



FEMA



# How to Request a Letter of Map Amendment (LOMA) or Letter of Map Revision Based on Fill (LOMR-F)

## What is a LOMA or a LOMR-F?

The Federal Emergency Management Agency (FEMA) applies rigorous standards to develop Flood Insurance Rate Maps (FIRMs) and uses the most accurate hazard information available. However, limitations in the scale or topographic detail of the source maps used to prepare a FIRM may cause small elevated areas to be included in a Special Flood Hazard Area (SFHA). SFHAs are high-risk areas subject to inundation by the base (1-percent-annual-chance) flood; they are also referred to as 1-percent-annual-chance floodplains, base floodplains, or 100-year floodplains.

To change the flood hazard designation for properties in these areas, FEMA has established the LOMA process for properties on natural high ground and the LOMR-F process for properties elevated by the placement of fill. LOMAs and LOMR-Fs are letter determinations that officially amend an effective FIRM. They can establish that a property is not in an SFHA and, by doing so, remove the Federal flood insurance requirement.

## Obtaining a LOMA or LOMR-F

A LOMA application form can be downloaded from the FEMA website at [www.fema.gov/plan/prevent/fhm/dl\\_mt-ez.shtm](http://www.fema.gov/plan/prevent/fhm/dl_mt-ez.shtm). FEMA does not charge a fee to review a LOMA request, but requesters are responsible for providing the required mapping and survey information specific to their property. For FEMA to remove a structure from the SFHA through the LOMA process, Federal regulations require the Lowest Adjacent Grade (LAG) elevation, the lowest ground touching the structure, to be at or above the Base Flood Elevation (BFE).

The exception to this requirement is when the submitted property information shows that the structure is outside the SFHA; in this case, the property is referred to as “out as shown.” If elevation information is required for the LOMA request, the requestor should submit the elevation data requested on the MT-EZ form

## Sources of Information

- For general information, interested parties can contact the FEMA Map Information eXchange by telephone, toll free, at 1-877-FEMA MAP (1-877-336-2627) and choose “Option 1”; by e-mail at [FEMAMapSpecialist@riskmap.cds.com](mailto:FEMAMapSpecialist@riskmap.cds.com); or by chat at [www.floodmaps.fema.gov/fhm/fmx\\_main.html](http://www.floodmaps.fema.gov/fhm/fmx_main.html).
- The forms and other documents referenced in this flier are also available from the “Forms, Documents, and Software” portion of the FEMA website at [www.fema.gov/plan/prevent/fhm/frm\\_main.shtm](http://www.fema.gov/plan/prevent/fhm/frm_main.shtm).
- For copies of effective National Flood Insurance Program maps and reports, interested parties can contact the FEMA Map Information eXchange by telephone, toll free, at 1-877-FEMA MAP (1-877-336-2627) and choose “Option 3,” or via the FEMA Map Service Center website at [www.msc.fema.gov](http://www.msc.fema.gov).

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([www.fema.gov/plan/prevent/fhm/dl\\_mt-ez.shtm](http://www.fema.gov/plan/prevent/fhm/dl_mt-ez.shtm)). An Elevation Certificate, which includes this required elevation data, may be submitted to meet this data requirement and may be available from the community in lieu of a new survey.

If the property has been elevated by fill, the requester will need to use the LOMR-F process. Application forms are available at [www.fema.gov/plan/prevent/fhm/dl\\_mt-1.shtm](http://www.fema.gov/plan/prevent/fhm/dl_mt-1.shtm). For a LOMR-F to be issued, the LAG must be at or above the BFE, and community floodplain officials must determine that the land and any existing or proposed structures to be removed from the SFHA are “reasonably safe from flooding.” FEMA charges a fee for the engineering review of LOMR-Fs. Fee information is located at [www.fema.gov/plan/prevent/fhm/frm\\_fees.shtm](http://www.fema.gov/plan/prevent/fhm/frm_fees.shtm).

Please send completed application forms to the attention of the LOMA Manager at the LOMC Clearinghouse, 7390 Coca Cola Drive, Suite 204, Hanover, MD 21076.

### What if no BFEs have been Determined?

In some instances, BFEs for a certain SFHA have not yet been determined. FEMA will attempt to calculate the BFE when a LOMA application is submitted for properties of less than 50 lots or 5 acres. Sometimes, a BFE can be developed from sources such as U.S. Geological Survey topographic quadrangle maps. If that information is not available, the property owner will be asked to supply a survey for the property with the information necessary to allow FEMA to develop a site-specific BFE. National Flood Insurance Program (NFIP) regulations require that the requester determine the BFEs for properties larger than 50 lots or 5 acres. A variety of computational methods can be employed to determine BFEs, but these methods can be expensive. Before computational methods are used, every attempt should be made to obtain information, in the form of floodplain studies or previous computations, from Federal, State, or local agencies. Data obtained from these agencies may be adequate to determine BFEs with little or no additional research, calculation, or cost.

The FEMA document *Managing Floodplain Development in Approximate Zone A Areas, A Guide for Obtaining and Developing Base (100-Year) Flood Elevations* provides guidance on computing BFEs. This document, which can be viewed on the FEMA website at [www.fema.gov/pdf/fhm/frm\\_zna.pdf](http://www.fema.gov/pdf/fhm/frm_zna.pdf), provides methods for developing BFEs, as well as a list of agencies that can be contacted to determine whether BFE data are already available.

## How will a LOMA or LOMR-F Affect my Flood Insurance Requirement?

The Federal flood insurance requirement applies to structures in SFHAs that carry a mortgage backed by a federally regulated lender or servicer. If you have a LOMA or LOMR-F proving that your property is not in the SFHA, the mandatory Federal flood insurance requirement no longer applies. However, your lender still has the prerogative to require flood insurance as a condition of the loan. Even if your lender requires flood insurance, however, premiums are lower for structures outside the SFHA.

If FEMA issues a LOMA or LOMR-F and your lender agrees to waive the flood insurance requirement, you may be entitled to a refund of the premium paid for the current policy year. To cancel your policy, you can submit a copy of the LOMA or LOMR-F and the lender’s waiver to your flood insurance agent or broker. The agent will send these documents and a completed cancellation form to the appropriate insurance provider.

It is important to note that approximately 30 percent of all flood insurance claims occur in areas designated as moderate or minimal flood risk. Therefore, not having a flood insurance policy could have disastrous consequences, leaving you with no financial protection from future flood losses. FEMA recommends flood insurance coverage even if it is not required by law or a lender. The good news is that you may be eligible to pay much less for flood insurance coverage if your property is removed from the SFHA.

### Quick Facts

- **LOMA requests involving one or more structures:** the LAG must be at or above the BFE.
- **LOMR-F requests:** the LAG must be at or above the BFE, and community floodplain officials must determine that the land and any existing or proposed structures to be removed from the SFHA are “reasonably safe from flooding.”
- **LOMA requests involving one or more lots:** the lowest point on each lot must be at or above the BFE.
- **Review and processing fee:** FEMA does not charge a fee to review a LOMA request, but there is a fee for the engineering review of LOMR-Fs.
- **Required information:** the requester is responsible for providing all the information needed for the review, including (if necessary) elevation information certified by a licensed land surveyor or registered professional engineer.

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