7.5 FEMA FLOODPLAIN MAP MODIFICATIONS

Most changes to FIRMs are made by Letter of Map Change (LOMC) – a letter which reflects an official revision to an effective NFIP map.

1. ***Letter of Map Amendment (LOMA)*** is an official amendment to an effective FIRM that may be issued when a property owner provides additional technical information from a licensed land surveyor or engineer, such as ground elevation relative to the BFF, SFHA, and the building. Lenders may waive the flood insurance requirements if the LOMA documents that a building is on ground above mapped floodplain.

2. ***Electronic Letter of Map Amendment (eLOMA)*** is a web-based application to submit simple LOMAs to FEMA.

3. ***Letter of Map Revision (LOMR)*** is an official revision to an effective FIRM that may be issued to change flood insurance risk zones, special flood hazard area and floodway delineations, BFEs and/or other map features. Lenders may waive the insurance requirement if the approved map revision shows buildings to be outside the SFHA.

4. ***Letter of Map Revision Based on Fill (LOMR-F)*** is an official revision to an effective FIRM that is issued to document FEMA's determination that a structure or parcel of land has been elevated by fill above the BFE, and therefore is no longer in the SFHA. Lenders may waive the insurance requirement if the LOMR-F shows that a building on fill is above the BFE.

5. ***Physical Map Revision (PMR)*** may be issued for major floodplain changes that require engineering analyses, such as bridges, culverts, channel changes, flood control measures, and large fills that change the BFE or Floodway. Physical map revisions are also issued when a new study updates or improves the FIRM.

Requests for map revisions must be coordinated through your community.

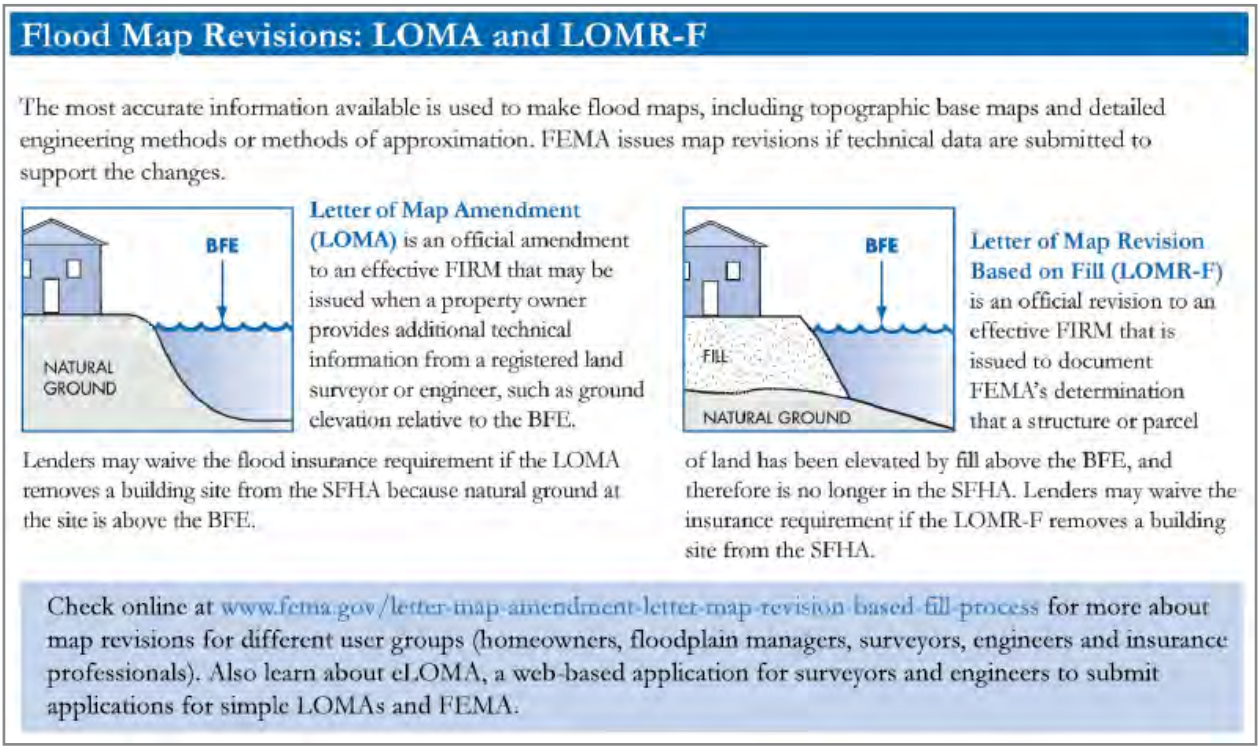

Figure 7-14: Floodplain Map Revisions

Flood Map Revisions: CLOMR and LOMR

- **Conditional Letter of Map Revision (CLOMR)** is a letter commenting on whether a proposed project, if built as shown on the submitted documentation, would meet the standards for a map revision. Communities may require this evidence prior to issuing a permit, and the Certificate of Occupancy/ Compliance should be withheld until receipt of the final LOMR based on "as-built" documentation and certification.

- **Letter of Map Revision (LOMR)** is an official revision to an effective FIRM that may be issued to change flood insurance risk zones, special flood hazard areas and floodway boundary delineations, BFEs and/or other map features. Lenders may waive the insurance requirement if the approved map revision shows buildings to be outside of the SFHA.

To download the forms used to submit map revisions, go to www.fema.gov/library, click on "Search by Resource Title," and search on "MT-EZ", "MT-1", and "MT-2".

Figure 7-15: CLOMR and LOMR Flood Map RevisionsResource System (CBRS) Areas