

How to File a Letter of Map Revision or Letter of Map Amendment

Letter of Map Revision (LOMR)

A Letter of Map Revision (LOMR), issued to the Chief Executive Officer (CEO) of the community, has the effect of revising the Flood Insurance Rate Map (FIRM) without physically revising and reprinting the affected FIRM panel(s). LOMRs are generally issued within 90 days of the date all required data are received. All requests for map revisions should be submitted through the CEO of the community, because it is the community that must adopt any changes to the FIRM.

The Floodplain Managers section on FEMA's Flood Hazard Mapping website at www.fema.gov/plan/prevent/fhm/fp_main.shtm includes links to the MT-2 application forms and the cost information required to support a LOMR.

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

If you would like FEMA to make an official determination regarding the location of your house relative to the Special Flood Hazard Area (SFHA), you may submit certain property and elevation information and request that FEMA issue a Letter of Map Amendment (LOMA), if your house is located on natural ground, or a Letter of Map Revision Based on Fill (LOMR-F), if your house has been elevated above the base flood by the placement of earthen fill. If you have a completed Elevation Certificate, certified by a licensed land surveyor or registered professional engineer, you may submit that as part of your application. A property is considered outside the SFHA when the FIRM already shows it to be clearly outside the SFHA. For cases in which the determination for the property is uncertain, elevation data must be submitted for a definitive determination. Specific information required to support a LOMA or LOMR-F request, including the MT-1 application forms that must be used for all such requests, is available on FEMA's Flood Hazard Mapping website at <http://www.fema.gov/library/viewRecord.do?id=1492>.

Upon receipt of the required property and elevation information and completed application forms, FEMA will make an official determination regarding the location of your house relative to the SFHA. If FEMA issues a LOMA or LOMR-F that determines your house is not in the SFHA, the mandatory flood insurance requirements of the NFIP would no longer apply. However, even if FEMA issues a LOMA or LOMR-F to remove the house from the SFHA, thus eliminating the Federal requirement for flood insurance, your lender still retains the prerogative to require flood insurance as a condition of the loan. Therefore, you should contact your lender to determine whether it will waive the flood insurance requirement if a LOMA or LOMR-F is issued. Even if your lender still requires flood insurance, however, flood insurance premiums are lower for structures that have been removed from the SFHA by issuance of a LOMA or LOMR-F than for structures in the SFHA.

If FEMA issues a LOMA or LOMR-F, your lender agrees to waive the flood insurance requirement, and you choose to cancel your flood insurance policy, you may be entitled to a refund of the premium paid for the current policy year if no claim is pending and no claim has been paid during the current policy year. To cancel your policy, you must submit a copy of the LOMA or LOMR-F and the waiver from your lender to the insurance agent or broker who services your policy. A completed cancellation form with the LOMA or LOMR-F and the waiver must be submitted by the agent to the NFIP or insurance company licensed by the NFIP to sell Federal flood insurance.

If FEMA issues a LOMA or LOMR-F that removes your property from a flood zone in which flood insurance is federally required, the risk of flooding has not been eliminated. Floods also occur in areas designated at moderate or minimal flood risk. Approximately 35 percent of all flood insurance claims occur in these areas. Due to these potential flood risks, FEMA recommends that you maintain flood insurance coverage, even if you are no longer required to do so by law. You should contact your insurance agent to discuss potential cost benefits that you may obtain if FEMA issues a LOMA or LOMR-F.