

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 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%-annual-chance) flood. They are also known as 1%-annual-chance floodplains, base floodplains or 100-year floodplains.
- FEMA provides two ways to challenge the flood hazard designation for properties in these areas. The LOMA process is for properties on naturally high ground, and the LOMR-F process is for properties elevated by fill. LOMAs and LOMR-Fs can officially amend an effective FIRM. They can establish that a property is not in an SFHA. By doing so, they remove the federal flood insurance requirement.

Obtaining a LOMA or LOMR-F

- The LOMA application form is on the FEMA website at <https://www.fema.gov/flood-maps/change-your-flood-zone/paper-application-forms>. FEMA does not charge a fee to review a LOMA request, but requesters must provide specific mapping and survey information for their property. For FEMA to remove a structure from the SFHA through the LOMA process, the lowest ground touching the structure, or Lowest Adjacent Grade (LAG), must be at or above the Base Flood Elevation (BFE).
- If the property information shows that the structure is outside the SFHA, the property is referred to as “out as shown.” No elevation data is needed in this case.
- If elevation information is required, the requester should submit the data requested on the MT-EZ or MT-1 form. Requesters may instead opt to submit an Elevation Certificate that includes the LAG elevation data. One may be available from the community.
- If the property has been elevated by fill, the requester will need to use the LOMR-F process. Application forms are available at <https://www.fema.gov/flood-maps/change-your-flood-zone/paper-application-forms/mt-1>. For a LOMR-F to remove the SFHA designation, the LAG must be at or above the BFE, and community floodplain officials must determine that the land and any structures to be removed from the SFHA are “reasonably safe



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from flooding.” FEMA charges a fee for the engineering review of LOMR-Fs. Fee information is here: <https://www.fema.gov/flood-map-related-fees>.

- Please send completed application forms to the attention of the LOMA Manager at the LOMC Clearinghouse, 3601 Eisenhower Avenue, Suite 500, Alexandria, VA 22304.

What if No BFEs Have Been Determined?

- Sometimes, BFEs for a certain SFHA have not yet been determined. FEMA will try to calculate the BFE when a LOMA application is submitted for properties of less than 50 lots or 5 acres. A BFE can sometimes be developed from sources such as U.S. Geological Survey topographic quadrangle maps or similar data. If such information is not available, the property owner may need to supply a survey for the property to allow FEMA to develop a site-specific BFE. National Flood Insurance Program regulations require the requester to determine the BFEs for properties larger than 50 lots or 5 acres. Several computational methods can be used to determine BFEs, but these can be expensive. Before using them, requesters should try to obtain floodplain studies or previous computations from federal, state or local agencies. This data may be enough 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. You can download this document from https://www.fema.gov/sites/default/files/documents/fema_approx-zone-a-guide.pdf. It explains ways to develop BFEs and lists agencies to contact about BFE data that 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 federal flood insurance requirement no longer applies. However, your lender can still require flood insurance as a condition of the loan.
- 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, 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.
- Issuance of a LOMA or LOMR-F does not mean there is no risk of flooding. 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 the law or a lender does not require it; therefore, policyholders are encouraged to discuss maintaining coverage with their flood insurance agent or broker.

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 being 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: requesters must provide all the information needed for the review, including (if necessary) elevation information certified by a licensed land surveyor or registered professional engineer.

For More Information

- For general information, contact the FEMA Mapping and Insurance eXchange (FMIX) by telephone, toll free, at 1-877-336-2627; by email at FEMA-FMIX@fema.dhs.gov; or by live chat at msc.fema.gov/fmix.
- For copies of effective National Flood Insurance Program maps and reports, visit the FEMA Map Service Center (MSC) at <https://msc.fema.gov>. For questions about the MSC website or other flood mapping-related questions, contact the FMIX at 1-877-336-2627.