



Letter of Map Change Revalidation

Under the National Flood Insurance Program a community's flood maps are periodically updated. These maps or FIRMs (see Glossary of Acronyms on page 2) are used by a wide variety of stakeholders, such as community officials, lending institutions, developers, consulting firms, regional planning agencies, individual homeowners, and others.

When affected stakeholders either challenge the map boundaries on an existing FEMA map or provide updated information, FEMA can issue LOMCs, which include LOMAs, LOMRs, and LOMR-Fs. These LOMCs are official changes to the FIRM. However, many LOMCs are not typically reflected on the new FEMA maps due to map scale limitations. Therefore, when a new FEMA map is published, many LOMCs are not incorporated into the new maps because they could not be shown due to scale limitations or because newer flood hazard information is available. As an enhanced customer service measure, FEMA implemented a Revalidation Policy under which all LOMCs are reviewed, categorized, and revalidated by letter, as appropriate, as part of the map update process. To revalidate a LOMC is to make it valid (effective) again.

What is FEMA's LOMC Revalidation Process?

When a new FIRM is published, an individual LOMC is assigned to one of four categories, as follows:

Category 1: The LOMC is shown on the new FIRM panel and, therefore, revalidation is not necessary.

Category 2: The LOMC is unaffected by revised flood hazard information but cannot be shown on the new FIRM panel due to scale limitations. These LOMCs are revalidated after the new FIRM becomes effective.

Category 3: The LOMC is superseded by the revised flood hazards or insufficient information is available to make a determination, and is no longer valid.

Category 4: The LOMC must be re-determined.

Once all of the LOMCs in a community are assigned to one of these categories, the resulting list is referred to as the Summary of Map Actions (SOMA).

How does the process work?

The SOMA is sent to all communities that receive revised flood maps at the following stages:

Stage 1: When a preliminary FIRM is issued.

Stage 2: When a revised preliminary FIRM is issued (if applicable).

Stage 3: When a Letter of Final Determination (LFD) is issued.

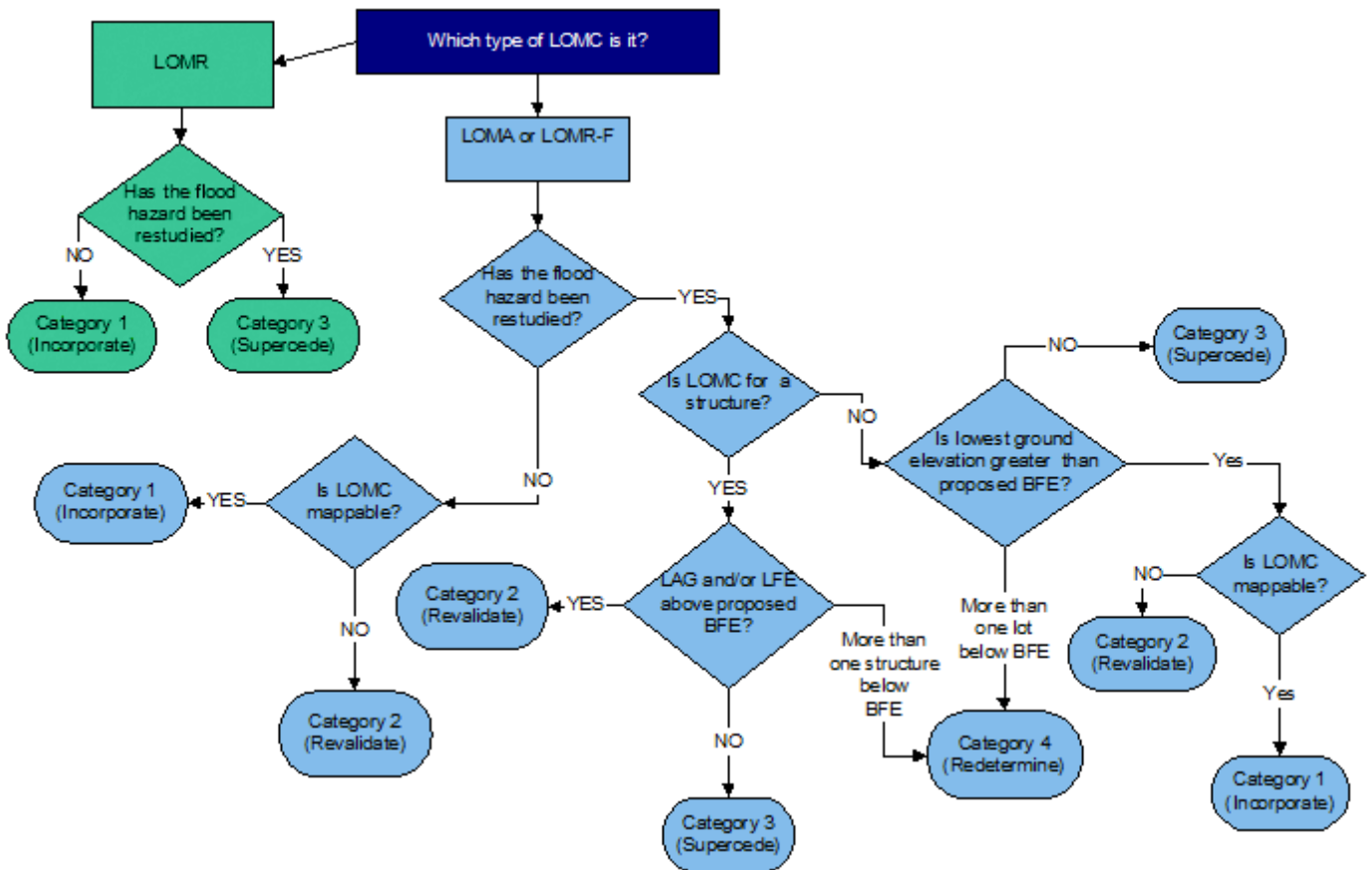
After the FIRM becomes effective, Category 2 of the SOMA is used to generate a Revalidation Letter. The Revalidation Letter lists all revalidated LOMCs in one comprehensive list and then is issued to the community, the primary repository for flood hazard information. Community officials are encouraged to disseminate this information to affected stakeholders in their community.



Glossary of Acronyms

FIRM	Flood Insurance Rate Map delineates areas of flood risk within a community (also referred to as FEMA map).
LAG	Lowest Adjacent Grade.
LFD	Letter of Final Determination finalizes the preliminary and or revised preliminary FIRM and establishes the FIRM effective date.
LFE	Lowest Floor Elevation.
LOMA	Letter of Map Amendment is typically issued to an individual property owner to remove a parcel of land or a structure from the identified flood hazard area.
LOMC	Letter of Map Change including LOMAs, LOMRs, and LOMR-Fs.
LOMR	Letter of Map Revision is issued to a community to revise a FEMA map with an annotated map attached to the letter.
LOMR-F	Letter of Map Revision Based on Fill officially revises the effective FEMA map based on fill placement in the floodplain. New or revised maps are not issued with LOMR-F determinations.
SOMA	Summary of Map Actions is a compilation of all LOMCs in a given community issued since the last FIRM effective date. The list does not include conditional letters.

LOMC Revalidation Review Process





Frequently asked questions and answers

Q: How does this Revalidation Policy affect mortgage transactions?

A: The FEMA Revalidation Letter is the official document that updates the previously effective LOMCs. It is made available to flood determination companies on a biweekly basis so that all mortgage transactions account for revalidated LOMCs.

Q: Suppose I do not agree with the category FEMA assigned to my LOMC?

A: Raise your concerns to FEMA through your community officials.

Q: Can LOMRs be revalidated?

A: LOMRs are rarely revalidated (Category 2); they are either placed in Category 1 or 3, or reissued after the FIRM is published.

Q: Can LOMR-Fs be incorporated through Category 1?

A: Yes, however it depends on the magnitude of the LOMR-F and if the flood hazards for the applicable flooding source are revised. Large, multi-lot LOMR-Fs are sometimes incorporated through Category 1. Typically, due to scale limitations, most LOMR-Fs will be revalidated through Category 2.

Q: How can I obtain a copy of a Revalidation Letter or a copy of the original LOMC?

A: This information can be requested from your community's Map Repository or FEMA's Map Assistance Center.

For more information, call the FEMA Map Information Exchange
Toll-Free Information Line at
877-FEMA-MAP
[(877) 336-2627]