

Should You Apply for a Map Change?

The Federal Emergency Management Agency (FEMA) publishes Flood Insurance Rate Maps (FIRMs) for the purpose of identifying areas at risk of the 1-percent-annual-chance flood, or base flood. These maps are the basis for the flood zone determinations that banks (and other lenders) use to determine who needs to purchase flood insurance.

While FEMA attempts to use the best flood hazard information available, some areas that are above the base flood elevation may inadvertently be included within the 1%-annual-chance floodplain, or Special Flood Hazard Areas (SFHAs). This may be due to limitations of scale or limitations in the topographic data available when the FIRMs were created. Also, the placement of fill may elevate sites within the SFHAs to an elevation at or above the base flood elevation. When this happens, structures or parcels of land may be included in the 1%-annual-chance floodplain on the FIRM.

Property owners or lessees may apply for a Letter of Map Amendment (LOMA) or a Letter of Map Revision based on Fill (LOMR-F) for these situations. LOMAs and LOMR-Fs are documents issued by FEMA that officially change the FIRM and remove a property and/or structure from the SFHA. In order for a property owner to obtain a map change, he or she must submit the appropriate application to FEMA for the property in question. An MT-EZ application must be completed for a LOMA, and an MT-1 application must be completed for a LOMR-F. In both cases, the applicant will most likely need to hire a land surveyor to prepare an Elevation Certificate for the property.

Upon receiving a complete application, FEMA will conduct its review in four to six weeks. Should the application be approved, the requirement of flood insurance may be removed for that property and/or structure. Applicants should note that such map change approvals only remove FEMA's requirement of mandatory flood insurance purchase. Even though a map change may have been approved, a lender can still require a property owner to carry flood insurance.

This packet contains documents that may aid a property owner in obtaining a map change and removing FEMA's mandatory flood insurance purchase requirement. Included in the packet are an Elevation Certificate, an MT-EZ (LOMA) application, and an MT-1 (LOMR-F) application. Please consult with your local floodplain administrator for guidance in completing these documents. Property owners should note that obtaining a map change does **NOT** mean they cannot experience flooding and flood-related damages.

