



North Carolina Certified Floodplain Surveyor Refresher LOMC Processing Updates

April 20, 2018



North Carolina Emergency Management
Floodplain Management Section



What Is a LOMC?

- Document issued by FEMA* that officially amends or revises the digital FIRM and/or FIS report
 - LOMR
 - LOMR-F
 - LOMA
- Comment Document issued by FEMA based on proposed construction or development within the floodplain, not an official determination:
 - CLOMR
 - CLOMR-F
 - CLOMA

* Some LOMCs are processed by the NCFMP and Mecklenburg County through pilot LOMC delegation programs



**North Carolina Emergency Management
Floodplain Management Section**



LOMA and LOMR-F Determinations

- Removal – Lowest elevation (parcel and/or structure) equal to or above BFE at that location
- Out As Shown (OAS) – Parcel and/or structure is completely shown outside SFHA when plotted on panel
- Non-Removal/Denial – Lowest elevation (parcel and/or structure) below BFE at that location
- Inadvertent Inclusion – Parcel and/or structure is depicted in the floodway, but natural grade elevations prove parcel/structure elevation is equal to or above BFE



**North Carolina Emergency Management
Floodplain Management Section**

3



FEMA POLICY Standards for Flood Risk Analysis and Mapping

FEMA Policy #FP 204-078-1 (Rev 7) – February 2018

- **199, 2/28/2018 (Previously issued 4/1/2003):** LOMC submittals must include certifications by a licensed professional authorized to certify the data under state law, except when LiDAR is provided to satisfy the lowest adjacent grade (LAG) requirements for LOMAs.
- **627, 2/28/2018:** For Letters of Map Amendment (LOMAs), submitters may use elevation data (typically LiDAR) to document the lowest adjacent grade for a structure or lowest lot elevation for a parcel of land that complies with the USGS National Geospatial Program LiDAR Base Specification Quality Level 3 (QL3) or better and is provided by a federal, state or local government agency.
[Guidance provided in Section 5.0 of [MT-1 Technical Guidance](#), February 2018]



**North Carolina Emergency Management
Floodplain Management Section**



FEMA POLICY Standards for Flood Risk Analysis and Mapping

FEMA Policy #FP 204-078-1 (Rev 7) – February 2018

- **553, 2/28/2018 (Previously issued 4/1/2003):** LOMCs shall be categorized on the SOMA as follows:
- Category 1 (LOMCs Incorporated) - Includes those LOMRs (and some LOMAs and LOMR-Fs) whose results are unaffected by new or revised flood hazard data, and whose results can and will be incorporated into the revised FIRM panel(s). Large metes-and-bounds or multi-lot property removal LOMR-Fs are sometimes incorporated through Category 1 when scale limitations do not prohibit it; although typically, these LOMAs and LOMR-Fs will be revalidated through Category 2. Structure removal (both single and multiple determination) LOMCs cannot be incorporated due to scale limitations and therefore shall not be included in Category 1.
 - Category 2A (LOMCs Not incorporated on revised panels) - Includes those valid LOMCs that shall remain effective and / or are within the revised panel footprint of the study.
 - Category 2B (LOMCs Not incorporated on unrevised panels) - Includes those valid LOMCs within a community that shall remain effective and / or fall on unrevised panels within that community.
 - Category 3 (LOMCs Superseded) - Includes those LOMCs whose results will not be reflected on the revised FIRM panel because the flood hazard data on which the determinations are based are being superseded by new detailed flood hazard data, or the information available was not sufficient to make a determination.
 - Category 4 (LOMCs To Be Redetermined) - Includes those LOMAs and LOMR-Fs issued for multiple lots or structures for which new determinations must be made because the determination for one or more properties or structures has changed as a result of the new or revised flood hazard information, and therefore cannot be revalidated.



**North Carolina Emergency Management
Floodplain Management Section**

5



FEMA POLICY Standards for Flood Risk Analysis and Mapping

FEMA Policy #FP 204-078-1 (Rev 7) – February 2018

- **623, 11/30/2016:** Within non-participating communities, the Special Flood Hazard Area (SFHA) designation shall not be conditionally or effectively removed by letter from a structure or property that 1) has or will be elevated by the placement of fill, or 2) encroaches the regulatory floodway on the effective FIRM. This is because these reviews require the submission of a completed, signed, and dated Community Acknowledgement Form, which confirms compliance with the participating community's adopted floodplain management ordinance.
- **624, 11/30/2016:** The Special Flood Hazard Area (SFHA) designation shall not be conditionally or effectively removed from a structure or property by letter when the lowest adjacent grade to the structure or lowest point on the property is or would be below the applicable one-percent annual chance flood elevation, unless certified data can be presented to demonstrate that naturally occurring intervening high ground exists between the structure or property and the source of flooding.
- **626, 11/30/2016:** The Special Flood Hazard Area (SFHA) designation may only be conditionally or effectively removed by letter from a property or portion-of-property that 1) includes the complete footprint of any proposed or existing structures impacted by the removal; and 2) does not include any flooding sources identified on the effective NFIP map..



**North Carolina Emergency Management
Floodplain Management Section**

6



FEMA POLICY Standards for Flood Risk Analysis and Mapping

FEMA Policy #FP 204-078-1 (Rev 7) – February 2018

- **218, 7/31/2015:** LOMA, CLOMA, LOMR-F, CLOMR-F, LOMR and CLOMR determinations must be issued based on the effective FIRM and FIS for a community and may not be issued based on preliminary data for a FEMA-contracted Flood Risk Project or community-initiated map revision. Except, a one percent water surface elevation may be calculated during an LOMA, CLOMA, LOMR-F, or CLOMR-F review using data from these sources if the effective SFHA does not have BFEs or flood depths established and the preliminary data is the best available.
- **613, 7/31/2015:** FEMA does not issue CLOMA or LOMA determinations in V zones where the primary frontal dunes (PFDs) define the inland limits of V zones.
- **614, 7/31/2015:** FEMA will only use whole foot BFEs for LOMA or CLOMA determinations where effective flood hazard areas are the result of coastal flood hazard analysis.
- **198, 4/1/2003:** When processing a LOMC, any ongoing, past, or future map actions affecting the case shall be taken into consideration.



**North Carolina Emergency Management
Floodplain Management Section**



Submitting Completed CFS Cases

- Case file must be complete
- Determination will not be given over the telephone or via e-mail
- If submittal received is incomplete, CFS will receive letter stating submittal has been removed from fast-track processing and will be processed within the standard 30-60 days



**North Carolina Emergency Management
Floodplain Management Section**

8



Submitting Completed Cases

- Send all submittals to the following address:

LOMC Clearinghouse
Attn: Susan K. Gray, PMP, CFM
3601 Eisenhower Avenue, Suite 500
Alexandria, VA 22304-6426

- Failure to mark the submittal “Attn: Susan K. Gray” could result in a delay in processing



**North Carolina Emergency Management
Floodplain Management Section**



Submitting Completed Cases

- After the package has been mailed, please e-mail:

Susan K. Gray
CFS Coordinator
SGray@mbakerintl.com

- Alert Ms. Gray that a CFS LOMC has been sent to the LOMC Clearinghouse or through the Online LOMC portal.



**North Carolina Emergency Management
Floodplain Management Section**

10



Types of Cases Eligible Under CFS Process

- Existing single or multiple *structures* constructed on fill or natural ground
- Existing single or multiple *properties*, constructed on fill or natural ground
- *Metes and bounds* area defining portion of property or properties, constructed on fill or natural ground

The BFE must remain constant OR lowest property elevation > highest BFE

Types of Cases Eligible Under CFS Process

- Structure and/or parcel is located in Zone AE (non-coastal):
 - Use BFE from-
 - ◆ Flood Profile or Summary of Stillwater Elevations table [both in Flood Insurance Study (FIS) report]
 - ◆ Interpolated BFE from flood map with Limited Detail Flood Hazard Data Table from FIS report
 - Process and submit to FEMA's Production and Technical Services (PTS) Contractor for expedited review and issuance

Types of Cases Eligible Under CFS Process

➤ Located in Zone A:

- Only if BFE is available from non-local government agency or other accepted source (i.e. U.S. Army Corps of Engineers, DOT, or Tennessee Valley Authority)
- If no BFE is available, forward request to FEMA/PTS Contractor for standard LOMC processing and issuance

Types of Cases Eligible Under CFS Process

- Located in Zone X:
 - If not located in floodprone zone, structure and/or parcel is OAS
 - Process as OAS and submit to FEMA/PTS Contractor for expedited review and issuance

Types of Cases Not Eligible Under CFS Process

- Conditional requests
- Cases that follow CLOMAs or CLOMR-Fs
- Cases located in or touching the V Zone, VE Zone, and CBRS
- Cases involving property that touch V Zone, VE Zones, CBRS, where fill, grading, or excavation has occurred
- Areas in coastal AE Zones where the BFE corresponds to transect data rather than Summary of Stillwater Elevations table

Types of Cases Not Eligible Under CFS Process

- Subject of the case in a floodway
- Potential floodway violations (structure built in a floodway)
- Properties with BFE that changes over length of property where lowest property elevation is not above the highest BFE
- Denials – Submittals of cases previously denied/ issued as non-removal.

Part 72 Procedures and Fees

- Purpose – To provide administrative and cost-recovery procedures for engineering review and administrative processing associated with FEMA's response to requests for conditional LOMAs, conditional LOMR-Fs, conditional LOMRs, LOMR-Fs, LOMRs, and PMRs

Section 72.5 – Exemptions

- Requests for map changes based on mapping or analysis errors or effects of natural changes with SFHAs
- Requests for LOMAs
- Map changes based on detailed hydrologic and hydraulic studies replacing approximate studies (Zone A)
- Federally sponsored flood-control projects that are 50% federally funded

HFIAA – Exemptions

- In accordance with the Homeowner Flood Insurance Affordability Act of 2014 (Public Law 113-89, section 22), a requester shall be exempt from submitting a review or processing fee for a request for a Flood Insurance Rate Map (FIRM) change based on a project where: (1) the primary purpose is habitat restoration; and (2) where the project is funded in whole or in part with Federal or State funds. This exemption includes projects for dam removal, culvert redesign or installation or the installation of fish passage. For the purposes of this exemption, “habitat restoration” will have the same meaning as the term as it appears in the Partners for Fish and Wildlife Act, 16 USC § 3772 (5).



**North Carolina Emergency Management
Floodplain Management Section**

19



Current Fee Schedule

Request	Paper Form Fee	Online LOMC Fee
Single-lot, single-structure, multiple-lot, or multiple-structure LOMA	Free	Free
Single-lot or single-structure Conditional LOMA and Conditional LOMR-F (CLOMA & CLOMR-F)	\$600	\$500
Single-lot or single-structure LOMR-F	\$525	\$425
Single-lot or single-structure LOMR-F based on as-built information (CLOMR-F previously issued)	\$425	\$325
Multiple-lot or multiple-structure conditional LOMA	\$800	\$700
Multiple-lot or multiple-structure conditional LOMR-F and LOMR-F (CLOMA & CLOMR-F)	\$900	\$800
Multiple-lot or multiple-structure LOMR-F based on as-built information (CLOMR-F previously issued)	\$800	\$700

Current fee schedule is located at:
<http://www.fema.gov/flood-map-related-fees>



**North Carolina Emergency Management
 Floodplain Management Section**



Common Problems with LOMA and LOMR-F Cases



**North Carolina Emergency Management
Floodplain Management Section**



Common Problems

- Forms not submitted
- Forms not completed
- Forms not certified
- Site Plan not certified
- Effective NFIP map not used
- FIRM not certified
- Confusion about definitions:
 - Lowest adjacent grade elevation
 - Lowest lot elevation
- Incorrect or insufficient fee submitted



**North Carolina Emergency Management
Floodplain Management Section**

22



Common Problems

- Floor elevation submitted
- Grading complete, but house not as-built (cannot exclude proposed building)
- Recordation data missing from deed or plat map
- Elevations not provided to the tenth of a foot
- BFE methodology not provided
- Plat or tax map insufficient to locate property on FIRM
- Metes and Bounds request without the certified metes and bounds map and description (WORD format)
- Metes and Bounds includes flooding source and/or cuts through existing structures



**North Carolina Emergency Management
Floodplain Management Section**

23

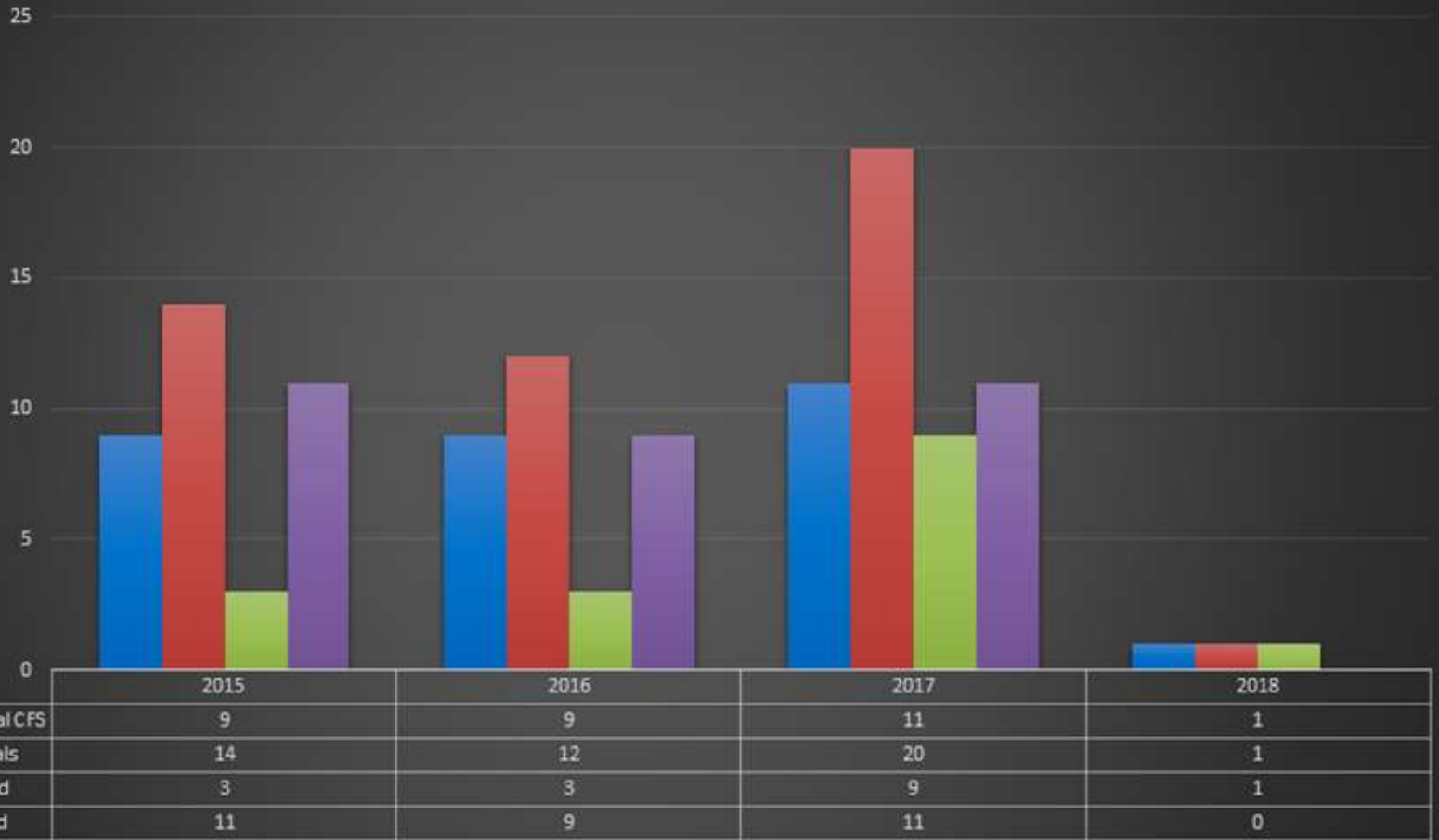


Common Problems with Metes and Bounds

- Map and written description do not match
- Topographic map indicates portion of metes and bounds below BFE
- Metes and bounds are not certified
- No tie-in to Point of Beginning
- Starting and ending points are not the same
- Metes and Bounds include flooding sources
- Metes and Bounds intersect with existing buildings
- Note: Metes and Bounds cannot follow and describe the SFHA Boundaries as they are subject to change

CFS Statistics

NC CFS Statistics 2015 through March 2018



**North Carolina Emergency Management
Floodplain Management Section**



CFS Support

- FEMA Map Information eXchange (FMIX)
 - 1-877-FEMA MAP (1-877-336-2627)
 - FEMAMapSpecialist@riskmapcds.com
 - Live Chat: <http://msc.fema.gov/portal/resources/contact>
- FEMA – for information not available through FMIX (www.fema.gov)
- North Carolina Division of Emergency Management
 - North Carolina Floodplain Mapping Program (www.ncfloodmaps.com)
 - Floodplain Management Branch
 - North Carolina Geodetic Survey



**North Carolina Emergency Management
Floodplain Management Section**

26



FEMA Resources/Publications

- MT-1 Technical Guidance February 2018
- Answers to Questions About the National Flood Insurance Program booklet
- How to Read a Flood Insurance Rate Map Tutorial
- Procedure Memorandum 41: North American Vertical Datum of 1988 (NAVD88) Policy
- NFIP Regulations found at:
<http://www.gpo.gov/fdsys/pkg/CFR-2016-title44-vol1/content-detail.html>



**North Carolina Emergency Management
Floodplain Management Section**

27



Questions?



**North Carolina Emergency Management
Floodplain Management Section**

