

# Using FEMA's National Flood Hazard Layer (NFHL) Viewer:

## How to View FEMA Flood Zones (in counties with newer maps), Base Flood Elevations (in detailed study areas of counties with newer maps) and Letters of Map Amendments (LOMAs) Statewide

Users can go to FEMA's National Flood Hazard Layer viewer and enter an address or city, or zoom to areas of interest. There is no cost to view these maps or documents. You do NOT need to log in.

### What Can I See in Counties with Newer Maps?

- See the flood zones, including: the 1% Annual Chance Flood Hazard boundary ("100-year floodplain"), floodway boundary, and the 0.2% Annual Chance Flood Hazard boundary
- See the FEMA Flood Insurance Rate Map (FIRM) panel number for a site, and a link to the FEMA Map Service Center site to see the FIRM panel
- In Zone AE areas (detailed study areas), see the Base Flood Elevations (BFEs) at the one foot interval locations and at the cross-sections.

### What Information Can I Find Statewide?

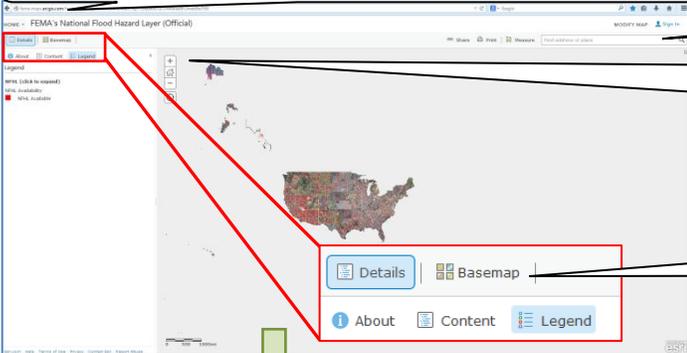
- See locations of Letters of Map Amendment (LOMAs) and Letters of Map Revisions based on Fill (LOMR-Fs); available for those issued since ~2001
- Download copies of LOMAs & LOMR-Fs (see steps 7-9)

### Notes on Background Maps/Imagery

- Aerial photo quality varies around the state
- The base map can be changed:
  - The default is an aerial photo background
  - Can choose road layer, imagery, etc.
  - Use "Imagery with Labels" to see county names

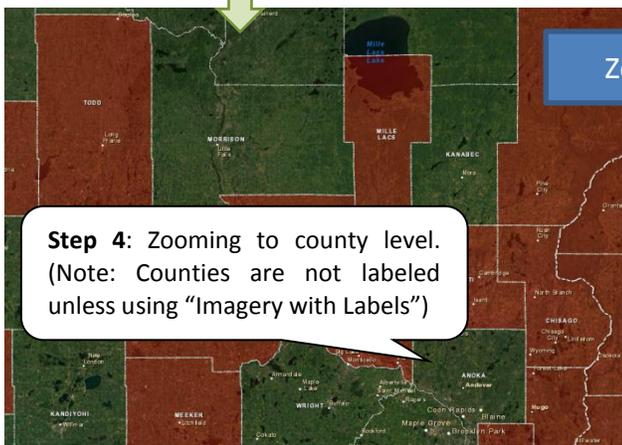
**Step 1:** Go to [FEMA's National Flood Hazard Layer viewer](#) (link) or search "FEMA NFHL viewer"

**Step 2a (by address or city):** If you enter city, go to step 5. If you enter an address, go to step 7.

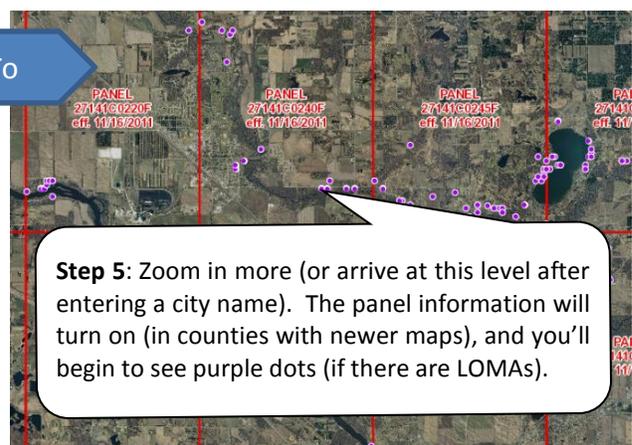


**Step 2b (zooming):** Use cursor to move area of interest to center. Then use navigation arrow to start zooming.

**Step 3 (optional):** Choose different base map.



**Step 4:** Zooming to county level. (Note: Counties are not labeled unless using "Imagery with Labels")



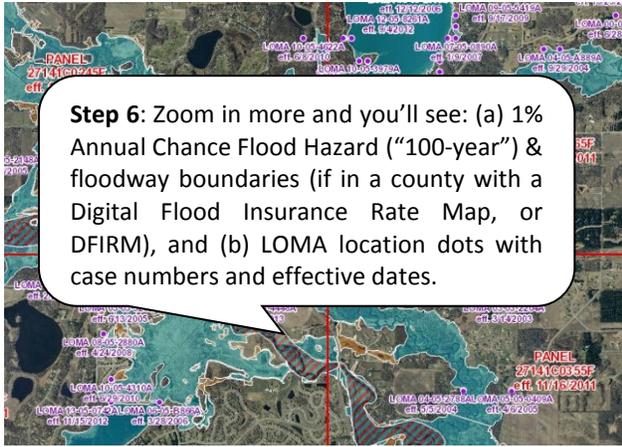
**Step 5:** Zoom in more (or arrive at this level after entering a city name). The panel information will turn on (in counties with newer maps), and you'll begin to see purple dots (if there are LOMAs).

### Definitions

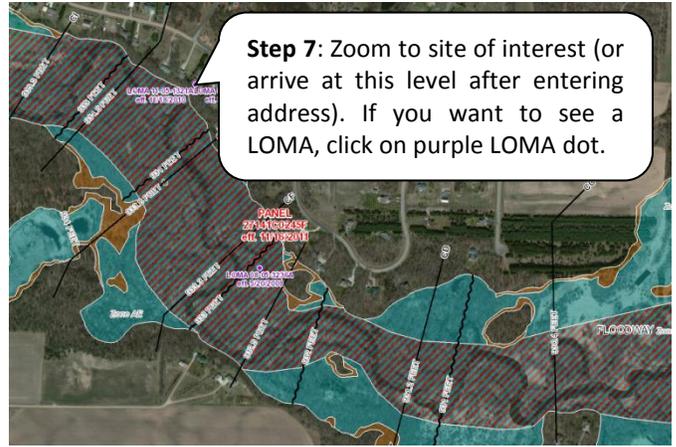
- **Letters of Map Amendment (LOMAs)** are issued when a structure is shown in the Special Flood Hazard Areas (SFHA) but more accurate elevation data show the lowest natural ground touching the structure (i.e., the lowest adjacent grade) is actually higher than the Base Flood Elevation (the "100-year flood elevation"). LOMAs are issued for individual or multiple lots. Note: the SFHA is the 1% annual chance ("100-year flood") floodplain.
- **Letters of Map Revision based on Fill (LOMR-Fs)** involve filling to get the lowest floor and lowest adjacent grade above the base flood elevation.
- **Base Flood Elevation (BFE)** is the same as the 1% annual chance flood elevation ("100-year flood elevation")



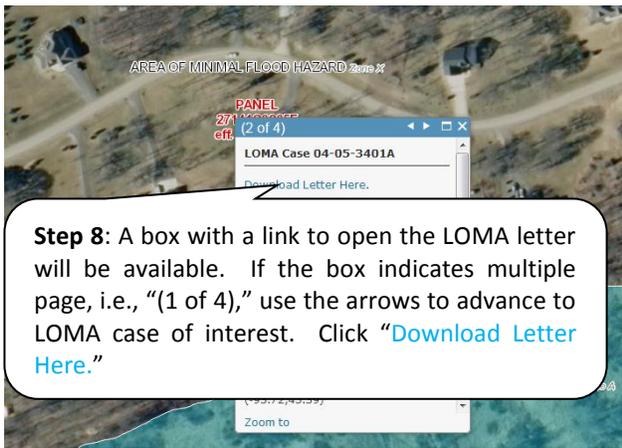
# Using FEMA's National Flood Hazard Layer (NFHL) Viewer (Continued)



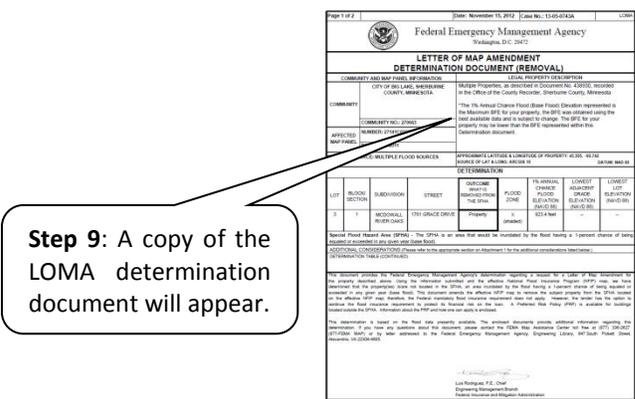
**Step 6:** Zoom in more and you'll see: (a) 1% Annual Chance Flood Hazard ("100-year") & floodway boundaries (if in a county with a Digital Flood Insurance Rate Map, or DFIRM), and (b) LOMA location dots with case numbers and effective dates.



**Step 7:** Zoom to site of interest (or arrive at this level after entering address). If you want to see a LOMA, click on purple LOMA dot.



**Step 8:** A box with a link to open the LOMA letter will be available. If the box indicates multiple page, i.e., "(1 of 4)," use the arrows to advance to LOMA case of interest. Click "[Download Letter Here.](#)"



**Step 9:** A copy of the LOMA determination document will appear.

**Step 10:** Zoom in closer in a Zone AE (detailed study area) and you'll be able to see the study cross-sections with the Base Flood Elevation (BFE) to the nearest tenth of a foot (in all Minnesota counties with Digital Flood Insurance Rate Maps (DFIRMs), the elevations are in NAVD88). You can also see the BFE at the one foot intervals (on the squiggly lines).



## How to Find FIRM Panel

- Click an area of interest
- A "FIRM Panel" box will open
- If you click on "[map store](#)" you will be linked to the Map Service Center page for that panel
- Click on the magnifying glass 

