

Update on the Flood Insurance Rate Map (FIRM)

The Federal Emergency Management Agency (FEMA) issued some revised preliminary FIRM map panels in Exeter and Seabrook Beach in 2016. The appeal period for those revised preliminary map panels in those two towns is scheduled to begin on October 22, 2017 and end on January 16, 2018. FEMA will address any comments or appeals submitted during this period. The coastal mapping project will then proceed forward.

The next step would be the issuance of a Letter of Final Determination, which is a letter sent by FEMA to all communities in the project area stating when the preliminary maps will become effective. A Letter of Determination from FEMA is expected in early 2018. The FIRM will become effective six months from the date of the Letter of Determination. At present, it is estimated that the FIRM for all coastal communities in Rockingham County will be effective in the Fall of 2018. The new coastal maps will update the 2005 Rockingham County maps and study. The NH Office of Strategic Initiatives (formerly the NH OEP) will be in contact with all the communities when the Letter of Final Determination is issued and will assist to prepare the Towns for map adoption.

If a property owner believes that his / her property should not be identified as being in the flood prone area, they can prepare a Letter of Map Amendment (LOMA) and submit it to FEMA. Technical assistance from a land surveyor or other land use specialist is normally required when preparing a LOMA request. See the attachment on LOMA.

NFIP

New Hampshire's Floodplain Management Program

Fact Sheet #4

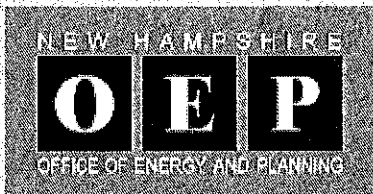
Letter of Map Amendment (LOMA)

Contact:

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[www.nh.gov/oep/
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What is a Letter of Map Amendment?

A Letter of Map Amendment (LOMA) is the official FEMA process to amend a map to remove a structure, a portion of a property or an entire property from a special flood hazard area (SFHA). The SFHA is the area that has a 1-percent or greater chance of flooding in any given year; this area is also referred to by some as the 1-percent-annual-chance floodplain, base floodplain or the 100-year floodplain.

Due to the limitations of scale or topographic definition of the source maps used to prepare a Flood Insurance Rate Map (FIRM), small areas may be inadvertently shown within an SFHA on a FIRM even though the structure(s) or property is on natural ground and is at or above the elevation of the 1-percent-annual-chance flood. Recognizing that these situations do occur, FEMA established administrative procedures to change the designation for these properties on the FIRM.

A LOMA is usually the only documentation a lender will accept to waive the flood insurance requirement. **It is recommended that property owners first verify with their lender that they will accept a LOMA and therefore waive the flood insurance purchase requirement before starting the LOMA process.** This is important since the lender is not required to waive the flood insurance requirement and may decide that flood insurance coverage is still required as a condition of the loan, regardless of a LOMA.

What are the LOMA Determination Requirements?

For a LOMA to be issued by FEMA, to remove structure(s) or property:

- **LOMA Requests Involving One or More Structures:** the lowest ground touching the structure (including attached decks, stairs or garage) must be at or above the base flood elevation (BFE). The BFE is the elevation floodwaters are expected to rise to during a 1-percent-annual-chance-flood.
- **LOMA Requests Involving One or More Lots:** the lowest point on the lot(s) or portion of the lot must be at or above the BFE.

Where can you find the Base Flood Elevation?

If the structure or property is located in a SFHA with a FEMA-determined BFE (Zone AE, AO, or VE), a Licensed Land Surveyor will be able to determine the specific BFE for the structure or property from the FEMA Flood Insurance Study or FIRM .

If a structure or property is located in Zone A, a SFHA with no FEMA-determined BFE, the Elevation Certificate and LOMA application can be submitted to FEMA without indicating a BFE. However, the applicant will need to determine whether a BFE has been determined by other federal and state sources. If no BFE has been determined, the applicant can submit a written request to FEMA to accompany their LOMA application stating that they contacted other sources, including the OEP Floodplain Management Program, and confirm there is no other known sources of BFE available for the property. The applicant can then also request FEMA to determine the BFE specific for that structure or property. In some cases, additional information supplied by a surveyor or engineer can assist FEMA in determining the BFE. (see factsheet #6, Surveying for LOMA in Zone A).

How do I Apply for a Letter of Map Amendment?

An individual who owns, rents or leases property may submit certain mapping and survey information to FEMA and request that FEMA issue a document that officially removes a structure and/or property from the SFHA. In most cases, the applicant will need to hire a Licensed Land Surveyor or Registered Professional Engineer to prepare an Elevation Certificate for the structure or property.

To apply for a LOMA, an applicant must use either the MT-EZ or MT-1 application forms or the Online Letter of Map Change Submittal Tool. The MT-EZ form is used for requests involving a single residential lot or structure, which is located on natural ground. The MT-1 form is for multiple structures or lots. The MT-1 form is also used for Letter of Map Revisions - Based on Fill (LOMR-F), which is remove a structure or lot that has either been elevated by fill or was inadvertently included within a regulatory floodway.

Acronyms

BFE - Base Flood Elevation

FIRM - Flood Insurance Rate Map

LOMA - Letter of Map Amendment

SFHA - Special Flood Hazard Area

There are three ways to submit an application for a LOMA:

Online Letter of Map Change Submittal Tool - an internet-based tool that allows any applicant to easily request all LOMA requests. It is a convenient way for applicants to upload all information and supporting documentation and check the status of their application online.

E-LOMA - a web-based application that provides licensed land surveyors and professional engineers with a system to submit LOMA requests that are not considered to be within a coastal zone (Zone VE) or modified by fill to raise the elevation of the structure to FEMA. The eLOMA tool is designed specifically for registered users to generate a determination from FEMA within minutes of submitting required information and data for the request.

Mail - Any applicant can submit all LOMA requests through the mail to the address listed in the application instructions.

Is there an Application Fee for a Letter of Map Amendment?

There is no fee for a LOMA application for single and multiple structure(s) or properties. There is a fee for LOMR-F requests involving fill or the regulatory floodway.

What is the Letter of Map Amendment Application Approval Timeframe?

Upon receiving a complete application forms package, FEMA will normally complete its review and issue its determination in 4 to 6 weeks. Please see Tips to Minimize Delays to Your Application Process.

What if I need help with the Application Process?

The following resources are available to assist applicants with the LOMA application process.

- LOMA or LOMR– Tutorial Series - an online tutorial that walks the user through the LOMA application processes, including all required forms and information.
- Frequently-Asked-Questions - a web page that captures questions and answers for multiple stakeholder groups.
- Contact a Map Specialist in the FEMA Map Information eXchange (FMIX) through the following:
 - Call 1-877-336-2627
 - Email the FMIX
 - Chat with FMIX

What if I need to Purchase Flood Insurance?

Due to the time involved in putting together a LOMA application and the application review process, property owners may need to purchase a flood insurance policy before a LOMA is issued to meet their lender's deadline. It is recommended that a property owner talk to their insurance agent about purchasing a policy rather than having their lender force-place a policy, which may be more expensive.

If the LOMA is issued and it removes the structure or property from the SFHA AND the lender no longer requires flood insurance as a condition of the loan, the property owner may be eligible for a refund on their current year flood insurance policy. The property owner will need to submit the FEMA-issued LOMA, which shows the structure or property has been removed, to their lender. If the lender accepts the LOMA, they will issue a written notification stating that flood insurance is no longer required. The property owner should then submit their lender's written determination to their insurance company to begin the refund process.

More information about policy refunds can be found in the MT-EZ and MT-1 application instructions. It is recommended that the property owner contact their insurance company for information and guidance.

It is recommended that property owners still consider a flood insurance policy even if the structure or property is removed from the SFHA. About 25 percent of the flood insurance claims that are filed are for properties that are located outside of the SFHA. A flood insurance policy for a structure located outside of the SFHA costs much less than a policy for a structure in a SFHA.