

# Potential Projects for Flood Mitigation

Flood Walls, Berms/Trails

Flood Plain Protection and Map Revision

Main Street Village

Mary Street

Johnsontown

# Change Your Flood Zone Designation

Provide fill to prevent flood map revision including more properties in the flood plain and require flood insurance

# How to Request a Map Amendment

IS YOUR PROPERTY ELIGIBLE FOR A LOWER FLOOD INSURANCE PREMIUM? FIND OUT THROUGH THESE STEPS.

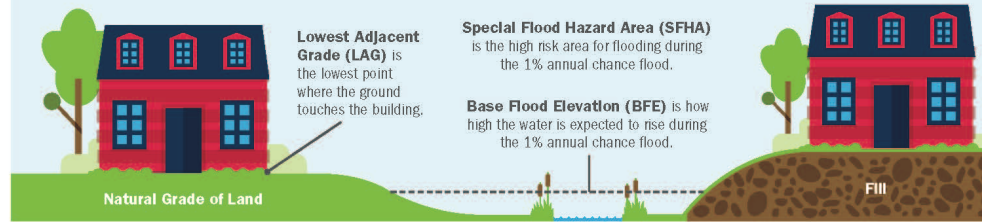
## TERMS TO KNOW



**Letter of Map Amendment (LOMA)** is for when a flood map shows a building in the floodplain but it is actually on natural ground above the base flood elevation.



**Letter of Map Revision Based on Fill (LOMR-F)** is for when a building is on fill that puts it above the base flood elevation. Elevating using fill must be permitted under the law.



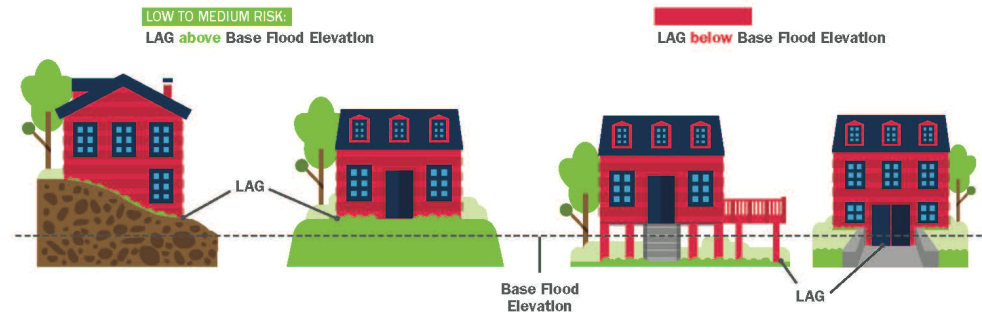
## Part 1: Getting Started

### WHY APPLY FOR A MAP AMENDMENT?

You can use this process to get a better understanding of your home's flood risk—and potentially lower your flood insurance premium. Flood maps can be searched by address and are on the FEMA Map Service Center website at [msc.fema.gov/portal](https://msc.fema.gov/portal).







### WHO IS ELIGIBLE FOR A MAP AMENDMENT?

Property owners who can show that the LAG for their home is at or above the BFE on the current flood map.



## Part 2: The Application

### WHAT DO I NEED TO START AN APPLICATION? HERE'S A CHECKLIST.

<input type="checkbox"/>  <b>Plat Map</b>  A copy of the map that shows where your property is and has your community's recording information. Ask your community about your Plat map.	<b>OR</b>	<input type="checkbox"/>  <b>Property Deed</b>  A copy of your property deed that shows both the community's recording information and your property's written legal description.	+	<input type="checkbox"/>  <b>Parcel/Tax Map</b>  The parcel or tax map that identifies your property.
<input type="checkbox"/>  <b>Elevation Information</b>  If any part of your home is in the Special Flood Hazard Area, you'll need certified elevation information that includes the Lowest Adjacent Grade. Your community's local building and zoning department may be able to give this to you in the form of an <b>Elevation Certificate</b> . If no elevation information for your property is on file, you may hire a professional surveyor or licensed engineer to complete an Elevation Certificate or Elevation Form.  In some cases, Light Detection and Ranging (LiDAR) data from a federal, state, or local government agency may be submitted to meet the elevation requirement instead of the Elevation Certificate or Elevation Form. LiDAR uses airborne sensors to survey land for high-definition maps. Please note that LiDAR data is not accepted for LOMR-Fs, only LOMAs. Not all LiDAR data meets LOMA standards. For information regarding LiDAR requirements for LOMAs, you may contact the FEMA Map Information eXchange (FMIX) at 877-336-2627 or mailto: <a href="mailto:FEMAMapSpecialist@riskmapcds.com">FEMAMapSpecialist@riskmapcds.com</a>	<input type="checkbox"/>  <b>Community Acknowledgement Form (required for LOMR-Fs)</b>  LOMR-Fs and some other applications need a Community Acknowledgement Form signed by a local official. You can find the form in the application. This form says that the development was done following the law and other regulations.			
<input type="checkbox"/>  <b>Cost Exempt?</b>	There is no cost to submit a LOMA application. LOMR-F applications do have a fee because FEMA has to look at changes after the flood map was done. You can find the fee for LOMR-Fs and other application fees at <a href="https://www.fema.gov/food-map-related-fees">fema.gov/food-map-related-fees</a> .			



You can get a lot of the application materials from your local government, such as the Recorder and the Tax Assessor's offices. There may be fees to get printed copies of the records that you need for the application.

### HOW DO I SUBMIT AN APPLICATION?



The easiest and fastest way to submit an application is online using the Letter of Map Change (LOMC) tool: [hazards.fema.gov/femaportal/onlinelomc/signln](https://hazards.fema.gov/femaportal/onlinelomc/signln). This way you can see the status in real time and get updates by email. LOMR-F applicants can also save money using the online tool instead of mailing it in.



You can also submit your application by mail. FEMA will send any updates or follow-up requests back to you by mail. It may take longer to get a final determination if you mail in the application. The forms and instructions are at [fema.gov/letter-map-changes](https://www.fema.gov/letter-map-changes).

### ADDITIONAL TIPS

- The LOMA or LOMR-F determination is based on whether your request is for a building, lot, or portion of your property. Most requests are for FEMA to determine whether the main residence on a parcel of land is eligible for lower flood insurance premiums. Make a note in your request if you want FEMA to make a determination for your land, outbuildings, or other structures.
- The application requires a legal description of the property, such as the lot or block number, which is found on the deed or plat map. Check the status of your application on a regular basis for any updates. Respond to requests for more information quickly to keep your application moving.

## **Letter of Map Revision Based on Fill**

**(LOMR-F):** A letter from FEMA stating that an existing structure or parcel of land *has been elevated by earthen fill* and would not be inundated by the base flood.

# **Homeowners, Renters, Community Officials and Other Individuals**

- Request an amendment or revision to a flood map
- Upload supporting documentation
- Pay any associated fees
- Check the status of your submitted request

The federal flood insurance requirement applies to structures in SFHAs that carry a mortgage backed by a federally regulated lender or servicer. If you have a LOMR-F proving that your property is not in the SFHA, the federal flood insurance requirement no longer applies.

# Main Street Village





# Jefferson Avenue



# Johnsontown



# Mary Avenue

Acquire land from  
Archdiocese and create  
wetlands with a buffer

