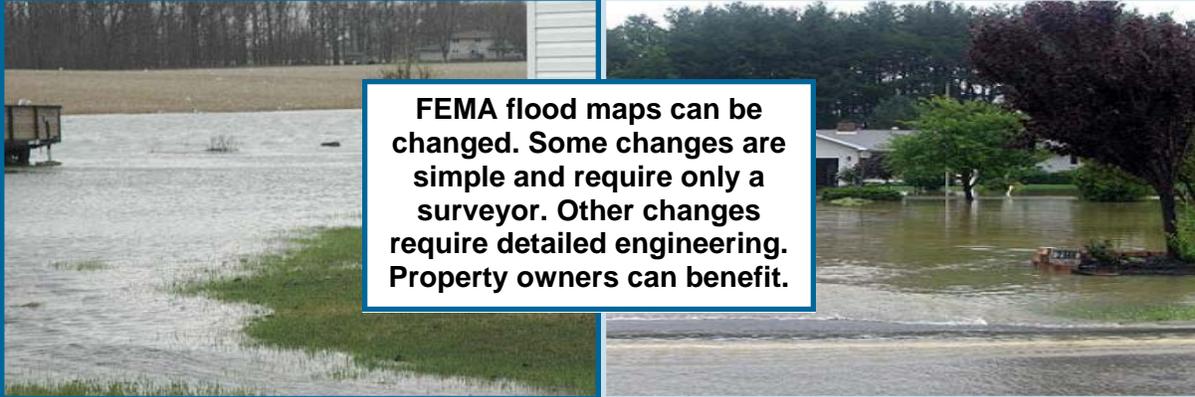


How to Change a FEMA Flood Map:

Demystifying CLOMR, LOMR, LOMA, LOMA-F, and other Map Changes



FEMA has created many different flood zones by regulations. Each may affect flood-prone properties in different ways and create different insurance requirements.

Once FEMA publishes a flood map, technically called a Flood Insurance Rate Map, or FIRM, it appears to be set in stone. Special flood hazard areas and boundaries indicate which property owners must purchase flood insurance, and which would be well advised to do so. The regulatory floodplain can be changed if warranted.

Different Ways FEMA Will Change a Flood Map

FEMA changes a flood map by issuing a Letter of Map Change (LOMC), which is a document, in letter form with attachments, which describes the change and shows it on a partial copy of the flood map. The actual map does not get reissued at that time. If someone wants to know exactly what the floodplain boundaries are for any waterway, they must obtain a copy of the published map plus any LOMCs that have been issued since it was published.

Map changes are of two types:

Map amendments, which are relatively simple changes involving individual platted lots or individual structures. This can almost be seen as being similar to correcting a clerical error.

Map revisions, which tend to be more complicated and require more extensive documentation to FEMA before they will issue a map change.

The actual letters will not be called map change, which is a generic term for all types of map changes, but rather either map amendment or map revision.

The types of map changes that FEMA has defined are as follows:

LOMA: a Letter of Map Amendment. This is the simplest form of map change, and is the least cost. It is typically used where the flood map is in error. Perhaps the flood map failed to take note of a small hill or natural rise within the floodplain, and the structure thereon is high enough that the flood water will not reach it. That is the circumstance for which FEMA will issue a LOMA.

LOMA-F: Letter of Map Amendment based on Fill. This is also a simple form of map change. It is typically used where the floodplain is filled with earthen material for an individual structure, usually a residence, and usually in the flood fringe. This depends on the fill being high enough to elevate the structure above the flood elevation. An Elevation Certificate, prepared by a licensed surveyor or engineer, will be required before FEMA will change the flood map.

LOMR: Letter of Map Revision. This is a more substantial map change. FEMA requires engineering analysis before they will issue a LOMR. This will also require: a public notice period, possibly notice individually to property owners, a review period by FEMA (sometimes as long as six months), and an appeal period for property owners affected by the change.

LOMR-F: Letter of Map Revision based on Fill. Similar to a LOMR, the LOMR-F is more substantial than a LOMA-F, and may require engineering analysis. A FEMA review period is needed. An Elevation Certificate will also be needed.

CLOMR: Conditional Letter of Map Revision. This is used when changes to the flood plain are due to new construction and involve changes to a previously established floodway. Also a CLOMR is required for floodplains without an established floodway if, in the opinion of FEMA, a new project encroaches on the area where a floodway would have been had it been previously established. This becomes a two-step process. By requesting a CLOMR, the applicant is essentially asking, "If I build this project and change the floodplain in this manner, will FEMA issue a LOMR?" When a CLOMR is approved, FEMA is essentially saying, "Yes, build your project,

Steps for Simple Changes to Flood Plain Boundaries:

Simple map changes via a LOMA or LOMA-F require minimal technical data. The applicant who believes their structure was incorrectly placed in the flood zone fills out an **MT-1 Form**, and will most likely require an elevation certificate. Here is the guidance FEMA gives on their web site:

Requests for LOMAs and LOMR-Fs must be submitted on forms provided by FEMA, which include the following information:

Property Information Form - may be completed by property owner

Elevation Information Form - must be completed by a licensed engineer or land surveyor

Summary of Elevations (Individual Lot Breakdown Form) - must be completed by an engineer or land surveyor if more than one lot is involved.

Community Acknowledgment Form - used for LOMRFs completed by community

Certification of Fill Compaction Form - used for LOMRFs greater than a single lot, completed by an engineer or community official.

(MT-1 Form is found at: http://www.fema.gov/plan/prevent/fhm/dl_mt-1.shtm)



For More Information:

[SUITE101.COM/ARTICLE/HOW-TO-CHANGE-A-FEMA-FLOOD-MAP-A143491](https://suite101.com/article/how-to-change-a-fema-flood-map-a143491)

[FLOODSMART.GOV](https://floodsmart.gov)

[ERIECOUNTY.OH.GOV](https://eriecounty.oh.gov)

Erie Regional Planning Commission

2900 Columbus Avenue

Sandusky, OH 44870

Phone: (419) 627-7792

Fax: (419) 627-6670