

REMOVING PROPERTY FROM THE FLOODPLAIN MAP

PROCESS

Determine If Your Property is in the Floodplain

FEMA (Federal Emergency Management Agency) maintains floodplain and floodway maps to determine which properties are at risk of flooding (map can be viewed [here](#)). Development in the floodway is generally not permitted. Proposed development in the floodplain needs to be reviewed and meet certain criteria to be approved. The FEMA maps were developed using macro data and some properties listed as in the floodplain (thus having to meet certain criteria) may not actually be in the floodplain. In order to determine if a property can be removed from the floodplain map, a Letter of Map Change (LOMC) will need to be requested.

LOMC Request Options

- **Letter of Map Amendment (LOMA):** A letter from FEMA stating that an existing structure or parcel of land — that is on naturally high ground and has not been elevated by fill — would not be inundated by the base flood.
- **Conditional Letter of Map Amendment (CLOMA):** A letter from FEMA stating a proposed structure that is not to be elevated by fill (natural grade) would not be inundated by the base flood if built as proposed.
- **Letter of Map Revision Based on Fill (LOMR-F):** A letter from FEMA stating that an existing structure or parcel of land has been elevated by earthen fill and would not be inundated by the base flood.
- **Conditional Letter of Map Revision-Fill (CLOMR-F):** A letter from FEMA stating a parcel of land or proposed structure that will be elevated by fill would not be inundated by the base flood if fill is placed on the parcel as proposed or the structure is built as proposed.
- **Letters of Map Revision (LOMR):** A LOMR is an official revision to an effective flood map that may change flood insurance risk zones, floodplain and/or floodway boundary delineations, plain metric features, and/or base flood elevation. Unlike LOMAs and LOMR-Fs, a LOMR usually results in reprinting a portion of a flood map.
- **Conditional Letter of Map Revision (CLOMR):** A CLOMR is a letter from FEMA's stating a proposed project that would, upon construction, affect the hydrologic or hydraulic characteristics of a flooding source and thus result in the modification of the existing regulatory floodway, the effective base flood elevation or special flood hazard areas.

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How to Request a Map Change

1. Determine Actual Elevation –

Contact a surveyor to perform an elevation certificate on your home or property. According to FEMA, the contractor completing the certification must be a licensed land surveyor or a registered professional engineer in order for the document to qualify for consideration. The surveyor will inspect the ground elevation and compare the location and elevation of the property to the floodplain requirements to determine if your lot or home sits above the risk area. If your lot or home is above the risk area, your lot or home is eligible to be removed from the floodplain.

2. Submit an Application –

- Property owners can submit the application for a LOMA or LOMR-F either electronically through FEMA's online LOMA system or by sending in FEMA [application package MT-1 or MT-EZ](#). To go to FEMA's online LOMA page, click [here](#).

-OR-

- Land Surveyors, Professional Engineers and Other FEMA-Permitted Certified Professionals may submit a LOMA or LOMR-F request on behalf property owners using FEMA's eLOMA tool. To go to FEMA's eLOMA Tool, click [here](#).
 - The eLOMA tool allows licensed professionals to receive an instant determination. A determination resulting from using the Online LOMC tool is not received until after FEMA reviews the supporting documentation and receives payment (if payment is required) and may take up to 90 days to receive a determination.

Fees

- LOMA requests and determinations are free of charge.
- CLOMA, LOMR-F, CLOMR-F, LOMR, and CLOMR request fees can be viewed [here](#).

For More Information

<https://www.fema.gov/flood-maps/change-your-flood-zone>