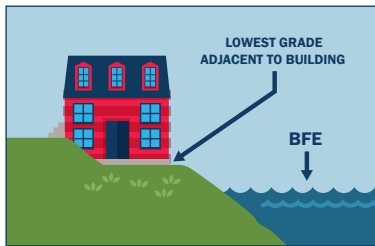


Scenarios

Submittal requirements listed below represent the minimum required data items. FEMA may require additional information to complete the LOMC review.

1 Structure sits on ground higher than the Base Flood Elevation (BFE)



LOMC TYPE AND OUTCOME

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

SUBMITTAL REQUIREMENTS

Plat Map or Property Deed and Parcel/Tax Map
Elevation Information (Elevation Certificate or Form)

IMPACT TO FLOOD INSURANCE

Federal flood insurance purchase requirement removed
Lender may still require flood insurance

RESULTING FLOOD RISK (ASSUMING APPROVAL)

Structure downgraded from high to moderate or low flood risk on effective mapping
Risk is subject to change with future mapping updates and/or changes to structures and property

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

Plat Map or Property Deed and Parcel/Tax Map
Aerial Imagery, Boundary Survey, or Site Plan clearly displaying the structure location within the lot boundary

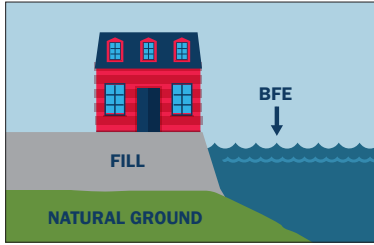
IMPACT TO FLOOD INSURANCE

Federal flood insurance purchase requirement removed
Lender may still require flood insurance

RESULTING FLOOD RISK (ASSUMING APPROVAL)

Structure confirmed to be within moderate or low flood risk zone as shown on the effective mapping
Risk is subject to change with future mapping updates and/or changes to structures and property

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

Plat Map or Property Deed and Parcel/Tax Map

Elevation Information (Elevation Certificate or Form)

Community Acknowledgment Form

Processing Fee

IMPACT TO FLOOD INSURANCE

Federal flood insurance purchase requirement removed

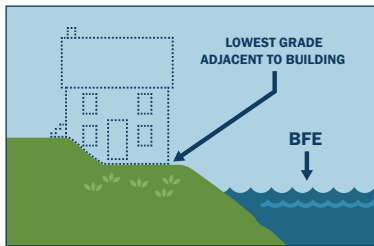
Lender may still require flood insurance

RESULTING FLOOD RISK (ASSUMING APPROVAL)

Structure downgraded from high to moderate or low flood risk on effective mapping

Risk is subject to change with future mapping updates and/or changes to structures and property

4 Proposed structure on naturally high ground



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

Plat Map or Property Deed and Parcel/Tax Map

Elevation Information (Elevation Certificate or Form)

Processing Fee

IMPACT TO FLOOD INSURANCE

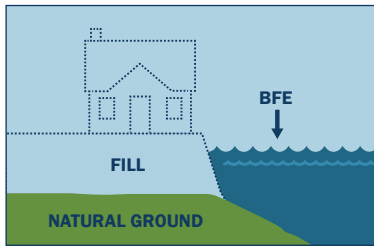
Federal flood insurance purchase requirement remains until structure is built, applicant submits LOMA request, and FEMA issues letter

RESULTING FLOOD RISK (ASSUMING APPROVAL)

Structure remains at high flood risk until a LOMA is issued to amend effective mapping.

Risk is subject to change with future mapping updates and/or changes to structures and property.

5 Proposed structure 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

Plat Map or Property Deed and Parcel/Tax Map

Elevation Information (Elevation Certificate or Form)

Endangered Species Act Compliance

Community Acknowledgment Form

Processing Fee

IMPACT TO FLOOD INSURANCE

Federal flood insurance purchase requirement remains until structure is built, applicant submits LOMR-F request, and FEMA issues letter

RESULTING FLOOD RISK (ASSUMING APPROVAL)

Structure remains at high flood risk until a LOMR-F is issued to revise effective mapping.

Risk is subject to change with future mapping updates and/or changes to structures and property.

A For submittals requesting removal from Zone A, a BFE should be determined using best available resources. Copies of all supporting data used to determine the BFE should be submitted; otherwise, request that FEMA determine a BFE on your behalf.

B For submittals within a regulatory floodway, a Community Acknowledgement Form must be included. *Please note that the placement of fill within the regulatory floodway may result in a potential violation of NFIP regulations.*

HOW DO I SUBMIT AN APPLICATION?

The easiest and fastest way to submit an application is online using the Letter of Map Change (LOMC) tool: hazards.fema.gov/femaportal/onlinelomc/signin. This way, you can see the status in real time and get updates by email.

WHERE DO I GO IF I NEED HELP?

Your scenario not listed above? More information needed? Please visit www.fema.gov/letter-map-changes or contact the FEMA Mapping and Insurance eXchange (FMIX) at 1-877-336-2627.