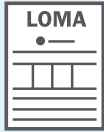# How to Request a Map Amendment

IS YOUR PROPERTY ELIGIBLE FOR A LOWER FLOOD INSURANCE PREMIUM? FIND OUT THROUGH THESE STEPS.
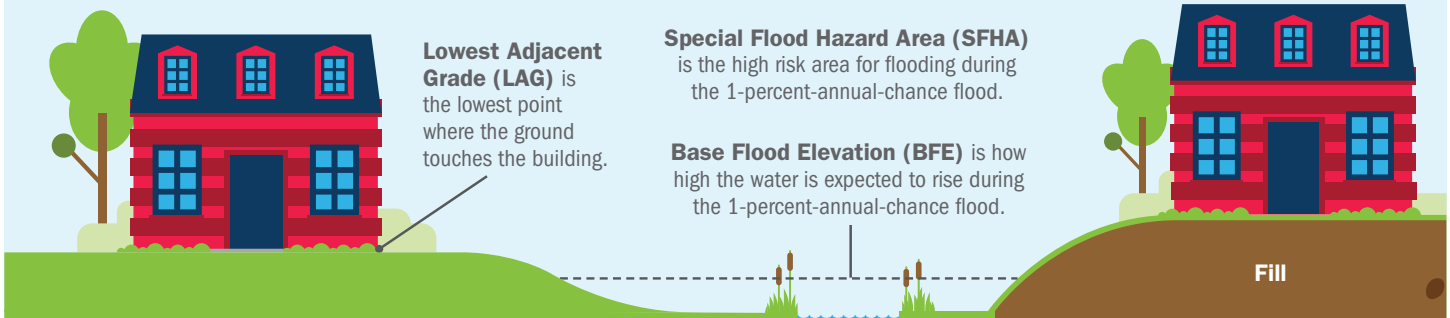
TERMS TO KNOW

Letter of Map Amendment (LOMA) is for when a flood map shows a building in the floodplain but it is actually on natural ground above the base flood elevation.

Letter of Map Revision Based on Fill (LOMR-F) is for when a building is on fill that puts it above the base flood elevation. Elevating using fill must be permitted under the law.

Lowest Adjacent Grade (LAG) is the lowest point where the ground touches the building.

Special Flood Hazard Area (SFHA) is the high risk area for flooding during the 1-percent-annual-chance flood.

Base Flood Elevation (BFE) is how high the water is expected to rise during the 1-percent-annual-chance flood.

Fill

Part 1: Getting Started

WHY APPLY FOR A MAP AMENDMENT?

You can use this process to get a better understanding of your home's flood risk—and potentially lower your flood insurance premium. Flood maps can be searched by address and are on the FEMA Map Service Center website at **msc.fema.gov/portal**.

WHO IS ELIGIBLE FOR A MAP AMENDMENT?

Property owners who can show that the LAG for their home is at or above the BFE on the current flood map.

LOW TO MEDIUM RISK:
LAG **above** Base Flood Elevation

HIGHEST RISK:
LAG **below** Base Flood Elevation

LAG

Base Flood Elevation

LAG
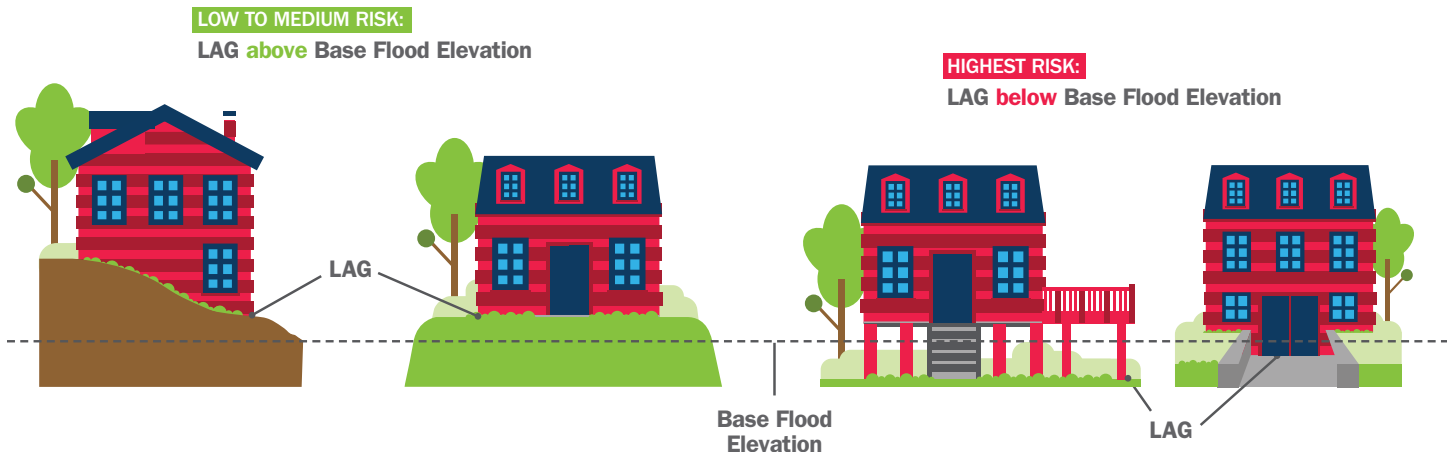
Part 2: The Application

WHAT DO I NEED TO START AN APPLICATION? HERE'S A CHECKLIST.

☐ **Plat Map**

A copy of the map that shows where your property is and has your community's recording information. Ask your community about your Plat map.

Property Deed

A copy of your property deed that shows both the community's recording information and your property's written legal description.

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☐ **Parcel/Tax Map**

The parcel or tax map that identifies your property.

☐ **Elevation Information**

If any part of your home is in the SFHA, you'll need certified elevation information that includes the LAG. Your community's local building and zoning department may be able to give this to you in the form of an Elevation Certificate. If no elevation information for your property is on file, you may hire a professional surveyor or licensed engineer to complete an Elevation Certificate or Elevation Form.

In some cases, LiDAR* data from a federal, state, or local government agency may be submitted to meet the elevation requirement instead of the Elevation Certificate or Elevation Form. Please note that LiDAR data is not accepted for LOMR-Fs, only LOMAs. Not all LiDAR data meets LOMA standards. For information regarding LiDAR requirements for LOMAs, you may contact the FEMA Map Information eXchange (FMIX) at 877-336-2627 or **FEMAMapSpecialist@riskmapcds.com**.

☐ **Community Acknowledgement Form** (required for LOMR-Fs)

LOMR-Fs and some other applications need a Community Acknowledgement Form signed by a local official. You can find the form in the application. This form says that the development was done following the law and other regulations.

☐ 🚫💲 **Cost Exempt?** There is no cost to submit a LOMA application. LOMR-F applications do have a fee because FEMA has to look at changes after the flood map was done. You can find the fee for LOMR-Fs and other application fees at **fema.gov/flood-map-related-fees**.

🏛️ You can get a lot of the application materials from your local government, such as the Recorder and the Tax Assessor's offices. There may be fees to get printed copies of the records that you need for the application.

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. LOMR-F applicants can also save money using the online tool instead of mailing it in.

✉️ You can also submit your application by mail. FEMA will send any updates or follow-up requests back to you by mail. It may take longer to get a final determination if you mail in the application. The forms and instructions are at **fema.gov/letter-map-changes**.

ADDITIONAL TIPS

• The LOMA or LOMR-F determination is based on whether your request is for a building, lot, or portion of your property. Most requests are for FEMA to determine whether the main residence on a parcel of land is eligible for lower flood insurance premiums. Make a note in your request if you want FEMA to make a determination for your land, outbuildings, or other structures.

• The application requires a legal description of the property, such as the lot or block number, which is found on the deed or plat map. Check the status of your application on a regular basis for any updates. Respond to requests for more information quickly to keep your application moving.

LiDAR (Light Detection and Ranging) uses airborne sensors to survey land for high-definition maps.

Part 3: Completion

WHAT HAPPENS AFTER I SUBMIT MY APPLICATION?

IN PROGRESS

You can check your application's status using the LOMC tool or on the Status of Map Change webpage: **fema.gov/status-map-change-requests**.

AWAITING DATA

You may get a request for more information by email or mail, depending on how you submitted your application.

COMPLETE

Nearly all determinations are issued within 35 days of the date of receipt, but incomplete applications can take longer.

NEXT STEPS

Once you have the determination letter, we recommend that you share it with your insurance agent and mortgage lender. Then you can talk about how to protect your home from the risk of flooding and ways to lower your insurance costs.

STAY INFORMED

Talk to your floodplain administrator or emergency manager to learn more about local flooding risks, future map changes, and how to reduce the risk of flooding. You can learn more about mitigation options in the Homeowner's Guide to Retrofitting: **fema.gov/media-library/assets/documents/480**.

> Amendments are tied to the home or property. Amendments stay with the property even if the house is sold to someone else. That only changes if there are changes to the flood risk, changes to the building, or improvements to the property.

WHERE DO I GO IF I NEED HELP?

- For more information on the LOMA and LOMR-F processes, visit:
  fema.gov/letter-map-amendment-letter-map-revision-based-fill-process.
- To speak with a Map Specialist about the amendment application process, contact the FEMA Map Information eXchange (FMIX) via:

  Phone: 877-FEMA-MAP (877-336-2627)

  Email: **FEMAMapSpecialist@riskmapcds.com**

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