



ENERGY AND
ENVIRONMENT CABINET
Division of Water

Common Terms and Regulations

Common Terms:

Letter of Map Change (LOMC) - a letter which reflects an official Amendment or Revision to an effective FIRM.

Letter of Map Amendment (LOMA) – establishes a property or structure outside of or above the SFHA, based on natural high ground.

Conditional Letter of Map Amendment (CLOMA) – states a proposed structure that is not to be elevated by fill would be outside of or above the SFHA, if constructed as proposed

Letter of Map Revision based on Fill (LOMR-F) – establishes a property or structure has been elevated by fill above the SFHA.

Conditional Letter of Map Revision based on Fill (CLOMR-F) – states a parcel of land or proposed structure will be elevated by fill above the SFHA, if constructed as proposed.

Conditional Letter of Map Revision – FEMA’s comment on a proposed project that would modify the FIRM and FIS Report. Indicates if FEMA would recognize the project after completion if built as proposed. A LOMR is required after construction.

Letter of Map Revision (LOMR) – modifies the FIRM and FIS Report based on a man-made change, natural changes, better available data or information, and/or error corrections.

Flood Insurance Rate Map (FIRM) – official map of a community, on which the Federal Insurance Administrator has delineated both the special hazard areas and the risk premium zones applicable to the community.

Digital FIRM (DFIRM) – a FIRM that has been made available digitally.

Special Flood Hazard Area (SFHA) – the area that will be inundated by the flood event having a 1-percent chance of being equaled or exceeded in any given year.

National Flood Hazard Layer (NFHL) – geospatial database that contains current effective flood hazard data, includes Letters of Map Revision.

Flood Insurance Study (FIS) report - compilation and presentation of flood risk data for specific watercourses, lakes, and coastal flood hazard areas within a community. Contains the regulatory detailed flood elevation data in flood profiles and floodway data tables.

National Flood Insurance Program (NFIP) – provides flood insurance to property owners, renters and businesses, and having this coverage helps them recover faster when floodwaters recede.

Floodplain – Any land area susceptible to being inundated by floodwaters from any source.

Floodway – The channel of a river or other watercourse and that portion of the adjacent floodplain that must remain open to permit passage of the base flood without cumulatively increasing the water surface elevation more than a designated height (usually one foot).

Floodway Fringe – portion of the floodplain outside of the floodway.

Base Flood Elevation (BFE) – The elevation of surface water resulting from a flood that has a 1% chance of equaling or exceeding that level in any given year.

Regulations:

NFIP

Title 44 of the Code of Federal Regulations (44 CFR)

44 CFR 60 – [Criteria for Land Management and Use](#)

44 CFR 65 – [Identification and Mapping of Special Flood Hazard Areas](#)

44 CFR 72 – [Procedures and Fees for Processing Map Changes](#)

Kentucky

Kentucky Revised Statutes (KRS)

Title XII, Chapter 115.250 Conservation and State Development

[Chapter 151 Geology and Water Resources](#)

Kentucky Administrative Regulations (KAR)

Title 401, Chapter 4, Regulation 060: Energy and Environment Cabinet - Department for Environmental Protection

[Title 401 Chapter 4 Regulation 060 • Kentucky Administrative Regulations • Legislative Research Commission](#)