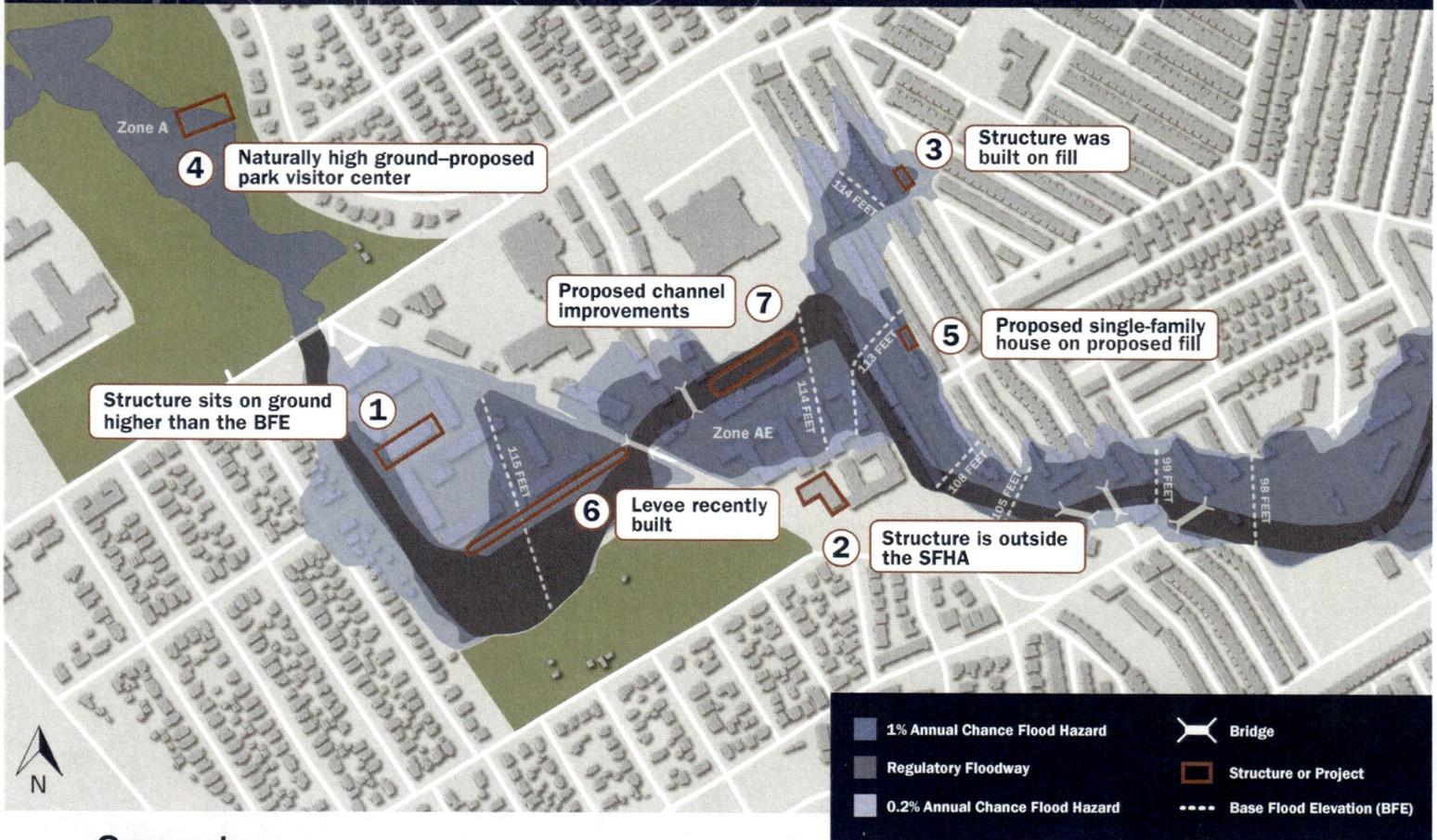


Letter of Map Change: Quick Guide

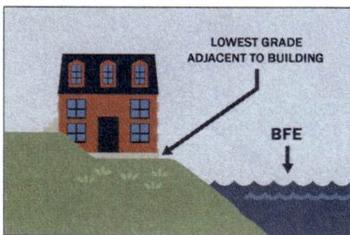


FEMA



Scenarios

1 Structure sits on ground higher than the BFE



LOMC TYPE AND OUTCOME

- Letter of Map Amendment (LOMA)
- Structure is removed from the SFHA by letter from FEMA

SUBMITTAL REQUIREMENTS

- MT-1, MT-EZ, or eLOMA submittals
- Lowest Adjacent Grade (LAG) \geq BFE
- Survey, FIRM, Deed, Tax Map

IMPACT TO FLOOD INSURANCE

- Mandatory Federal requirement will be removed. Lender can still require
- Preferred Risk Policy now available at a significantly reduced cost

REMAINING FLOOD RISK

- Moderate. The structure remains in the 0.2% flood zone

2 Structure is outside the SFHA



LOMC TYPE AND OUTCOME

- Letter of Map Amendment (LOMA)
- Structure is verified outside the SFHA by letter from FEMA

SUBMITTAL REQUIREMENTS

- MT-1, MT-EZ, or eLOMA submittals
- Annotated FIRM clearly showing structure outside the SFHA
- Deed, Tax Map

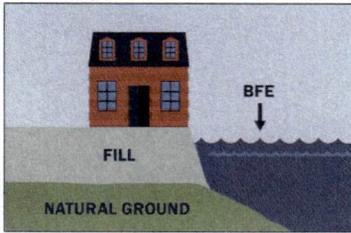
IMPACT TO FLOOD INSURANCE

- Mandatory Federal requirement for flood insurance is not applicable. Lender can still require.
- Preferred Risk Policy available at a significantly reduced cost

REMAINING FLOOD RISK

- Low. The structure is in the X flood zone

3 Structure was built on fill



LOMC TYPE AND OUTCOME

- Letter of Map Revision – Based on Fill (LOMR-F)
- Structure is removed from the SFHA by letter from FEMA

SUBMITTAL REQUIREMENTS

- MT-1 submittal
- Lowest Adjacent Grade (LAG) \geq BFE
- Survey, FIRM, Deed, Tax Map, Payment
- Community Acknowledgment Form

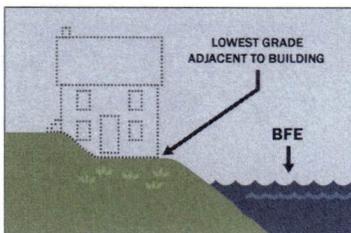
IMPACT TO FLOOD INSURANCE

- Mandatory Federal requirement will be removed. Lender can still require
- Preferred Risk Policy now available at a significantly reduced cost

REMAINING FLOOD RISK

- Moderate. The structure remains in the 0.2% flood zone

4 Naturally high ground – proposed park visitor center



LOMC TYPE AND OUTCOME

- Conditional Letter of Map Amendment (CLOMA)
- FEMA comments by letter that the proposed structure, as built, would not be in the SFHA

SUBMITTAL REQUIREMENTS

- MT-1 submittal
- Lowest Adjacent Grade (LAG) \geq BFE
- (BFE needs to be estimated using best available data/sources since it is a Zone A)
- Survey, FIRM, Deed, Tax Map, Payment

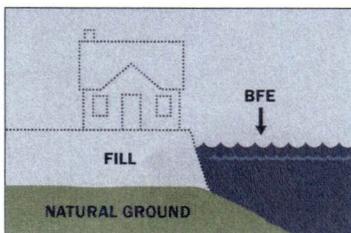
IMPACT TO FLOOD INSURANCE

- Mandatory Federal requirement remains until structure is built and a LOMA is submitted and issued. Lender can still require

REMAINING FLOOD RISK

- High. The structure remains in the 1% flood zone until FEMA removes it by LOMA

5 Proposed single-family house on proposed fill



LOMC TYPE AND OUTCOME

- Conditional Letter of Map Revision – Based on Fill (CLOMR-F)
- FEMA comments by letter that the proposed structure, as built, would not be in the SFHA

SUBMITTAL REQUIREMENTS

- MT-1 submittal
- Lowest Adjacent Grade (LAG) \geq BFE
- Survey, FIRM, Deed, Tax Map, Payment
- Community Acknowledgment Form, Endangered Species Act Compliance

IMPACT TO FLOOD INSURANCE

- Mandatory Federal requirement remains until structure is built and a LOMR-F is submitted and issued. Lender can still require

REMAINING FLOOD RISK

- High. The structure remains in the 1% flood zone until FEMA removes it by LOMR-F

6 Levee recently built that reduces the risk to structures (to the north) from the 1% flood event



LOMC TYPE AND OUTCOME

- Letter of Map Revision (LOMR)
- SFHA and BFEs on the Effective FIRM are revised by FEMA

SUBMITTAL REQUIREMENTS

- MT-2 submittal
- Hydrologic & Hydraulic Analyses, Topographic Work Map, Annotated FIRM, As-Builts/Survey, Operation and Maintenance Plan, Payment

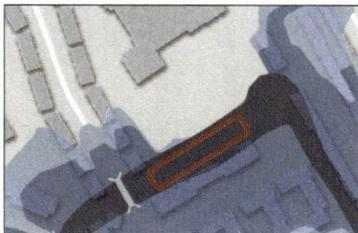
IMPACT TO FLOOD INSURANCE

- Mandatory Federal requirement will be removed. Lender can still require
- Preferred Risk Policy now available at a significantly reduced cost

REMAINING FLOOD RISK

- Moderate. The structures landward of the levee are now in an X Zone – with risk reduced by the levee
- The levee can fail during larger events. Those behind it should be prepared

7 Proposed channel improvements that would contain the 1% flood event



LOMC TYPE AND OUTCOME

- Conditional Letter of Map Revision (CLOMR)
- FEMA comments by letter that the proposed project, as built, would meet NFIP regulations and modify the SFHA and BFEs

SUBMITTAL REQUIREMENTS

- M-2 submittal
- Hydrologic & Hydraulic Analyses, Topographic Work Map, Annotated FIRM, Design Plans, Operation and Maintenance Plan, Payment
- Endangered Species Act Compliance

IMPACT TO FLOOD INSURANCE

- Mandatory Federal requirement remains until project is constructed and a LOMR is submitted and issued. Lender can still require

REMAINING FLOOD RISK

- High. The structures remain in the 1% flood zone until FEMA removes it by LOMR
- The channel can flood during larger events. Those adjacent to it should be prepared

For more information, please see 44 CFR 65.5 or visit www.fema.gov/letter-map-changes.

