Letters of Map Change

Presented by: Kristen Martinenza, P.E., CFM
FEMA Region IV
At the start of the program, there was not enough funding to do all mapping with Detailed methods, thus there were two types of analysis done.

- **Detail analysis** (developed & developing areas)
- **Approximate Analysis** (undeveloped areas)
BASE MAPS

- Best topographic maps available
- Usually U.S.G.S. Quad Sheets
- Flood data on maps only as good as base maps
- The greater the level of detail on the topo map, the more accurate the BFE’s
Where do you draw the BFE line for 15 feet?
Letter of Map Changes

- Provide an administrative procedure where by FEMA will review information submitted by an owner of property who believes that his or her property has been inadvertently included in a designated Special Flood Hazard Area (SFHA).
  - LOMA’s processed under Part 70 of the NFIP regulations
  - LOMR-F’s processed under Part 65.5 of the NFIP regulations
A letter from FEMA stating that an existing structure or parcel of land that has not been elevated by fill would not be inundated by the 100-year flood.
A letter from FEMA stating that an existing structure or parcel of land that has been elevated by fill would not be inundated by the 100-year flood.
Key Terms
(LOMAs)

Lowest Adjacent Grade (LAG):
The elevation of the lowest ground touching the structure’s foundation

Deck:
Required for LOMA, attached structurally/physically to structure

Base Flood Elevation (BFE):
The elevation of the flood having a one-percent chance of being equaled or exceeded in any given year
Letters of Map Amendment

LOMA’s
LOMAs — History

- Originally created to address “blocked-out” SFHA boundaries and curvilinearized areas using USGS topo maps
- Designed to provide official statement to lenders about requirement for flood insurance
- Some emergency maps showed entire community as SFHA
- Required when NFIP changed from voluntary to mandatory purchase in 1973
- Initially applied only to existing structures
Part 70 of the NFIP Regulations Requires that the Lowest Ground Touching the Structure be Equal to or Higher than the Base (1% Annual Chance) Flood Elevation (BFE)
Cross Sectional View of a LOMA Request
HOW TO SUBMIT FOR A LOMA OR LOMR-F

MT-EZ Form

Can be used for single-lot/structure requests

Cannot be used for

- Multiple-lot/structure requests
- Requests involving proposed structures or fill
- Requests involving changes to the base flood elevation or floodways
MT-1 Forms Package

Can be used for

• Single- or multiple-lot/structure requests

• Requests involving proposed structures or fill

Cannot be used for requests involving changes to the base flood elevation
MT-1 Forms

- MT-1 Form 1: Property Information Form
- MT-1 Form 2: Elevation Form
- MT-1 Form 3: Community Acknowledgment Form
- Payment Information Form
LOMA & LOMR-F
MT-1 Forms

LOMC Clearinghouse
847 South Pickett Street
Alexandria, VA 22304-4605
Attn: LOMC Manager

Telephone Number: 1-877-FEMA-MAP

Download MT-1 form:
http://www.fema.gov/media-library/assets/documents/31858
Data Requirements (LOMAs cont.)

Copy of the recorded Deed or Plat Map
- Must have the recorders stamp, seal & signature

Copy of a certified site survey showing the property and the location of the existing structure

Copy of the NFIP Map indicating the subject property location
  Must be certified by a R.L.S. or P.E., or additional mapping such as plat or tax assessor’s map must be provided to verify the accuracy of the location.
Data Requirements
(LOMAs cont.)

Completed Elevation Information Form or Elevation Certificate indicating the Lowest Adjacent Grade to the structure including any attached decks or the Lowest Property Elevation (certified by an R.L.S. or P.E)

Note: In some cases certified topographic mapping will suffice

Completed Property Information Form or MT-1 Form

Completed by the requester
Example of LOMA Request
WARRANTY DEED
CORPORATION TO JOINT TENANCY

Corporation duly organized and existing under and by virtue
of the laws of the State of

IN WITNESS WHEREOF, said Contractor has caused the corporate seal to be here affixed, and has
caused its name to be signed to these presents by its President, and
attested by its Secretary, this 9th day of July, 1984.

[Signature]
President

[Signature]
Secretary

STATE OF ILLINOIS

Kane

COUNTY

IN THE NAME OF THE UNITED STATES OF AMERICA

[Signature]
Navy Public

[Signature]
JAY K. FILLER, JR.

Chairman of the Board

[Signature]
MARK C. NIMMERMAN AND PATRICIA MADRY-NIMMERMAN

1911 JAY Court, Sleepy Hollow, IL 60556

This instrument was prepared by Attorney Jay K. Filler, Jr., FRANK S. MARENO, IL
(815) 923-3407

FEMA

Increasing Resilience Together
Tax Assessor’s Map
FIRM With Property Accurately Plotted
FIS Flood Profile
Signed and Dated Property Information Form

1. Street address of your property:
   - Sleepy Hollow, IL, 60018

2. Has fill been placed on your property? Yes [ ] No [ ]
   - [ ]

3. Are you requesting that the flood zone designation be removed from a) your entire legally recorded property b) a portion of your legally recorded property? If yes, please fill out the following:
   - [ ] Yes, please fill out the following:

4. If the answer to question 3 is "b", please describe:
   - [ ]

5. The following documents have been enclosed with this application:
   - [ ]
   - [ ]

6. All information submitted in support of this application is true to the best of my knowledge. I understand that any false statement may be punishable by fine or imprisonment under Title 18 of the United States Code, Section 1001.
   - [ ]

Property Owner's Name:
- [ ]

Mailing Address, Daytime Telephone Number:
- [ ]

Date:
- [ ]

Signature:
- [ ]

Please submit this form and all supporting data to the following address:
- [ ]

Federal Emergency Management Agency
LOMA Depot
P.O. Box 2210
Norristown, PA 19462

Laura Algeo
29

Signed and Dated Property Information Form

ADDITIONAL INFORMATION

This form should be used by an individual property owner to request that the Federal Emergency Management Agency (FEMA) remove a single residential or legally recorded parcel of land or portions thereof, described by metes and bounds, and located in a designated Special Flood Hazard Area (SFHA) on one of the flood maps, which is or are maintained by FEMA. The request for removal must be made in writing and submitted to the FEMA Regional Office. The request should include a description of the property to be removed, the date of the request, and a signature of the property owner. The request will be reviewed by the FEMA Regional Office to determine if the property is located in a SFHA and if the removal is warranted. If the request is approved, a new flood insurance rate map will be provided to the property owner.
The Elevation Certificate

- Administrative tool of the NFIP
- Policy rating
- Support of map revisions and amendments
- Certify building elevations
- Community compliance

http://www.fema.gov/media-library/assets/documents/160?id=1383
## Certified Elevation Certificate

**SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFORMATION**

<table>
<thead>
<tr>
<th>B1. NFIP Community Name &amp; Community Number</th>
<th>B2. County Name</th>
<th>B3. State</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>B4. Map/Panel Number</th>
<th>B5. Suffix</th>
<th>B6. FIRM Index Date</th>
<th>B7. FIRM Panel Effective/Revised Date</th>
<th>B8. Flood Zone(s)</th>
<th>B9. Base Flood Elevation(s) (Zone AO, use base flood depth)</th>
</tr>
</thead>
</table>

- FIS Profile
- FIRM
- Community Determined
- Other (Describe)

**B10. Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered in Item B9.**

- [ ] FIS Profile
- [ ] FIRM
- [ ] Community Determined
- [ ] Other (Describe)

**B11. Indicate elevation datum used for BFE in Item B9:**

- [ ] NGVD 1929
- [ ] NAVD 1988
- [ ] Other (Describe)

**B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA)?**

- [ ] Yes
- [ ] No

**SECTION C - BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)**

**C1. Building elevations are based on:**

- [ ] Construction Drawings*
- [x] Building Under Construction*
- [ ] Finished Construction

*A new Elevation Certificate will be required when construction of the building is complete.*

**C2. Elevations – Zones A1-A30, AE, AH, A (with BFE), VE, V1-V30, V (with BFE), AR, AR/A, AR/AE, AR/A1-A30, AR/AH, AR/AO. Complete Items C2.a-h below according to the building diagram specified in Item A7. Use the same datum as the BFE:**

**Benchmark Utilized**

**Vertical Datum**

**Conversion/Comments**

<table>
<thead>
<tr>
<th>a) Top of bottom floor (including basement, crawlspace, or enclosure floor)</th>
<th>Check the measurement used.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>feet</td>
</tr>
<tr>
<td>b) Top of the next higher floor</td>
<td></td>
</tr>
<tr>
<td>c) Bottom of the lowest horizontal structural member (V Zones only)</td>
<td></td>
</tr>
<tr>
<td>d) Attached garage (top of slab)</td>
<td></td>
</tr>
<tr>
<td>e) Lowest elevation of machinery or equipment servicing the building</td>
<td></td>
</tr>
<tr>
<td>(Describe type of equipment and location in Comments)</td>
<td></td>
</tr>
<tr>
<td>f) Lowest adjacent (finished) grade next to building (LAG)</td>
<td></td>
</tr>
<tr>
<td>g) Highest adjacent (finished) grade next to building (HAG)</td>
<td></td>
</tr>
<tr>
<td>h) Lowest adjacent grade at lowest elevation of deck or stairs, including structural support</td>
<td></td>
</tr>
</tbody>
</table>
Review by the Director
(LOMAs cont.)

FEMA is required to notify the applicant in writing of the determination within 60 days from the date of receipt of all of the applicants scientific or technical information.
Federal Emergency Management Agency  
Washington, D.C. 20472  
August 19, 1998

Dear MS. Requestor:

This is in reference to a request that the Federal Emergency Management Agency (FEMA) determine if the property is located within an identified Special Flood Hazard Area, the area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood), on the effective National Flood Insurance Program (NFIP) map. Using the information submitted and the effective NFIP map, our determination is shown on the attached Letter of Map Amendment (LOMA) Determination Document. This determination document provides additional information regarding the effective NFIP map, the legal description of the property and our determination.

Additional documents are enclosed which provide information regarding the subject property and LOMAs. Please see the List of Enclosures below to determine which documents are enclosed. If you have any questions about this letter or any of the enclosures, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, P.O. Box 2210, Merrifield, VA 22116-2210.

Sincerely,

Matthew B. Miller, PE, Chief Hazards Study Branch Mitigation Directorate

LIST OF ENCLOSURES:
LOMA DETERMINATION DOCUMENT (REMOVAL)

cc: State/Commonwealth NFIP Coordinator  
Community Map Repository
**LETTER OF MAP AMENDMENT**

**DETERMINATION DOCUMENT (REMOVAL)**

<table>
<thead>
<tr>
<th>COMMUNITY AND MAP PANEL INFORMATION</th>
<th>LEGAL PROPERTY DESCRIPTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>COMMUNITY</td>
<td>Lot 10, Unit 9, Sleepy Hollow Manor, as recorded in Warranty Deed Document No. 91K37136, filed on July 12, 1991, by the Kane County Recorder</td>
</tr>
<tr>
<td>COMMUNITY NO.: 1703321</td>
<td></td>
</tr>
<tr>
<td>NUMBER: 17033100018</td>
<td></td>
</tr>
<tr>
<td>NAME: VILLAGE OF SLEEPY HOLLOW, KANE COUNTY, ILLINOIS</td>
<td></td>
</tr>
<tr>
<td>DATE: 06/15/1992</td>
<td></td>
</tr>
</tbody>
</table>

**DETERMINATION**

<table>
<thead>
<tr>
<th>LOT</th>
<th>BLOCK SECTION</th>
<th>SUBDIVISION</th>
<th>STREET</th>
<th>OUTCOME: STRUCTURE</th>
<th>FLOOD ZONE</th>
<th>1% ANNUAL CHANCE FLOOD ELEVATION (NOV29)</th>
<th>LOWEST ADJACENT GRADE ELEVATION (NOV29)</th>
<th>LOWEST FLOOR ELEVATION (NOV29)</th>
<th>LOWEST LOT ELEVATION (NOV29)</th>
</tr>
</thead>
<tbody>
<tr>
<td>10</td>
<td>Unit 9</td>
<td>Sleepy Hollow Manor</td>
<td>1911 Maria Court</td>
<td>C</td>
<td>734.5 feet</td>
<td>735.0 feet</td>
<td>738.0 feet</td>
<td>732.2 feet</td>
<td></td>
</tr>
</tbody>
</table>

Special Flood Hazard Area (SFHA) - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood).

ADDITIONAL CONSIDERATIONS (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)

PORTIONS REMAIN IN THE SFHA

This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Amendment for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the structure(s) on the property(ies) is/are not located in the SFHA, an area inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This document amends the effective NFIP map to remove the subject property from the SFHA located on the effective NFIP map; therefore, the Federal mandatory flood insurance requirement does not apply. However, the lender has the option to continue the flood insurance requirement to protect its financial risk on the loan. A Preferred Risk Policy (PRP) is available for buildings located outside the SFHA. Information about the PRP and how one can apply is enclosed.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, P.O. Box 2210, Merrifield, VA 22116-2210.

Matthew B. Miller, P.E., Chief
Hazards Study Branch
Mitigation Directorate
Federal Emergency Management Agency
Washington, D.C. 20472

LETTER OF MAP AMENDMENT
DETERMINATION DOCUMENT (REMOVAL)
ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

PORTIONS OF THE PROPERTY REMAIN IN THE SFHA (This Additional Consideration applies to the preceding 1 Property.)
This Determination Document has removed the subject of the determination from the Special Flood Hazard Area (SFHA). However, portions of the property may remain in the SFHA. Therefore, any future construction or substantial improvement on the property remains subject to Federal, State/Commonwealth, and local regulations for floodplain management.

This attachment provides additional information regarding this request. If you have any questions about this attachment, please contact the FEMA Map Assistance Center toll free at (877) 336-2027 (877-FEMA-MAP) or by letter addressed to the Federal Emergency Management Agency, P.O. Box 2210, Merrifield, VA 22116-2210.

Matthew B. Miller, P.E., Chief
Hazard Study Branch
Mitigation Directorate

Version 1.3.2
MX172022005410013008003111
Distribution of the LOMA

- Applicant
- Community Map Repository (with instructions that it should be attached to the NFIP map to which it is amending)
- State map repository
- Community or governmental unit that requests a LOMA
- FEMA’s community files
## Required Fees

<table>
<thead>
<tr>
<th>Requests for Single-Lot, Single-Structure Map Change</th>
<th>Paper Form Fee</th>
<th>Online LOMC Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single-Lot or Single-Structure LOMA</td>
<td>Free</td>
<td>Free</td>
</tr>
<tr>
<td>Single-Lot/Single-Structure CLOMA and CLOMR-F</td>
<td>$600</td>
<td>$500</td>
</tr>
<tr>
<td>Multiple-Lot/Multiple-Structure LOMA</td>
<td>Free</td>
<td>Free</td>
</tr>
<tr>
<td>Multiple-Lot/Multiple-Structure CLOMA</td>
<td>$800</td>
<td>$700</td>
</tr>
</tbody>
</table>
Section 62.5
A Standard Flood Insurance Policy-holder whose property has become the subject of a LOMA under this part may cancel the policy within the current policy year and receive a premium refund under the conditions set forth in this section.
Letters of Map Revision based on Fill

LOMR-F’s
Letters of Map Revision Based on Fill (LOMR-Fs)

Revisions to Special Flood Hazard Areas with no change in Base Flood Elevations in areas of special flood hazard (except V Zones and Floodways) it may be feasible to elevate areas (structures or parcels of land) with fill above the BFE

Processed Under Section 65.5 of the NFIP Regulations
Definitions of Key Terms (LOMR-Fs)

Fill: Any alteration of topography since the effective date of the first NFIP map showing the property within the SFHA

Basement: Any area of a building having its floor subgrade (below ground level) on all sides
Data Requirements
(LOMR-Fs cont.)

All same as LOMA and:

• Community Acknowledgement of Request involving Fill
• Topographic map indicating present ground elevations and fill.
• FEEs
MT1 Form 1: Signed and Dated Property Information Form

PAPERWORK BURDEN DISCLOSURE NOTICE

Public reporting burden for this form is estimated to average 1.83 hours per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the needed data, and completing and reviewing, and submitting the form. You are not required to respond to this collection of information unless a valid OMB control number appears in the upper right corner of this form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing this burden to Information Collections Management, U.S. Department of Homeland Security, Federal Emergency Management Agency, 500 C Street, SW, Washington DC 20572. Paperwork Reduction Project (1990-0015). Submission of the form is required to obtain or retain benefits under the National Flood Insurance Program. Please do not send your completed survey to the above address.

This form may be completed by the property owner, property owner’s agent, licensed land surveyor, or registered professional engineer to support a request for a Letter of Map Amendment (LOMA), Conditional Letter of Map Amendment (CLOMA), Letter of Map Revision Based on Fill (CLOMR-F), or Conditional Letter of Map Revision Based on Fill (CLOMR-F). Please check the box below that describes your request:

LOMA
A letter from DHS/FEMA stating that an existing structure or parcel of land that has not been elevated by fill (natural grades) would not be inundated by the base flood.

LOMA-F
A letter from DHS/FEMA stating that a proposed structure that is not to be elevated by fill (natural grades) would not be inundated by the base flood if it is proposed.

LOMR-F
A letter from DHS/FEMA stating that an existing structure or parcel of land that has been elevated by fill would not be inundated by the base flood.

CLOMR-F
A letter from DHS/FEMA stating that a parcel of land proposed for elevation that will be elevated by fill will not be inundated by the base flood if it is planned.

The base flood elevation (BFE) is defined as the flood level that has a 1% chance of being exceeded in any given year. The common construction practice of removing unenclosed existing material (referred to) and backfilling with selected structural material is not considered the placement of fill if the practice does not alter the existing (natural grade) elevation, which is at or above the BFE. Fill that is placed before the date of the first National Flood Insurance Program (NFIP) map showing the area in a Special Flood Hazard Area (SFHA) is considered natural grades.

Has fill been placed on your property? Yes [ ] No [ ]
If yes, when was fill placed? [ ] month/year
Will fill be placed on your property? Yes [ ] No [ ]
If yes, when will fill be placed? [ ] month/year

1. Street Address of the Property (if request is for multiple structures, please attach additional sheet):
2. Legal description of Property (Lot, Block, Subdivision) (if a street address cannot be provided):
3. Are you requesting that the SFHA designation be removed from the request (check one):
   - entire legally recorded property?
   - a portion of land within the bounds of the property (if a certified metes and bounds description and map of the area to be removed, certified by a licensed land surveyor or registered professional engineer, is required)?
   - structures on the property? What are the dates of construction?
4. Is this request for a (check one):
   - single structure
   - single lot
   - multiple structures (How many structures are included in your request? List the number: )
   - multiple lots (How many lots are included in your request? List the number: )

In addition to this form (MT-1 Form 1), all requests must include the following:
- Copy of the Plat Map for the property (with recorded data and stamp of the Recorder’s Office)
- Copy of the property deed (with recorded data and stamp of the Recorder’s Office), accompanied by a tax assessor’s map or other certified map showing the surveyed location of the property relative to local streets and watercourses
- Copy of the effective FIRM panel and/or Flood Boundary and Floodway Map (FBF-M) (if applicable) on which the property location has been accurately plotted (property inundation locations on the NFIP regulatory floodway will require Section B of MT-1 Form 2)
- Form 2 – Elevation Form. If an Elevation Certificate has already been completed for this property, it may be submitted in addition to Form 2.

Please include a map scale and North arrow on all maps submitted.

For LOMA-Fs and CLOMR-Fs, the following must be submitted in addition to the items listed above:
- Form 3 – Community Acknowledgment Form

Processing Fee: See instructions for appropriate mailing address; or visit http://www.fema.gov/form_fee.shtml for the most current fee schedule.

Revised fee schedules are published periodically, but no more than once annually, as noted in the Federal Register. Please note: single/multiple 10(s)/10(a)/16(s)/16(a) LOMAs are fee exempt. The current review and processing fees are listed below:

Check the fee that applies to your request:
- $325 (single infrastructure LOMA-F following a CLOMR-F)
- $425 (single infrastructure LOMR-F)
- $500 (single infrastructure CLOMA or CLOMR-F)
- $700 (multiple infrastructure LOMR-F following a CLOMR-F, or multiple infrastructure CLOMA)
- $500 (multiple infrastructure LOMR-F or CLOMR-F)

Please submit the Payment Information Form for remittance of applicable fees. Please make your check or money order payable to National Flood Insurance Program.

All documents submitted in support of this request must be correct to the best of your knowledge. I understand that any false statement may be punishable by fine or imprisonment under Title 15 of the United States Code, Section 1001.

Applicant’s Name: [ ] Please print or type
Company:
Mailing Address: [ ]
Daytime Telephone No.:
E-Mail Address: [ ]
Fax No.:
Date: (optional)
Signature of Applicant (required)

If you have any questions concerning DHS/FEMA policy, or the NFIP in general, please contact the FEMA Map Assistance Center toll free at 1-877-FEMA-MAP (1-877-336-6227), or visit the Flood Hazard Mapping website at http://www.fema.gov/map.
MT1 Form 2: Elevation Information Form
MT1 Form 3: Community
Acknowledgement of Requests Involving Fill

A. REQUESTS INVOLVING THE PLACEMENT OF FILL

As the community official responsible for floodplain management, I hereby acknowledge that we have received and reviewed this Letter of Map Revision Based on Fill (LOMR-F) or Conditional LOMR-F request. Based upon the community’s review, we find the completed or proposed project meets or is designed to meet all of the community floodplain management requirements, including the requirement that no fill be placed in the regulatory floodway, and that all necessary Federal, State, and local permits have been, or in the case of a Conditional LOMR-F, will be obtained. In addition, we have determined that the land and any existing or proposed structures to be removed from the SFHA are or will be reasonably safe from flooding as defined in 44CFR 65.2(c), and that we have available upon request by DHS-FEMA, all analyses and documentation used to make this determination. For LOMR-F requests, we understand that this request is being forwarded to DHS-FEMA for a possible map revision. For LOMR-F or Conditional LOMR-F requests that have the potential to impact an endangered species, documentation will be submitted to show that we have complied with Sections 9 and 10 of the Endangered Species Act (ESA). Section 9 of the ESA prohibits anyone from “taking” or harming an endangered species. If an action might harm an endangered species, a permit is required from U.S. Fish and Wildlife Service or National Marine Fisheries Service under Section 10 of the ESA. For actions authorized, funded, or being carried out by Federal or State agencies, documentation from the agency showing its compliance with Section 7(a)(2) of the ESA will be submitted.

Community Comments:

Community Official’s Name and Title (Please Print or Type):

Telephone No.:

Community Name: Community Official’s Signature (required) Date:

B. PROPERTY LOCATED WITHIN THE REGULATORY FLOODWAY

As the community official responsible for floodplain management, I hereby acknowledge that we have received and reviewed this application for a LOMA. We understand that this request is being forwarded to DHS-FEMA to determine if this property has been inadvertently included in the regulatory floodway. We acknowledge that no fill on this property has been or will be placed within the designated regulatory floodway. We find that the completed or proposed project meets or is designed to meet all of the community floodplain management requirements.

Community Comments:

Community Official’s Name and Title (Please Print or Type):

Telephone No.:
Cross-Sectional View of a LOMR-F Request
# Required Fees

<table>
<thead>
<tr>
<th>Requests for Single-Lot, Single-Structure Map Change</th>
<th>Paper Form Fee</th>
<th>Online LOMC Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single-Lot/Single-Structure CLOMA and CLOMR-F</td>
<td>$600</td>
<td>$500</td>
</tr>
<tr>
<td>Single-Lot/Single-Structure LOMR-F</td>
<td>$525</td>
<td>$425</td>
</tr>
<tr>
<td>Single-Lot/Single-Structure LOMR-F Based on As-Built Information (CLOMR-F previously issued)</td>
<td>$425</td>
<td>$325</td>
</tr>
<tr>
<td>Multiple-Lot/Multiple-Structure CLOMR-F and LOMR-F</td>
<td>$900</td>
<td>$800</td>
</tr>
<tr>
<td>Multiple-Lot/Multiple-Structure LOMR-F Based on As-Built Information (CLOMR-F previously issued by FEMA)</td>
<td>$800</td>
<td>$700</td>
</tr>
</tbody>
</table>
Common Problems
Common Problems

- Forms not submitted
- Forms not completed
- Confusion about definitions
  - Lowest Adjacent Grade
  - Lowest Floor Elevation
  - Lowest Lot Elevation
LOMA-LOMR-F
Common Problems

• Only Lowest Floor Elevation submitted
• Grading complete, but house not built (cannot remove house)
• Recordation data missing from deed or plat
Common Problems

- Plat or tax map insufficient to locate property on FIRM
- Plat not certified
E-LOMA, online LOMC and NFHL

- Anyone heard of these?
- Anyone here registered?
- Hazards.fema.gov
eLOMA Determination Tool – A Faster and Greener Way to Obtain LOMA Determinations

Kristen Martinenza, P.E., CFM
FEMA, Region IV
Mitigation Division
eLOMA is a MIP application designed to provide licensed land surveyors and professional engineers (Licensed Professionals or LPs) with a web-based system to submit and print simple LOMA requests.

https://hazards.fema.gov/femaportal/wps/portal
What are the benefits of eLOMA?

- The eLOMA tool is designed to allow users to receive a determination from FEMA in minutes. The user can print a copy almost instantly.
- Electronic transfer of data
- Less mailing and printing uses less paper
When can’t eLOMA be used?

**Current Limitations**

- Existing single residential structures or legally recorded parcels of land not involving the placement of fill
- Detailed study areas (Zones AE, A1-A30, AH)
- No approximate study areas (Zones A, V, AO, or D)
- No Regulatory Floodways
- No multi-subject requests or portions of properties
- No previous LOMA/eLOMA determinations for same property
How do users gain access to eLOMA?

Surveyor or engineer must set up an account through MIP Help using individual certification information to become an eLOMA LP

The LP logs into the MIP to access eLOMA and has the option to:

- Create a new application
- Resume a previously saved application

Takes up to 5 business days to receive an account after their individual certification information has been reviewed
What data is required for eLOMA?

- User will enter all applicable data:
  - Legal property description
  - Requester information
  - Community information (CID number, etc…)
  - Map panel information
  - Latitude and longitude coordinates
  - Elevation information (LAG or LLE)
  - Subject information
  - BFE (calculated using FIS text/profile)
How does eLOMA make a determination?

- eLOMA will compare the submitted BFE to the submitted Lowest Adjacent Grade (LAG) or Low Lot Elevation (LLE)

- eLOMA will ensure all required information has been entered
How do the audits work?

- Audit procedures ensure accuracy.
- The LP must submit supporting data to FEMA.
- If APPROVED, the LP will receive an email notification to log in and print the determination.
- If REJECTED, the LOMA request will be completed by FEMA and the LP will be audited again on the next submittal.
- After an initial successful audit, the LP can generate determinations online. However, he or she will still be subject to random audits.
What are eLOMA auditors looking for?

Supporting Data from the LP Must Be Complete

- FIRM and profile must be annotated properly
- Legal description must conform to the FEMA preferred format
- Subject elevations must be referenced to the datum used in the FIRM and in the FIS report

Requests Must Meet the eLOMA Criteria

- Subject must be in Zones AE, A1-A30, or AH
- Subject cannot be in the Regulatory Floodway
- No previous LOMAs/eLOMAs for the subject property
What errors do the eLOMA auditors find?

- Legal property descriptions that need to be revised
- Subject elevations not converted to the datum used on the FIRM and in the FIS report
- Inaccurate latitude/longitude
- Lot, block, and subdivision information
- FIRM panel numbers
- Flooding sources
How much is eLOMA being used?

- More than 20,250 eLOMAs Submitted to Date (4,700 in Region 4)
- Currently there are 5,200 users with eLOMA access Nationwide
- More than 18,300 eLOMA Determinations Issued to Date (4,200 in Region 4)
- About 35% of LOMA Requests Meet the Current eLOMA Criteria

AUGUST 2013
Plans to expand eLOMA usage

Additional Types of LOMA Requests

- Multiple-subject/lot requests
- Zone A requests
- LOMR-Fs
- Inadvertent Inclusions in the Floodway
- Annexations
- Out As Shown determinations
- Reissues of previous LOMAs/eLOMAs
Proposed eLOMA enhancements

- Create an eLOMA workflow to improve tracking and support additional LOMC types
- Data upload feature to improve the audit process
- Additional data quality checks and validation
- Improved web based training materials
How might eLOMA affect Floodplain Managers?

- Floodplain Managers have expressed concern that eLOMAs containing errors could be issued in their community without an audit.
  - All non-audited eLOMA determination letters are reviewed for noticeable errors.
  - Incorrect eLOMAs can be rescinded by FEMA and superseded by a standard LOMA.
  - Errors are often caught before the LP has distributed the final determination letter.
  - To date, only a very small number of incorrect eLOMAs have warranted a correction LOMA.
How can Floodplain Managers play a role in eLOMA?

- Help Promote eLOMA to Surveyors, Engineers, and Homeowners
- Help the LPs in their Communities Understand the Requirements of the eLOMA Process
- Direct Property Owners to eLOMA Users in their Communities (FEMA Cannot Provide this Information)
Contacts and Links

- **MIP** – https://hazards.fema.gov/femaportal/wps/portal
- **FEMA** – www.fema.gov
- **MIP Help** – miphelp@riskmapcds.com
The new Online Letter of Map Change (LOMCL) Submission Process
What is Online LOMC?

A CONVENIENT WAY TO REQUEST A LOMC FROM FEMA

- Applicants may easily
  - upload all information
  - Add supporting documentation
  - check the status of their LOMC application online

Thanks for your interest in the Online LOMC tool!
Introducing the Online LOMC

Anyone can use the Online LOMC!

Home or Property Owner

Other Representatives of the Property Owner

Professional Surveyors

Professional Engineers

Representatives of the Property Owner
<table>
<thead>
<tr>
<th>Online Application</th>
<th>eLOMA</th>
<th>Online LOMC</th>
</tr>
</thead>
<tbody>
<tr>
<td>Authorized User</td>
<td>Licensed Professionals/Certified Professionals (NFDA)</td>
<td>Anyone</td>
</tr>
<tr>
<td>LOMC Type</td>
<td>LOMAs</td>
<td>(C)LOMAs, (C)LOMR-Fs, (C)LOMRs</td>
</tr>
<tr>
<td>No. of Requests</td>
<td>Single Lot</td>
<td>Unlimited</td>
</tr>
</tbody>
</table>
The Many Benefits

Why is Online LOMC better than filing by mail?

Applicants bypass the step of mailing paper data to the LOMC Clearinghouse.
Online LOMC Features

- **Access**
  - www.fema.gov/online-lomc
  - www.hazards.fema.gov/femaportal/onlinelomc/signin
  - www.hazards.fema.gov

- **Key Features**
  - Live Chat
  - FAQ
  - Help Text
  - Contact FMIX

- **By clicking “Contact FMIX,” you open the FMIX website in a separate window:**

  https://www.floodmaps.fema.gov/fhm/fmx_main.html
Start or review an Application

Once the user creates a LOMC request, the assigned case number will be displayed here.

Users can sort by ‘Application ID’ or ‘Status’ if they have multiple LOMC requests.
Additional Forms & Requirements
Supporting Documents and Upload

- Mandatory items that must be selected and uploaded will be indicated.
- These items will vary depending on the LOMC type.
- Select ‘Upload’ to attach the scanned documents.
- Other supporting documents may also be provided.
# Additional Forms by LOMC Type

<table>
<thead>
<tr>
<th>Additional Form</th>
<th>Where is this document</th>
<th>LOMA</th>
<th>CLOMA</th>
<th>LOMR-F</th>
<th>CLOMR-F</th>
<th>LOMR</th>
<th>CLOMR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elevation Form or Existing Elevation Certificate*</td>
<td>Within Online LOMC application</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
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</tr>
<tr>
<td>FIRM Panel or FIRMette</td>
<td>MSC Store</td>
<td>-</td>
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<td>-</td>
</tr>
<tr>
<td>(A) Subdivision Plat Map or (B) Property Deed with Tax Assessor’s Map or other suitable map</td>
<td>County/Parish Clerk, Recorder, or Registrar of Deeds for the Community</td>
<td>-</td>
<td>-</td>
<td>-</td>
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<td>-</td>
</tr>
<tr>
<td>Community Acknowledgement Form</td>
<td>Within Online LOMC Application</td>
<td>-</td>
<td>-</td>
<td>**</td>
<td>**</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>ESA Compliance Document</td>
<td>Contact National Marine Fisheries Service, U.S. Fish and Wildlife Service, state wildlife agency office or independent biologist</td>
<td>-</td>
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<tr>
<td>Riverine Hydrology and Hydraulics Form</td>
<td>FEMA.gov Library</td>
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<tr>
<td>Riverine Structures Form</td>
<td>FEMA.gov Library</td>
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<tr>
<td>Coastal Analysis Form</td>
<td>FEMA.gov Library</td>
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<tr>
<td>Alluvial Fan Flooding Form</td>
<td>FEMA.gov Library</td>
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</tbody>
</table>

* NOTE: If the request is to make a determination on the structure and an NFIP Elevation Certificate has already been completed for this property, it may be submitted in lieu of the Elevation Form. Check with your community to see if an Elevation Certificate is already on file for your property or structure.

**Community concurrence is required for LOMRs and CLOMRs, however, the Community Acknowledgement Form is not used.
Upload Supporting Documents

After uploading documents, select ‘Back to Supporting Documents’ to continue.

Selecting ‘Generate Project’ will officially submit your LOMC request to FEMA.

Penalty Clause: All data and documents supporting this request are being kept on file in case they need to be referenced in the future. Any data entered for this application and any required documents submitted in support of this request are correct to the best of my knowledge. I understand that a false statement may be punishable by fine or imprisonment under Title 18 of the United States Code, Section 1001.

☐ I certify that I have provided truthful information.
After you generate a project, you will get a case number (different than an Application ID).

Log back into Online LOMC to view your application’s status.

Confirmation email from no-reply@riskmapcds.com

Case Number 13-03-0116A successfully created.

You will receive a confirmation e-mail shortly regarding your case creation. Please be sure to login to Online LOMC with your registered e-mail address and check periodically for status updates on this case.
### Request Data/Fee
FEMA is requesting additional data after receiving the application.

### Suspended
Application was suspended because the additional data was not submitted to FEMA within the allotted timeframe.

### Continue
The applicant has not yet submitted the request.

### In Progress
The application and supporting documents are being reviewed by FEMA.
Application ID on Status Page

Click an Application ID to open a summary of your application and supporting documents.

View the supporting documents you uploaded.

View a summary of the information you submitted.
Common Issues

- What common factors could slow down the processing of a LOMC application?

1. Submission of an unrecorded Deed or Plat
2. Submitting the request without elevation data
3. Submission of unknown or corrupt files
4. Scanned data that is missing required information
Resources

- For more information on flood insurance, LOMCs, and Online LOMC, please visit these additional resources:
  - Online LOMC fema.gov webpage
  - Online LOMC FAQ
  - Online LOMC Fact Sheet
  - Amendments and Revisions webpage
  - FloodSmart – Official site of the National Flood Insurance Program
Questions and Answers