



## Informational Sheet

# Conditional Letter of Map Revision (CLOMR)

## What is a CLOMR?

- A Conditional Letter of Map Revision, or CLOMR, is FEMA's comment on a proposed project that would affect the hydrologic or hydraulic characteristics of a flooding source.
- A CLOMR does not revise the current National Flood Insurance Program map (NFIP). It just outlines whether the project, if built as proposed, would be recognized by FEMA.
- Building permits cannot be issued based on a CLOMR, because a CLOMR does not change the NFIP map.
- Once a project has been completed, the community must request a revision to the Flood Insurance Rate Map (FIRM) to reflect the project. "As-built" certification and other data must be submitted to support the revision request.

## Does this affect my flood insurance?

No, not yet. The FM Area Diversion Project is a federal project that will provide certifiable flood protection for hundreds of thousands of people in the Fargo and Moorhead area.

The Project is being designed to prevent impacts from a 100-year flood event. Once built, it will remove the mandatory requirement of having flood insurance for thousands of people, once the Project is complete and FEMA agrees that flood protection is certified.

Receiving a CLOMR is the first step in certifying property is protected from a 100-year event.

## What happens after a CLOMR?

The FM Area Diversion Project started construction in March of 2017. It will be operational in 2026. Once it's ready to operate, the Flood Diversion Board of Authority will ask FEMA to look at their flood map and lift the insurance requirement because the Project provides certifiable protection. The requirement can be lifted with a Letter of Map Revision or LOMR.

## HELPFUL FLOOD INSURANCE DEFINITIONS

### FIRM

Flood Insurance Rate Map. This is the official map of a community that FEMA outlines the special hazard areas or risk zones.

### Base Flood

1% Annual chance of a flood or 100-year event

### SFHA

Special Flood Hazard Area

### LOMR

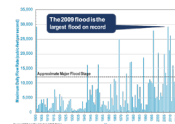
Letter of Map Revision. This is a letter that reflects an official change to an effective Flood Insurance Rate Map. These letters are issued by FEMA to revise or amend an existing flood map and can remove a property or reflect a change in flooding condition.

## What is the National Flood Insurance Program? (NFIP)

The National Flood Insurance Program was created by Congress in 1968. The Program aims to reduce the impact of flooding by providing affordable insurance to property owners and encouraging communities to adopt floodplain management regulations.

## HOW DOES IT WORK?

FEMA collects flood data and determines if a community is at risk.



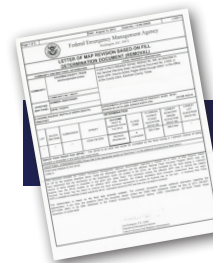
Flood data for the Red River in Fargo has been collected since the late 1800s. This data is the basis for understanding the actual risk flooding poses to the community.

## Property owners in the community buy flood insurance.



Buying flood insurance spreads the risk out. This can be required in certain circumstances, for examples, banks issuing a mortgage can require flood insurance.

## If flood protection can be built and certified, a community can ask for a CLOMR and eventually a LOMR.



These letters of map revision are the first step to removing the flood insurance requirement.

## The Flood Map is changed.

The Flood Insurance Rate Map changes to reflect the new status of flood risk in a community.

## Money that would be spent on insurance premiums, stays in the community.