



I've been mapped into a High Risk flood zone. What are my options?



If you have been mapped into a high risk flood zone (the SFHA) on the new maps and are wondering if you can apply for a Letter of Map Amendment, please see the chart overleaf.

1. Begin at the top.
2. Follow the arrows down by answering the questions.
3. Application forms for LOMAs, and the variations, area found on the FEMA website at: <http://www.fema.gov/change-flood-zone-designation-online-letter-map-change>
4. Remember, you will need an Elevation Certificate in order to submit an application.
5. FEMA will normally complete its review and issue its determination in 4-6 weeks.
6. A LOMA, or variation, will not revise the physical map. But, it will still amend your flood zone and effect your flood insurance rate.

Definitions:	
LOMA	Leter of Map Amendment
LOMR-F	Letter of Map Revision Based on Fill
CLOMA	Conditional Letter of Map Amendment
CLOMR-F	Conditional Letter of Map Revision Based on Fill
bfe	Base Flood Elevation
LAG	Lowest Adjacent Grade
"naturally above / below bfe"	Fill was not added at construction, or since, to raise the structure above the bfe.

Flood Zones		
Risk	Definition	Zones
Low Risk	The areas outside the SFHA and higher than the elevation of the 0.2 % annual chance flood	X, C
Moderate Risk	The areas between the limits of the base flood and the 0.2% annual chance (or 500-year) flood	B, X-Shaded
High Risk	Thea area that will be inundated by the 1% annual chance flood, also referred to as the base flood or 100-year flood.	All A & all V

Single Structure, newly mapped into the SFHA (all A and V zones)

