

Letter of Map Amendment (LOMA) or Letter of Map Revision-Based on Fill (LOMR-F) Process

The Federal Emergency Management Agency (FEMA) publishes maps, called Flood Insurance Rate Maps (FIRMs). The purpose of a FIRM is to show the areas in your community that have a 1% or greater chance of flooding in any given year, known as Special Flood Hazard Areas (SFHAs). FIRMs are the result of engineering studies that are performed by engineering companies, other Federal agencies, or the community and are reviewed and approved by FEMA. 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 flood elevation to be inadvertently shown within the SFHA boundaries. Also, the placement of fill may elevate small areas within the SFHA boundaries to an elevation at or above the flood elevation. When this happens, structures or parcels of land may be inadvertently included in the SFHA on the FIRM.

For such situations, the property owner or lessee may apply for a Letter of Map Amendment (LOMA) or a Letter of Map Revision - based on Fill (LOMR F). LOMAs and LOMR Fs are documents issued by FEMA that officially remove a property and/or structure from the SFHA. To obtain a LOMA or LOMR-F, the applicant must submit mapping and survey data for the property, much of which is available from the municipality in which the property is located (e.g., the City Hall, County Courthouse, etc.). In most cases, the applicant will need to hire a land surveyor to prepare an Elevation Certificate for the property. Upon receiving a complete application, FEMA normally completes its review in 4 to 6 weeks.

For a LOMA to be issued removing the structure from the SFHA, National Flood Insurance Program (NFIP) regulations require that the lowest adjacent grade (the lowest ground touching the structure) be at or above the 1% annual chance flood elevation. To remove the entire lot, the lowest point on the lot must be at or above the 1% annual chance flood elevation. There is no fee for FEMA's review of a LOMA request, but the requester of a LOMA is responsible for providing all the information needed for FEMA's review of the request, including elevation information certified by a licensed land surveyor or professional engineer.

The following items should be submitted in support of all LOMA applications:

1. A copy of a recorded Plat Map for the property or a copy of the recorded deed for the property and a copy of the local tax assessor's map of the neighborhood in question (or other map which shows both property lines and local roads and watercourses).
2. An Elevation Certificate or other certified elevation survey.
3. A completed MT-EZ application form

A LOMR-F is submitted for properties on which fill has been placed to raise the structure or lot to or above the 1% annual chance flood elevation. NFIP regulations require that the lowest adjacent grade of the structure be at or above the 1% annual chance flood elevation for a LOMR F to be issued removing the structure from the SFHA. The participating community must also determine that the land and any existing or proposed structures to be removed from the SFHA are "reasonably safe from flooding". To remove the entire lot and structure, both the lowest point on the lot and the lowest floor of the structure must be at or above the 1% annual chance flood elevation. FEMA charges a fee for the engineering review of a single-lot or single-structure or multiple-lots or multiple-structure LOMR F. As with the LOMA, the requester is responsible for providing all supporting information, including elevation data.

The following items should be submitted in support of all LOMR-F applications:

1. A copy of a recorded Plat Map for the property or a copy of the recorded deed for the property and a copy of the local tax assessor's map of the neighborhood in question (or other map which shows both property lines and local roads and watercourses).
2. A certified Elevation Information Form or a topographic map or other information indicating existing ground elevations and the date of fill.
3. A signed community acknowledgement of fill placement form which provides written assurance by the participating community that they have complied with the appropriate minimum floodplain management requirements under 60.3.
4. A completed MT-1 application form.

The issuance of a LOMA or LOMR F eliminates the Federal flood insurance purchase requirement as a condition of Federal or federally backed financing; however, the mortgage lender retains the prerogative to require flood insurance as a condition of providing financing, regardless of the location of the structure.

If you would like assistance in completing a LOMA or LOMR-F application from a Map Specialist, you may call the FEMA Map Assistance Center toll-free at [1-877-FEMA MAP](tel:1-877-FEMA-MAP) (1-877-336-2627). Agents are available Monday through Thursday 8:00 a.m. through 7:30 p.m., Eastern Standard Time and Friday, 8:00 a.m. through 6:30 p.m. Eastern Standard Time. After hours, callers can leave a voice mail message. A map specialist will respond to these messages within 1 business day.