

FACT SHEET

Letter of Map Amendment Process

MAP CHANGE PROCESS OVERVIEW

As part of its administration of the National Flood Insurance Program (NFIP), the Federal Emergency Management Agency (FEMA) publishes flood hazard maps called Flood Insurance Rate Maps (FIRMs). The purpose of a FIRM is to show the areas in a community that are subject to flooding and the risk associated with flood hazards. One of the areas shown on the FIRM is a Special Flood Hazard Area (SFHA). The SFHA is the high-risk area that has a 1-percent or greater chance of being flooded in any given year. This area is also referred to as the 1-percent-annual-chance floodplain, base floodplain, or 100-year floodplain. The flood hazard and risk information presented on a FIRM is the result of engineering studies, performed by private engineering companies, other Federal agencies, or communities, which are reviewed and approved by FEMA for compliance with FEMA guidelines.

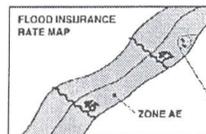
FEMA uses the most accurate flood hazard information available and applies rigorous standards in developing FIRMs. However, limitations in the scale or topographic definition of the source maps used to prepare a FIRM may cause small areas to be shown within an SFHA on a FIRM even though a property [legally defined parcel(s) of land, structure(s)] on natural ground is at or above the elevation of the 1-percent-annual-chance flood. This elevation is most commonly referred to as the Base Flood Elevation, or BFE. Such cases are referred to as "inadvertent inclusions."

In other cases, earthen fill placed during construction may have raised a small area within the SFHA to an elevation at or above the BFE. The construction may have taken place during the time the engineering study was being performed or subsequent to that study. The limited extent of such an elevated area or scale limitations may have prevented FEMA from showing these areas as being outside the SFHA.

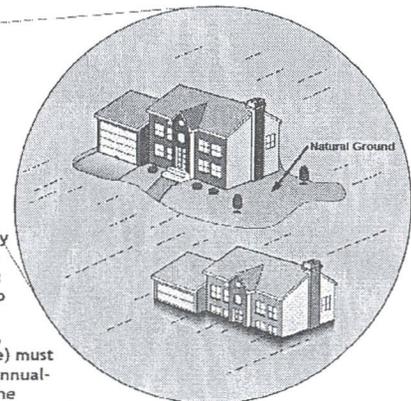
Recognizing that these situations do occur, FEMA established administrative procedures to change the designation for these properties on the FIRM. Through the Letter of Map Amendment (LOMA) and Letter of Map Revision Based on Fill (LOMR-F) process, an individual who owns, rents, or leases property may submit certain mapping and survey information to FEMA and request that FEMA issue a document to officially remove his or her property and/or structure from the SFHA. In most cases, the applicant will need to hire a Licensed Land Surveyor or Registered Professional Engineer to prepare and certify elevation information for the property and/or structure. Some communities have an Elevation Certificate on file that may be used for the application. After receiving a completed application forms package, FEMA normally completes its review and issues a determination in 4 to 6 weeks.



Letter of Map Amendment (LOMA)



FEMA issues a LOMA to remove from the floodplain a lot or structure that has been inadvertently shown within the floodplain because of limitations of scale or topographic definition of the source maps used to prepare the flood map. The lowest adjacent grade of the structure (i.e., lowest ground touching the structure) must be at or above the Base (1-percent-annual-chance) Flood Elevation to remove the structure from the floodplain.



The regulatory requirements for the LOMA process are documented in Part 70 of the NFIP regulations. The regulatory requirements for the LOMR-F process are documented in Part 65 of the NFIP regulations. Individuals interested in reviewing these regulations may view or download them from the "Guidance Documents and Other Published Resources" page of the FEMA website: www.fema.gov/plan/prevent/fhm/frm_docs.shtm.



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NFIP MAP & ZONE GRANDFATHER RULES

What is the Grandfather Rule?

A community will occasionally make structural improvements (dams, levees, etc.) to reduce the potential effects of flooding; experience new development aggravating the flooding situation, thereby expanding the floodplain; revise geographical boundaries resulting in the designation of additional flood hazard areas; or provide information to better delineate the Base Flood Elevation (BFE) and/or flood insurance risk zones. When these situations occur, the Flood Insurance Rate Map (FIRM) is revised and republished.

The implementation of a new FIRM raises the question-- HOW DOES THE NEW MAP AFFECT FLOOD INSURANCE RATES?

To recognize policyholders **who have remained loyal customers of the NFIP** by maintaining continuous coverage and/or **who have built in compliance with the FIRM**, the Federal Insurance and Mitigation Administration has "Grandfather rules" to allow such policyholders to benefit in the rating for that building.

Pre-FIRM (construction prior to the date of the community's initial FIRM)

1. If a policy was obtained prior to the effective date of a map change, the policyholder is eligible to maintain the prior zone and base flood elevation as long as continuous coverage is maintained. The policy can be assigned to a new owner at the option of the policyholder.
2. If a building is Pre-FIRM and a policy was not obtained prior to the effective date of a map change, the applicant is eligible to receive the Pre-FIRM (subsidized) rates based on the new zone rather than the actuarial (elevation based) rates.

Post-FIRM (construction on or after the date of the community's initial FIRM)

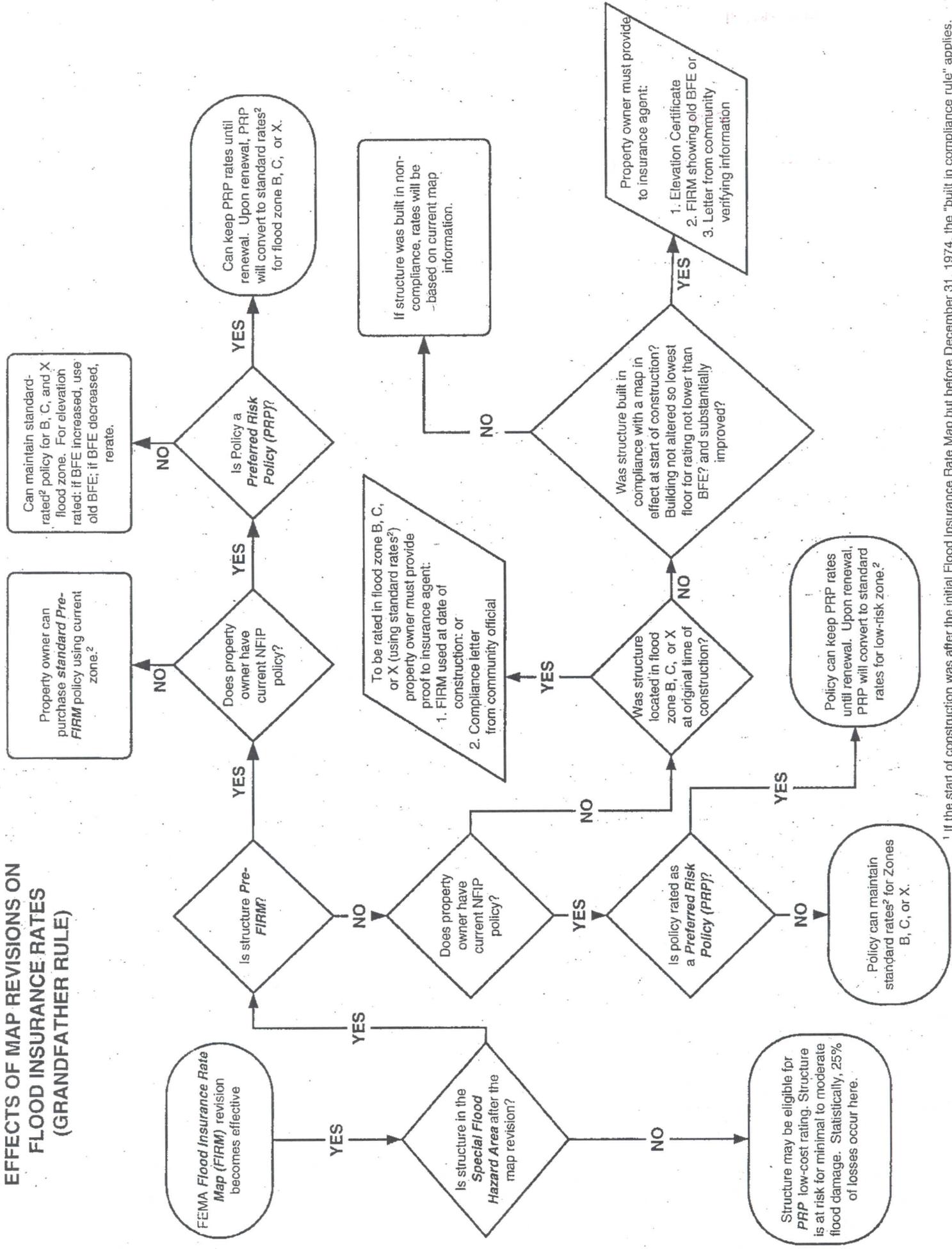
1. If a policy was obtained prior to the effective date of a map change, the policyholder is eligible to maintain the prior zone and base flood elevation as long as continuous coverage is maintained. The policy can be assigned to a new owner at the option of the policyholder.
2. If a building was constructed in compliance with a specific FIRM, the owner is always eligible to obtain a policy using the zone and base flood elevation from that FIRM, provided that proof (refer to the Flood Insurance Manual, Rating section for acceptable documentation) is submitted to the insurance company. Continuous coverage is not required.

Preferred Risk Policies

1. Buildings written on Preferred Risk Policies are required to be located in zones B, C, or X on the FIRM in effect on the date of application and on the date of each subsequent renewal.
2. A building, which becomes ineligible for a Preferred Risk Policy due to a map change to a special flood hazard area, can be rewritten on a standard rated policy using zones B, C, or X.

FOR MORE INFORMATION, REFER TO THE FLOOD INSURANCE MANUAL, RATE PAGE 21
Go to <http://www.fema.gov/nfip/manual.shtm>

EFFECTS OF MAP REVISIONS ON FLOOD INSURANCE RATES (GRANDFATHER RULE)



¹ If the start of construction was after the initial Flood Insurance Rate Map but before December 31, 1974, the "built in compliance rule" applies.
² Post-FIRM rates may be used if a current elevation certificate demonstrates it will provide a more favorable rate.