



LOMC Quick Reference Guide

A one-page guide to FEMA flood map change requests in Kentucky.

A LOMC is FEMA's official amendment or revision to an effective Flood Insurance Rate Map (FIRM). Use this guide to identify the right request type, understand who reviews it, and gather the most common submittal items.

Which Request Do You Need?

Type	Typical Use	Form / Reviewer
LOMA	Existing lot or structure on natural high ground; no fill.	MT-EZ* or MT-1 FEMA
CLOMA	Proposed structure on natural grade expected to be above the base flood if built as proposed.	MT-1 FEMA
LOMR-F	Existing lot or structure elevated by fill above the flood elevation.	MT-1 FEMA
CLOMR-F	Proposed fill project or proposed structure elevated by fill.	MT-1 FEMA
LOMR	Completed project that changes floodplain, floodway, or base flood elevation mapping.	MT-2 Kentucky DOW
CLOMR	Proposed project needing review before work changes floodplain, floodway, or BFEs.	MT-2 Kentucky DOW

*MT-EZ is limited to a single existing residential lot or structure on natural ground.

<p>Quick Form Shortcut</p> <ul style="list-style-type: none"> • MT-EZ = single existing residential lot/structure, natural ground, LOMA only. • MT-1 = amendment requests: LOMA, CLOMA, LOMR-F, and CLOMR-F. • MT-2 = revision requests: LOMR and CLOMR. 	<p>Kentucky Review Split</p> <ul style="list-style-type: none"> • Effective Jan. 1, 2024, the Kentucky Division of Water processes MT-2 LOMR and CLOMR requests. • FEMA continues to review MT-EZ and MT-1 requests such as LOMA, CLOMA, LOMR-F, and CLOMR-F.
<p>Common Supporting Materials</p> <ul style="list-style-type: none"> • FIRM panel or FIRMette • Property deed, plat, or tax map • Elevation Form or Elevation Certificate, often signed by a licensed surveyor or engineer • Community Acknowledgment Form for fill or floodway requests • MT-2 revisions may also require hydrologic / hydraulic modeling 	<p>Important Notes</p> <ul style="list-style-type: none"> • LOMA requests do not have a FEMA review fee; other request types may require fees. • Conditional determinations comment on a proposed project only and do not revise the effective map. • After construction or fill placement, as-built information is still needed for a final determination. • A LOMC does not replace local floodplain permits or other required approvals.

Key links: fema.gov/online-lomc | msc.fema.gov | LOMR.KYHelp@ky.gov

General guidance only. FEMA and the Kentucky Division of Water may require additional information depending on the request type, site conditions, and available data.