT 14, BLOCK 4, LAKES ADDITION NO. 1	27003C0365E	X
97-05-1402A	03/26/1997	AUDITOR'S SUBD. NO. 49 - LOT 15 - 1498 EAST 81ST STREET	27003C0360E	X
97-05-1414A	05/07/1997	ARENA ACRES, BLOCK 4 - LOTS 7-12 & 15 - BLACKBIRD LANE	27003C0355E	X
97-05-3630A	07/30/1997	OTTER BAY ESTATES - LOT 7, BLOCK 1 - 6049 SARGENT COURT	27003C0370E	X
97-05-3804A	07/30/1997	LAKE ADDITION NO. 1 - LOT 12, BLOCK 4 - 6958 W. SHADOW LAKE DRIVE	27003C0365E	X
97-05-4758A	11/06/1997	LAKE ADDITION NO.1 - LOT 7, BLOCK 4 - 6988 SHADOW LAKE	27003C0365E	X
97-05-5382A	11/26/1997	LAKES ADDITION NO. 1 - LOT 5, BLOCK 4 - 10996 WEST SHADOW	27003C0365E	X
98-05-1488A	03/04/1998	CLEARWATER CREEK SUBDIVISION - LOT 10, BLOCK 2 - 2283 ARTHUR COURT	27003C0370E	X

REVALIDATION LOMA

6946 W SHADOW LAKE DR. LINO LAKES, MN 55014

Revalidated as X

Revalidation

A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION				
1. NFIP Community Name	2. County(ies)	3. State	4. NFIP Community Number	
FREDERICKSBURG, CITY OF	FREDERICKSBURG CITY	VA	510065	
B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING/MOBILE HOME				
1. NFIP Map Number or Community-Panel Number (Community name, if not the same as "A")	2. NFIP Map Panel Effective/ Revised Date	3. LOMA/LOMR Number	4. Flood Zone	5. No NFIP Map
510065 0037C	09/19/07	Date Number <sup>†</sup> - -	AE*	
C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply)		† LOMA/LOMR Number optional		
1. <input checked="" type="checkbox"/> Federal flood insurance is available (community participates in the NFIP). <input checked="" type="checkbox"/> Regular Program <input type="checkbox"/> Emergency Program of NFIP				
2. <input type="checkbox"/> Federal flood insurance is not available because community is not participating in the NFIP.				
3. <input type="checkbox"/> Building/Mobile Home is in a Coastal Barrier Resources Area (CBRA) or Otherwise Protected Area (OPA). Federal Flood Insurance may not be available.				
CBRA/OPA Designation Date:				
D. DETERMINATION				
IS BUILDING/MOBILE HOME IN SPECIAL FLOOD HAZARD AREA (ZONES CONTAINING THE LETTERS "A" OR "V")? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO				
If yes, flood insurance is required by the Federal Disaster Protection Act of 1973.				
If no, flood insurance is not required by the Federal Disaster Protection Act of 1973. Please note, the risk of flooding in this area is only reduced, not removed.				
E. COMMENTS (Optional)				
<p>* The subject property IS PARTIALLY WITHIN a Special Flood Hazard Area. The information available does not show the insurable structure to be outside the SFHA. If you have site specific information that locates the structure on the lot, and wish us to review this determination, please fax it along with this</p>				



An aerial photograph of a flooded landscape. The water is a murky, brownish-green color. Numerous green trees are scattered throughout the scene, some standing alone and others in small clusters. In the center-left, there is a small, light-colored building with a dark roof and a small tower or chimney. The overall scene depicts a significant flood event.

# PRODUCT

Guaranteed

Automated

Manual

Supplemental

Non-Guaranteed

Data

Lender or client  
information

Zone with  
Asterisk

Asterisk  
Explained

HFIAA Section 28  
Newly Mapped

DEPARTMENT OF HOMELAND SECURITY  
Federal Emergency Management Agency

**STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)** OMB Control No. 1660-0048  
Expires: 09/31/18

**SECTION I - LOAN INFORMATION**

1. LENDER/SERVICER NAME AND ADDRESS Lending Bank 123 Main Street Town, State, ZIP 00000	2. COLLATERAL DESCRIPTION (Building/Mobile Home/Property) (See instructions for more information) 410 PINE BLVD, SOUTH PINE ISLAND, TX 78597-6000 Latitude/Longitude: 26.586614 / -97.163828 APN/Tax ID: 113422	
3. LENDER/SERVICER ID # 123456	4. LOAN IDENTIFIER 123456	5. AMOUNT OF FLOOD INSURANCE REQUIRED 9999-3456-99

**SECTION II**

**A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION**

1. NFIP Community Name SOUTH PINE ISLAND CITY OF	2. County(ies) Camden	3. State TX	4. NFIP Community Number 456789
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**B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING/MOBILE HOME**

1. NFIP Map Number or Community-Panel Number (Community name, if not the same as "A") Panel: 0510P Map Number: 4806100010P Community Number: 480115	2. NFIP Map Panel Effective / Revised Date 2010/02/16	3. Is there a Letter of Map Change (LOMC)? <input checked="" type="radio"/> NO <input type="radio"/> YES (If yes, and LOMC date/no. is available, enter date and case no. below.) Date: Case No.
4. Flood Zone AE*	5. No NFIP Map	

**C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply)**

1. <input checked="" type="checkbox"/> Federal Flood Insurance is available (community participates in the NFIP): <input checked="" type="checkbox"/> Regular Program <input type="checkbox"/> Emergency Program of NFIP
2. <input type="checkbox"/> Federal Flood Insurance is not available (community does not participate in the NFIP).
3. <input type="checkbox"/> Building/Mobile Home is in a Coastal Barrier Resources Area (CBRA) or Otherwise Protected Area (OPA). Federal Flood Insurance may not be available. CBRA/OPADesignation Date: _____

**D. DETERMINATION**

IS BUILDING/MOBILE HOME IN SPECIAL FLOOD HAZARD AREA (ZONES CONTAINING THE LETTERS "A" OR "V")? ☒ YES ☐ NO  
If yes, flood insurance is required by the Flood Disaster Protection Act of 1973.  
If no, flood insurance is not required by the Flood Disaster Protection Act of 1973. Please note, the risk of flooding in this area is only reduced, not removed.

This determination is based on searching the NFIP map, any Federal Emergency Management Agency relations to it, and any other information needed to locate the building/mobile home on the NFIP map.

**E. COMMENTS (Optional)** BFE: 6 Feet NAVD88 (+0.346 ft for NGVD29)  
Prior FEMA map information for Grandfathering in Zone AE with BFE of 6 feet NGVD29 on FEMA map 4801150001A dated 8/15/1983 for Community Number 480115 based on the provided Date of Construction of 1/1/1984.  
Multiple structures found on the parcel and the subject of this determination cannot be identified without additional site specific information. Multiple flood apertures located on the parcel and the highest rated zone is provided. This structure is newly mapped with a Previous Flood Zone of X500 on map 4801150001C published on 10/06/2018.

FIPS: 48001 MSA: 13180 TRACT: 123.05

**F. PREPARER'S INFORMATION**

NAME, ADDRESS, TELEPHONE NUMBER (Other than Lender) MassiveCert, Inc. 870 Lake Calhoun Drive, Suite 300 St. Petersburg, FL 33716 (844) 430-2176 www.massivecert.com	DATE OF DETERMINATION 8/15/2018 DETERMINATION NUMBER 999574
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FEMA Form 088-0-32 (06/16) SFHDF - Form Page 1 of 1

Loan boxes can be  
used for client tracking

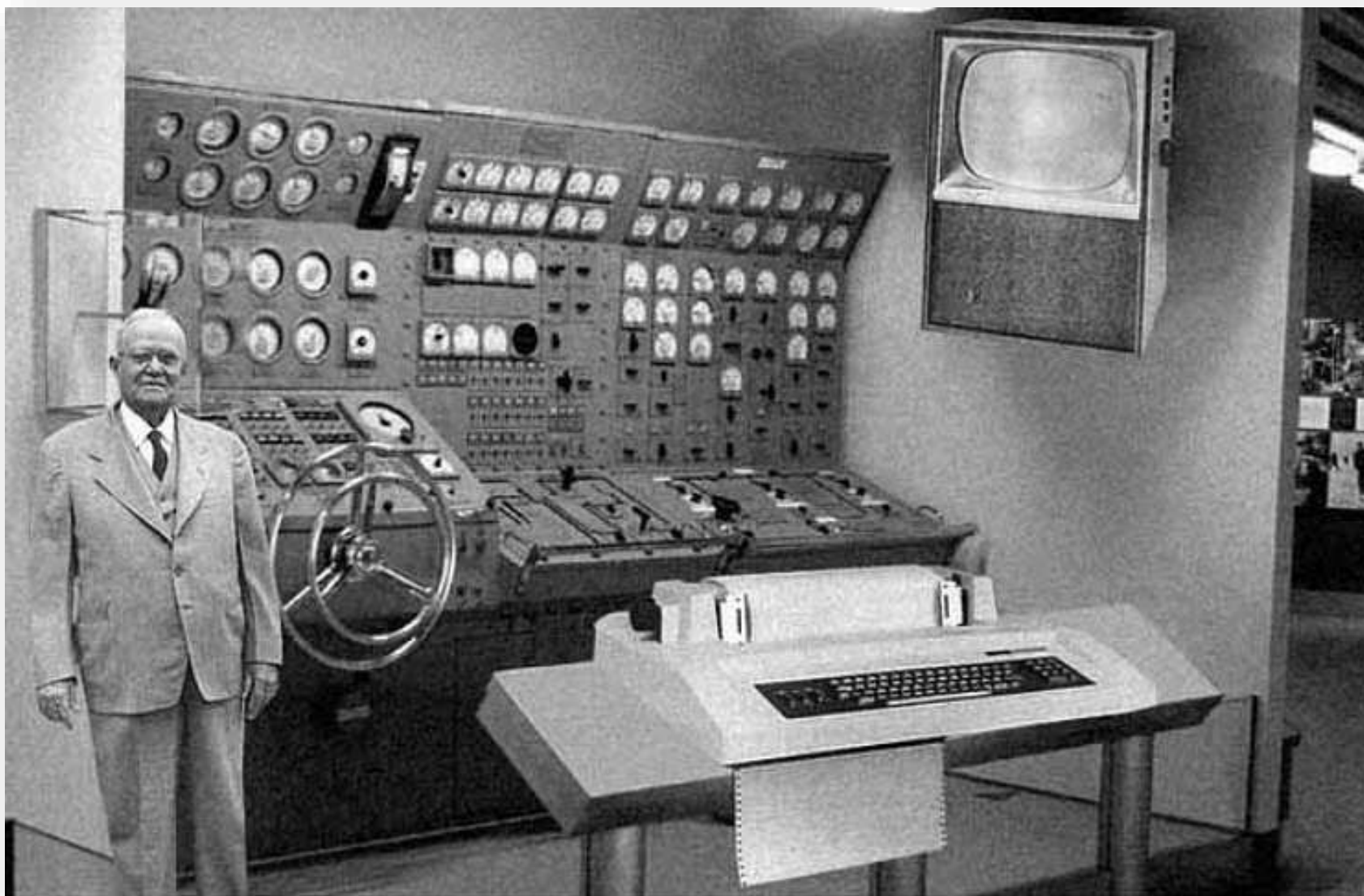
Effective BFE in  
NAVD88 and NGVD29

Grandfather map,  
community, and BFE

HMDA

| Guaranteed |





| Automated v. Manual |

## FLOOD ZONE DETERMINATION SUPPLEMENTAL REPORT

Street Address		
410 PADRE BLVD, SOUTH PADRE ISLAND, TX 78597-6603		
LOCATION	Report Date	Community Name
	5/15/2018	SOUTH PADRE ISLAND, CITY OF
	Determination No.	Community No.
	944068	480115
STANDARD	County Name	FIPS Code
	Cameron	48061
	APN	Census MSA
MASSIVE	113422	15180
		Census Tract
MASSIVE		123.05

Flood Zone	AE	Next Nearest Flood Zone	X500 (0 ft)
Map Number	48061C0510F	Previous Flood Zone	X500(1999/03/09)
Map Date	2018/02/16	Estimated Base Flood Elev.	6 Feet NAVD88 (-0.348 ft for NGVD29)
Initial FIRM Date	1983/09/15	Estimated Ground Elevation	7 ft
Entry Date	1983/09/15	Elevation Certificate On-File	No
CBRS / OPA	No	Policies in Force	7958
LOMC	No	Historic Flood Loss Claims	\$12,192,992
NFIP Program	PARTICIPATING	Distance to Fresh Water	1359 ft
NFIP Discount	N/A	Distance to Salt Water	715 ft



This is not a guaranteed flood hazard determination, it is not a substitute for an elevation certificate, and it cannot be used to acquire a back of Map Amendment. For flood hazard determination disputes, note the determination number and visit the MassiveCert online dispute resolution center at [www.massivecert.com/disputes-resolve-dispute](http://www.massivecert.com/disputes-resolve-dispute).

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## Flood Zone Determination Map Exhibit

1410 PADRE BLVD, SOUTH PADRE ISLAND, TX 78597-6712



Lat / Long	26.094828, -97.165144	Flood Zone	AE
Parcel	109889	Estimated BFE / BFD	6 Feet NAVD88 (-0.348 ft for NGVD29)
Community	CITY OF SOUTH PADRE ISLAND	Next Nearest Zone	X500 (0 ft)
Community No.	480115	CBRS	No
County	CAMERON COUNTY	NFIP Status	PARTICIPATING
Map Number	48061C0510F	NFIP Program	Regular Program
Map Date	2018-2-16	CRS Discount	N/A
LOMA / LOMR	No	EC On-File	No

This is not a guaranteed flood hazard determination. For flood hazard determination disputes, note the determination number and visit the MassiveCert online dispute resolution center at [www.massivecert.com/disputes-resolve-dispute](http://www.massivecert.com/disputes-resolve-dispute). Copyright MassiveCert, Inc. All Rights Reserved.



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## Vertical Datum Conversion for BFE

Previous Zone, Map, BFE

Future Zone, Map, BFE

Next nearest zone & distance

Distance to Salt & Fresh Water

Elevation

FEMA Program Dates

CRS Rating

Policies in Force

Community Losses

Other risks like wind, hurricane, earthquake

Flood Risk Scores

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An aerial photograph of a flooded landscape. The water is a murky, brownish-green color. Numerous green trees are scattered throughout the scene, some standing alone and others in small clusters. In the center-left, a small church with a steeple is partially submerged. To its right, there are several small, light-colored structures, possibly houses or sheds, also partially underwater. The overall scene conveys a sense of environmental impact or disaster.

# PERSPECTIVE

NFIP Insurance

Private Insurance

Compliance

Remapping

Portfolio Review

Marketing

Risk Communication







**NFIP Insurance**

**Private Insurance**

**Compliance**

**Remapping**

**Portfolio Review**

**Marketing**

**Risk Communication**



An aerial photograph of a flooded landscape. The water is a murky, brownish-green color. Numerous green trees of various sizes are scattered throughout the scene, some standing alone and others in small clusters. In the center-left, there is a small, dark-colored building with a gabled roof and a small tower or steeple. The overall scene conveys a sense of isolation and environmental impact.

# FINAL THOUGHTS

Mapping

Non-Mapping

Product

Perspective

**M**APPING

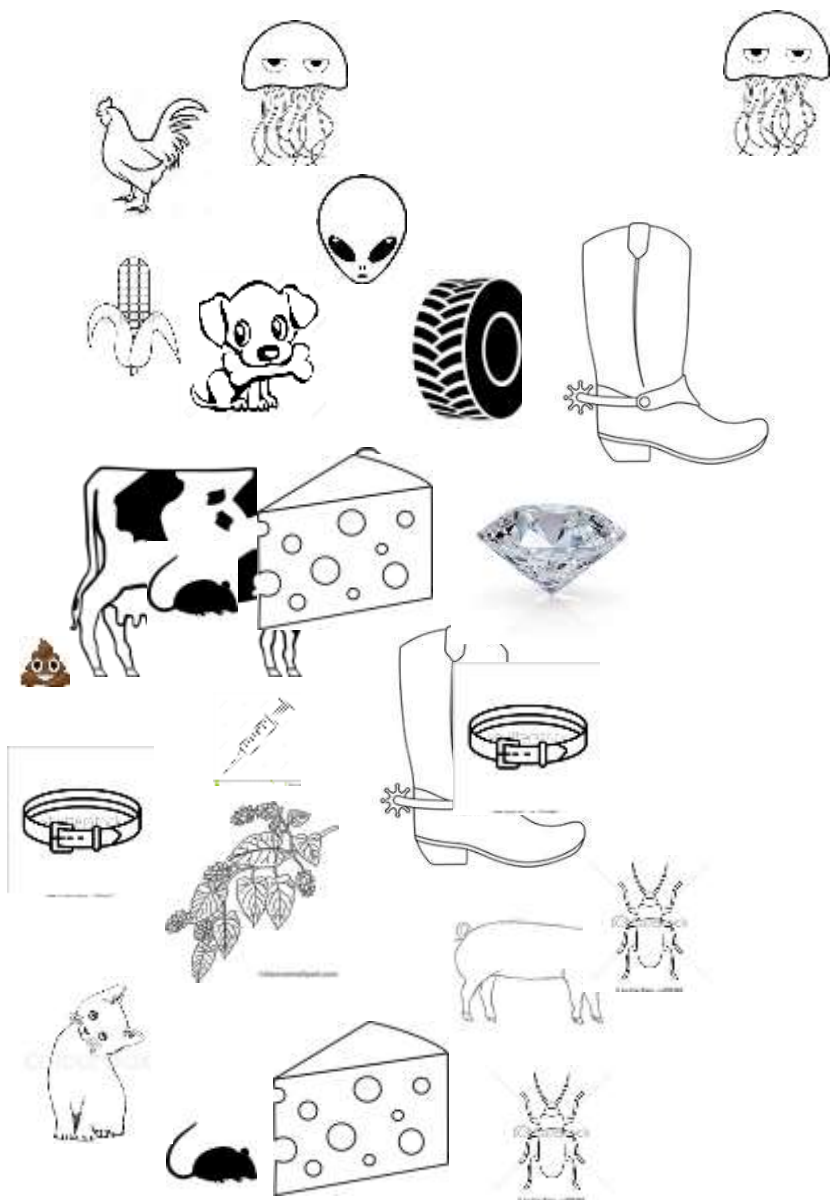
**A**NNOTATION

**P**RODUCT

**P**ERSPECTIVE







**DELICIOUS**





# for more information

Joshua Price, GISP, CFM  
[Josh@MassiveCert.com](mailto:Josh@MassiveCert.com)  
844.EZ.CERT



Arin Graft  
[Arin.Graft@TorrentCorp.com](mailto:Arin.Graft@TorrentCorp.com)



**with special thanks to:  
Kori Eskelin, CFM, ANFI**