



FEMA Flood Insurance Rate Maps Information on where to access Flood Insurance Maps Online

Provided by the Town of Hamilton as a courtesy for property owners

FEMA is in the process of updating Flood Insurance Rate Maps (FIRM) for all locations in the Town of Hamilton and across Essex County. These pending maps will become effective on **July 8, 2025**. This document provides information on how to access existing and pending Flood Insurance Rate Maps on the Internet. It also includes information on how to access the Essex County Flood Insurance Study (FIS) which is a technical report that FEMA uses to determine flood risks in a community. Finally, it includes information on how to file an appeal of a Flood Map hazard determination with FEMA.

Existing Flood Insurance Rate Maps: Existing maps can be accessed at the link below. Simply type the address you are interested in into the Search bar. Note that these maps will change and no longer be effective on July 8, 2025 (see information related to pending maps below for updated maps).

<https://msc.fema.gov/portal/home>

Pending Flood Insurance Rate Maps (to become effective on July 8, 2025): Pending maps, which will become effective on July 8, 2025, can be accessed at the link below. You will need to close a Welcome message, then simply type the address you are interested in into the Search bar located in the far upper righthand corner of the page.

[Flood Map Changes Viewer](#)

Essex County Flood Insurance Study (effective July 8, 2025): The six-volume Flood Insurance Study includes technical information from which the flood maps are based. It can be accessed at the link below. Scroll to the second field on the page under 'Jurisdiction Name or FEMA ID.' Type in '250084' into the bar and then click on the Search button below (this number is the FEMA ID assigned to Hamilton). The FIS can be accessed here. Note that before July 8, 2025, the FIS can be accessed under the 'Pending Products' heading; on or after July 8, the FIS can be accessed under 'Effective Products.'

<https://msc.fema.gov/portal/advanceSearch>

How to challenge a flood hazard determination: Information regarding how to challenge a flood hazard determination (known as a Letter of Map Change or LOMC) can be found at the link below. Because FEMA produces maps for very large geographies, the data can be subject to errors. Specific questions related to the appeal process should be directed to FEMA. Note that in order to file a successful LOMC with FEMA, you will need to submit proof of the elevation of your property via a plan certified by a licensed land surveyor or professional engineer.

<https://www.fema.gov/flood-maps/change-your-flood-zone/loma-lomr-f>