



FEMA



Online Letter of Map Change Fact Sheet

What is a Letter of Map Change (LOMC)?

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.

What is the Online LOMC?

The Online LOMC is an internet-based tool that allows applicants to easily request a Letter of Map Amendment (LOMA). A LOMA is a letter from FEMA stating that an existing structure or parcel of land - that is on naturally high ground and has not been elevated by fill - would not be inundated by the base flood. This new 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 LOMA requests through this tool instead of filing the MT-EZ paper form via mail.

Who can use the Online LOMC?

Anyone, including home or property owners, their representatives, and professional surveyors and engineers, may submit a LOMA request using the Online LOMC. Certification by licensed engineering or surveying professionals is required for some supporting documentation, which may be scanned and uploaded by the applicant.

What are the benefits?

- Applicants may save information online and finish applying at their convenience
- Clear and intuitive interface makes applying user-friendly
- Frequent applicants can manage multiple LOMA requests online
- Applicants can check their application status in real-time
- More efficient communications with LOMC processing staff
- Coming soon! Request all LOMC types via the Online LOMC

Contact Us

For more information about the Online LOMC tool, go to: www.fema.gov/online-lomc

For questions or troubleshooting, please call the FEMA Map Information eXchange (FMIX) at 1-877-336-2627

RiskMAP
Increasing Resilience Together