THREE PROCESSES ARE AVAILABLE THROUGH THE FEDERAL EMERGENCY MANAGEMENT AGENCY (FEMA) FOR REMOVING A HOME OR A STRUCTURE FROM A SPECIAL FLOOD HAZARD AREA

1. Letter of Map Amendment (LOMA)

   The LOMA, requires an Elevation Certificate provided by a certified land surveyor. The Elevation Certificate establishes that the property/structure is at least one (1) foot above the Base Flood Elevation (BFE). There is no cost for submitting a LOMA to FEMA.

2. Letter of Map Revision Based on Fill (LOMR-F)

   A LOMR-F also requires an Elevation Certificate. This process determines if a structure or property has been elevated, do to imported fill, above the Base Flood Elevation (BFE). There is a cost associated with this process for submitting to FEMA.

3. Letter of Map Revision (LOMR)

   The LOMR process changes a flood boundary. Typically, the existing flood boundary is moved to a new channel and/or a storm drain pipe. This analysis is done by a licensed Professional Engineer. There is a substantial cost for submitting a LOMR to FEMA. Therefore, this process is typically used on large subdivisions and for large commercial properties.
WHAT IS A BASE FLOOD ELEVATION (BFE)

A Base Flood Elevation (BFE) indicates the water surface elevation resulting from a flood that has a one (1) percent chance of equaling or exceeding that level in any given year. Also known as the 100 year flood. In the City of Albuquerque (COA), it is required that all structures are built at least one (1) foot above the BFE, including basements. However, certain provisions can be met for flood proofing, or flood protection for basements and other facilities.
EXAMPLE OF BUILDINGS AT OR ABOVE THE BASE FLOOD ELEVATION (BFE)

Some homes were built at the BFE (the homes with water at the door step), some one (1) foot above the BFE, and others two (2) feet above the BFE.