



FEMA says our property is in a floodplain, we disagree, what can we do?

From the FEMA website: "If a property owner thinks their property has been inadvertently mapped in a Special Flood Hazard Area (SFHA), they may submit a request to FEMA for a Letter of Map Change (LOMC). A SFHA is defined as the area that will be inundated by the flood event having a 1-percent chance of being equaled or exceeded in any given year. A LOMC reflects an official revision/amendment to an effective Flood Insurance Rate Map (FIRM). If the LOMC request is granted, property owners may be eligible for lower flood insurance premiums, or the option to not purchase flood insurance"

"Applicants can use Online LOMC, an internet-based tool, to easily request a flood map Amendment or Revision. This tool is a convenient way for applicants to upload all information and supporting documentation and check the status of their application online. Users can submit LOMC requests through this tool instead of filing the MT-EZ, MT-1, or MT-2 paper forms via mail".

Please review the attached screenshots for further information on how to request a LOMC or Letter of Map Amendment (LOMA).

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Within this section, the following references and links will assist homeowners in locating and obtaining copies of their perspective floodmaps, how to read them, and how to request map changes that may be warranted.

<http://www.fema.gov/information-homeowners>

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Change a Flood Zone Designation - Online Letter of Map Change[Share/Email This Page](#)**Related Links**[Submit a LOMC Request Online](#)[Online LOMC Training Tutorial](#)[Online LOMC FAQ](#)[Fee Schedule](#)*Request Letters of Map Change (LOMC) Online*

- [How to Request a Change to Your Flood Zone Designation](#)
- [What is the Online LOMC Application?](#)
- [What is the Difference Between eLOMA and Online LOMC?](#)
- [Benefits of the Online LOMC Application](#)
- [Who Can Submit an Online LOMC Application?](#)
- [Documents Required to Complete the Online LOMC Application](#)
- [Start the Online LOMC Application](#)
- [How Do I Check the Status of My Application?](#)

<http://www.fema.gov/national-flood-insurance-program-flood-hazard-mapping/change-flood-zone-designation-online-letter>



FEMA



Online Letter of Map Change

What is a Letter of Map Change (LOMC)?

If a property owner or lessee has evidence that their property has been inadvertently mapped in a Special Flood Hazard Area (SFHA), or flood hazard data needs to be revised due to man-made changes, a request to FEMA for a Letter of Map Change (LOMC) may be submitted. A SFHA is defined as the area that will be inundated by the flood event having a 1-percent chance of being equaled or exceeded in any given year. A LOMC reflects an official revision/amendment to an effective Flood Insurance Rate Map (FIRM). If the LOMC request is granted, property owners or lessees may be eligible for lower flood insurance premiums, or the option to not purchase flood insurance.

What is the Online LOMC?

Beginning June 2013, applicants will be able to use Online LOMC as an alternative to filling out the MT-EZ, MT-1 or MT-2 paper forms. Applicants can use Online LOMC to submit and check the status of several LOMC applications online. Types of LOMCs include:

- [Letter of Map Amendment \(LOMA\)](#)
- [Conditional Letter of Map Amendment \(CLOMA\)](#)
- [Letter of Map Revision \(LOMR\)](#)
- [Conditional Letter of Map Revision \(CLOMR\)](#)
- [Letter of Map Revision- based on Fill \(LOMR-F\)](#)
- [Conditional Letter of Map Revision- based on Fill \(CLOMR-F\)](#)

What are the benefits?

- Submit, pay, and upload supporting documentation for all LOMC requests through one single online platform
- Applicants may save information online and finish applying at their convenience
- Clear and intuitive interface makes applying user-friendly
- Frequent applicants can manage multiple LOMC requests online
- Applicants can check their application status in real-time
- More efficient communications with LOMC processing staff

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May 2013

www.fema.gov/online-lomc 1-877-FEMA MAP

<http://www.fema.gov/media-library-data/a6176dcd224b6b2ae497fbb80ca57b20/Online+Letter+of+Map+Change+Flyer+FINAL.pdf>

For Online Letter of Map Change FAQ, please visit:

http://www.fema.gov/media-library-data/8dea7a01a963b1be972f2c2091bf3565/MT_FAQ_FINAL1.pdf



Contact FMIX FAQ Help

Online Letter of Map Change

What is a Letter of Map Change (LOMC)?

A Letter of Map Change (LOMC) is a letter which reflects an official change to an effective Flood Insurance Rate Map (FIRM). LOMCS are issued in response to a request of FEMA to revise or amend its effective flood map to remove a property or reflect changed flooding conditions on the effective map.

[Read More](#)

What is the Online LOMC site?

The Online LOMC web application allows home owners or their designated representatives to easily request a Letter of Map Change (LOMC). Use this site if your property was inadvertently included in a flood zone, or if the addition of fill elevated your property so that it is above the flood zone.

[Read More](#)

Sign In to Online LOMC

Email Address

Password [\(Forgot Password?\)](#)

Sign In

[New User? Click here to Sign Up!](#)

All information is protected and encrypted from unauthorized disclosure

Warning Disclaimer: You are entering an Official United States Government System, which may be used only for authorized purposes. Individuals using this computer system without authority, or in excess of their authority, are subject to having all of their activities on this system monitored and recorded by system personnel. If such monitoring reveals possible evidence of criminal activity, system personnel may provide the evidence of such monitoring to law enforcement officials.

Certain documents require a plug-in. To download plug-in for Adobe Acrobat Reader click [here](#) and/or Microsoft Word click [here](#).

[DHS](#) [FEMA.gov](#) [Privacy Policy](#) [Accessibility](#) [Site Help](#) [Contact Us](#)

<http://hazards.fema.gov/femaportal/onlinelomc/signin>



Applying for a Letter of Map Amendment (LOMA)



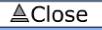
Navigation Arrows

Located at the bottom center of the screen. Use these to move forward and backward through the tutorial screens.



Glossary Button

Click on the glossary button to see a list of glossary terms and definitions for the tutorial.



Close Button

Click on the close button to return to the tutorial from special info screens.



Blue Text

Red text indicates a link to a web site, more information, or a glossary definition.



Warning

Click on the warning button for important information pertaining to the screen you're viewing.

Welcome to the LOMA Tutorial!

Here are some tips for using the navigation elements and special features of this tutorial.

If you are already familiar with the tutorial content, and would like to go directly to the data verification screens to complete and print a copy of the MT-EZ form, [click here](#).

Note: This tutorial shows an earlier version of the MT-EZ Form, which is still accepted.

Notepad

When the notepad is visible, click on it to read important notes.



http://www.floodmaps.fema.gov/tutorials/ot_loma.swf