

Letter of Map Amendment (LOMA)

A Letter of Map Amendment (LOMA) is an official amendment, by letter, to an effective National Flood Insurance Program (NFIP) map. A LOMA establishes a property's location in relation to the Special Flood Hazard Area (SFHA). A LOMA is usually issued because a property has been inadvertently mapped as being in the floodplain, but is actually on natural high ground above the base flood elevation.

A LOMA request is submitted by the homeowner to FEMA. It is not the responsibility of the Municipality to request a LOMA for an individual property. A Municipality would typically get involved with a general map revision in the case of a new large development, which would impact the existing limits of a Flood Hazard Area, or require establishment of a flood elevation. In this case the developer would bear the costs associated with the process.

Because a LOMA officially amends the effective NFIP map, it is a public record that the community must maintain. Any LOMA should be noted on the community's master flood map and filed by panel number in an accessible location.

The shortest and simplest form used to request a LOMA for individual structures or parcels is a Form MT-EZ. A Land Surveyor is needed to certify the elevation data, and sign and seal the form.

In addition to the form (MT-EZ) all requests for a LOMA must include one copy of the following:

1. The effective FIRM panel with the structure and/or property accurately plotted.
2. Subdivision Map with recordation data and stamp of the Recorder's Office (if applicable).
3. Property Deed with recordation data and stamp of the Recorder's Office and a Tax Map showing the property relative to streets and watercourses.
4. A Flood Elevation Certificate prepared by a Land Surveyor (recommended).
5. A partial Topographic Survey is performed to obtain the elevations of the ground adjacent to the structure as well as elevations of the lowest floor (crawl space or basement if any), the first floor, the nearby watercourse and possibly the nearest downstream obstruction, such as a dam spillway or culvert under a roadway, prepared by a Land Surveyor.
6. The exterior measurements of the structure are taken to determine the square footage of any enclosed area, prepared by a Land Surveyor.
7. Photographs of all side of the structure and any surrounding area which may help the reviewer understand the reason for the LOMA request.