

Letters of Map Amendment (LOMA) & Letter of Map Revision (LOMR) Processing

Stacey Bobbitt, CFM North Carolina Floodplain Mapping Program



We Will ...

- Review General Responsibilities / Roles
- Focus on LOMAs and LOMR-Fs in detail
- Review MT-1 and MT-EZ Forms
- Cover LOMA and LOMR-F data requirements for processing a request
- Discuss Fees, Common Problems and Revalidations
- Research Historic Actions
- Explain LOMC Issuance

General Responsibilities/Roles

- FEMA
- NFIP
- NCFMP
- State NFIP
- Community
- Engineers / Surveyors

General Responsibilities/Roles

- FEMA
 - Maintain and Updates the National Flood Insurance Program Maps
 - New Studies
 - CLOMRs / LOMRs / PMRs
 - Respond to Natural Disasters

General Responsibilities/Roles

- NFIP
 - Identify and map flood hazard areas
 - Provide a framework for floodplain management regulations
 - Set Minimum Standards
 - Make flood insurance available in communities that participate in the NFIP
 - All properties in participating community are eligible, not just those in the Special Flood Hazard Area (SFHA)

General Responsibilities/Roles

- NCFMP
 - Cooperating Technical State (CTS)
 - Primary Ownership of FIRMs
 - Conduct Flood Hazard Analyses and Produce DFIRMs
 - Process LOMCs (MT-2 - LOMR/CLOMR)
 - Steve Garrett, LOMC Manager, 919-825-2316,
Steve.Garrett@ncdps.gov

General Responsibilities/Roles

- State NFIP
 - Assist Communities in Developing and Adopting Necessary Floodplain Management Measures
 - Through the CAP, Assist Communities to Prevent and Resolve Floodplain Management Issues Before a Flood Event
 - Through Community Assistance Visits (CAV) provide technical assistance to the community and assure that the community is adequately enforcing its floodplain management regulations.
 - Review No-Impact Certifications at Community Request

General Responsibilities/Roles

- Community
 - Adopt and Enforce Minimum Floodplain Management Standards
 - Require Permits for All Development in the SFHA
 - Ensure that Construction Materials and Methods Used will Minimize Future Flood damage
 - Review Development for Compliance with NFIP Standards

General Responsibilities/Roles

- Engineers / Surveyors
 - Comply with NC Board Rules
 - Produce LOMCs
 - Complete MT-1 forms and Elevation Certificates
 - Follow Guidelines and Specifications for Flood Hazard Mapping Partners
 - Accurately Assess and Report Flood Risk
 - Meet Clients' Needs

Map Update Methods

- The 2 Main FEMA-Funded Update methods:
 - Study/Restudy
 - Limited Map Maintenance Program (LMMP) Revision
 - A limited-scope restudy of flood hazards that generally involves a single community and one watercourse.

Map Update Methods

- Community/Property Owner-Initiated Amendments and Revisions:
 - Letters of Map Change (LOMCs)
 - Letter of Map Amendment (LOMA)
 - Letter of Map Revision – based on Fill (LOMR-F)
 - Letter of Map Revision (LOMR)
 - Physical Map Revisions (PMRs)

What Is a LOMC?

(Letter of Map Change)

- 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

Why Use LOMC Process?

- Less costly and processing is faster than republishing DFIRM
- Scale limitations

LOMR

- Letter from FEMA that officially revises current flood map and FIS report to show changes to floodplains, floodways, flood elevations, and Flood Profiles
- A request that proposes updates to the flood map and FIS report is a Conditional Letter of Map Revision, or simply CLOMR.

LOMRs and CLOMRs Processed by North Carolina

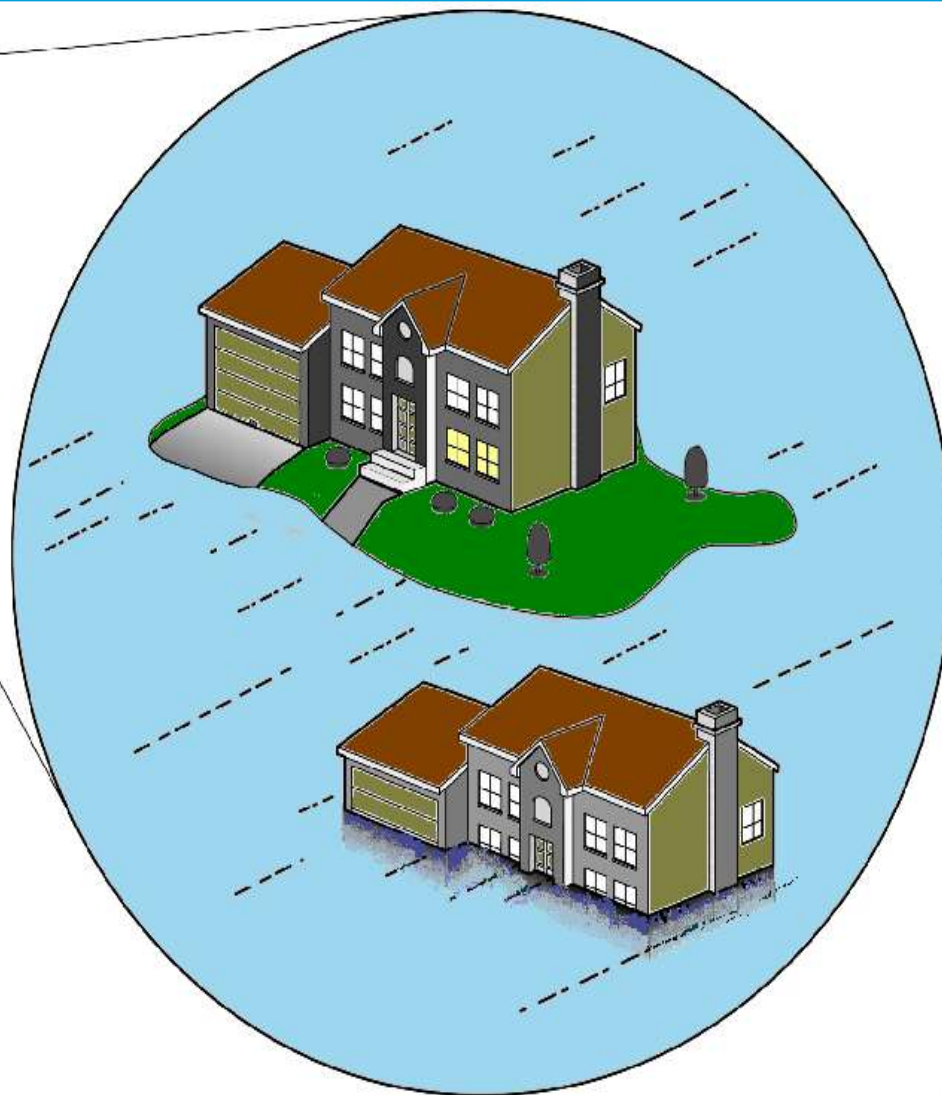
- The NCFMP and Mecklenburg County each have pilot LOMC delegation program agreements with FEMA to process LOMR and CLOMR requests within the state (MT-2)
- The pilot delegation programs were initiated for each on July 1, 2006
- There are currently 7 pilot delegation programs nationwide.



LOMA and LOMR-F

- Administrative procedure whereby FEMA reviews information submitted by property owner who believes that an existing structure or parcel of land has been inadvertently included in mapped SFHA:
 - A LOMA would apply to a structure or parcel of land on natural grade (not elevated by fill)
 - A LOMR-F would apply to a structure or parcel of land elevated by fill

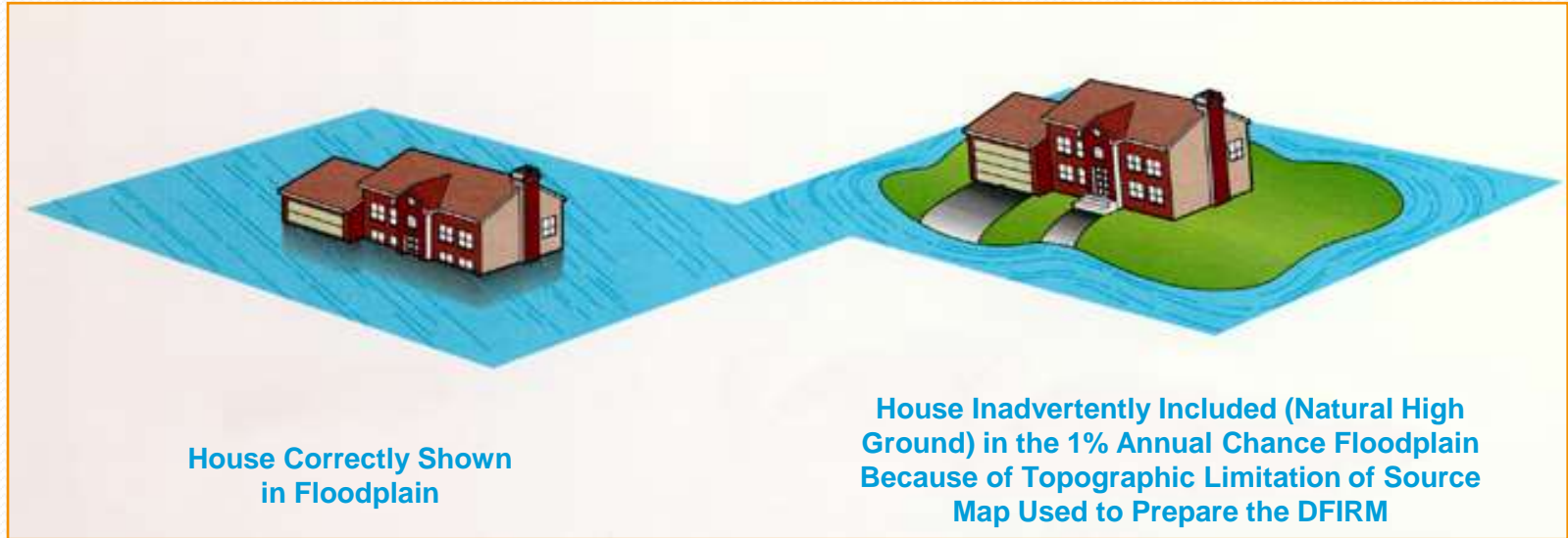
**FLOOD INSURANCE
RATE MAP**



What Is a LOMA?

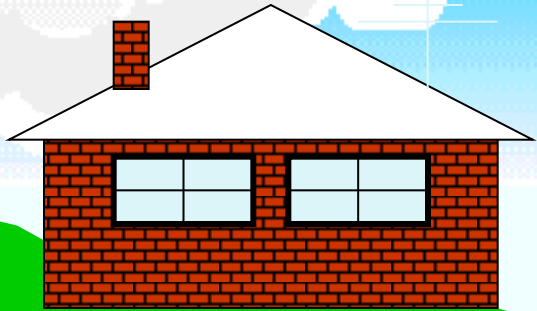
- Removal (by letter) of a specific parcel, portion of a parcel, and/or existing structure inadvertently shown within SFHA (no fill placed)
- Directly affect floodplain management and insurance rating
- Removes mandatory Federal flood insurance purchase requirement
- Processed under Part 70 of NFIP regulations
- Does not change Base Flood Elevations (BFEs)

Criteria for LOMA



Part 70 of the NFIP Regulations requires that the lowest ground touching the structure be equal to or higher than the Base Flood Elevation (BFE)

LOMA

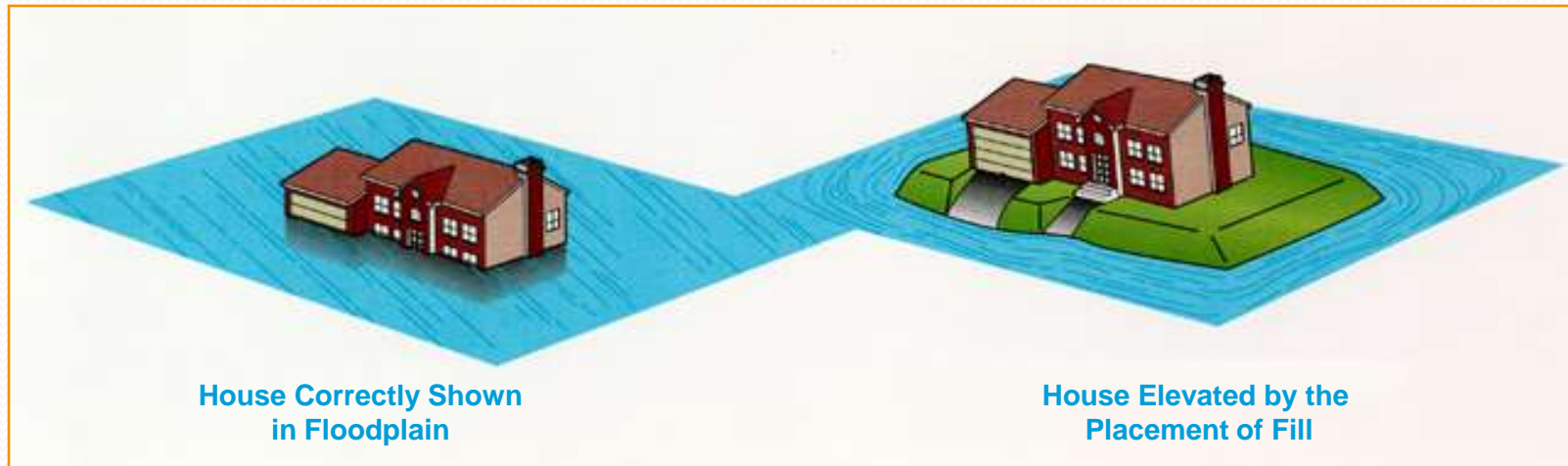


BFE

What is a LOMR-F?

- Removal (by letter) of a specific parcel, portion of a parcel, and/or existing structure elevated above the SFHA by earthen fill when:
 - Structure or parcel is outside SFHA
 - Structure or parcel is elevated above the SFHA
- Removes mandatory Federal flood insurance purchase requirement
- Processed under Section 65.5 of NFIP regulations
- Does not change BFEs

Criteria for LOMR-F

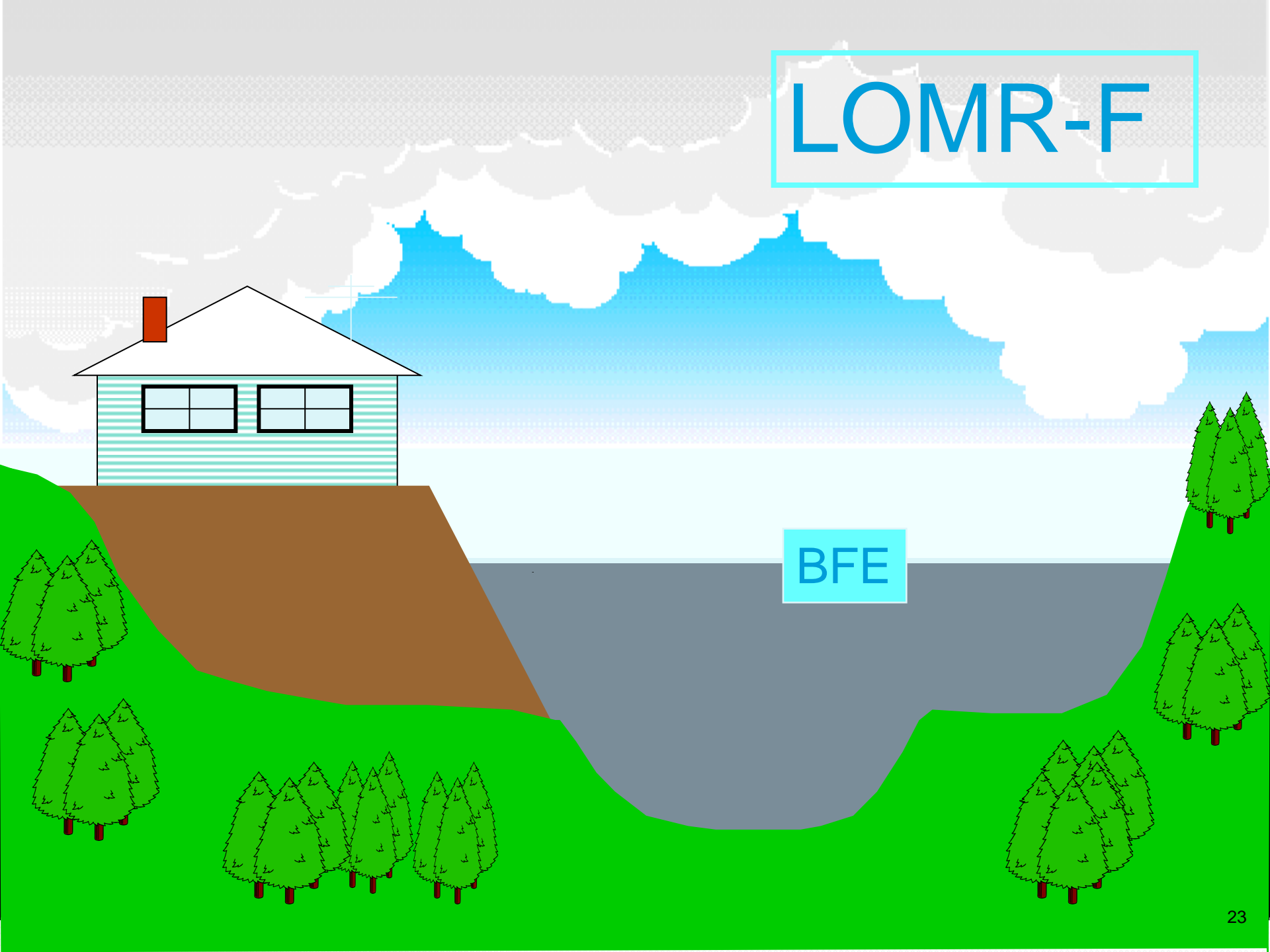


- **Parts 60 and 65 of the NFIP regulations require that lowest ground touching structure be equal to or higher than BFE**

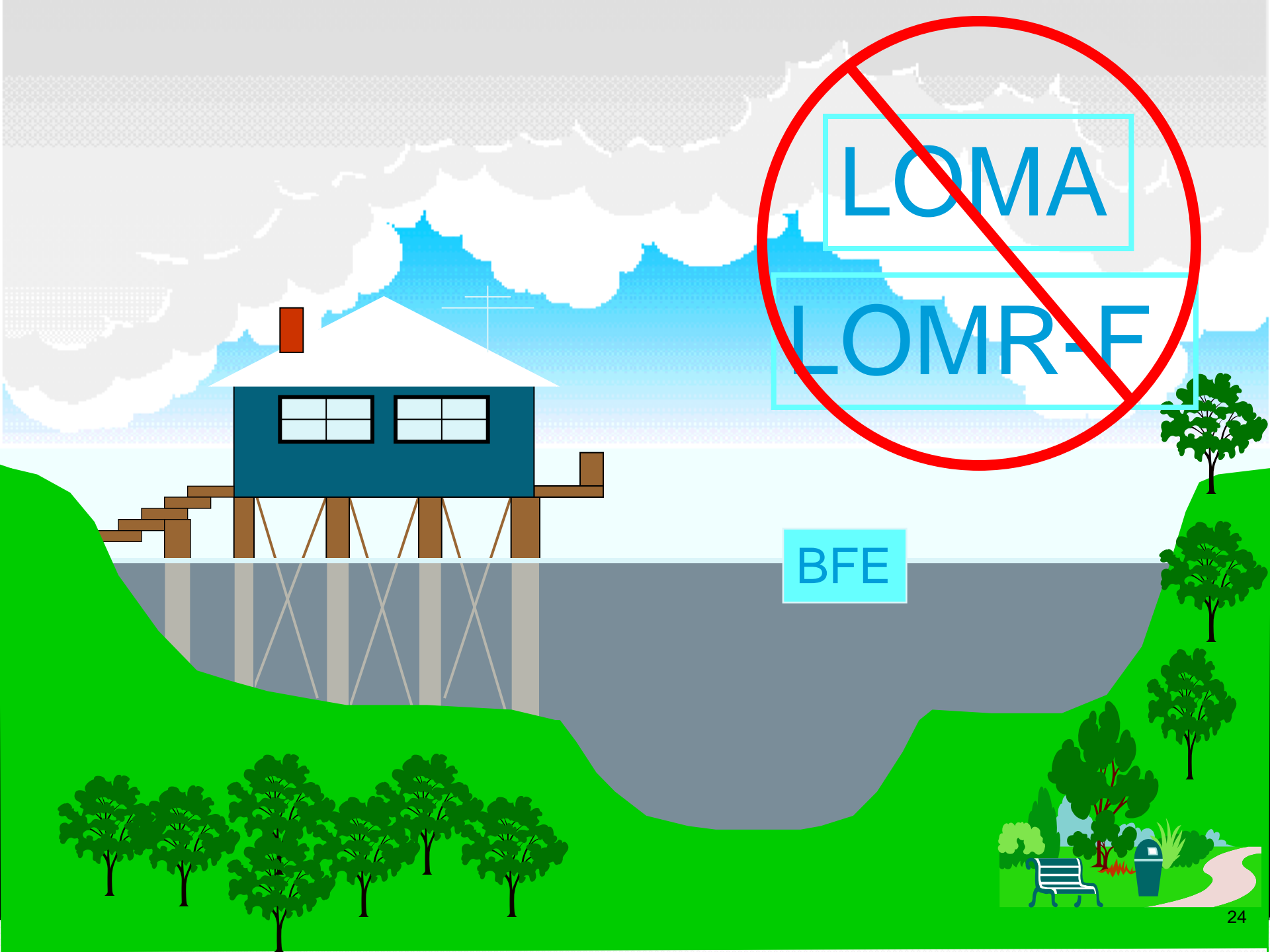
If structure is involved:

- LAG and lowest floor \geq 1% annual chance flood elevation
- Community must sign the Community Acknowledgement form stating the structure is “reasonably safe from flooding”
- Fill typically is engineered to meet compaction and soil testing procedures

LOMR-F



BFE



LOMA

LOMR-F

BFE

Conditional LOMR (CLOMR)

- Letter from FEMA commenting on whether proposed project, if built as proposed, would justify map revision or proposed hydrology changes
- Does not revise flood map

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
- 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

Determinations – Rounding

- All elevations for the LOMA or LOMR-F document are measured and referenced to nearest tenth of a foot, for example:

537.8' remains 537.8'

537.87' becomes 537.9'

539.95' becomes 540.0'

Determinations – Rounding Example

- Determinations are based on rounded numbers:
 - Structure has LAG elevation of 537.87' and BFE is 537.93'
 - While structure has LAG elevation lower than BFE, determination would be removal because LAG elevation rounds to 537.9' and BFE rounds to 537.9', thus elevations are the same



Forms Required for LOMA and LOMR-F Requests

MT-EZ Form – LOMA Only

DEPARTMENT OF HOMELAND SECURITY - FEDERAL EMERGENCY MANAGEMENT AGENCY
APPLICATION FORM FOR SINGLE RESIDENTIAL LOT OR STRUCTURE AMENDMENTS TO
NATIONAL FLOOD INSURANCE PROGRAM MAPS

O.M.B. NO. 1660-0015
Expires February 28, 2014

PAPERWORK BURDEN DISCLOSURE NOTICE

Public reporting burden for this data collection is estimated to average 2.4 hours per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing this form. This collection of information is required to obtain or retain benefits. You are not required to respond to this collection of information unless a valid OMB control number is displayed on this form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing the burden to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 1800 South Bell Street, Arlington, VA 20580-3005. Paperwork Reduction Project (1660-0015) NOTE: Do not send your completed form to this address.

This form should be used to request that the Department of Homeland Security's Federal Emergency Management Agency (FEMA) remove a single structure or legally recorded parcel of land or portion thereof, described by metes and bounds, certified by a registered professional engineer or licensed land surveyor, from a designated Special Flood Hazard Area (SFHA), an area that would be inundated by the flood having a 1%-chance of being equaled or exceeded in any given year (base flood), via Letter of Map Amendment (LOMA). It shall not be used for requests submitted by developers, for requests involving multiple structures or lots, for property in alluvial fan areas, for property located within the regulatory floodway, or requests involving the placement of fill. (NOTE: Use MT-1 forms for such requests). Fill is defined as material from any source (including the subject property) placed that raises the grade to or above the Base Flood Elevation (BFE). The common construction practice of removing unsuitable existing material (topsoil) and backfilling with select 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. Also, fill that is placed before the date of the first National Flood Insurance Program (NFIP) map showing the area in an SFHA is considered natural grade.

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

A – This section may be completed by the property owner or by the property owner's agent. In order to process your request, all information on this form must be completed *in its entirety*, unless stated as optional. Incomplete submissions will result in processing delays.

1. Has fill been placed on your property to raise ground that was previously below the BFE?

☐ No ☐ Yes – If yes, STOP!! – You must complete the MT-1 application forms; visit http://www.fema.gov/plan/prevent/fhm/dl_mt-1.shtm or call the FEMA Map Information exchange toll free: (877-FEMA MAP) (877-336-2627)

2. Legal description of Property (Lot, Block, Subdivision or abbreviated description from the Deed) and street address of the Property (required):

3. Are you requesting that a flood zone determination be completed for (check one):

- ☐ A structure on your property? What is the date of construction? _____ (MM/YYYY)
- ☐ A portion of your legally recorded property? (A certified metes and bounds description and map of the area to be removed, certified by a registered professional engineer or licensed land surveyor, are required. For the preferred format of metes and bounds descriptions, please refer to the MT-EZ instructions.)
- ☐ Your entire legally recorded property?

All documents submitted in support of this request are correct 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.

Applicant's Name (required): E-mail address (optional) (☐ By checking here you may receive correspondence electronically at the email address provided):

Mailing Address (include Company name if applicable) (required): Daytime Telephone No. (required):

Fax No. (optional):

Signature of Applicant (required)

Date (required)

End of Section A

B – This section must be completed by a registered professional engineer or licensed land surveyor. Incomplete submissions will result in processing delays.

NOTE: If the request is to have a flood zone determination completed for the structure, and an Elevation Certificate has been completed for this property, it may be submitted in lieu of Section B. If the request is to have a flood zone determination completed for the entire legally recorded property, or a portion thereof, the lowest elevation on the lot or described portion must be provided in Section B.

Applicable Regulations

The regulations pertaining to LOMAs are presented in the National Flood Insurance Program (NFIP) regulations under Title 44, Chapter I, Parts 70 and 72, Code of Federal Regulations. The purpose of Part 70 is to provide an administrative procedure whereby DHS-FEMA will review information submitted by an owner or lessee of property who believes that his or her property has been inadvertently included in a designated SFHA. The necessity of Part 70 is due in part to the technical difficulty of accurately delineating the SFHA boundary on an NFIP map. Part 70 procedures shall not apply if the topography has been altered to raise the original ground to or above the BFE since the effective date of the first NFIP map (e.g., a Flood Insurance Rate Map (FIRM) or Flood Hazard Boundary Map (FHBM)) showing the property to be within the SFHA.

Basis of Determination

DHS-FEMA's determination as to whether a structure or legally recorded parcel of land, or portion thereof, described by metes and bounds, may be removed from the SFHA will be based upon a comparison of the Base (1%-annual-chance) Flood Elevation (BFE) with certain elevation information. The elevation information required is dependent upon what is to be removed from the SFHA. For Zones A and AO, please refer to Page 7 of the MT-EZ Form Instructions for information regarding BFE development in those areas and supporting data requirements.

Determination Requested For: (check one)

☐ Structure located on natural grade (LOMA)

Elevation Information Required: (complete Item 5)

Lowest Adjacent Grade to the structure (the elevation of the lowest ground touching the structure including attached patios, stairs, deck supports or garages)

☐ Legally recorded parcel of land, or portion thereof (LOMA)

Elevation of the lowest ground on the parcel or within the portion of land to be removed from the SFHA

1. PROPERTY INFORMATION

Property Description (Lot and Block Number, Tax Parcel Number, or Abbreviated Description from the Deed, etc.):

2. STRUCTURE INFORMATION

Street Address (including Apt. Unit, Suite, and/or Bldg. No.):

What is the type of construction? (check one)

☐ crawl space

☐ slab on grade

☐ basement/enclosure

☐ other (explain):

3. GEOGRAPHIC COORDINATE DATA

Please provide the Latitude and Longitude of the most upstream edge of the *structure* (in decimal degrees to nearest fifth decimal place)

Indicate Datum: ☐ WGS84 ☐ NAD83 ☐ NAD27 Lat. . Long. .

Please provide the Latitude and Longitude of the most upstream edge of the *property* (in decimal degrees to nearest fifth decimal place)

Indicate Datum: ☐ WGS84 ☐ NAD83 ☐ NAD27 Lat. . Long. .

4. FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

NFIP Community Number:

Map Panel Number:

Base Flood Elevation (BFE):

Source of BFE:

5. ELEVATION INFORMATION (SURVEY REQUIRED)

- Lowest Adjacent Grade (LAG) to the structure (to the nearest 0.1 foot or meter) . ft. (m)
- Elevation of the lowest grade on the property; or within metes and bounds area (to the nearest 0.1 foot or meter) . ft. (m)
- Indicate the datum (if different from NGVD 29 or NAVD 88 attach datum conversion) ☐ NGVD 29 ☐ NAVD 88 ☐ Other (add attachment)
- Has FEMA identified this area as subject to land subsidence or uplift? ☐ No ☐ Yes (provide date of current releveling):

This certification is to be signed and sealed by a licensed land surveyor, registered professional engineer, or architect authorized by law to certify elevation information. All documents submitted in support of this request are correct 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.

Certifier's Name:

License No.:

Expiration Date:

Company Name:

Telephone No.:

Fax No.:

Email:

Signature:

Date:

Seal (optional)

MT-1 Property Information Form

DEPARTMENT OF HOMELAND SECURITY - FEDERAL EMERGENCY MANAGEMENT AGENCY PROPERTY INFORMATION FORM		O.M.B. NO. 1660-0015 <i>Expires February 28, 2014</i>
<p style="text-align: center;">PAPERWORK BURDEN DISCLOSURE NOTICE</p> <p>Public reporting burden for this data collection is estimated to average 1.63 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 submitting the form. This collection is required to obtain or retain benefits. You are not required to respond to this collection of information unless a valid OMB control number is displayed on this form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing this burden to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 1800 South Bell Street, Arlington, VA 20590-3005, Paperwork Reduction Project (1660-0015). NOTE: Do not send your completed form to this address.</p> <p>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 (LOMR-F), or Conditional Letter of Map Revision Based on Fill (CLOMR-F) for existing or proposed, single or multiple lots/structures. In order to process your request, all information on this form must be completed in its entirety, unless stated as optional. Incomplete submissions will result in processing delays. Please check the item below that describes your request:</p>		
<input type="checkbox"/> LOMA <input type="checkbox"/> CLOMA <input type="checkbox"/> LOMR-F <input type="checkbox"/> CLOMR-F	<p>A letter from DHS-FEMA stating that an existing structure or parcel of land that has not been elevated by fill (natural grade) would not be inundated by the base flood.</p> <p>A letter from DHS-FEMA stating that a proposed structure that is not to be elevated by fill (natural grade) would not be inundated by the base flood if built as proposed.</p> <p>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.</p> <p>A letter from DHS-FEMA stating that a parcel of land or proposed structure that will be elevated by fill would not be inundated by the base flood if fill is placed on the parcel as proposed or the structure is built as proposed.</p>	
<p><i>Fill</i> is defined as material from any source (including the subject property) placed that raises the ground to or above the Base Flood Elevation (BFE). The common construction practice of removing unsuitable existing material (topsoil) and backfilling with select 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 grade.</p>		
<p>Has fill been placed on your property to raise ground that was previously below the BFE? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, when was fill placed? _____ / month/year</p> <p>Will fill be placed on your property to raise ground that is below the BFE? <input type="checkbox"/> Yes* <input type="checkbox"/> No If yes, when will fill be placed? _____ / month/year</p> <p style="font-size: small;">* If yes, Endangered Species Act (ESA) compliance must be documented to FEMA prior to issuance of the CLOMR-F determination (please refer page 4 to the MT-1 instructions).</p>		
<p>1. Street Address of the Property (if request is for multiple structures or units, please attach additional sheet referencing each address and enter street names below): _____</p> <p>2. Legal description of Property (Lot, Block, Subdivision or abbreviated description from the Deed): _____</p> <p>3. Are you requesting that a flood zone determination be completed for (check one):</p> <p><input type="checkbox"/> Structures on the property? What are the dates of construction? _____ (MM/YYYY)</p> <p><input type="checkbox"/> A portion of land within the bounds of the property? (A certified metes and bounds description and map of the area to be removed, certified by a licensed land surveyor or registered professional engineer, are required. For the preferred format of metes and bounds descriptions, please refer to the MT-1 Form 1 Instructions.)</p> <p><input type="checkbox"/> The entire legally recorded property?</p> <p>4. Is this request for a (check one):</p> <p><input type="checkbox"/> Single structure</p> <p><input type="checkbox"/> Single lot</p> <p><input type="checkbox"/> Multiple structures (How many structures are involved in your request? List the number: _____)</p> <p><input type="checkbox"/> Multiple lots (How many lots are involved in your request? List the number: _____)</p>		

In addition to this form (MT-1 Form 1), please complete the checklist below. ALL requests must include one copy of the following:

- ☐ Copy of the effective FIRM panel on which the structure and/or property location has been accurately plotted (property inadvertently located in the NFIP regulatory floodway will require Section B of MT-1 Form 3)
- ☐ Copy of the Subdivision Plat Map for the property (with recordation data and stamp of the Recorder's Office)
- OR
- ☐ Copy of the Property Deed (with recordation 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. The map should include at least one street intersection that is shown on the FIRM panel.
- ☐ Form 2 - Elevation Form. If the request is to remove the structure, and an Elevation Certificate has already been completed for this property, it may be submitted in lieu of Form 2. If the request is to remove the entire legally recorded property, or a portion thereof, the lowest lot elevation must be provided on Form 2.
- ☐ Please include a map scale and North arrow on all maps submitted.

For LOMR-Fs and CLOMR-Fs, the following must be submitted in addition to the items listed above:

☐ Form 3 - Community Acknowledgment Form

For CLOMR-Fs, the following must be submitted in addition to the items listed above:

☐ Documented ESA compliance, which may include a copy of an Incidental Take Permit, an Incidental Take Statement, a "not likely to adversely affect" determination from the National Marine Fisheries Service (NMFS) or the U.S. Fish and Wildlife Service (USFWS), or an official letter from NMFS or USFWS concurring that the project has "No Effect" on proposed or listed species or designated critical habitat. Please refer to the MT-1 instructions for additional information.

Please do not submit original documents. Please retain a copy of all submitted documents for your records.

DHS-FEMA encourages the submission of all required data in a digital format (e.g. scanned documents and images on Compact Disc (CD)). Digital submissions help to further DHS-FEMA's Digital Vision and also may facilitate the processing of your request.

Incomplete submissions will result in processing delays. For additional information regarding this form, including where to obtain the supporting documents listed above, please refer to the MT-1 Form Instructions located at http://www.fema.gov/plan/prevent/fhm/dl_mt-1.shtm.

Processing Fee (see instructions for appropriate mailing address; or visit http://www.fema.gov/fhm/fm_fees.shtm 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 lot(s)/structure(s) LOMAs are fee exempt. The current review and processing fees are listed below:

Check the fee that applies to your request:

- ☐ \$325 (single lot/structure LOMR-F following a CLOMR-F)
- ☐ \$425 (single lot/structure LOMR-F)
- ☐ \$500 (single lot/structure CLOMA or CLOMR-F)
- ☐ \$700 (multiple lot/structure LOMR-F following a CLOMR-F, or multiple lot/structure CLOMA)
- ☐ \$800 (multiple lot/structure 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 are correct 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.

Applicant's Name (required): _____ Company (if applicable): _____

Mailing Address (required): _____ Daytime Telephone No. (required): _____

E-Mail Address (optional): ☐ By checking here you may receive correspondence electronically at the email address provided: _____ Fax No. (optional): _____

Date (required): _____ Signature of Applicant (required): _____

PAPERWORK BURDEN DISCLOSURE NOTICE

Public reporting burden for this data collection is estimated to average 1.25 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 submitting the form. This collection is required to obtain or retain benefits. You are not required to respond to this collection of information unless a valid OMB control number is displayed on this form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing this burden to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 1800 South Bell Street, Arlington, VA 20598-3005, Paperwork Reduction Project (1660-0015). NOTE: Do not send your completed form to this address.

This form must be completed for requests and must be completed and signed by a registered professional engineer or licensed land surveyor. A DHS - FEMA National Flood Insurance Program (NFIP) Elevation Certificate may be submitted in lieu of this form for single structure requests.

For requests to remove a structure on natural grade OR on engineered fill from the Special Flood Hazard Area (SFHA), submit the lowest adjacent grade (the lowest ground touching the structure), including an attached deck or garage. For requests to remove an entire parcel of land from the SFHA, provide the lowest lot elevation; or, if the request involves an area described by metes and bounds, provide the lowest elevation within the metes and bounds description. All measurements are to be rounded to nearest tenth of a foot. In order to process your request, all information on this form must be completed *in its entirety*. Incomplete submissions will result in processing delays.

1. NFIP Community Number: _____ Property Name or Address: _____
2. Are the elevations listed below based on ☐ existing or ☐ proposed conditions? (Check one)
3. For the existing or proposed structures listed below, what are the types of construction? (check all that apply)
☐ crawl space ☐ slab on grade ☐ basement/enclosure ☐ other (explain)
4. Has DHS - FEMA identified this area as subject to land subsidence or uplift? (see instructions) ☐ Yes ☐ No
If yes, what is the date of the current re-leveling? _____ / _____ (month/year)
5. What is the elevation datum? ☐ NGVD 29 ☐ NAVD 88 ☐ Other (explain)
If any of the elevations listed below were computed using a datum different than the datum used for the effective Flood Insurance Rate Map (FIRM) (e.g., NGVD 29 or NAVD 88), what was the conversion factor?
Local Elevation +/- ft. = FIRM Datum
6. Please provide the Latitude and Longitude of the most upstream edge of the **structure** (in decimal degrees to the nearest fifth decimal place):
Indicate Datum: ☐ WGS84 ☐ NAD83 ☐ NAD27 Lat. _____ Long. _____
Please provide the Latitude and Longitude of the most upstream edge of the **property** (in decimal degrees to the nearest fifth decimal place):
Indicate Datum: ☐ WGS84 ☐ NAD83 ☐ NAD27 Lat. _____ Long. _____

Address	Lot Number	Block Number	Lowest Lot Elevation*	Lowest Adjacent Grade To Structure	Base Flood Elevation	BFE Source

This certification is to be signed and sealed by a licensed land surveyor, registered professional engineer, or architect authorized by law to certify elevation information. All documents submitted in support of this request are correct 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.

Certifier's Name:	License No.:	Expiration Date:
Company Name:	Telephone No.:	
Email:	Fax No.:	
Signature:	Date:	

* For requests involving a portion of property, include the lowest ground elevation within the metes and bounds description.
Please note: If the Lowest Adjacent Grade to Structure is the only elevation provided, a determination will be issued for the structure only.

Seal (optional)

Page 1 of
Elevation
Form

- Submitted only in requests with multiple structures and/or parcels

MT-1 Form 2 Page 2 of 2

PAPERWORK BURDEN DISCLOSURE NOTICE

Public reporting burden for this data collection is estimated to average 1.38 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 submitting the form. This collection is required to obtain or retain benefits. You are not required to respond to this collection of information unless a valid OMB control number is displayed on this form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing this burden to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 1800 South Bell Street, Arlington, VA 20598-3005, Paperwork Reduction Project (1660-0015). NOTE: Do not send your completed form to this address.

This form must be completed for requests involving the existing or proposed placement of fill (complete Section A) OR to provide acknowledgment of this request to remove a property from the SFHA which was previously located within the regulatory floodway (complete Section B).

This form must be completed and signed by the official responsible for floodplain management in the community. The six digit NFIP community number and the subject property address must appear in the spaces provided below. Incomplete submissions will result in processing delays. Please refer to the MT-1 instructions for additional information about this form.

Community Number: _____ Property Name or Address: _____

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. For Conditional LOMR-F requests, the applicant has or will document Endangered Species Act (ESA) compliance to FEMA prior to issuance of the Conditional LOMR-F determination. For LOMR-F requests, I acknowledge that compliance with Sections 9 and 10 of the ESA has been achieved independently of FEMA's process. 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. 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.

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 request 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.:

Community Name:

Community Official's Signature (required):

Date:

Community Acknowledgment Form

- Section A required for all requests involving fill
- Section B required if structure or parcel is inadvertently included in floodway (If Section B is applicable, request must be submitted to the PTS Contractor for standard processing and issuance)

Form Availability

- Forms are available from the FEMA Map Information eXchange (FMIX):
 - 1-877-FEMA MAP (1-877-336-2627)
 - Monday through Friday, 8:00 am through 6:30 pm ET
 - Self-service options are available 24/7
- Forms are also available online through FEMA's website:

<https://www.fema.gov/forms>

eLOMA

- Web-based application to process simple LOMA requests
- Only available to licensed land surveyors and professional engineers (Licensed Professionals)
- Allows determinations to be returned in minutes
- Approximately half of the LOMAs processed annually (about 10,000 cases) meet the requirements of eLOMA.

Visit the eLOMA Tool and Tutorials at: <https://hazards.fema.gov>

See also eLOMA Fact Sheet

Additional Data Required for LOMAs and LOMR-Fs

Additional Data Requirements

- Copy of NFIP map indicating subject property location (certified with surveyor's seal and signature)
- Copy of legally recorded deed or plat map
- Certified metes and bounds description and map (if applicable)
- For unnumbered A Zones, letter from approved source stating 1% annual chance flood elevation and how it was determined

LOMR-F Data Requirements

- In addition to LOMA requirements:
 - Completed MT-1 Form 3 – Community Acknowledgement Form
 - Certified topographic map indicating original ground elevations and post-fill elevations (recommended)
 - Fees

44 CFR Part 72 - PROCEDURES AND FEES FOR PROCESSING MAP CHANGES

- 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

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

Fee schedule is located at:

<http://www.fema.gov/flood-map-related-fees>

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).

Common Problems with LOMA and LOMR-F Cases



Common Problems

- ✓ Forms not submitted
- ✓ Forms not completed
- ✓ Forms not certified
- ✓ Confusion about definitions:
 - ✓ Lowest adjacent grade elevation
 - ✓ Lowest lot elevation
- ✓ Incorrect fee submitted
- ✓ Floor elevation submitted
- ✓ Grading complete, but house not as-built (cannot exclude proposed building)
- ✓ Recordation data missing from deed or plat map



- ✓ Plat or tax map insufficient to locate property on FIRM
- ✓ Site Plan not certified
- ✓ Effective NFIP map not used

Letter of Map Amendment - Letter of Map Revision-F Tutorial Series @ www.fema.gov

Tutorials available on how to submit a Letter of Map Amendment (LOMA) using the MT-EZ form and Letter of Map Revision- Based on fill (LOMR-F) using the MT-1 form. These tutorials walk through the application and information-gathering processes that you must follow to submit a LOMA for a single lot(MT-EZ) and for requests involving multiple residential lots or structures and for all LOMR-F requests (MT-1).

LOMC Revalidation



Revalidations

- All LOMCs amending or revising Flood Insurance Rate Map (FIRM) that is republished become invalid until reviewed and possibly revalidated
- All previous LOMCs are reviewed and compared to new maps to determine whether their outcomes have changed due to new mapping



Revalidations

- Revalidation document, which includes a Summary of Map Actions (SOMA), is mailed following issuance of new maps:
 - Informs community of previously determined LOMCs that remain valid
 - If new flood hazard information changes determination, LOMA/LOMR-F is reviewed again and new determination may possibly occur

Re-Issued and Superseded Cases

- Re-Issued (Not Incorporated):
 - Some LOMCs may be inadvertently left out of revalidation process; if original determination does not change based on republished FIRM, LOMC can be reissued if not covered by revalidation
- Superseded:
 - If flooding source is restudied as part of map action, LOMC can be superseded by new analysis



FLOODPLAIN MAPPING INFORMATION SYSTEM [FMIS]



SUMMARY OF MAP ACTIONS

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

ALAMANCE COUNTY

- [Final SOMA 3-6-06](#) - 151KB  

ALEXANDER COUNTY

- [Final SOMA 6-18-07](#) - 143KB

ALLEGHANY COUNTY

- [Final SOMA 9-2-09](#) - 66KB

ANSON COUNTY

- Final SOMA 2-19-08 - 277KB

ASHE COUNTY

- [Final SOMA 11-4-09](#) - 135KB  



 This website is a free service provided by the State of North Carolina. The latest information on the Floodplain Mapping program is provided here. Learn about the State's [partners](#) in this project.

FINAL SUMMARY OF MAP ACTIONS

Community: Alamance County (Unincorporated Areas), North Carolina
Community No.: 370001

Revised Map Pages: 3710872600, 3710874600, 3710874800, 3710876600, 3710876800,
3710878600, 3710878700, 3710878800, 3710878900, 3710879600, 3710879700, 3710879800,
3710879900, 3710884000, 3710884200, 3710884300, 3710884400, 3710884500, 3710884600,
3710884700, 3710884800, 3710884900, 3710885200, 3710885300, 3710885400, 3710885500,
3710885600, 3710885700, 3710885800, 3710885900, 3710886000, 3710886100, 3710886200,
3710886300, 3710886400, 3710886500, 3710886600, 3710886700, 3710886800, 3710886900,
3710887000, 3710887100, 3710887200, 3710887300, 3710887400, 3710887500, 3710887600,
3710887700, 3710887800, 3710887900, 3710888000, 3710888100, 3710888200, 3710888300,
3710888400, 3710888500, 3710888600, 3710888700, 3710888800, 3710889000, 3710889100,
3710889200, 3710889300, 3710889400, 3710889500, 3710889600, 3710889700, 3710889800,
3710890000, 3710890000, 3710970700, 3710970800, 3710970900, 3710971000, 3710971100,
3710971800, 3710971900, 3710972600, 3710972700, 3710972800, 3710972900, 3710980000,
3710980100, 3710980200, 3710980300, 3710980400, 3710980500, 3710980600, 3710980700,
3710980800, 3710981000, 3710981100, 3710981200, 3710981300, 3710981400, 3710981500,
3710981600, 3710981700, 3710982200, 3710982300, 3710982400, 3710982600, 3710982700,
3710982800, 3710990000, and 3710992000

Date Issued: March 6, 2006
Page No.: 1 of 3

To assist your community in maintaining the Flood Insurance Rate Map (FIRM), we have summarized below the previous Letter of Map Change (LOMC) actions (i.e., Letters of Map Revision (LOMRs) and Letters of Map Amendment (LOMAs)) that will be affected by the revised FIRM that will become effective on September 6, 2006.

1. LOMRs and LOMAs Incorporated

The LOMRs and LOMAs listed below have been incorporated into and are reflected on the revised FIRM. However, until the revised FIRM becomes effective, the LOMRs and LOMAs will remain in effect.

<u>LOMC</u>	<u>Case No.</u>	<u>Effective Date</u>	<u>Project Identifier</u>	<u>New Panel</u>	<u>New Zone</u>
None					

2. LOMRs and LOMAs Not Incorporated

The LOMRs and LOMAs listed below have not been reflected on the revised FIRM. This is either due to scale limitations of the FIRM, or because the LOMR or LOMA issued determined that the lots or structures involved are out of the Special Flood Hazard Area, as shown on the FIRM. These LOMRs and LOMAs will be revalidated free of charge the day after the revised map panels become effective.

<u>LOMC</u>	<u>Case No.</u>	<u>Effective Date</u>	<u>Project Identifier</u>	<u>New Panel</u>	<u>New Zone</u>
LOMA	04-04-A098A	June 9, 2004	Lot 3, River Hill 3033 River Hill Lane	8857	X
LOMA	04-04-4810A	June 1, 2004	Lot 1, Property of J. Richard Dodson 3514 Durham Street Extension	8856	X

Researching Historical Actions

Why Is It Necessary?

Historical actions, including LOMRs, LOMAs, and LOMR-Fs, are very important

- LOMRs change what is represented on flood map (and often data that are presented in tables and Flood Profiles in FIS report)
- Communities annex or adjust boundaries, it is important to verify and use the correct CID

Why Is It Necessary?

- Information more recent than effective NFIP information may be available to use during LOMC processing
- LOMAs and LOMR-Fs may already be processed for nearby properties and structures; this information may be helpful in processing a current LOMA or LOMR-F



How to Research Historical Actions

- Step 1 – Contact the County or Community Floodplain Administrator:
 - This is often an employee of Planning, Zoning, or Inspections Office or an Engineer
 - Request list of and copies of all LOMCs issued for County or Community
 - Review LOMCs

Researching Historical Actions

- Step 2 – Contact the State NFIP Coordinator:
 - Only if County or Community does not have copies of information you need
 - Request list of and copies of all LOMCs issued for County or Community
 - Review LOMCs

Researching Historical Actions

- Step 3 – Contact the FEMA Map Information eXchange (1-877-FEMA MAP):
 - Only if County or Community and State NFIP Coordinator do not have copies of information you need
 - Request list of and copies of all LOMCs issued for County or Community
 - Review LOMCs



<http://fema.maps.arcgis.com/home/>
→ National Flood Hazard Layer

Researching Historical Actions

fema.maps.arcgis.com/home/webmap/viewer.html?webmap=cbe086c7c8704464aa9fc34eb09e7f30

HOME FEMA's National Flood Hazard Layer NEW MAP SIGN IN

Details Add Basemap Save Share Print Measure Bookmarks Raleigh NC

FEMA's National Flood Hazard Layer

Data from Flood Insurance Rate Maps (FIRMs) where available digitally, (Updated 7/10/2013)
Web Map by SMC/fee_FEMA
Last Modified: August 17, 2013
★★★★☆ (3 ratings, 0 comments, 16,091 views)
More Details...

Make your own map
Add to this map
Make a new map

(1 of 3)

LOMA Case 11-04-2842A

[Download Letter Here.](#)

LOMR-F for
PN: 0796704417 -- 2121 NORTH HILLS DRIVE

Status is: Completed
Date Ended: March 28, 2011
Determination type: DetermLetter

For the Community of:
RALEIGH, CITY OF, 370243

Geocoded Coordinates
(-78.67,35.84)

Zoom to

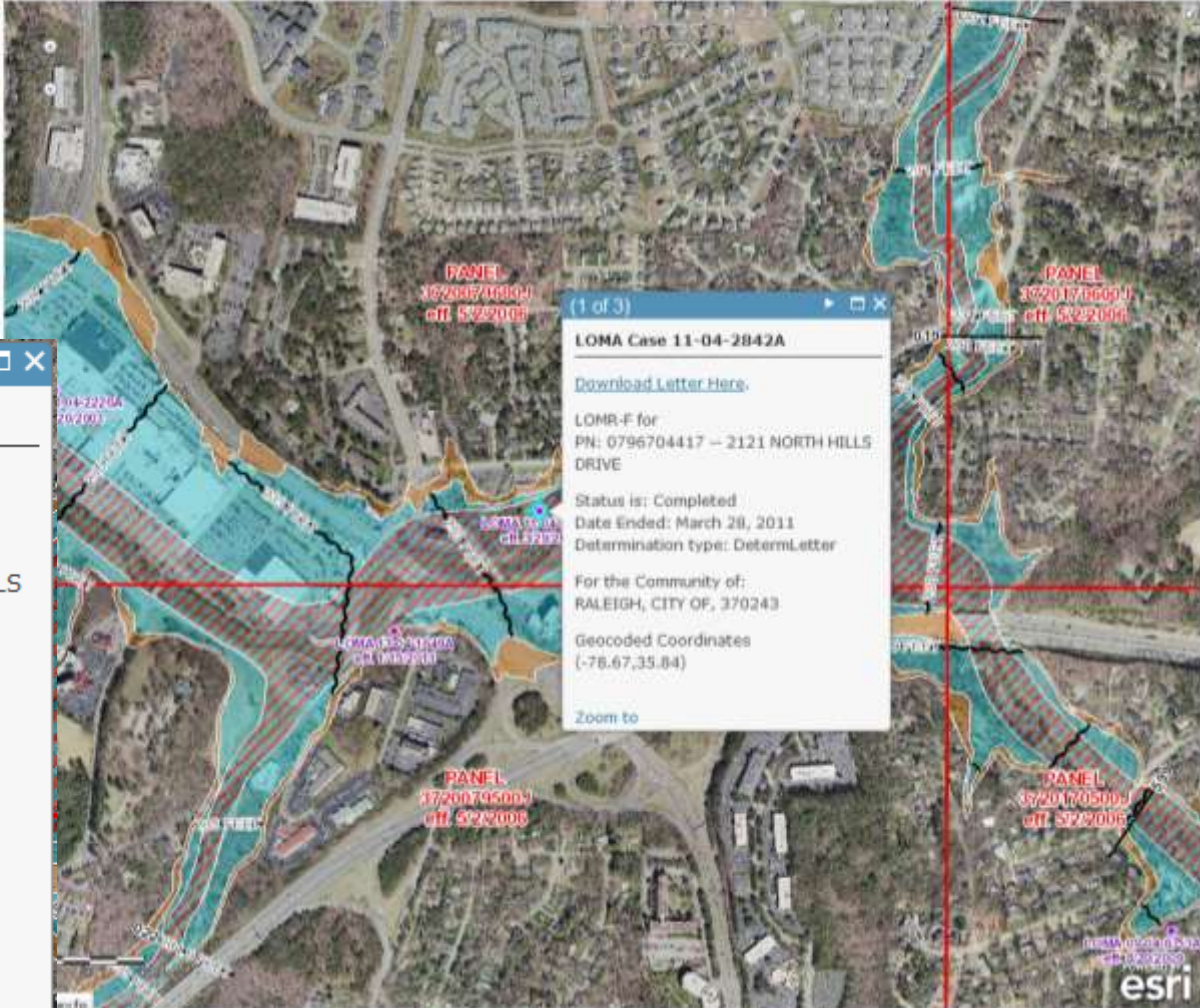
PANEL 10200740004 CH 5/2/2006

PANEL 10201705004 CH 5/2/2006



PANEL 10200745004 CH 5/2/2006



PANEL 10201705004 CH 5/2/2006

esri

The screenshot shows the FEMA National Flood Hazard Layer web application. The main map area displays an aerial view of a residential neighborhood in Raleigh, NC, with various flood hazard overlays in different colors (blue, orange, red). Several panels are visible on the map, labeled with panel numbers and dates. A detailed information window for LOMA Case 11-04-2842A is open, providing specific details about the LOMR-F for PN: 0796704417 -- 2121 NORTH HILLS DRIVE. The window includes status information, dates, determination type, community name, and geocoded coordinates. The interface includes standard web application elements like a search bar, navigation tools, and a sidebar with map controls.

Researching Historical Actions

Page 1 of 2		Date: March 29, 2011	Case No.: 11-04-2842A	LOMR-F				
Federal Emergency Management Agency Washington, D.C. 20472								
LETTER OF MAP REVISION BASED ON FILL DETERMINATION DOCUMENT (REMOVAL)								
COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION						
COMMUNITY	CITY OF RALEIGH, WAKE COUNTY, NORTH CAROLINA	A portion of Tract 2, as shown on the Plat recorded in Map Book 1985, Page 248, in the Office of the Register of Deeds, Wake County, North Carolina. (PN: 0706704417)						
	COMMUNITY NO.: 370243	The portion of property is more particularly described by the following metes and bounds:						
	NUMBER: 3720079600J							
AFFECTED MAP PANEL	DATE: 5/2/2006							
FLOODING SOURCE: CRABTREE CREEK (BASIN 18, STREAM 9)		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 35.839, -78.671 SOURCE OF LAT & LONG: GOOGLE EARTH PRO DATUM: NAD 83						
DETERMINATION								
LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
Tract 2	--	--	2121 North Hills Drive	Portion of Property	X (shaded)	232.8 feet	--	232.8 feet
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.)								
LEGAL PROPERTY DESCRIPTION INADVERTENT INCLUSION FLOODWAY 1 PORTIONS REMAIN IN THE SFHA								
This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Revision based on Fill for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the described portion(s) of 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 revises 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, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.								
 Luis Rodriguez, P.E., Chief Engineering Management Branch Federal Insurance and Mitigation Administration								

Page 2 of 2		Date: March 29, 2011	Case No.: 11-04-2842A	LOMR-F
Federal Emergency Management Agency Washington, D.C. 20472				
LETTER OF MAP REVISION BASED ON FILL DETERMINATION DOCUMENT (REMOVAL)				
ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)				
LEGAL PROPERTY DESCRIPTION (CONTINUED)				
BEGINNING at the northwestern corner of Tract 2; thence N87°07'20"E, 242.00 feet; thence S00°42'40"E, 123.49 feet; thence S64°42'23"W, 11.83 feet; thence S50°10'09"W, 28.48 feet; thence S60°32'05"W, 4.50 feet; thence S86°43'38"W, 14.47 feet; thence S89°08'54"W, 10.92 feet; thence S47°57'25"W, 20.76 feet; thence S82°32'40"W, 44.66 feet; thence S75°17'17"W, 46.11 feet; thence S69°22'10"W, 85.60 feet; thence N00°52'20"E, 199.43 feet to the POINT OF BEGINNING.				
INADVERTENT INCLUSION IN THE FLOODWAY 1 (PORTIONS OF THE PROPERTY REMAIN IN THE FLOODWAY) (This Additional Consideration applies to the preceding 1 Property.)				
A portion of this property is located within the National Flood Insurance Program (NFIP) regulatory floodway for the flooding source indicated on the Determination Document, while the subject of this determination is not. The NFIP regulatory floodway is the area that must remain unobstructed in order to prevent unacceptable increases in base flood elevations. Therefore, no construction may take place in an NFIP regulatory floodway that may cause an increase in the base flood elevation, and any future construction or substantial improvement on the property remains subject to Federal, State/Commonwealth, and local regulations for floodplain management. The NFIP regulatory floodway is provided to the community as a tool to regulate floodplain development. Therefore, the NFIP regulatory floodway modification described in the Determination Document, while acceptable to the Federal Emergency Management Agency (FEMA), must also be acceptable to the community and adopted by appropriate community action, as specified in Paragraph 60.3(d) of the NFIP regulations. Any proposed revision to the NFIP regulatory floodway must be submitted to FEMA by community officials. The community should contact either the Regional Director (for those communities in Regions I-IV, and VI-X), or the Regional Engineer (for those communities in Region V) for guidance on the data which must be submitted for a revision to the NFIP regulatory floodway. Contact information for each regional office can be obtained by calling the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or from our web site at http://www.fema.gov/about/regoff.htm .				
PORTIONS OF THE PROPERTY REMAIN IN THE SFHA (This Additional Consideration applies to the preceding 1 Property.)				
Portions of this property, but not the subject of the Determination/Comment document, may remain in the Special Flood Hazard Area. 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) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.				
 Luis Rodriguez, P.E., Chief Engineering Management Branch Federal Insurance and Mitigation Administration				

What Does a LOMA Look Like?



Federal Emergency Management Agency

Washington, D.C. 20472

February 25, 2005

MR. THOMAS J. FIELDS, PLS, CFS
WRIGHT AND FIELDS LAND SURVEYING
P.O. BOX 933
TROY, NC 27371

CASE NO.: 05-06-1992A
COMMUNITY: MONTGOMERY COUNTY, NORTH CAROLINA
(UNINCORPORATED AREA)
COMMUNITY NO.: 170335

DEAR MR. FIELDS:

This is in reference to a request that the Federal Emergency Management Agency (FEMA) determine if the property described in the enclosed document 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. Other attachments specific to this request may be included as referenced in the Determination/Comment document. 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, 3601 Eisenhower Avenue, Suite 600, Alexandria, VA 22304-6439.

Sincerely,

A handwritten signature in black ink, appearing to read "Doug Helton", is written over a horizontal line.



Doug Helton, P.E., CFM, Chief
Hazard Identification Section, Mitigation Division
Emergency Preparedness and Response Directorate

LIST OF ENCLOSURES:
LOMA DETERMINATION DOCUMENT (REMOVAL)

cc: State/Commonwealth NFIP Coordinator
Community Map Repository
Region

Cover Letter

Sample Determination Document

Page 1 of 2		Date: February 25, 2005		Case No.: 05-04-1992A		LCMA	
 Federal Emergency Management Agency Washington, D.C. 20472							
LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)							
COMMUNITY AND MAP PANEL INFORMATION				LEGAL PROPERTY DESCRIPTION			
COMMUNITY	MONTGOMERY COUNTY, NORTH CAROLINA (Unincorporated Areas)			Lot 144, Dide Shores Development, as described in the North Carolina General Warranty Deed recorded as Document No. 9556335, in Deed Book 526, Pages 638 and 639, in the Office of the Register of Deeds, Montgomery County, North Carolina			
	COMMUNITY NO.: 379336						
	NUMBER: 3703060258						
AFFECTED MAP PANEL	NAME: MONTGOMERY COUNTY, NORTH CAROLINA (UNINCORPORATED AREAS)						
	DATE: 5/1/99						
FLOODING SOURCE: BADIN LAKE				APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 35.477, -80.077 SOURCE OF LAT & LONG: PRECISION MAPPING STREETS 4.0 DATUM: NAD 83			
DETERMINATION							
LOT	BLOCK/SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (MSVD 25)	LOWEST ADJACENT GRADE ELEVATION (MSVD 25)
144	—	Dide Shores Development	602 Shoreline Drive	Structure	C	513.7 feet	522.9 feet
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 ZONE A STUDY UNDERWAY							
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 owner 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, 3601 Eisenhower Avenue, Suite 600, Alexandria, VA 22304-6439.							
 Doug Bellomo, P.E., CFM, Chief Hazard Identification Section, Mitigation Division Emergency Preparedness and Response Directorate Version 1.3.3							

1029299-1/OMA-SL042221992

Page 2 of 2		Date: February 25, 2005		Case No.: 05-04-1992A		LCMA	
 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.) Portions of this property, but not the subject of the Determination/Comment document, may remain in the Special Flood Hazard Area. Therefore, any future construction or substantial improvement on the property remains subject to Federal, State/Commonwealth, and local regulations for floodplain management.							
ZONE A (This Additional Consideration applies to the preceding 1 Property.) The National Flood Insurance Program map affecting this property depicts a Special Flood Hazard Area that was determined using the best flood hazard data available to FEMA, but without performing a detailed engineering analysis. The flood elevation used to make this determination is based on approximate methods and has not been formalized through the standard process for establishing base flood elevations published in the Flood Insurance Study. This flood elevation is subject to change.							
STUDY UNDERWAY (This additional consideration applies to all properties in the LOMA DETERMINATION DOCUMENT (REMOVAL).) This determination is based on the flood data presently available. However, the Federal Emergency Management Agency is currently revising the National Flood Insurance Program (NFIP) map for the community. New flood data could be generated that may affect this property. When the new NFIP map is issued it will supersede this determination. The Federal requirement for the purchase of flood insurance will then be based on the newly revised NFIP map.							
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) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, 3601 Eisenhower Avenue, Suite 600, Alexandria, VA 22304-6439.							
 Doug Bellomo, P.E., CFM, Chief Hazard Identification Section, Mitigation Division Emergency Preparedness and Response Directorate Version 1.3.3							

1029299-1/OMA-SL042221992

LOMA Distribution

- Applicant
- Property Owner (if not Applicant)
- Community Map Repository
- State NFIP Coordinator
- Community or governmental unit that requests LOMA
- FEMA's community files



LOMR-F Distribution

- Community's Chief Executive Officer (CEO)
- Applicant
- Property Owner (if not Applicant)
- Community Map Repository
- State NFIP Coordinator
- Community or governmental unit that requests LOMR-F
- FEMA's community files



State and Local Considerations

- LOMAs and LOMR-Fs only remove mandatory Federal requirement for flood insurance:
 - State and/or local floodplain management requirements may still apply
 - Certain lenders may still require flood insurance even after LOMA or LOMR-F is issued; this protects their financial interests

CFS Program

In 2002, a pilot program began between FEMA and the state of North Carolina that delegated responsibility of map maintenance to facilitate local ownership of Flood Maps and the CFS program was developed as a result. Any licensed land surveyor in the state of North Carolina who successfully completes a CFS training course and passes the final exam will be qualified as a Certified Floodplain Surveyor (CFS).

This program was created to provide a fast track process for Letter of Map Amendment (LOMAs) and Letter of Map Revision based on Fill (LOMR-Fs) applications to FEMA for review and issuance. This program allows for the application review and issuance to occur in as little as five business days from receipt of case, rather than the typical sixty (60) days without the CFS program.

More information can be found on the EDUCATION tab of NCSS website

Questions?

