

Stow Planning Department

1/29/13

## DHS-FEMA Forms for Flood Insurance Rate Map Letter Requests

*(A description of the different letters that can be requested through appeal)*

A fast alternative to using the MT-1 application is eLOMA. eLOMA is a web-based application that provides licensed land surveyors and professional engineers a system to submit simple LOMA requests to FEMA. Many LOMA requests can be submitted to FEMA using eLOMA. You can find additional information about eLOMA, including the types of LOMA requests that qualify for the eLOMA process, at

<https://hazards.fema.gov/femaportal/wps/portal>

### **Conditional Letter of Map Revision (CLOMR) – [See MT-2 Form]**

A letter from DHS-FEMA commenting on whether a proposed project, if built as proposed, would meet minimum NFIP standards or proposed hydrology changes [see 44 Code of Federal Regulations (CFR) Ch. 1, Parts 60, 65, and 72].

### **Letter of Map Revision (LOMR) – [See MT-2 Form]**

A letter from DHS-FEMA officially revising the current NFIP map to show changes to floodplains, floodways, or flood elevations (see 44 CFR Ch. 1, Parts 60, 65, and 72).

### **Letter of Map Amendment (LOMA) – [See MT-EZ Form]**

A letter from DHS-FEMA stating that an existing structure or parcel of land that has not been elevated by fill (natural ground) would not be inundated by the base flood.

### **Conditional Letter of Map Amendment (CLOMA) - [See MT-1 Form]**

A letter from DHS-FEMA stating that a proposed structure that is not to be elevated by fill (natural ground) would not be inundated by the base flood if built as proposed.

### **Letter of Map Revision Based on Fill (LOMR-F) – [See MT-1 Form]**

A letter from DHS-FEMA stating that an existing structure or parcel of land that has been elevated by fill would not be inundated by the base flood.

### **Conditional Letter of Map Revision Based on Fill (CLOMR-F) - [See MT-1 Form]**

A letter from DHS-FEMA stating that a parcel of land or proposed structure that will be elevated by fill would not be inundated by the base flood if fill is placed on the parcel as proposed or the structure is built as proposed.

**Letter of Determination Review (LODR) – [See Standard Flood Hazard Determination Form]**

A Letter of Determination Review provides borrowers and lenders with information to resolve disputes regarding lender determinations of whether a borrower's building or manufactured home is in the mapped SFHA. To facilitate the determination process, FEMA developed a Standard Flood Hazard Determination Form (SFHDF) that is to be used by all regulated lenders and Federal agency lenders that make flood hazard determinations for improved property used to secure loans. The SFHDF is accessible through the "Forms" page on the FEMA. When a borrower contests the determination made by the lender as documented in the SFHDF and the borrower and lender jointly request a LODR from FEMA, they must provide the completed SFHDF and all technical information FEMA will need to complete its review. The LODR submittal to FEMA must be postmarked no later than 45 days after the date of the lender's determination.