



LOMCs REVALIDATION

Under the National Flood Insurance Program, a community's flood maps are periodically updated. These maps, called Flood Insurance Rate Maps (FIRMs), are used by a wide variety of stakeholders, such as community officials, lending institutions, developers, insurance agents, regional planning agencies, business owners, homeowners, and others.

When affected stakeholders either challenge the flood boundaries on an existing FIRM or provide updated information, FEMA can issue Letters of Map Change (LOMCs), which include Letters of Map Amendment (LOMAs), Letters of Map Revision (LOMRs), and Letters of Map revision based on Fill (LOMR-Fs). These LOMCs are official changes to the FIRM. However, many LOMCs are for very small areas of land or are for a single structure or building. Therefore, when a new map is published, many LOMCs cannot be incorporated into the new maps because they could not be shown due to scale limitations.

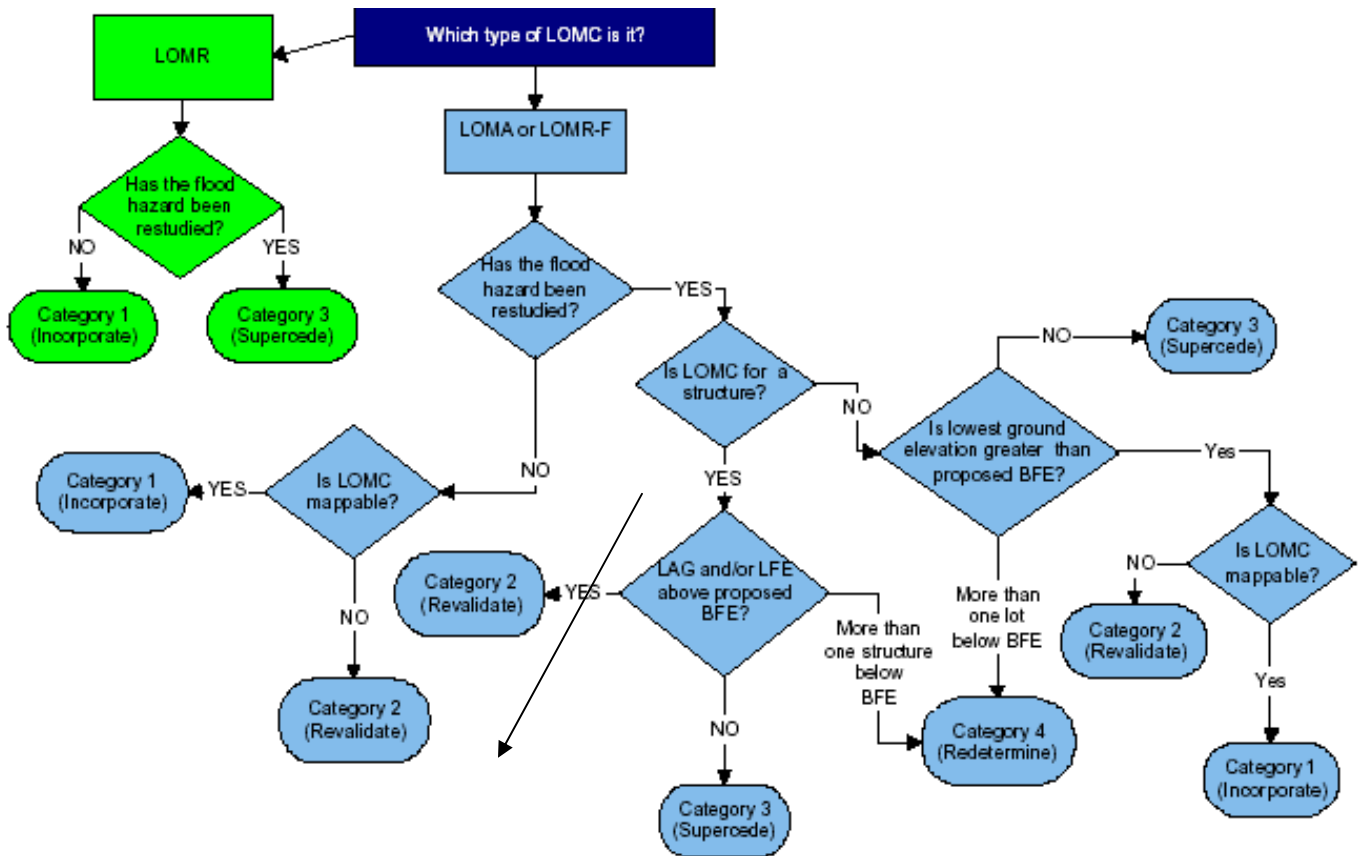
In addition, when a newly-published map incorporates a new engineering study for a stream or other flooding source, all previous studies are deemed to be void. Therefore, because newer flood hazard information is available, some LOMCs using old information are superseded by the new data. As an enhanced customer service measure, FEMA has 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.

When a new map is published, all previously-issued LOMCs are reviewed and they are divided into the following categories:

- 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- Category 3:** The LOMC is superseded by the revised flood hazards, and is no longer valid.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, or SOMA. The SOMA is sent to all communities that receive revised flood maps when a preliminary FIRM is issued; when a revised preliminary FIRM is issued (if applicable); and when a Letter of Final Determination is issued to finalize and establish the effective date of the new FIRM.

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 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.



*LAG – Lowest Adjacent Grade elevation (the lowest ground touching the structure)

*LFE – Lowest Floor Elevation (including basement) of the structure

*BFE – Base Flood Elevation (the elevation to which a structure or piece of land must be elevated in order to be considered outside of the high-risk flood zone)

FREQUENTLY ASKED QUESTIONS

Q: How does this Revalidation Policy affect mortgage transactions?

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

Q: As a homeowner, 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: As a homeowner, 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 at 1-877-FEMA-MAP.