

# Flood Map Amendments & Revisions

Navigating FEMA's Letter of Map Change Processes

August 29, 2024

FEMA Region 1

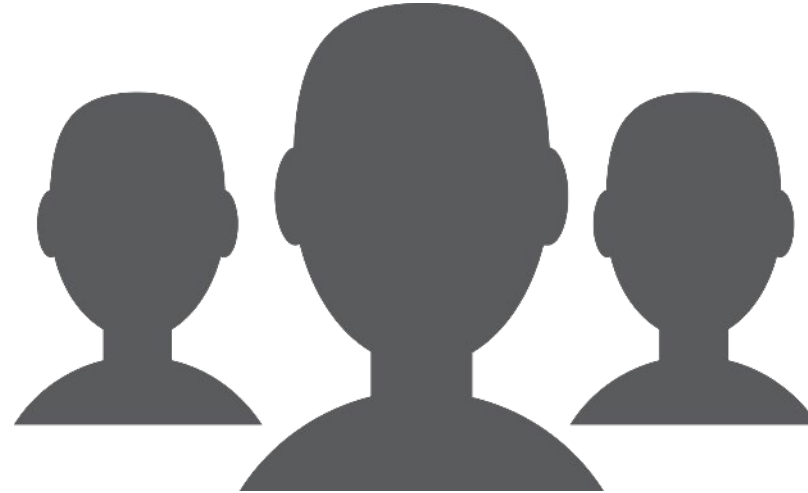


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## Poll Question #1

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- Who are we?
- Who are you?
- What is your role?



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# Objectives

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- Gain (or reinforce) a working knowledge of FEMA's Letter of Map Change (LOMC) processes & options.
- Become equipped to answer common questions and to direct others to additional resources.
- Identify when and why you would change a map.

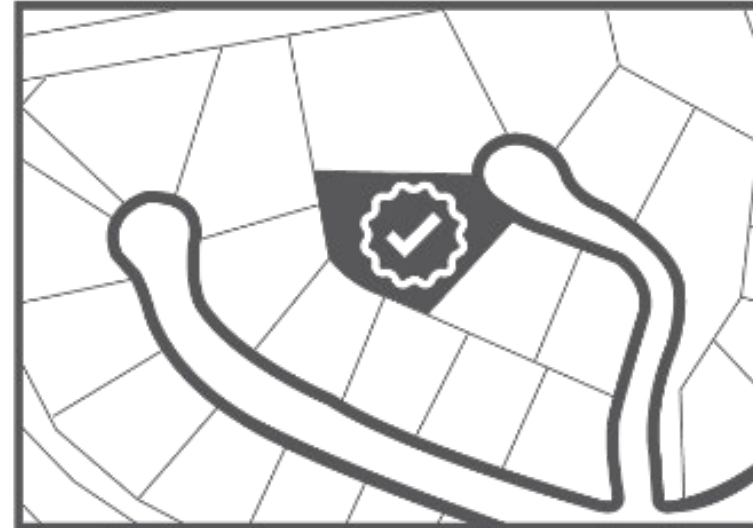


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# Agenda

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- Discuss various FEMA map amendments and revisions (Overview)
- MT-1s
- Conditional Letters of Map Change
- Using LiDAR
- Submitting MT-1s
- MT-2s
- Submitting MT-2s
- Resources





An aerial photograph of a coastal town, likely Newport, Rhode Island, featuring a harbor filled with numerous sailboats and a dense residential area with a prominent church steeple. The image is overlaid with a semi-transparent blue gradient.

# Overview

# National Flood Insurance Program (NFIP) Background

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- Created by the National Flood Insurance Act of 1968
- Participation is **voluntary**
  - Adopt and enforce regulations
  - Eligible for flood insurance
- **Benefits** of participation
  - Flood insurance
  - Grants and loans
  - Disaster assistance
  - Federally backed mortgages
- **Goals** of the NFIP include:
  - Save lives and protect property
  - Encourage a comprehensive approach to floodplain management



## *The Base Flood:*

*The flood having a 1% chance of being equaled or exceeded in any given year. Used by the NFIP as the basis for mapping, mandatory purchase requirement, and regulating development.*



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# Applicable NFIP Regulations

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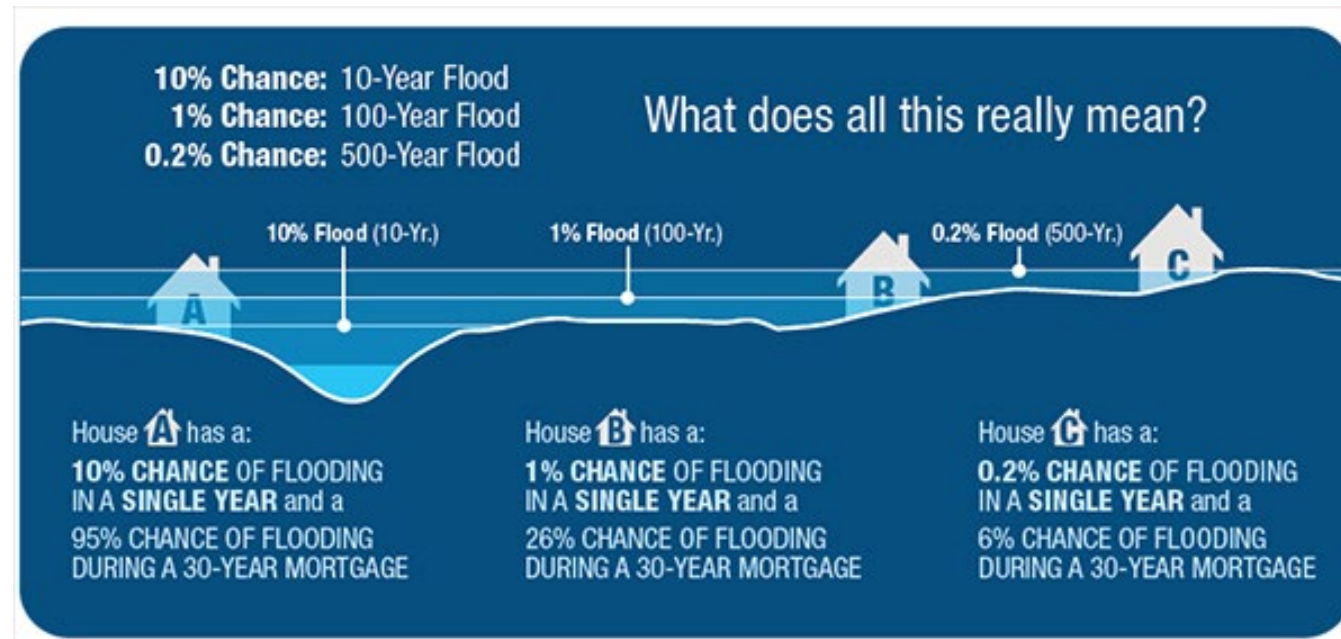
- Letter of Map Amendment (LOMA):
  - *44 CFR Part 70* National Flood Insurance Program (NFIP) Regulations
  
- Letter of Map Revision Based on Fill (LOMR-F):
  - *44 CFR Part 65.5* National Flood Insurance Program (NFIP) Regulations
  - Fill only
  
- Procedures and Fees for Processing Map Changes:
  - *44 CFR Part 72* National Flood Insurance Program (NFIP)



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# Flood Risk

House	During Any Year	During 30-Year Mortgage
A	10% chance of flooding	95% chance of flooding
B	1% chance of flooding	26% chance of flooding
C	0.2% chance of flooding	6% chance of flooding

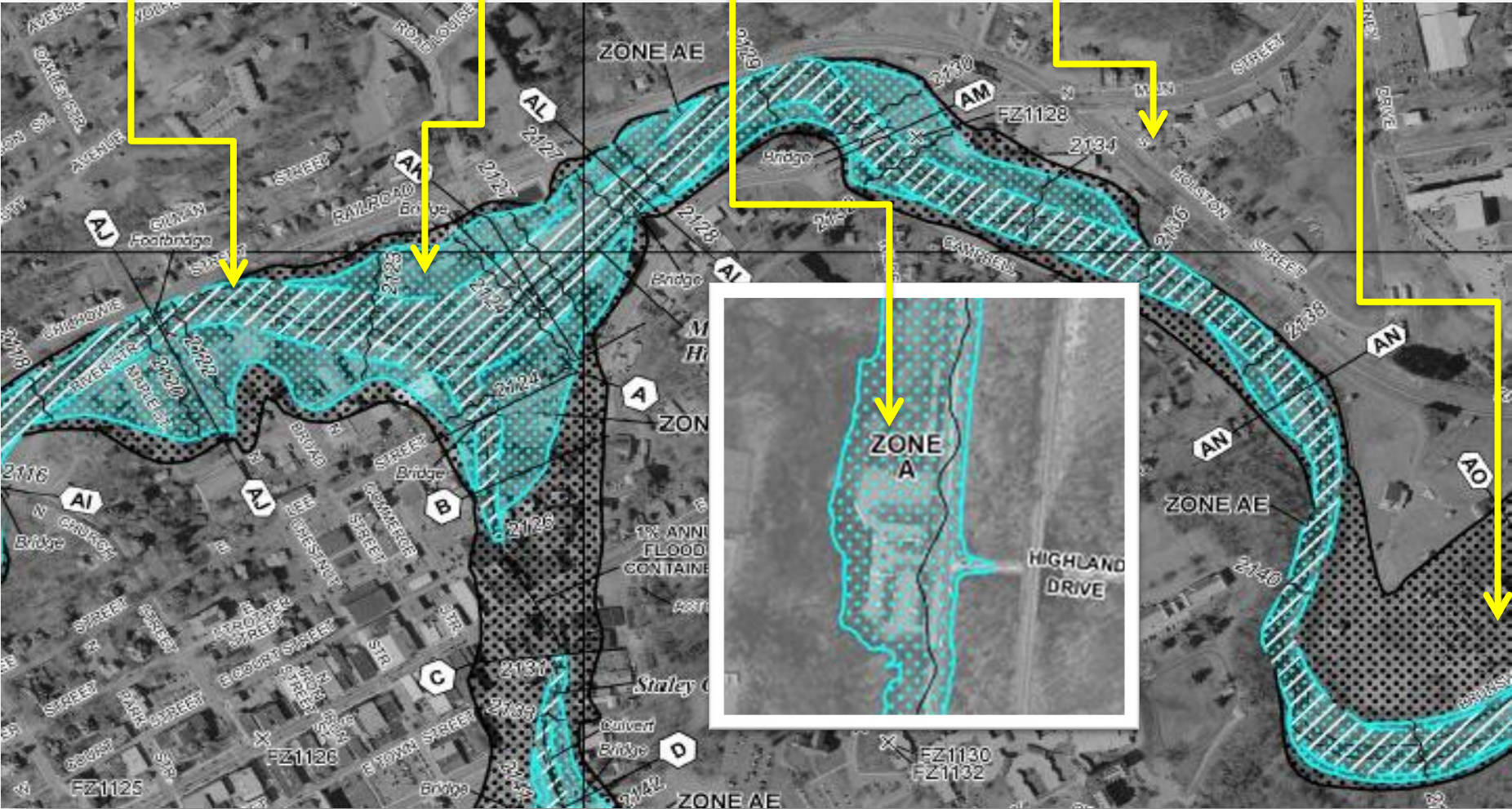


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# FEMA Flood Zones

- Floodway
- Zone AE
- Zone A
- Zone X
- Shaded Zone X



# Reasons to Change a Map

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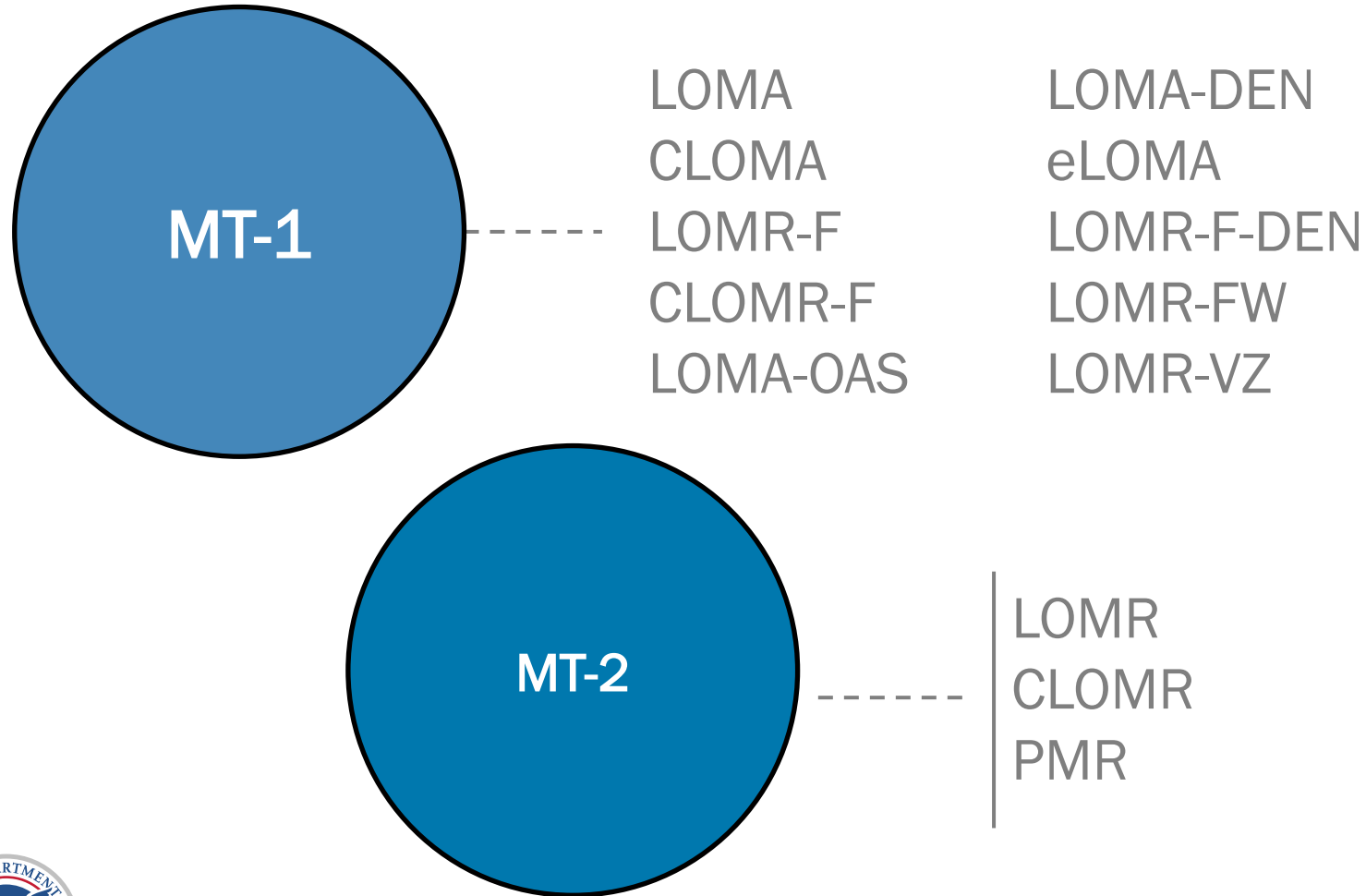
- Updated data
  - Elevation (newer LiDAR or site-specific survey)
  - Flood Study (can cover various geographic sized areas; funded by federal, state, local, or private stakeholders)
- To reflect physical and flood control changes
  - Fill has been placed
  - New developments or to understand the effects of a proposed development
  - Roadway construction
  - Flood Control Projects (dams, levees, culverts)



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# LOMC Types

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## Poll Question #2

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WHAT DOES  
“MT” STAND  
FOR?



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# What's the Difference?

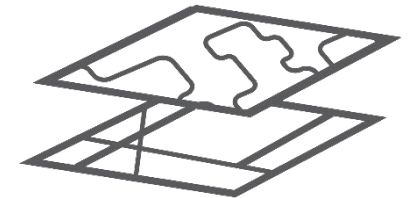
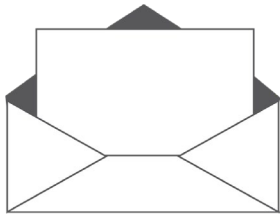
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- MT-1

- LOMA, CLOMA, LOMR-F, CLOMR-F
- Single or multiple structures or parcels are removed from the 1%-annual-chance floodplain by a letter
- Do not result in changes to the physical effective Flood Insurance Rate Map (FIRM)
- Goal is usually to remove the federal insurance requirement
- Homeowners who successfully remove their homes from the 1% floodplain **should be encouraged to keep their flood insurance**

- MT-2

- LOMR, CLOMR, PMR
- Floodplains, floodways, BFEs, Cross Sections, etc.. are revised
- Results in an official revision to the physical effective FIRM and/or FIS; therefore, the community must be involved
- More complicated than an MT-1
- Technical engineering changes resulting from a new study, development, or infrastructure projects.

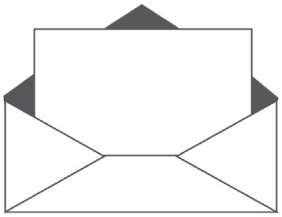


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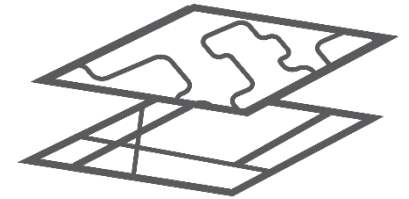
# What's the Difference?

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- LOMA/LOMR
  - Based on **AS-BUILT** conditions

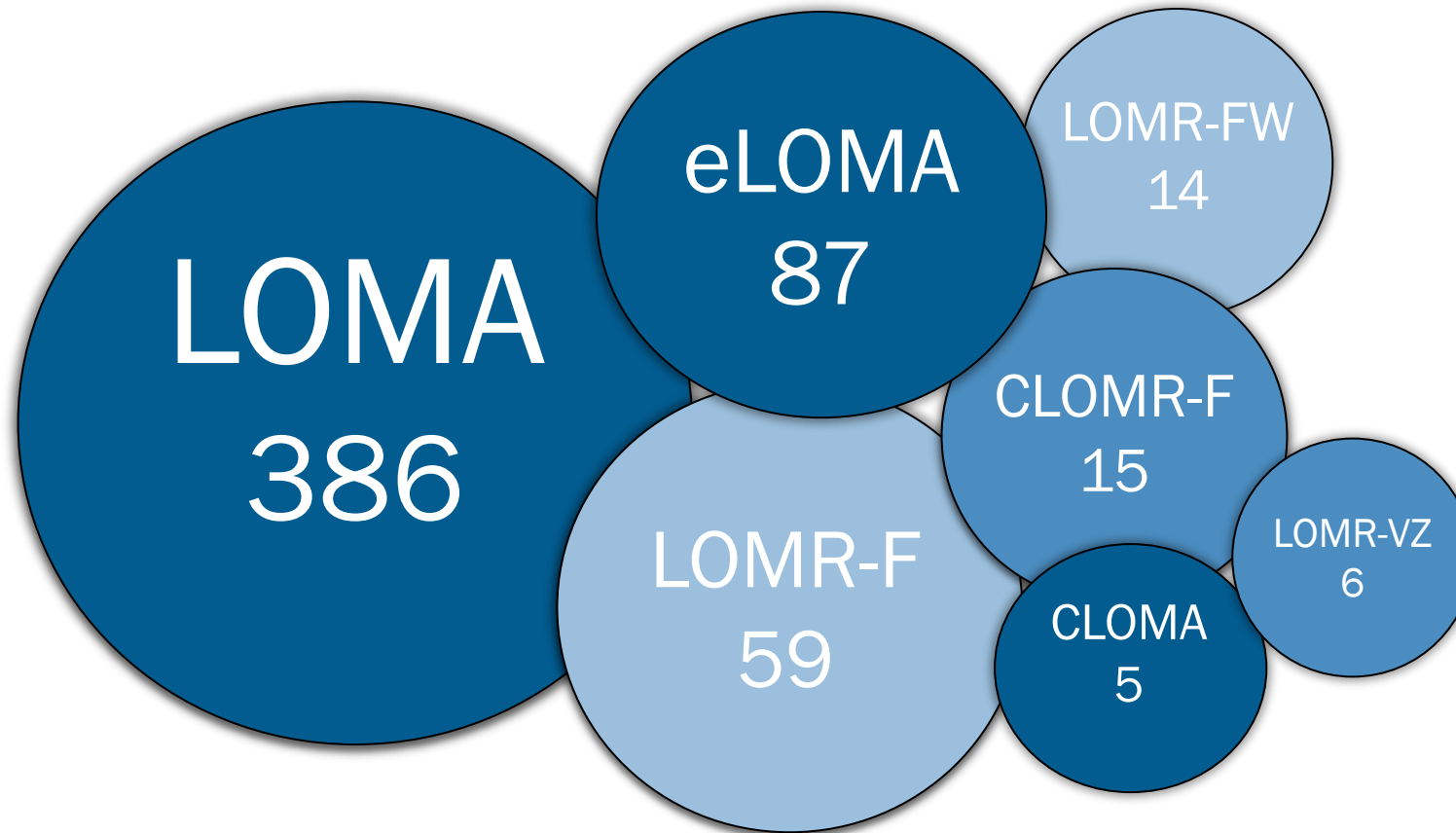


- CLOMA/CLOMR
  - Based on **PROPOSED** conditions



# LOMC Types - Region

Number of all MT-1s submitted in Region I in 2023



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Questions?





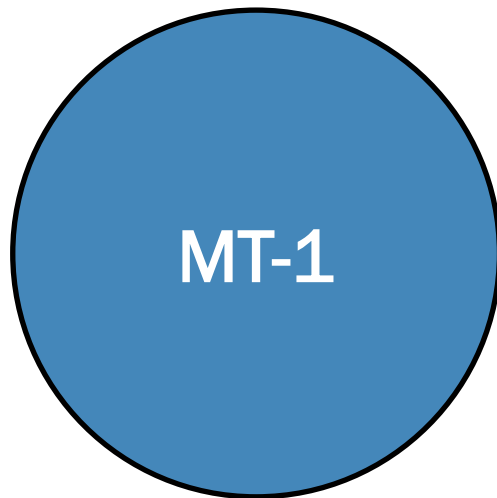
# Module 1: MT-1s





# LOMC – MT-1s

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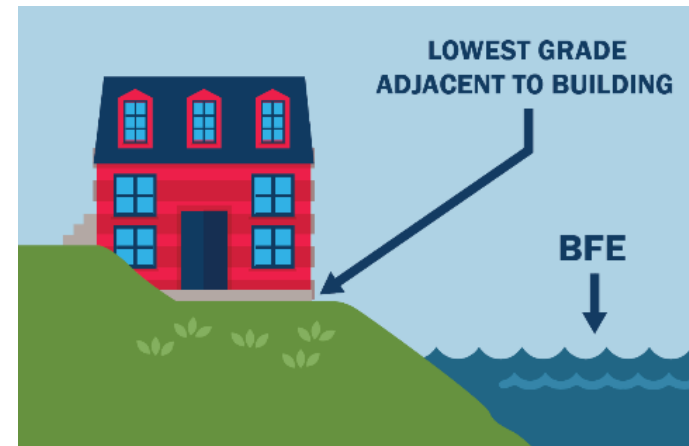
*LOMA*  
*LOMA-OAS*  
*LOMA-DEN*  
**LOMR-F**  
**LOMR-F-DEN**  
*LOMR-FW*  
*LOMR-VZ*  
**CLOMA**  
**CLOMR-F**  
*eLOMA*



# LOMA: Letter of Map Amendment

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- Removal of an existing structure(s) or parcel(s) of land from the SFHA due to naturally high ground (no fill) that is not shown on the FIRM due to map scale limitations.
- Structures: Lowest Adjacent Grade (LAG)  $\geq$  BFE
- Empty Lots: Low Lot Elevation (LLE)  $\geq$  BFE
- Also: Metes and bounds request to remove a portion of property from the SFHA
- Removes federal mandatory flood insurance purchase requirement though the lender can still require purchase of flood insurance




\*Base Flood Elevation (BFE) of the 1%- Annual-Chance Flood Event

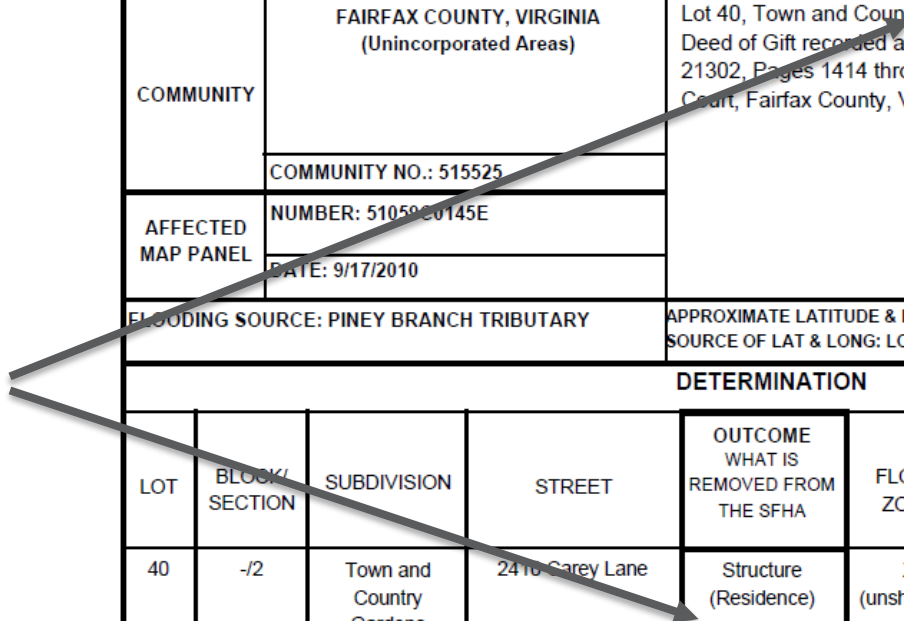


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# LOMA: Example

Page 1 of 2		Date: July 13, 2018		Case No.: 18-03-1609A		LOMA		
		<b>Federal Emergency Management Agency</b> Washington, D.C. 20472						
		<b>LETTER OF MAP AMENDMENT                  DETERMINATION DOCUMENT (REMOVAL)</b>						
COMMUNITY AND MAP PANEL INFORMATION				LEGAL PROPERTY DESCRIPTION				
COMMUNITY	FAIRFAX COUNTY, VIRGINIA (Unincorporated Areas)			Lot 40, Town and Country Gardens, Section 2, as described in the Deed of Gift recorded as Document No. 2010037074.021, in Book 21302, Pages 1414 through 1417, in the Office of the Clerk of Circuit Court, Fairfax County, Virginia				
	COMMUNITY NO.: 515525							
AFFECTED MAP PANEL	NUMBER: 510500145E							
	DATE: 9/17/2010							
FLOODING SOURCE: PINEY BRANCH TRIBUTARY				APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 38.898893, -77.284452 SOURCE OF LAT & LONG: LOMA LOGIC DATUM: NAD 83				
<b>DETERMINATION</b>								
LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NGVD 29)	LOWEST ADJACENT GRADE ELEVATION (NGVD 29)	LOWEST LOT ELEVATION (NGVD 29)
40	-/2	Town and Country Gardens	2416 Carey Lane	Structure (Residence)	X (unshaded)	--	383.6 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								

What is  
Removed  
from the  
SFHA

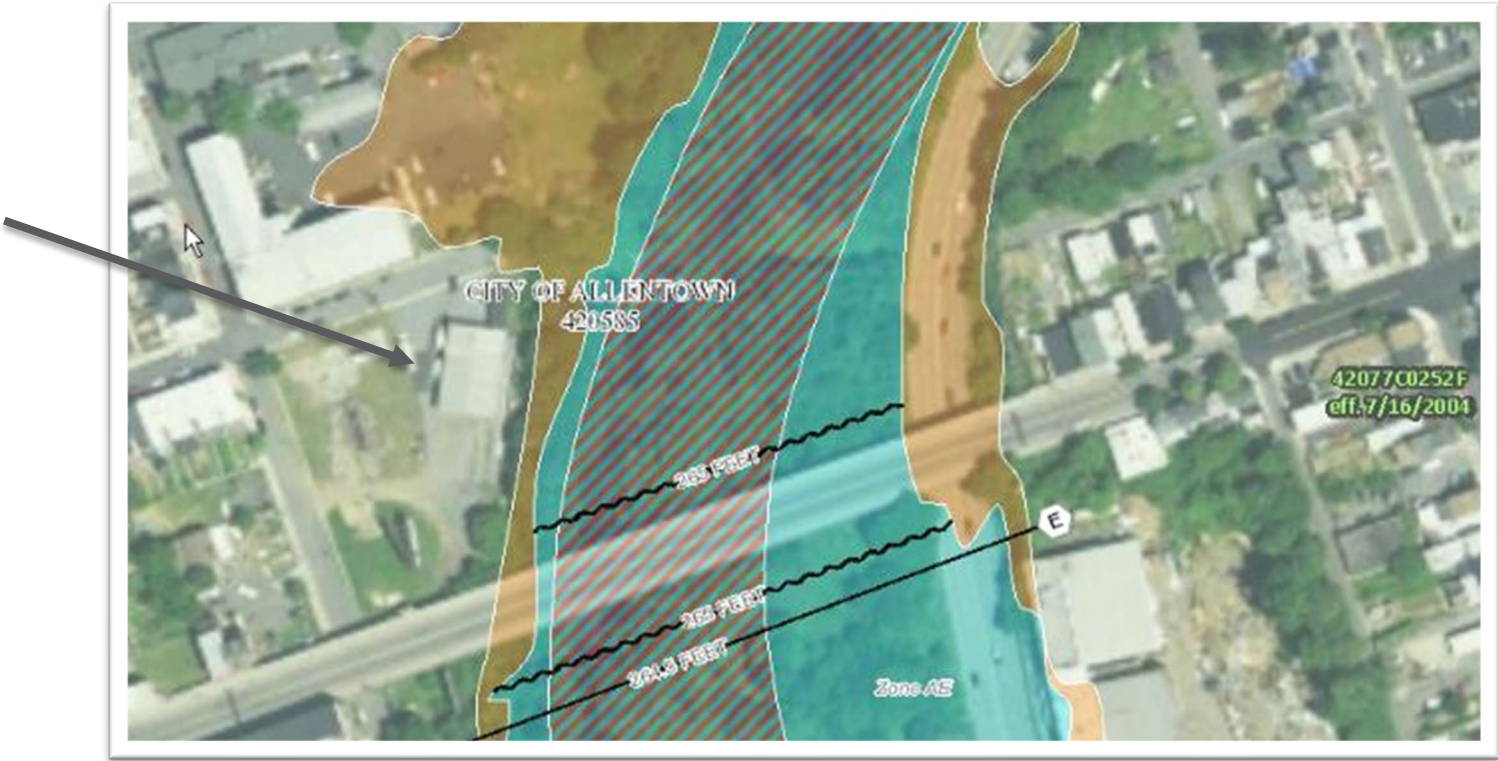


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# LOMA-OAS: Letter of Map Amendment – Out As Shown

- FEMA’s determination confirming the existing property and/or structure(s) are located outside of the SFHA as visually depicted on the effective FIRM.



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# LOMA-OAS: Example

Page 1 of 2		Date: September 16, 2016		Case No.: 16-03-2317A		LOMA-OAS		
		<b>Federal Emergency Management Agency</b> Washington, D.C. 20472						
<b>LETTER OF MAP AMENDMENT          DETERMINATION DOCUMENT (OUT AS SHOWN)</b>								
COMMUNITY AND MAP PANEL INFORMATION				LEGAL PROPERTY DESCRIPTION				
COMMUNITY	FAIRFAX COUNTY, VIRGINIA (Unincorporated Areas)			A parcel of land, as described in the Deed of Gift recorded in Book 7082, Page 1787, in the Office of the Clerk of Circuit Court, Fairfax County, Virginia				
	COMMUNITY NO.: 515525							
AFFECTED MAP PANEL	NUMBER: 51059C0165E							
	DATE: 9/17/2010							
FLOODING SOURCE: HOLMES RUN				APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 38.880276, -77.218879 SOURCE OF LAT & LONG: LOMA LOGIC DATUM: NAD 83				
<b>DETERMINATION</b>								
LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS OUTSIDE OF THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NGVD 29)	LOWEST ADJACENT GRADE ELEVATION (NGVD 29)	LOWEST LOT ELEVATION (NGVD 29)
--	--	--	2725 Oldewood Drive	Property	X (unshaded)	--	--	--
<b>Special Flood Hazard Area (SFHA)</b> - 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.)								
REVISED BY LETTER OF MAP REVISION								

What is  
Outside  
of the  
SFHA

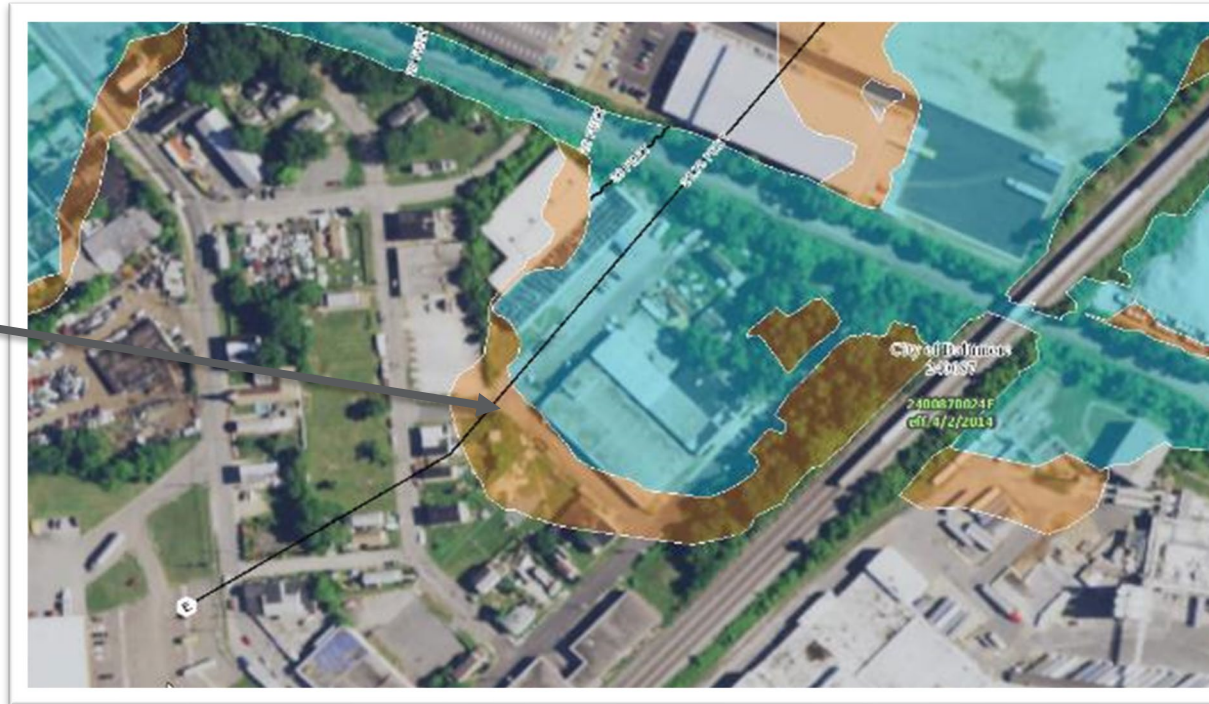
OAS  
("Out As  
Shown")



**FEMA**


# LOMA-DEN: Letter of Map Amendment – Non-Removal

- If, after reviewing a LOMA submittal, FEMA determines the documentation does not support removing the structure or property from the SFHA, it will still issue a letter, but it will be a LOMA-DEN.



**FEMA**

# LOMA-DEN: Example

Page 1 of 1		Date: December 12, 2017		Case No.: 18-03-0248A		LOMA-DEN		
		<b>Federal Emergency Management Agency</b> Washington, D.C. 20472						
<b>LETTER OF MAP AMENDMENT                  DETERMINATION DOCUMENT (NON-REMOVAL)</b>								
COMMUNITY AND MAP PANEL INFORMATION				LEGAL PROPERTY DESCRIPTION				
COMMUNITY	FAIRFAX COUNTY, VIRGINIA (Unincorporated Areas)			Lot 21, Block H, Lee Boulevard Heights, Section 3, as described in the Deed recorded as Document No. 2005019161.007 in Book 17282, Pages 0462 and 0463, in the Office of the Clerk of Circuit Court, Fairfax County, Virginia				
	COMMUNITY NO.: 515525							
AFFECTED MAP PANEL	NUMBER: 51059C0285E			APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 38.865782, -77.146614 SOURCE OF LAT & LONG: LOMA LOGIC DATUM: NAD 83				
	DATE: 9/17/2010							
FLOODING SOURCE: LONG BRANCH OF FOURMILE RUN								
<b>DETERMINATION</b>								
LOT	BLOCK/SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS NOT REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NGVD 29)	LOWEST ADJACENT GRADE ELEVATION (NGVD 29)	LOWEST LOT ELEVATION (NGVD 29)
21	H/3	Lee Boulevard Heights	6133 Brook Drive	Structure (Residence)	AE	300.8 feet	297.9 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).								

What is NOT Removed from the SFHA

DEN ("Denied")

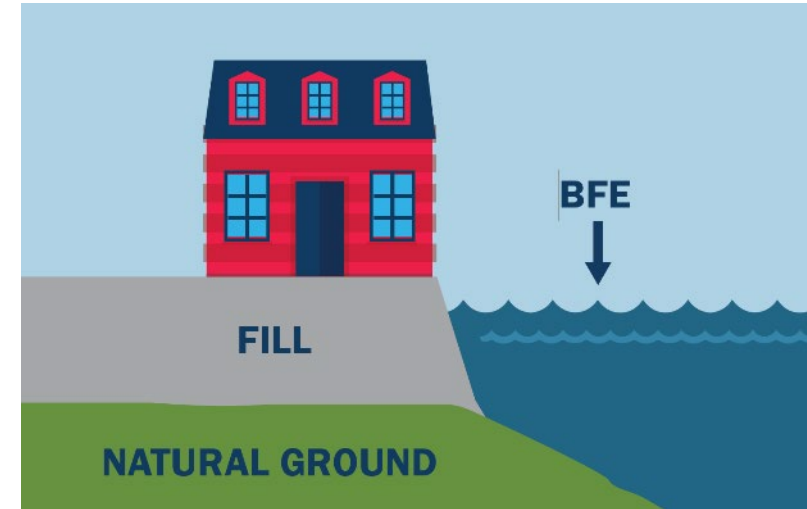


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# LOMR-F: Letter of Map Revision (Based on Fill)

- Removal of an existing structure(s) or parcel(s) of land from the SFHA that **has been elevated by fill.**
- The FIRM will not be revised, there will be a revision by letter.
- Structures:
  - Lowest Adjacent Grade (LAG)  $\geq$  BFE
- Empty Lots:
  - Low Lot Elevation (LLE)  $\geq$  BFE
- If basements are placed, **they must be above the BFE.**
- Removes federal mandatory flood insurance purchase requirement.
- Lender can still require purchase of flood insurance.
- Requires community approval via a signed **Community Acknowledgment**



*Note: Fill placed before the first NFIP map for a community showing the property in question in an SFHA is considered natural grade. (Check Community Map History Table in FIS report and/or Historic Maps on the Map Service Center.)*

Form.



**FEMA**

# LOMR-F: Letter of Map Revision (Based on Fill)

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- Community Acknowledgment Form Required:
  - Community Official Signs acknowledging:
    - Fill will not be placed in floodway
    - Complies with Endangered Species Act (ESA)
    - Have all necessary federal, state, and local permits
    - Existing and proposed structures will be “reasonably safe from flooding”
    - Supporting documentation is available to submit to FEMA upon request
    - Community Officials do not have to sign if they do not concur!



**FEMA**

# LOMR-F: Letter of Map Revision (Based on Fill)

Required

DEPARTMENT OF HOMELAND SECURITY - FEDERAL EMERGENCY MANAGEMENT AGENCY <b>COMMUNITY ACKNOWLEDGMENT FORM</b>	O.M.B. NO. 1660-0015 Expires February 28, 2014
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**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:



# FEMA

# LOMR-F: Letter of Map Revision (Based on Fill)

Required


<p><b><u>A. REQUESTS INVOLVING THE PLACEMENT OF FILL</u></b></p> <p>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.</p> <p>Community Comments:</p> <div style="background-color: #e6f2ff; height: 100px; width: 100%;"></div>		
Community Official's Name and Title: <i>(Please Print or Type)</i>		Telephone No.:
Community Name:	Community Official's Signature: (required)	Date:



FEMA



# LOMR-F: Example

Page 1 of 2		Date: October 01, 2015		Case No.: 15-03-2177A		LOMR-F		
		<b>Federal Emergency Management Agency</b> Washington, D.C. 20472						
<b>LETTER OF MAP REVISION BASED ON FILL          DETERMINATION DOCUMENT (REMOVAL)</b>								
COMMUNITY AND MAP PANEL INFORMATION				LEGAL PROPERTY DESCRIPTION				
COMMUNITY	FAIRFAX COUNTY, VIRGINIA (Unincorporated Areas)			Lot 8, Section Two, Langley Forest, as described in the Deed recorded in Deed Book 894, Pages 219 through 227, in the Office of the Clerk of Circuit Court, Fairfax County, Virginia				
	COMMUNITY NO.: 515525							
AFFECTED MAP PANEL	NUMBER: 51059C0160E							
	DATE: 9/17/2010							
FLOODING SOURCE: DEAD RUN				APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 38.956, -77.179 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 (NGVD 29)	LOWEST ADJACENT GRADE ELEVATION (NGVD 29)	LOWEST LOT ELEVATION (NGVD 29)
8	-/2	Langley Forest	6804 Benjamin Street	Structure	X (shaded)	--	205.7 feet	--
<b>Special Flood Hazard Area (SFHA)</b> - 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).								

What is  
Removed  
from  
the SFHA

F  
("Fill")



**FEMA**

# LOMR-F-DEN: Letter of Map Revision (Based on Fill) – Non-Removal


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- If, after reviewing a LOMR-F submittal, FEMA determines the documentation does not support removing the structure or property from the SFHA, it will still issue a letter, but it will be a LOMR-F-DEN.



**FEMA**

# LOMR-F-DEN: Example

Page 1 of 2		Date: August 30, 2018		Case No.: 18-03-1941A		LOMR-F-DEN		
		<b>Federal Emergency Management Agency</b> Washington, D.C. 20472						
<b>LETTER OF MAP REVISION BASED ON FILL DETERMINATION DOCUMENT (NON-REMOVAL)</b>								
COMMUNITY AND MAP PANEL INFORMATION				LEGAL PROPERTY DESCRIPTION				
COMMUNITY	FAIRFAX COUNTY, VIRGINIA (Unincorporated Areas)			The Rhode Island Building, The Colonies Condominium at McLean, Phase I, as described in the Declaration recorded in Book 6370, Pages 1474 through 1515, in the Office of the Clerk of the Circuit Court, Fairfax County, Virginia				
	COMMUNITY NO.: 515525							
AFFECTED MAP PANEL	NUMBER: 51059C0165E							
	DATE: 9/17/2010							
FLOODING SOURCE: SCOTT RUN				APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 38.917452, -77.210556 SOURCE OF LAT & LONG: LOMA LOGIC DATUM: NAD 83				
DETERMINATION								
LOT	BLOCK/SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS NOT REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NGVD 29)	LOWEST ADJACENT GRADE ELEVATION (NGVD 29)	LOWEST LOT ELEVATION (NGVD 29)
-	-	The Colonies Condo at McLean, Ph. I	7681 A & B Provincial Drive	Structure (Rhode Island)	A	338.6 feet	338.5 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).								

What is NOT Removed from the SFHA

DEN ("Denied")



**FEMA**

# LOMR-FW: Letter of Map Revision (Floodway)

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- When a LOMA is submitted for a structure inadvertently shown in the floodway a different form identifier is used, called a LOMR-FW
- All other requirements and characteristics of a LOMA apply
- Community Acknowledgment Form is Required (Section B):
  - Community Official Signs acknowledging:
    - Fill has not nor will not be placed in floodway
    - **Community Officials do not have to sign if they do not concur!**



**FEMA**

# LOMR-FW: Letter of Map Revision (Floodway)

DEPARTMENT OF HOMELAND SECURITY - FEDERAL EMERGENCY MANAGEMENT AGENCY <b>COMMUNITY ACKNOWLEDGMENT FORM</b>	O.M.B. NO. 1660-0015 Expires February 28, 2014
<b>PAPERWORK BURDEN DISCLOSURE NOTICE</b>	
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This form must be completed for requests involving the existing or proposed placement of fill (complete Section A) <b>OR</b> 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. <b>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.</b> Please refer to the MT-1 instructions for additional information about this form.	
Community Number: <input style="width: 150px;" type="text"/>	Property Name or Address: <input style="width: 150px;" type="text"/>

Required

**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: <i>(Please Print or Type)</i>	Telephone No.:	
Community Name:	Community Official's Signature (required):	Date:



# FEMA

# LOMR-FW: Example

Page 1 of 2		Date: May 29, 2015		Case No.: 15-03-1155A		LOMR-FW		
 <b>Federal Emergency Management Agency</b> Washington, D.C. 20472								
<b>LETTER OF MAP REVISION FLOODWAY DETERMINATION DOCUMENT (REMOVAL)</b>								
COMMUNITY AND MAP PANEL INFORMATION				LEGAL PROPERTY DESCRIPTION				
COMMUNITY	BOROUGH OF OAKMONT, ALLEGHENY COUNTY, PENNSYLVANIA			Lot 206, Block 363, Delaware Crossings Condominiums (inclusive of all units), as described in the Declaration of Condominium recorded as Instrument No. 2011-3672, Volume 14505, Page 327, in the Office of the Recorder of Deeds, Allegheny County, Pennsylvania				
	COMMUNITY NO.: 420060							
	AFFECTED MAP PANEL							
NUMBER: 42003C0238H								
DATE: 9/26/2014								
FLOODING SOURCE: ALLEGHENY RIVER				APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 40.519, -79.849 SOURCE OF LAT & LONG: GOOGLE EARTH PRO DATUM: NAD 83				
<b>DETERMINATION</b>								
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)
--	--	Delaware Crossings, a Condominium	87-97 Delaware Avenue (odd addresses)	Structure (Building 2)	X (shaded)	--	743.3 feet	--
<b>Special Flood Hazard Area (SFHA)</b> - 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).								
<b>ADDITIONAL CONSIDERATIONS</b> (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)								
INADVERTENT INCLUSION FLOODWAY 1 PORTIONS REMAIN IN THE SFHA								

What is  
Removed from  
the SFHA

Inadvertent  
Inclusion in  
Floodway

FW  
("Floodway")



**FEMA**

# LOMR-VZ: Letter of Map Revision (V Zone)

---

- When a LOMA is submitted for a structure inadvertently shown in the coastal high hazard area (V Zone) a different form identifier is used, called a LOMR-VZ.
- All other requirements and characteristics of a LOMA apply.



**FEMA**

# Special Consideration Cases – Zone A (no BFE)

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- For structures in Zone A (no BFE), a best available BFE should be provided in the MT-1 application.
- Possible sources of BFE data:
  - Local engineering studies or local agency/community/neighboring community
    - (e.g., Developments greater than 5 acres or 50 lots must establish a BFE)
  - State agencies (Department of Natural Resources, Environmental Protection, Department of Transportation, etc..)
  - Federal agencies (USACE, USGS, etc..)
  - Preliminary or Draft FIRM data
  - Model-backed Zone A Water Surface Elevations (WSEs)
  - Nearby LOMCs
- If no BFE is available, request that FEMA develop one with the application (however this BFE may be high and/or conservative)





## Special Consideration Cases – Zone AO

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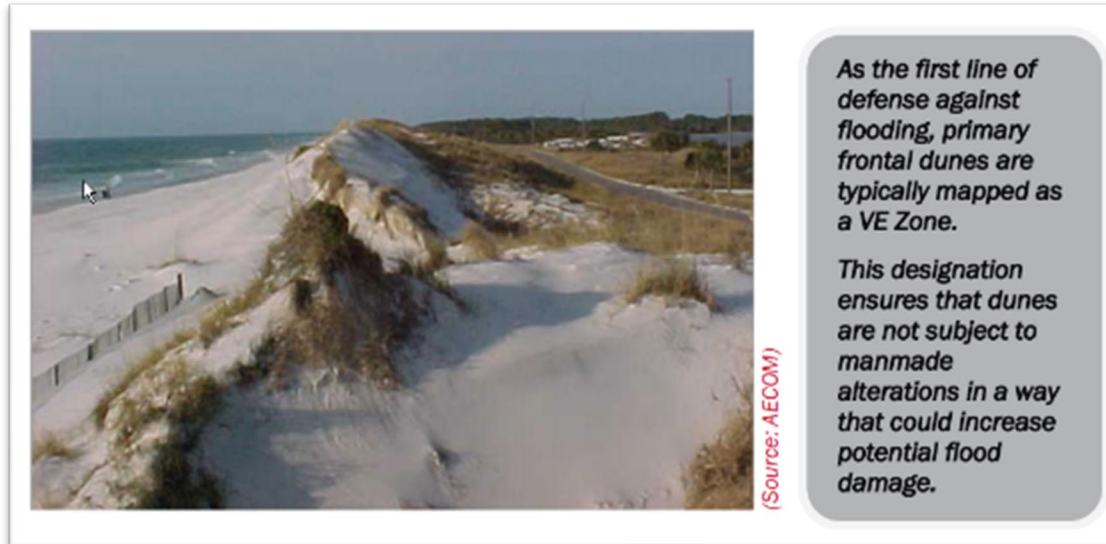
- The review of requests for properties in Zone AO is case-specific and must consider several characteristics of the Zone AO flooding:
  - The extent of the Zone AO flooding that would inundate the property.
  - The direction of the sheet flow in relation to the subject of determination.
  - The nature of the Zone AO area, including whether supporting data suggests that the Zone AO flooding will be conveyed by the surrounding streets.
  - The depth of the ZONE AO, which is normally 1, 2 or 3 feet.
  - Whether the Zone AO has a defined velocity. (MT-2 Review)



**FEMA**

# Special Consideration Cases – Primary Frontal Dune Areas

- Primary Frontal Dune (PFD) Definition
  - *Continuous or nearly continuous mound or ridge of sand with steep slopes immediately landward and adjacent to the beach. It is subject to erosion and overtopping from high tides and coastal storms. These areas are mapped within V Zones.*
  - **Rule: NO MT-1 applications for structures located seaward of the inland limit of the PFD will be processed.**



FEMA





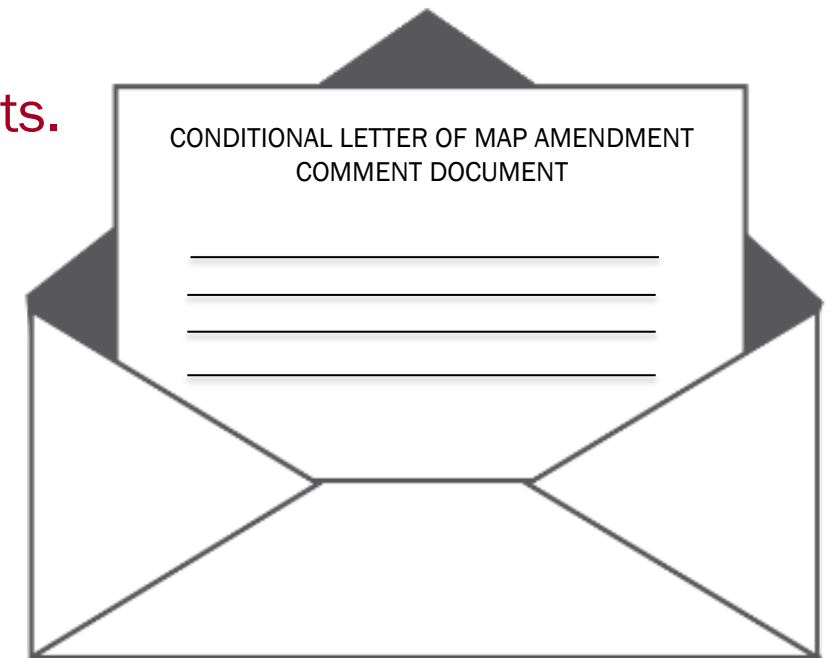
# Module 2: Conditionals



# CLOMA: Conditional Letter of Map Amendment


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- A letter from FEMA stating that a **proposed** structure built on naturally high ground would not be inundated by the 1%-annual-chance flood if built as proposed.
- All other requirements and characteristics of a LOMA apply.
- **This is NOT a building permit.**
- **This does NOT waive floodplain development requirements.**



**FEMA**

# CLOMA: Example

Page 1 of 2	Date: December 12, 2013	Case No.: 14-03-0336C	CLOMA					
 <b>Federal Emergency Management Agency</b> Washington, D.C. 20472								
<b>CONDITIONAL LETTER OF MAP AMENDMENT COMMENT DOCUMENT</b>								
COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION						
COMMUNITY	TOWNSHIP OF CHANCEFORD, YORK COUNTY, PENNSYLVANIA	Lots 2 and 3, as described in the Deed, recorded as Instrument No. 2013027630, in Book 2231, Page 4592, in the Office of the Recorder of Deeds, York County, Pennsylvania (TP: 21000HM0026C000000)						
	COMMUNITY NO.: 422217							
AFFECTED MAP PANEL	NUMBER: 42133C0390E DATE: 9/25/2009							
FLOODING SOURCE: OTTER CREEK		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 39.910, -76.478 SOURCE OF LAT & LONG: GOOGLE EARTH PRO DATUM: NAD 83						
COMMENT TABLE REGARDING THE PROPOSED PROPERTY (PLEASE NOTE THAT THIS IS NOT A FINAL DETERMINATION. A FINAL DETERMINATION WILL BE MADE UPON RECEIPT OF AS-BUILT INFORMATION REGARDING THIS PROPERTY.)								
LOT	BLOCK/SECTION	SUBDIVISION	STREET	OUTCOME WHAT WOULD BE REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
2 & 3	--	--	95 Hake Road	Structure	X (unshaded)	562.3 feet	567.3 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								

Comment Document

This is **not** a Final Determination

What **WOULD** Be Removed from the SFHA

Conditional



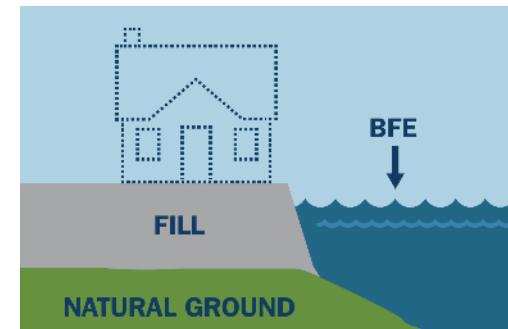
**FEMA**



# CLOMR-F: Conditional Letter of Map Revision


- A letter from FEMA stating that a parcel of land or **proposed** structure that will be elevated by fill would not be inundated by the 1%-annual-chance flood if fill is placed on the parcel as proposed or the structure is built as proposed.
- All other requirements and characteristics of a LOMR-F apply including the Community Acknowledgement Form and compliance with the ESA.
- **This is NOT a building permit.**
- **This does NOT waive floodplain development requirements.**

*Once constructed, the property owner will need to resubmit the documentation to FEMA as part of a LOMR-F application to officially remove the structure (or parcel) from the SFHA and remove the federal flood insurance purchase requirement.*



**FEMA**

# CLOMR-F: Example

Page 1 of 4		Date: February 09, 2017		Case No.: 17-03-0521C		CLOMR-F		
 <b>Federal Emergency Management Agency</b> Washington, D.C. 20472								
<b>CONDITIONAL LETTER OF MAP REVISION BASED ON FILL COMMENT DOCUMENT</b>								
COMMUNITY AND MAP PANEL INFORMATION				LEGAL PROPERTY DESCRIPTION				
COMMUNITY	CITY OF PHILADELPHIA, PHILADELPHIA COUNTY, PENNSYLVANIA			Proposed Parcels A, B, E, F				
	COMMUNITY NO.: 420757							
AFFECTED MAP PANEL	NUMBER: 4207570183G DATE: 1/17/2007							
FLOODING SOURCE: SCHUYLKILL RIVER				APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 39.947960, -75.182365 SOURCE OF LAT & LONG: LOMA LOGIC DATUM: NAD 83				
COMMENT TABLE REGARDING THE PROPOSED PROPERTY (PLEASE NOTE THAT THIS IS NOT A FINAL DETERMINATION. A FINAL DETERMINATION WILL BE MADE UPON RECEIPT OF AS-BUILT INFORMATION REGARDING THIS PROPERTY.)								
LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT WOULD BE REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NGVD 29)	LOWEST ADJACENT GRADE ELEVATION (NGVD 29)	LOWEST LOT ELEVATION (NGVD 29)
Parcel A	-	-	2526 Panama Street	Property	X (shaded)	18.2 feet	--	18.5 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.)								
DETERMINATION TABLE (CONTINUED) CONDITIONAL LOMR-F DETERMINATION								

Comment Document

This is not a Final Determination

What WOULD Be Removed from the SFHA

Conditional, Based on Fill



**FEMA**

## Poll Question #3

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Conditional Letters of Map Amendment are based on as-built conditions?

a) True

b) False



Questions?



A dark-colored SUV is driving through a flooded residential street. The water is deep, reaching up to the SUV's headlights, and is splashing around the vehicle. In the background, there are several houses, including a prominent two-story grey house with white trim and a white house. The scene is set in a suburban neighborhood with trees and a utility pole visible. A semi-transparent white banner is overlaid across the middle of the image, containing the text "Module 3: Use of LiDAR".

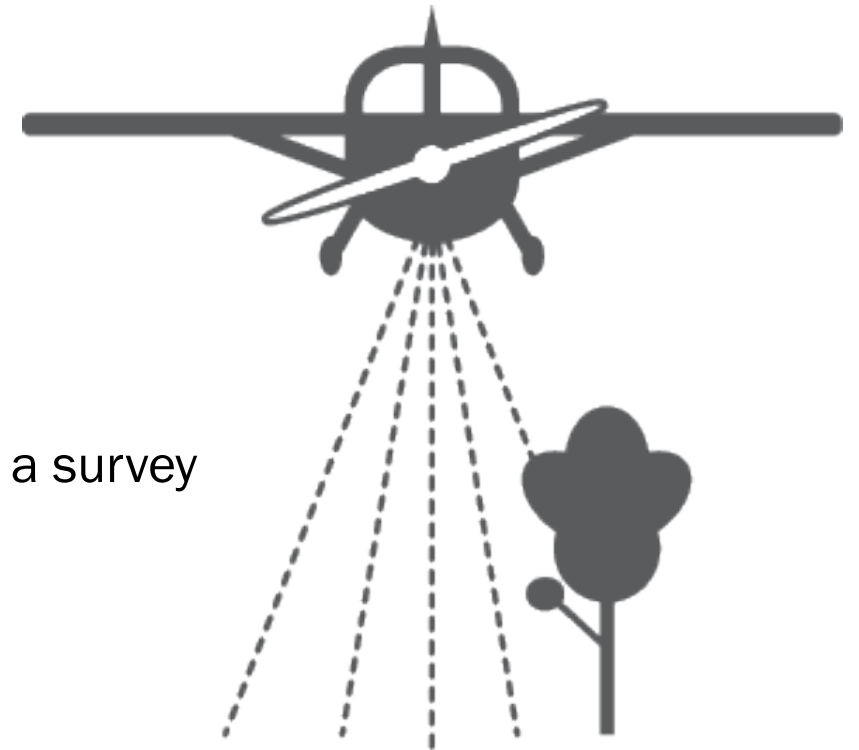
# Module 3: Use of LiDAR



# LOMAs Using LiDAR

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- Light Detection and Ranging (LiDAR)
  - Remote sensing technology on aircrafts
  - Efficiently creates accurate topographic data (cm level)
  - Large-scale collection
- New February 2018 FEMA Program Standard
  - Allows LOMA submittals to use LiDAR elevations instead of a survey
  - Applicants submit a LiDAR exhibit showing the elevation
  - Must be Quality Level 3 or better
  - Reduces financial burden of a survey for a homeowner



**FEMA**

# LiDAR LOMA Exclusions

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- Requests involving fill
- Conditional requests / structures that are still under construction
- Subjects mapped in the regulatory floodway
- Coastal High Hazard Areas (V Zones)
- Zones AO, AR, or A99 Zones
- Potential violations as identified through LOMC process
- eLOMA requests
- Requests to supersede LOMCs based on certified elevation data



# LiDAR LOMA Exhibit Requirements

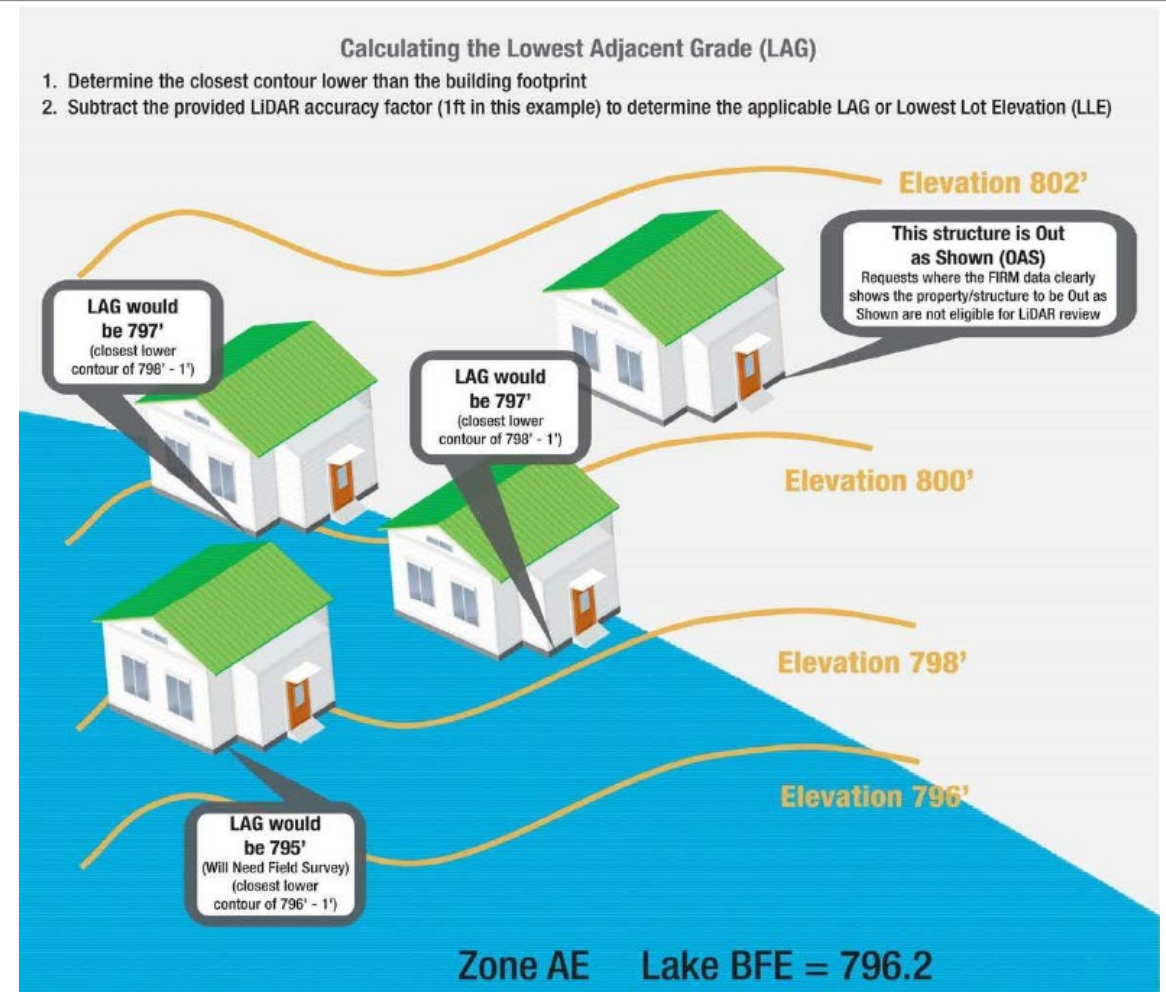
The applicant requesting that a LOMA determination be evaluated based on LiDAR data must submit an exhibit that displays either: (1) an overlay of the LiDAR contours or (2) an overlay of the LiDAR points both of which must be with an accurate aerial image of the structure/property in question.

- Exhibit must also contain:
  - Vertical Datum
  - Address or Parcel Number for Property In Question (PIQ), and PIQ clearly identified
  - Name & Organization of map creator (with contact info)
  - Date LiDAR was collected
  - Source of the LiDAR data
  - LiDAR accuracy information (Accuracy Report)
  - Location of the data archive or metadata file (must be available for independent verification through a publicly available website or metadata)
  - LiDAR must be publicly available & accessed free of charge on web
  - Data owner must be a Federal, State, Local or Tribal Government entity



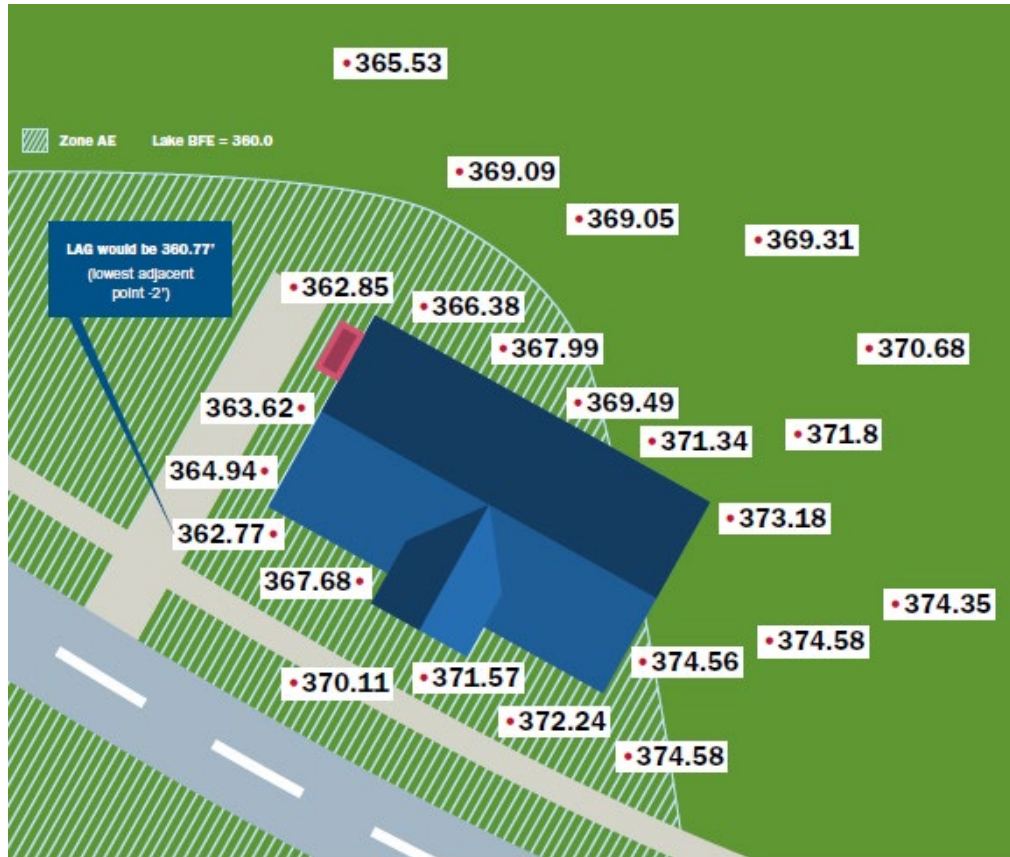
# LiDAR Contour Exhibits

- Identify the lowest contour immediately adjacent to the subject but not going through it
- Subtract  $\frac{1}{2}$  the contour interval or 1 foot (whichever is greater) from this identified contour to get LAG / LLE
- Compare to BFE
- Non-removal = request elevations



**FEMA**

# LiDAR Point Cloud Exhibits



- Identify the lowest point immediately adjacent to the structure or on the property.
- Subtract 2 feet to determine the LAG or the LLE.
- Compare to BFE.
- Non-removal = request elevations.
- LAG in this example is 360.77 feet.



FEMA



A photograph of a red barn with a solar panel on its roof, partially submerged in floodwaters. The water is brown and turbulent, reaching up to the barn's roofline. The background is filled with dense green trees. A semi-transparent white banner is overlaid across the middle of the image, containing the text 'Module 4: Submitting MT-1s' in blue.

## Module 4: Submitting MT-1s



# MT-1 Fees

- FEMA does not have a processing/review fee for LOMAs
- Online fees are less

Requests for Single- Lot, Single- Structure Map Change	Paper Form Fee	Online LOMC Fee
Single- Lot or Single- Structure LOMA	Free	Free
Single- Lot/ Single- Structure CLOMA and CLOMR-F	\$600	\$500
Single- Lot/ Single- Structure LOMR-F	\$525	\$425
Single-Lot/ Single- Structure LOMR- F Based on As- Built information (CLOMR-F previously issued by FEMA)	\$425	\$325
Requests for Single- Lot, Single- Structure Map Change	Paper Form Fee	Online LOMC Fee
Multiple-Lot/ Multiple- Structure LOMA	Free	Free
Multiple- Lot/ Multiple- Structure CLOMA	\$800	\$700
Multiple- Lot/ Multiple- Structure CLOMR- F and LOMR-F	\$900	\$800
Multiple- Lot/ Multiple Structure LOMR- F Based on As-Built Information (CLOMR- F previously issued by FEMA)	\$800	\$700



**FEMA**

# How are MT-1 applications submitted?

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## 1. By Mail

- LOMC Clearinghouse

3601 Eisenhower Avenue, Suite 500 Alexandria, VA 22304



## 2. Online LOMC

- Anyone can submit any type of MT-1 via the Online LOMC portal

## 3. eLOMA

- Only Licensed Professionals (LPs) and Certified Professionals (CPs) (e.g. Land Surveyors and Professional Engineers) with access to the MIP can submit



**FEMA**

# Online LOMC Portal Benefits

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- Applicants bypass the step of mailing paper data to the LOMC Clearinghouse.
- Applicants are assigned a Case Number as soon as they submit.
- Applicants may save information online and finish applying later.
- Clear and intuitive interface makes applying user-friendly.
- Frequent applicants can manage multiple LOMC request online.
- Applicants can check their application status in real-time.
- Convenient online payment of fees (if required).
- More efficient communications with LOMC processing staff.
- **Encouraged over mailing paper applications!**



**FEMA**

# Submitting an MT-1

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## Sections:

1. Property Information Form (Section 1 of MT-1 application)
2. Elevation Form (Section 2 of MT-1 application) OR Elevation Certificate
3. Community Acknowledgment Form (Section 3 of MT-1 application) (if applicable)
4. Payment Information Form (Section 4 of MT-1 application) (if applicable)

*NOTE: Current forms are still valid even if the expiration date has passed!*

## Expected Timeline:

- \* FEMA responds within 60 days – after notification that ALL information has been received.
- \* If additional data is needed, the applicant has 90 days to submit before the case is suspended (extensions may be granted).



**FEMA**



# Submitting an MT-1: Property Information Form (Section 1)

---

- Indicate:
  - Type of request
  - Fill and date placed/to be placed
  - Street Address, Legal Description of Property, Structure/Portion of Property, Multi-structure/Multi-Lot
- Required documents:
  - Copy of effective FIRM panel showing property accurately plotted OR a preliminary FIRM that will be effective within 60 days of the submittal
  - Copy of subdivision Plat Map for the property

**OR**

  - Copy of Property Deed with Tax Assessors map



**FEMA**

# Submitting an MT-1: Creating a FIRMette from MSC

A FIRMette from the [FEMA Map Service Center](#) can satisfy the requirement for the effective FIRM.

Liveactive Products (400) | FIRM Panels (215) | [Download](#)

Please note: Searches often result in many map files listed under a given section. You can determine the Product ID for the individual map panel needed by looking at the Map Index file. The index map files have "IND" within the Product ID and appear at the start of the list. These index files show an overview of a jurisdiction and how it is subdivided into map panels with the Product ID for each panel shown.

Show 100 entries

Showing 1 to 100 of 215 entries

Product ID	Effective Date	LOMC	Size	Download	View
42003CIND1R	09/26/2014		1MR	<a href="#">Download</a>	<a href="#">View</a>
42003CIND2R	09/26/2014		2MR	<a href="#">Download</a>	<a href="#">View</a>
42129CIND1B	03/17/2011		1MB	<a href="#">Download</a>	<a href="#">View</a>
42129CIND2B	03/17/2011		1MB	<a href="#">Download</a>	<a href="#">View</a>
42003C0019H	09/26/2014				
42003C0036H	09/26/2014				

FEMA Map Service Center interface showing a map with a red selection box. The interface includes navigation tools (Zoom In, Zoom Out, 1:1, MAX), a 'Make a FIRMette' button, and a 'Save your FIRMette' button. The map shows a river and surrounding land with a red selection box.

FEMA Map Service Center interface showing a map with a red selection box. The interface includes navigation tools (Zoom In, Zoom Out, 1:1, MAX), a 'Make a FIRMette' button, and a 'Save your FIRMette' button. The map shows a river and surrounding land with a red selection box.

FEMA Map Service Center interface showing a completed FIRMette map. The map displays a river and surrounding land with a red selection box. The interface includes a title block with the following information:

**FIRM**  
FLOOD INSURANCE RATE MAP  
ALLEGHENY COUNTY,  
PENNSYLVANIA  
FIRM PANEL 95 OF 98  
MAP REVISION  
SEPTEMBER 26, 2014



FEMA

# Submitting an MT-1: Elevation Form (Section 2)

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Indicate:

- Existing or Proposed Elevations
- Type of construction (crawl space, slab on grade, basement, etc..)
- Whether the location identified as an area of land subsidence or uplift
- Elevation Datum
- Latitude/Longitude of upstream edge of structure/property
- LLE, LAG, BFE, BFE Source for each structure/property
- **Certified or licensed professional must complete and sign**
- **An Elevation Certificate can be submitted instead of this form for each subject structure (Sections A, B and C)**

**Exceptions:**

1. As of February 2018, a LiDAR exhibit can be used for LOMAs (see earlier section)
2. For properties clearly shown outside of the SFHA, this form is not required



**FEMA**

# Submitting an MT-1: Community Acknowledgment Form (Section 3) (if applicable – for floodways and fill only)

---

Indicate for Section A:

- That placement of fill does not violate any floodplain regulations.
- That all federal, state, and local permits have been/will be obtained.
- That placement of fill meets regulations set forth in the ESA.
- That the structures involved in the application will be reasonably safe from flooding.
- Community Official Signature
  - If you, as the community official do not concur, do not sign the form!

Required Section A documents:

- Documentation that the submittal complies with the ESA.

Indicate for Section B:

- That no placement of fill in the floodway has/will occur.
- That the project does not violate any floodplain regulations.
- Community Official Signature.
  - If you, as the community official do not concur, do not sign the form!



**FEMA**



# Submitting an MT-1: Payment Information Form (Section 4)

Indicate:

- Application Type
- Payment Type
- No need to fill out for a LOMA (LOMAs are no-cost)

Community Name: \_\_\_\_\_  
Project Identifier: \_\_\_\_\_

**THIS FORM MUST BE MAILED, ALONG WITH THE APPROPRIATE FEE, TO THE ADDRESS BELOW OR FAXED TO THE FAX NUMBER BELOW.**

Please make check or money order payable to the National Flood Insurance Program.

Type of Request:

<input type="checkbox"/> MT-1 application	} LOMC Clearinghouse 847 South Pickett Street Alexandria, VA 22304-4605 Attn.: LOMC Manager
<input type="checkbox"/> MT-2 application	
<input type="checkbox"/> EDR application	} FEMA Project Library 847 South Pickett Street Alexandria, VA 22304-4605 FAX (703) 212-4090

Request No. (if known): \_\_\_\_\_ Check No.: \_\_\_\_\_ Amount: \_\_\_\_\_

INITIAL FEE\*  FINAL FEE  FEE BALANCE\*\*  MASTER CARD  VISA  CHECK  MONEY ORDER

\*Note: Check only for EDR and/or Alluvial Fan requests (as appropriate).  
\*\*Note: Check only if submitting a corrected fee for an ongoing request.

**COMPLETE THIS SECTION ONLY IF PAYING BY CREDIT CARD**

CARD NUMBER: \_\_\_\_\_ EXP. DATE: \_\_\_\_\_

1 2 3 4 - 5 6 7 8 - 9 10 11 12 - 13 14 15 16      Month - Year

Date: \_\_\_\_\_ Signature: \_\_\_\_\_

NAME (AS IT APPEARS ON CARD): \_\_\_\_\_  
(please print or type)

ADDRESS: \_\_\_\_\_  
(for your credit card receipt-please print or type)

DAYTIME PHONE: \_\_\_\_\_



FEMA

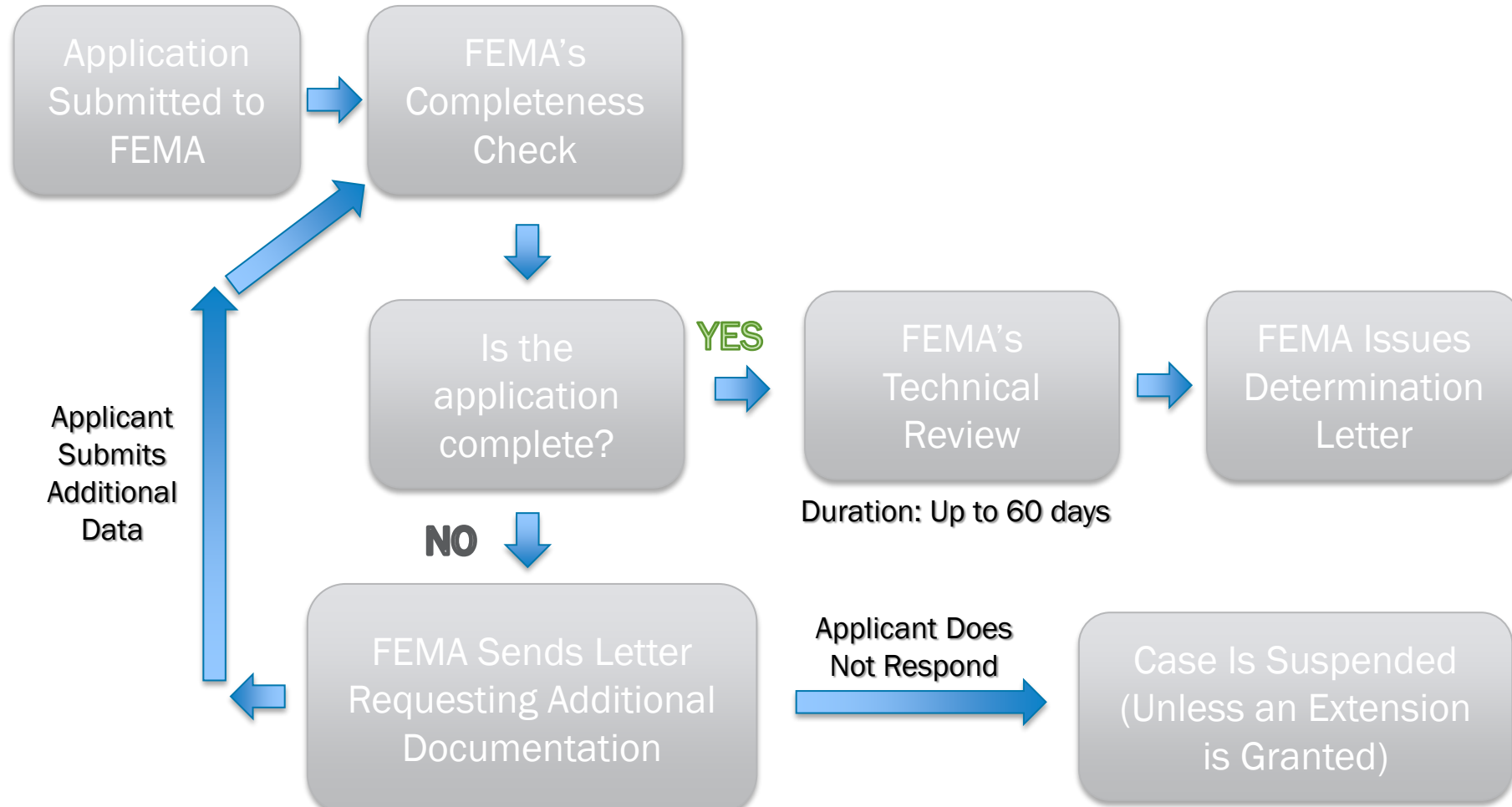
# Submitting an MT-1: Summary of Forms

**Table 1: Required Forms and Minimum Data Required by Letter Type**

<b>Forms</b>	<b>CLOMA</b>	<b>CLOMR-F</b>	<b>LOMA</b>	<b>LOMR-F</b>	<b>LOMR-FW</b>	<b>LOMR-VZ</b>
Property Information Form	Required	Required	Required	Required	Required	Required
Elevation Data	Required	Required	Required	Required	Required	Required
Elevation Form (continuation)	Some requests	Some requests	Some requests	Some requests	Some requests	Some requests
Community Acknowledgement Form Part A - Fill	Not Required	Required	Not Required	Required	Not Required	Not Required
Community Acknowledgement Form Part B - Floodway	Not Required	Not Required	Some requests	Some requests	Required	Not Required
Payment Information Form and Fee	Required	Required	Not Required	Required	Not Required	Not Required
<b>Additional Data</b>	<b>CLOMA</b>	<b>CLOMR-F</b>	<b>LOMA</b>	<b>LOMR-F</b>	<b>LOMR-FW</b>	<b>LOMR-VZ</b>
Recorded Deed OR Recorded Plat	Not Required	Not Required	Required	Required	Required	Required
Tax Map	Required	Required	Required	Required	Required	Required
Annotated FIRM	Required	Required	Required	Required	Required	Required
ESA Compliance	Not Required	Required	Not Required	Not Required	Not Required	Not Required



# Submitting an MT-1: Timeline Process



**FEMA**

Duration: Up to 90 days for Applicant to Respond

# Submitting an eLOMA: Electronic Letter of Map Amendment

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- Not allowed in coastal areas (V zones), alluvial fans, for fill, floodways, conditional cases, or cases already submitted.
- Everything is submitted online.
- No fee.
- Only Licensed Professionals (LPs) and Certified Professionals (CPs) (e.g., Land Surveyors and Professional Engineers) can access and submit through the MIP.
- Though not guaranteed, it is possible to receive same-day LOMA determinations.
- Subject to Audits.



**FEMA**



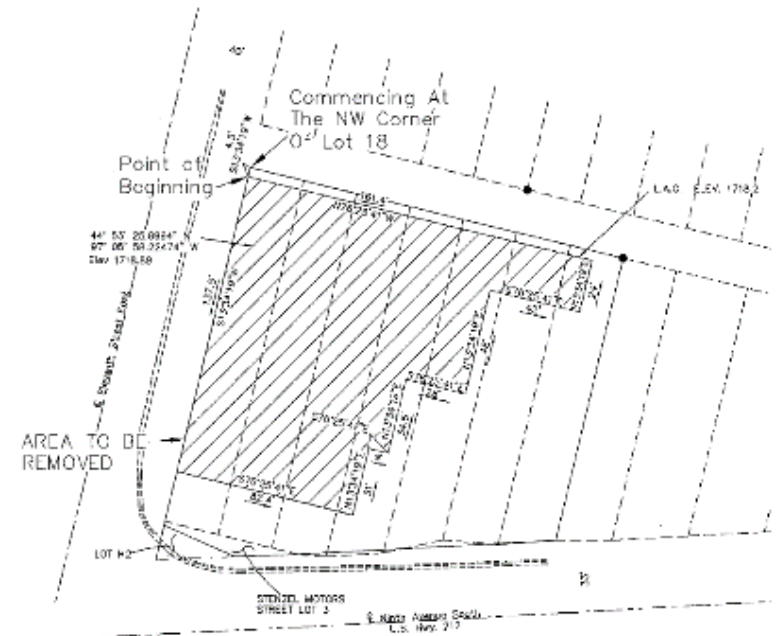
# Common MT-1 Submittal Issues

## Incomplete Forms

- All questions not answered.
- Vertical datum issues / confusion.
- Forms not signed.

## Missing Forms

- Elevation Form.
- Community Acknowledgement Form.
- Confusion about NFIP terms:
  - LAG, LLE, BFE, etc..
- Missing certification.
- Missing payment.
- Deed/plat missing recordation or not submitted at all.
- Certified metes and bounds maps and matching descriptions.
- **Submittal issues and incomplete submittals increase processing time.**



**FEMA**

## Poll Question #4

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Who can submit an eLOMA?

- a) Property owners
- b) Community officials
- c) Licensed Professionals (engineers, surveyors)
- d) Insurance agents
- e) The President of the United States



**FEMA**

Questions?



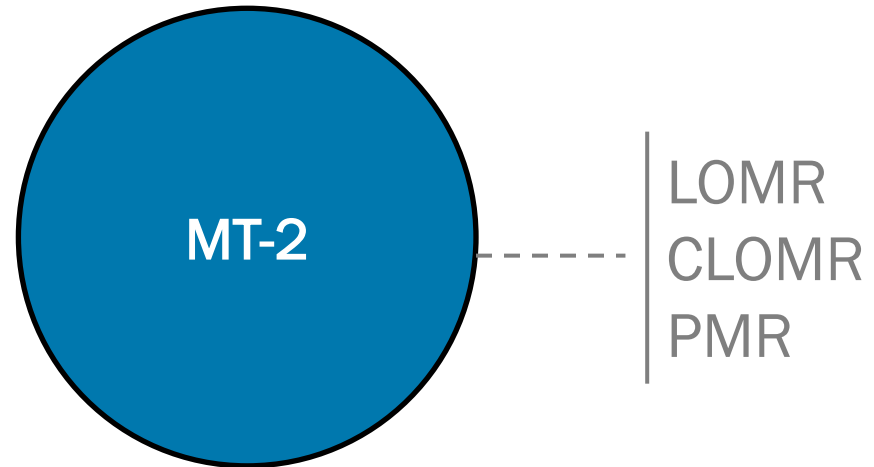


# Module 5: MT-2s



# LOMC – MT-2s

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**FEMA**

# LOMR: Letter of Map Revision



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- A letter from FEMA revising the effective FIRM to show changes to floodplains, floodways, and/or flood elevations. Can also include revisions to the flood profiles and floodway data tables.
- **Reasons for a LOMR:**
  - Modified hydrology (flood discharges)
  - Modified hydraulics (elevations)
  - Better topography (e.g., LiDAR, site-specific survey)
  - Modified floodway
  - New bridges/culverts
  - Channel improvements/flood control projects (levees, dams, culverts)
  - Large developments or roadway projects



**FEMA**

# LOMR: Example

Page 1 of 4	Issue Date: March 20, 2012	Effective Date: August 2, 2012	Case No.: 11-03-1189P	LOMR-APP
 <b>Federal Emergency Management Agency</b> Washington, D.C. 20472				
<b>LETTER OF MAP REVISION DETERMINATION DOCUMENT</b>				
COMMUNITY AND REVISION INFORMATION		PROJECT DESCRIPTION	BASIS OF REQUEST	
COMMUNITY	Township of Radnor Delaware County Pennsylvania  COMMUNITY NO.: 420428	No Project	<div style="border: 2px solid red; padding: 5px;">           FLOODWAY            HYDRAULIC ANALYSIS            HYDROLOGIC ANALYSIS            NEW TOPOGRAPHIC DATA         </div>	
IDENTIFIER	Eastern University	APPROXIMATE LATITUDE AND LONGITUDE: 39.961, -76.928 SOURCE: USGS QUADRANGLE DATUM: NAD 83		
ANNOTATED MAPPING ENCLOSURES		ANNOTATED STUDY ENCLOSURES		
TYPE: FIRM*	NO.: 42045C0036F DATE: November 18, 2009	DATE OF EFFECTIVE FLOOD INSURANCE STUDY: November 18, 2009		
TYPE: FIRM*	NO.: 42045C0017F DATE: November 18, 2009	PROFILE(S): 56P SUMMARY OF DISCHARGES TABLE: 5 FLOODWAY DATA TABLE: 9		
Enclosures reflect changes to flooding sources affected by this revision. * FIRM - Flood Insurance Rate Map				
<b>FLOODING SOURCE AND REVISED REACH</b>				
Gulph Creek - from just upstream of King of Prussia Road to just downstream of Chamounix Road				
<b>SUMMARY OF REVISIONS</b>				
Floding Source	Effective Flooding	Revised Flooding	Increases	Decreases
Gulph Creek	Floodway	Floodway	YES	YES
	Zone X (shaded)	Zone X (shaded)	YES	YES
	BFEs*	BFEs	YES	YES
	Zone AE	Zone AE	YES	YES
* BFEs - Base Flood Elevations				
<b>DETERMINATION</b>				
This document provides the determination from the Department of Homeland Security's Federal Emergency Management Agency (FEMA) regarding a request for a Letter of Map Revision (LOMR) for the area described above. Using the information submitted, we have determined that a revision to the flood hazards depicted in the Flood Insurance Study (FIS) report and/or National Flood Insurance Program (NFIP) map is warranted. This document revises the effective NFIP map, as indicated in the attached documentation. Please use the enclosed annotated map panels revised by this LOMR for floodplain management purposes and for all flood insurance policies and renewals in your community.				
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 Information eXchange (FMIX) toll free at 1-877-336-2627 (1-877-FEMA-MAPI) or by letter addressed to the LOMC Clearinghouse, 7390 Coca Cola Drive, Suite 204, Hanover, MD 21076. Additional information about the NFIP is available on our Web site at <a href="http://www.fema.gov/business/nfip">http://www.fema.gov/business/nfip</a> .				
 Michael J. McGinn, Program Specialist Engineering Management Branch Federal Insurance and Mitigation Administration				
			11-03-1189P	102-I-A-C

FIRM Revisions

Summary of Revisions

FIS Revisions



# FEMA

# LOMR: Example

FLOODING SOURCE		FLOODWAY			BASE FLOOD WATER SURFACE ELEVATION (FEET NAVD)			
CROSS SECTION	DISTANCE <sup>1</sup>	WIDTH (FEET)	SECTION AREA (SQUARE FEET)	MEAN VELOCITY (FEET PER SECOND)	REGULATORY	WITHOUT FLOODWAY	WITH FLOODWAY	INCREASE
Gulph Creek								
A	792 <sup>1</sup>	46	191	9.9	243.3	243.3	243.7	0.4
B	5,476 <sup>1</sup>	80	392	3.6	297.0	297.0	297.7	0.7
C	6,177 <sup>1</sup>	100	302	4.5	299.6	299.6	300.4	0.8
D	6,758 <sup>1</sup>	149	254	5.7	303.5	303.5	303.5	0.0
E	6,988 <sup>1</sup>	26	111	11.7	306.1	306.1	306.1	0.0
F	7,540 <sup>1</sup>	31	133	9.1	319.4	319.4	319.4	0.0
G	7,767 <sup>1</sup>	450	1,701	1.2	324.0	324.0	324.0	0.0
H	8,968 <sup>1</sup>	52	290	3.7	330.0	330.0	330.7	0.7
I	9,530 <sup>1</sup>	95	225	4.8	330.8	330.8	331.6	0.8

REVISIED DATA

<sup>1</sup> Feet above county boundary

TABLE 9	FEDERAL EMERGENCY MANAGEMENT AGENCY	CREATED TO REFLECT LOMR EFFECTIVE: August 2, 2012	FLOODWAY DATA
	DELAWARE COUNTY, PA (ALL JURISDICTIONS)		GULPH CREEK

FR A

TABLE 5 - SUMMARY OF DISCHARGES - continued

FLOODING SOURCE AND LOCATION	DRAINAGE AREA (sq. miles)	PEAK DISCHARGES (cubic feet per second)			
		10-Percent-Annual-Chance	2-Percent-Annual-Chance	1-Percent-Annual-Chance	0.2-Percent-Annual-Chance
<b>GREEN CREEK</b>					
At confluence with Chester Creek	4.1	1,100	1,900	2,300	3,500
Approximately 1.9 miles upstream of confluence with Chester Creek	2.1	800	1,400	1,700	2,600
		REVISIED DATA			
<b>GULPH CREEK</b>					
At stream mile 2.85	2.8	860	1,500	1,925	3,300
At stream mile 3.85	2.0	709	1,274	1,566	2,383
At stream mile 4.72	1.2	488	875	1,079	1,637
<b>HARVEY RUN</b>					
At confluence with Brandywine Creek	3.9	1,390	2,180	2,500	3,340
<b>HARVEY RUN BRANCH</b>					
At confluence with Harvey Run	1.1	750	1,160	1,330	1,770
<b>HERMESPROTA CREEK (LOWER REACH)</b>					
Downstream corporate limits of the Borough of Sharon Hill	1.0	290	500	640	1,190
<b>HERMESPROTA CREEK (MACDADE BOULEVARD REACH)</b>					
At MacDade Boulevard	0.4	*	*	857	*
<b>HERMESPROTA CREEK (UPPER REACH)</b>					
At Chester Pike	32.8	275	460	590	960
<b>LEWIS RUN</b>					
At confluence with Crum Creek	1.4	740	1,170	1,370	1,890

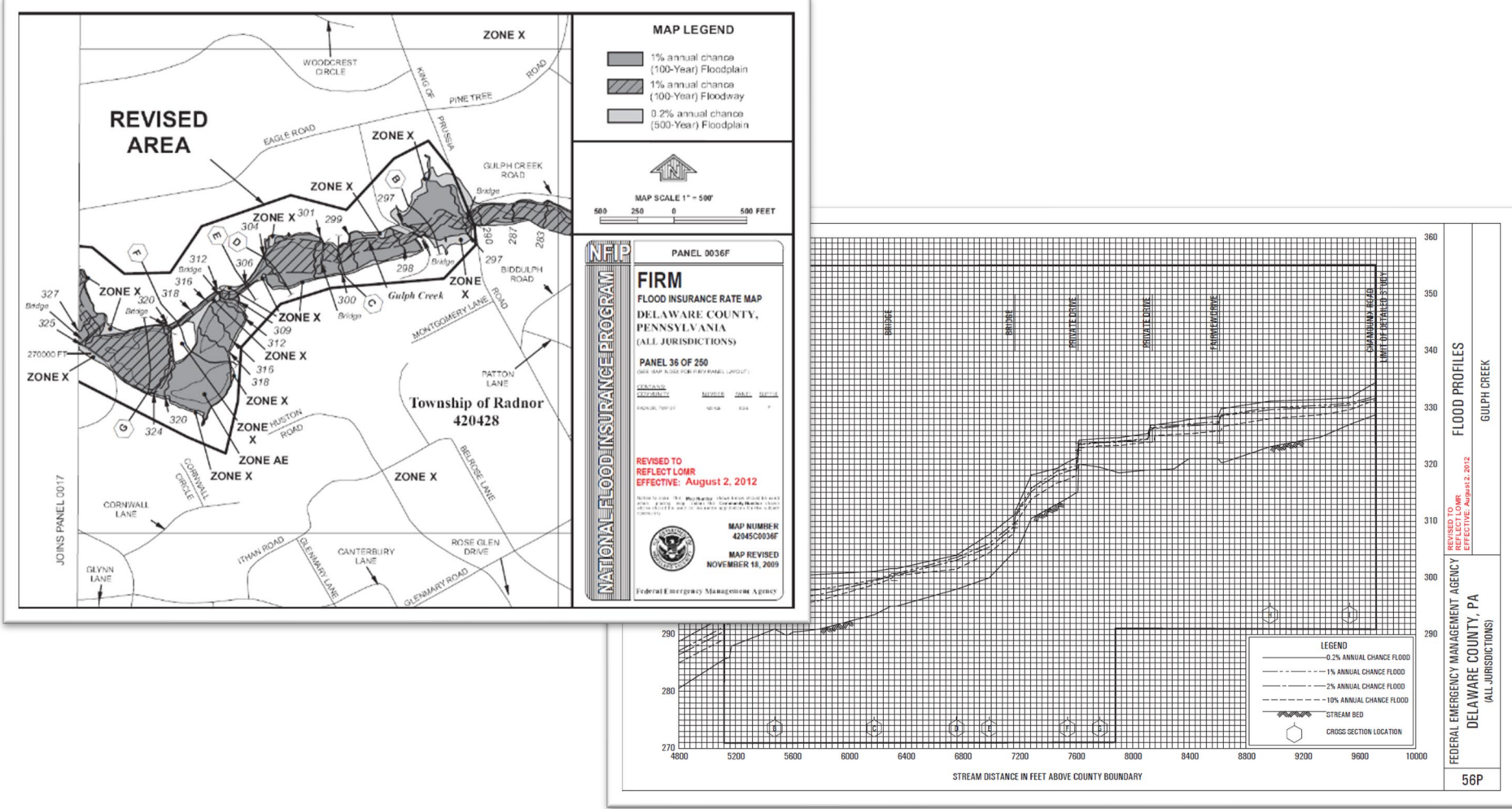
\* Data not available

REVISIED TO REFLECT LOMR EFFECTIVE: August 2, 2012





# LOMR: Example



**FEMA**

# PMR: Physical Map Revision

---

- Where larger physical map and FIS changes are occurring that warrant revising the full FIS and going through the full due process.
- Essentially a “larger LOMR.”
- Reasons for a PMR:
  - Large area restudied (usually 3+ panels)
  - Large number of flooding sources restudied
  - New coastal study
  - Large number of LOMRs to be incorporated
  - Remapping entire county with better topography (e.g., LiDAR)
  - Updates base map on FIRMs (roads, streams, orthoimagery)



**FEMA**

# CLOMR: Conditional Letter of Map Revision

---

- A letter from FEMA commenting on whether a **proposed** project, if built as proposed, or proposed hydrology changes would justify a map revision (LOMR or PMR).
- Reasons for a CLOMR:
  - Proposed developments that will change flood hazards.
  - Proposed developments greater than 50 lots or 5 acres. Local ordinances can require smaller sizes.
  - Development occurring in Zones A1-30 and AE without a designated floodway with proposed BFE increases of more than 1.0 foot. **(Required)**
  - Floodway encroachment that will increase the BFE. **(Required)**
    - FEMA does not allow any BFE increase due to floodway development without a CLOMR review.
  - Alteration or relocation of a stream (including but not limited to installing culverts and bridges).



**FEMA**

Questions?





# Module 6: Submitting MT-2s



# MT-2 Fees: PMRs

Requests for Mapping of Physical Map Revisions (PMRs)	Paper Form Fee	Online LOMC Fee
PMR Based Solely on Submission of More Detailed Data	Free	Free
PMR Based on a Bridge, Culvert, Channel, Hydrology, or Combination Thereof	\$8,250 (plus \$2,500 per FIRM panel)	\$8,000 (plus \$2,500 per FIRM panel)
PMR Based on As- Built information Submitted as a Follow-Up to a CLOMR	\$8,250 (plus \$2,500 per FIRM panel)	\$8,000 (plus \$2,500 per FIRM panel)
PMR Based on a Levee, Berm, or Other Structural Measure	\$9,250 (plus \$60/hr and \$2,500 per FIRM panel)	\$9,000 (plus \$60/hr and \$2,500 per FIRM panel)
PMR Based on Structural Measures on Alluvial Fans	\$7,250 (plus \$2,500 per FIRM panel)	\$7,000 (plus \$2,500 per FIRM panel)



## MT-2 Fees: LOMRs and CLOMRs

Requests for Map Changes Requiring Special Technical Review	Paper Form Fee	Online LOMC Fee
CLOMR Based on New Hydrology, Bridge, Culvert, Channel or Combination Thereof	\$6,750	\$6,500
CLOMR Based on Levee, Berm, or Other Structural Measures	\$7,250 (plus \$60/hr)	\$7,000 (plus \$60/hr)
LOMR Based on Bridge, Culvert, Channel, Hydrology, or Combination Thereof	\$8,250	\$8,000
LOMR Based on Levee, Berm, or Other Structural Measures	\$9,250 (plus \$60/hr)	\$9,000 (plus \$60/hr)
LOMR Based on As- Built Information Submitted as a Follow-up to a CLOMR	\$8,250	\$8,000
LOMR Based Solely on Submission of More Detailed Data	Free	Free
LOMR/ CLOMR Based on Structural Measures on Alluvial Fans	\$7,250 (plus \$60/hr)	\$7,000 (plus \$60/hr)



**FEMA**

# Submitting an MT-2

---

## Sections:

1. Overview and Concurrence Form (MT-2 Form 1)
2. Riverine Hydrology & Hydraulics Form (MT-2 Form 2)
3. Riverine Structures Form (MT-2 Form 3)
4. Coastal Analysis Form (MT-2 Form 4)
5. Coastal Structures Form (MT-2 Form 5)
6. Alluvial Fan Flooding Form (MT-2 Form 6)
7. Endangered Species Act (ESA) Compliance Documentation
8. Payment Information Form



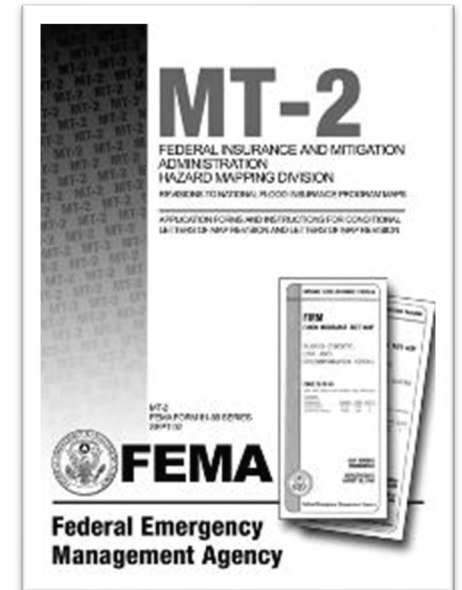
**\*Only Form 1 is required. Others are only required if applicable to the request.**

# How are MT-2 applications submitted?

## 1. By Mail

LOMC Clearinghouse  
3601 Eisenhower Ave, Suite 500  
Alexandria, VA 22304

## 2. Online LOMC Portal (Login.gov now)



### Expected Timeline:

\*FEMA responds within 90 days – after notification that ALL information has been received.

\*If additional data are needed, the applicant has 90 days to submit before the case is suspended (extensions may be granted).

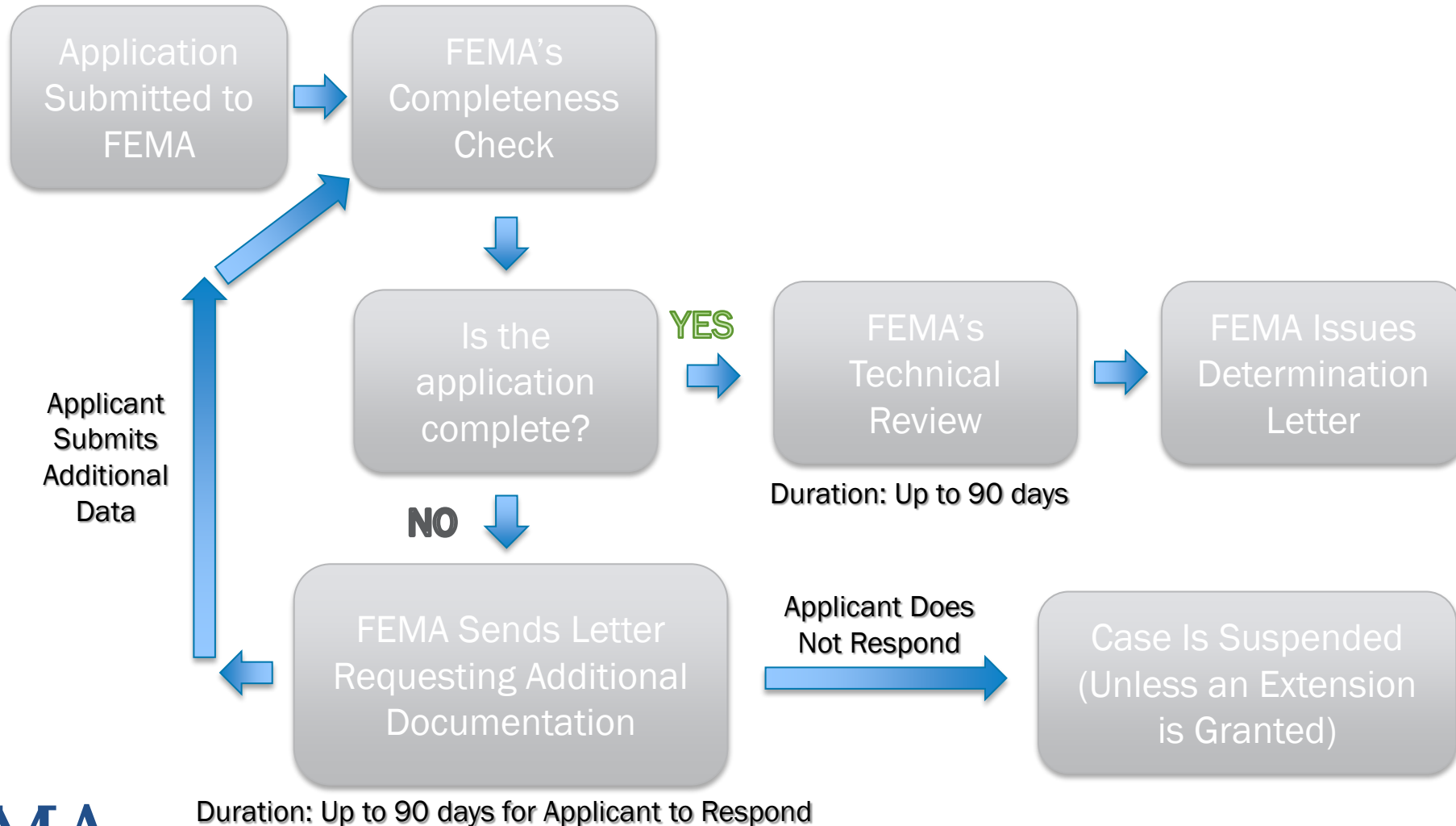
\*Most Issued LOMRs have a 90-day appeal period before becoming effective.



# FEMA



# Submitting an MT-2: Timeline Process



**FEMA**

# Submitting an MT-2: Overview and Concurrence Form (Form 1)

---

Basic information and requires signatures from the requestor, community official (FPA), and engineer. **Required.**

- Section A: Type of Request

- CLOMR or LOMR

- A LOMR will be processed as a PMR if FEMA deems it appropriate.*

- Section B: Overview

- NFIP Map Information

- Flooding Source, Types of Flooding, and FEMA Flood Zones

- Reason for Revision (hydrologic, hydraulic, coastal, levee, topo, etc..)

- Documentation of ESA compliance (CLOMR only)

- Section C: Review Fee

- Has the fee been included and how much?

- Section D: Signature

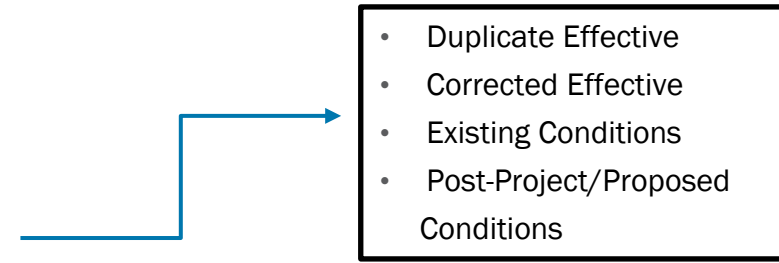
- Requestor, Community Official (FPA), and Certified and Licensed Professionals are all required.



**FEMA**

# Submitting an MT-2: Riverine Hydrology & Hydraulics Form (Form 2)

- Information on the scope and methodology of new or revised H&H for rivers, streams, ponds, or small lakes.
- Flooding Source (fill out a separate form for each one)
- **Section A: Hydrology**
  - Methodology, Sediment Impacts, etc..
- **Section B: Hydraulics**
  - Revised Reach, Methodology, Models
  - BFE tie-ins must be within 0.5 foot at the downstream and upstream revision limits
- **Section C: Mapping Requirements**
  - Certified Topographic Work Map
  - Annotated FIRM
- **Section D: Common Regulatory Requirements** (*next slide*)



**FEMA**

# Submitting an MT-2: Riverine Hydrology & Hydraulics Form (Form 2)

---

- **Section D: Common Regulatory Requirements**
  - 1. Do BFEs increase?
    - For CLOMRs, if either of the following are true, provide evidence listed under Section 65.12
      - Floodway encroachment increasing the BFE > 0.0 foot
      - SFHA encroachment increasing the BFE > 1.0 foot
      - 65.12 Evidence required:
        - Demonstrate why alternatives that would not increase the BFE are not feasible.
        - Legal notice to property owners that would be impacted.
        - Concurrence from CEO of all affected communities.
        - Certify that no structures are in areas where the BFE would increase.
    - For LOMRs that increase the BFE or SFHA
      - Evidence required that property owners were notified



**FEMA**

# Submitting an MT-2: Riverine Hydrology & Hydraulics Form (Form 2)

---

- **Section D: Common Regulatory Requirements - Continued**
  - 2. Has filled been placed or proposed?
    - If so, provide documentation for floodplain ordinance compliance and that structures are “reasonably safe from flooding”.
  - 3. For LOMRs, is the regulatory floodway being revised?
    - If so, provide documentation that property owners were notified.
  - 4. For CLOMRs, provide documentation showing compliance with the ESA.



**FEMA**



# Submitting an MT-2: Riverine Structures Form (Form 3)

---

- Information on the new or proposed structures in the channel or floodplain (bridges, culverts, dams, basins, levee, floodwall, etc..)
- Flooding Source (fill out a separate form for each one)
- **Section A: General**
  - Description of Modeled Structure (type, location, downstream and upstream limits)
- **Sections B-F**
  - Detailed sections for different structure types
  - Channelization, Bridge/Culvert, Dam, Levee/Floodwall, Sediment Transport



**FEMA**

# Submitting an MT-2: Coastal Analysis Form (Form 4)

---

- Information on the scope and methodology of new or revised coastal analyses.
- Flooding Source (fill out a separate form for each one)
- **Section A: Coastline to be Revised**
  - Description of limits of study area
- **Section B: Effective FIS**
  - Check off components included in the effective study
  - Storm Surge, Wave Height, Overtopping, Dune Erosion computations, etc..
- **Section C: Revised Analysis**
  - Transects, methods, stillwater elevations, wave analyses, etc..
- **Section D: Results**
  - New elevations, new SFHA increase/decrease, V Zone locations
- **Section E: Mapping Requirements**
  - Certified topographic work map



**FEMA**

# Submitting an MT-2: Coastal Structures Form (Form 5)

---

- Information on the new or proposed structures along the coast (levees, dikes, bulkheads, seawalls, revetments, etc..)
- Flooding Source (fill out a separate form for each one)
- **Section A: Background**
  - Description of Modeled Structure (type, location, material, design plans)
  - Has a federal agency designed or certified the structures(s) to the 1% flood?
  - Operation and Maintenance Plan
- **Section B: Design Criteria**
  - Parameters, Settlement, Freeboard, Toe Protection, Backfill Protection, Stability, Material Adequacy, Ice and Impact Alignment, Structure Plan Alignment
- **Section C: Adverse Impact Evaluation**
  - Will the structure impact flooding and erosion for areas adjacent to it?
- **Section D: Community and/or State Review**
  - Yes/No and explain/provide documentation
- **Section E: Certification**
  - PE signature



**FEMA**

# Submitting an MT-2: Endangered Species Act (ESA) Compliance

- Information on the required documentation that must be submitted.
  - CLOMR: Required as part of FEMA's review.**
  - LOMR: Required as an independent task by the community (not needed for FEMA's review).**

This page provides guidance on complying with the Endangered Species Act (ESA) for Letters of Map Change (LOMC) requests. The purpose of the ESA is to conserve threatened and endangered species and the ecosystems upon which they depend.

The table below describes FEMA's ESA requirements for conditional and regular LOMC requests:

Show  entries Search:

Request	ESA- related Action	ESA Requirement Related to FEMA Process
No data available in table		
<i>Conditional LOMC Requests</i>		
CLOMA	No physical modification to floodplain is proposed.	ESA compliance is required independently of FEMA's process. The community needs to ensure that permits are obtained per requirement under Section 60.3(a)(2) of FEMA's regulations.
CLOMR-F	Proposed placement of fill in the floodplain.	ESA compliance must be documented to FEMA prior to issuance of CLOMR-F. FEMA must receive confirmation of ESA compliance from the Services.
CLOMR	Proposed modifications of floodplains, floodways or flood elevations based on physical and/or structural changes.	ESA compliance must be documented to FEMA prior to issuance of CLOMR. FEMA must receive confirmation of ESA compliance from the Services.
<i>LOMC Requests</i>		
LOMA	No physical modification to floodplain has occurred.	ESA compliance is required independently of FEMA's process. The community needs to ensure that permits are obtained per requirement under Section 60.3(a)(2) of FEMA's regulations.
LOMR-F	Placement of fill in floodplain has occurred.	ESA compliance is required independently of FEMA's process. The community needs to ensure that permits are obtained per requirement under Section 60.3(a)(2) of FEMA's regulations.
LOMR	Modification of floodplains, floodways or flood elevations have occurred based on physical and/or structural changes.	ESA compliance is required independently of FEMA's process. The community needs to ensure that permits are obtained per requirement under Section 60.3(a)(2) of FEMA's regulations.

Showing 0 to 0 of 0 entries

Previous Next



# FEMA

# Submitting an MT-2: Payment Information Form

Indicate:

- Application Type
- Payment Type

Community Name: \_\_\_\_\_  
Project Identifier: \_\_\_\_\_

**THIS FORM MUST BE MAILED, ALONG WITH THE APPROPRIATE FEE, TO THE ADDRESS BELOW OR FAXED TO THE FAX NUMBER BELOW.**

Please make check or money order payable to the National Flood Insurance Program.

Type of Request:  MT-1 application } LOMC Clearinghouse  
 MT-2 application } 847 South Pickett Street  
Alexandria, VA 22304-4605  
Attn.: LOMC Manager

EDR application } FEMA Project Library  
847 South Pickett Street  
Alexandria, VA 22304-4605  
FAX (703) 212-4090

Request No. (if known): \_\_\_\_\_ Check No.: \_\_\_\_\_ Amount: \_\_\_\_\_

INITIAL FEE\*  FINAL FEE  FEE BALANCE\*\*  MASTER CARD  VISA  CHECK  MONEY ORDER

\*Note: Check only for EDR and/or Alluvial Fan requests (as appropriate).  
\*\*Note: Check only if submitting a corrected fee for an ongoing request.

**COMPLETE THIS SECTION ONLY IF PAYING BY CREDIT CARD**

CARD NUMBER: \_\_\_\_\_ EXP. DATE: \_\_\_\_\_  
1 2 3 4 - 5 6 7 8 - 9 10 11 12 - 13 14 15 16      Month - Year

Date: \_\_\_\_\_ Signature: \_\_\_\_\_

NAME (AS IT APPEARS ON CARD): \_\_\_\_\_  
(please print or type)

ADDRESS: \_\_\_\_\_  
(for your credit card receipt-please print or type)

DAYTIME PHONE: \_\_\_\_\_



FEMA



# Submitting an MT-2: Summary of What to Submit

---

- Completed application forms
- Narrative on project and submittal
- Hydrologic computations and digital files
- Hydraulic computations and digital files
- Certified topographic map with floodplain and floodway delineations
- Annotated FIRM
- As-built plans or survey (LOMRs) or design plans (CLOMRs)
- Items required to satisfy NFIP regulatory requirements
  - Operation and Maintenance Plans, Floodway Public Notice, Property Owner Notifications, etc..
- Fee payment
- ESA compliance documentation (CLOMRs only)



# Submitting an MT-2: FPA Role

---

- Review CLOMR and LOMR applications.
  - Appropriate revision and in line with ordinance/bylaw?
  - Make use of local resources, such as an engineer or legal counsel.
  - Pass the cost along to the applicant.
- Make use of conditional process to ensure compliance.
- Clearly communicate to developers their responsibility in the revision process.
- Follow-up: ensure a LOMR is completed for final projects before issuance of certificate of occupancy/compliance.



**FEMA**

# Common MT-2 Submittal Issues

- Missing or Incomplete Forms / Data
- Missing Overview and Concurrence Form
- Revision does not meet FEMA Standards
- Vertical and horizontal tie-in issues
- Missing annotated FIRM and FIS pages
- Inconsistencies between mapping and modeling
- Missing certification on topographic maps
- Missing individual property owner notifications and public notice
- Misunderstanding of fee exemptions
- Missing payment



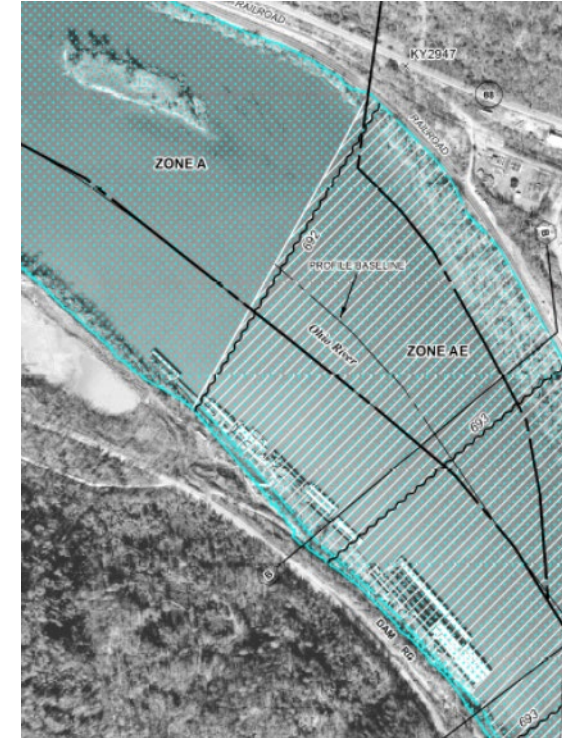
>> Submittal issues and incomplete submittals increase processing time! <<



**FEMA**

# Submitting an MT-2: Effective Dates

- An appeal period is required for LOMRs that result in new or modified:
  - BFEs and/or base flood depths.
  - SFHA boundaries/SFHA zone designations.
  - Regulatory floodway boundaries.
- An appeal period is not required for LOMRs based on the following request type:
  - Reissuance of effective LOMRs not incorporated into a new study.
  - Updates that do not impact BFEs, base flood depths, SFHA boundaries, zone designations, or regulatory floodway boundaries.



# Submitting an MT-2: Effective Dates

---

- LOMRs in communities already compliant with 44 CFR 60.3\*
  - ◻ Will become effective 120 days from the second newspaper publication date, or after all appeals received have been resolved, whichever comes later.
- LOMRs in communities that:
  - are not currently compliant with 44 CFR 60.3\* or
  - that require adoption of the LOMR
    - Will become effective following a 6-month compliance period from the second newspaper publication date or after all appeals received have been resolved, whichever comes later.

\*44 CFR 60.3 – is the Code of Federal Regulations relating to floodplain management criteria for flood-prone areas



**FEMA**





# Resources

# FEMA Flood Map Service Center

## FEMA Flood Map Service Center: Welcome!

Looking for a Flood Map? [?](#)

Enter an address, a place, or longitude/latitude coordinates:

Looking for more than just a current flood map?

Visit [Search All Products](#) to access the full range of flood risk products for your community.

### About Flood Map Service Center

The FEMA Flood Map Service Center (MSC) is the official public source for flood hazard information produced in support of the National Flood Insurance Program (NFIP). Use the MSC to find your official flood map, access a range of other flood hazard products, and take advantage of tools for better understanding flood risk.



# FEMA

# FEMA Flood Map Service Center

The screenshot shows the FEMA Flood Map Service Center search page. On the left is a navigation sidebar with links for Home, Search, Languages, and various product categories. The main content area is titled 'FEMA Flood Map Service Center: Search All Products'. It features a search form with three columns: 'Jurisdiction' (with sub-sections for State, County, and Community), 'Jurisdiction Name', and 'Product ID'. The 'State' dropdown is set to 'VIRGINIA', 'County' to 'FAIRFAX COUNTY', and 'Community' to 'FAIRFAX COUNTY ALL JURISDICTIONS'. Below the form is a 'Filter By Posting Date Range (Optional)' link and 'Search' and 'Clear All Fields' buttons. The search results are titled 'Search Results for FAIRFAX COUNTY ALL JURISDICTIONS' and include a 'Please Note' box and a list of product categories with counts and download links.

**FEMA**

Navigation

Search

Languages

MSC Home

MSC Search by Address

MSC Search All Products

MSC Products and Tools

- Hazus
- LOMC Batch Files
- Product Availability

MSC Frequently Asked Questions (FAQs)

MSC Email Subscriptions

Contact MSC Help

## FEMA Flood Map Service Center: Search All Products

Choose one of the three search options below and optionally enter a posting date range.

Jurisdiction	Jurisdiction Name	Product ID
<b>State</b> VIRGINIA	<b>Jurisdiction Name or FEMA ID</b> (Ex. Fairfax County-wide or 51059C)	<b>Product ID</b> (Ex. Panel Number, LOMC Case Number)
<b>County</b> FAIRFAX COUNTY		
<b>Community</b> FAIRFAX COUNTY ALL JURISDICTIONS		

> Filter By Posting Date Range (Optional)

Search Clear All Fields

### Search Results for FAIRFAX COUNTY ALL JURISDICTIONS

Click [subscribe](#) to receive email notifications when products are updated.

**Please Note:** Searching All Products by county displays all products for all communities within the county. You can refine your search results by specifying your specific jurisdiction location using the drop-down menus above.

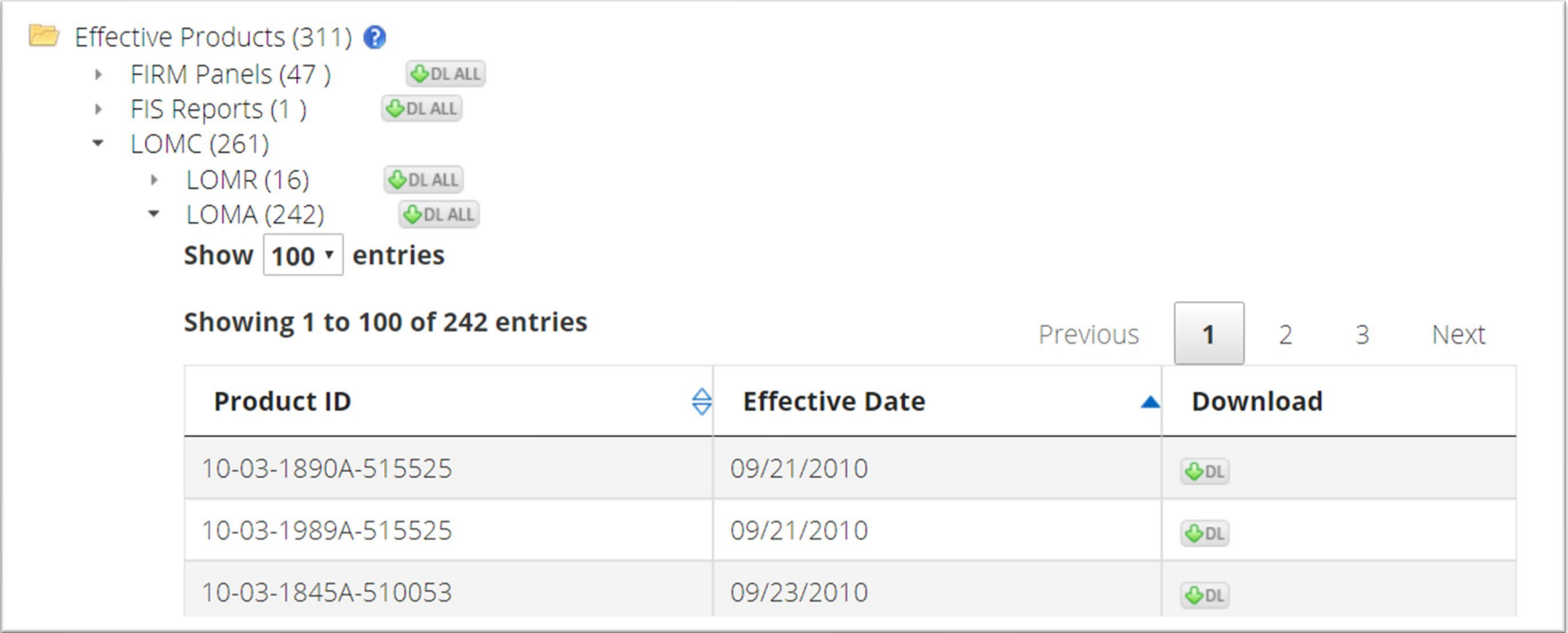
- Effective Products (311)
  - FIRM Panels (47) [DL ALL](#)
  - FIS Reports (1) [DL ALL](#)
  - LOMC (261)
    - LOMR (16) [DL ALL](#)
    - LOMA (242) [DL ALL](#)
    - Revalidations (3) [DL ALL](#)



**FEMA**

# LOMAs and the Map Service Center

Note: Just because a LOMA is posted on the Map Service Center does not mean it's a removal. Be sure to download the PDF and read the fine print!



Effective Products (311) ?

- ▶ FIRM Panels (47) [DL ALL](#)
- ▶ FIS Reports (1) [DL ALL](#)
- ▼ LOMC (261)
  - ▶ LOMR (16) [DL ALL](#)
  - ▼ LOMA (242) [DL ALL](#)

Show  entries

Showing 1 to 100 of 242 entries

Previous  2 3 Next

Product ID	Effective Date	Download
10-03-1890A-515525	09/21/2010	<a href="#">DL</a>
10-03-1989A-515525	09/21/2010	<a href="#">DL</a>
10-03-1845A-510053	09/23/2010	<a href="#">DL</a>



# FEMA National Flood Hazard Layer (NFHL)



Navigation

Search

Languages

Flood Hazard Mapping

View and Obtain Flood Maps

> Change my Flood Zone Designation

> Risk MAP

> Flood Mapping Products

> National Flood Hazard Layer

> Draft National Flood Hazard Layer

> Risk MAP Flood Risk Products

> View Your Community's Preliminary Flood Hazard Data

> Status of Map Change Requests

> Forms and Documents

> Frequently Asked Questions

> Guidelines and Standards for Flood Risk Analysis and Mapping

> What's New

> Software

> Tutorials and Training

> Technical Mapping Advisory Council

> Living with Levees

> Numerical Models Meeting the Minimum Requirements

> User Groups

> Coordinating Needs Management Strategy

## National Flood Hazard Layer (NFHL)

The National Flood Hazard Layer (NFHL) is a geospatial database that contains current effective flood hazard data. FEMA provides the flood hazard data to support the National Flood Insurance Program. You can use the information to better understand your level of flood risk and type of flooding. The simplest way for you to access the flood hazard data, including the NFHL, is through [FEMA's Map Service Center \(MSC\)](#).

If you want to explore the current digital effective flood hazard data in a map, the best tool to use is the [NFHL Viewer](#). From the NFHL Viewer, you may view, download, and print flood maps for your location.



The NFHL is made from effective flood maps and Letters of Map Change (LOMC) delivered to communities. NFHL digital data covers over 90 percent of the U.S. population. New and revised data is being added continuously. If you need information for areas not covered by the NFHL data, there may be other [FEMA Flood Hazard Products and Services](#) which provide coverage for those areas.

A list of the types of data available in the NFHL and information about other ways to access the NFHL may be found in the [NFHL GIS Services User Guide](#).

If you need more information about individual tables in the NFHL, the FIRM Database Technical Reference, found at FEMA's [Technical References](#), includes those details.

For step-by-step instructions on how to read a flood map, you may view the [How to Read a Flood Insurance Rate Map Tutorial](#).

> Expand All Sections

### > Accessing The NFHL

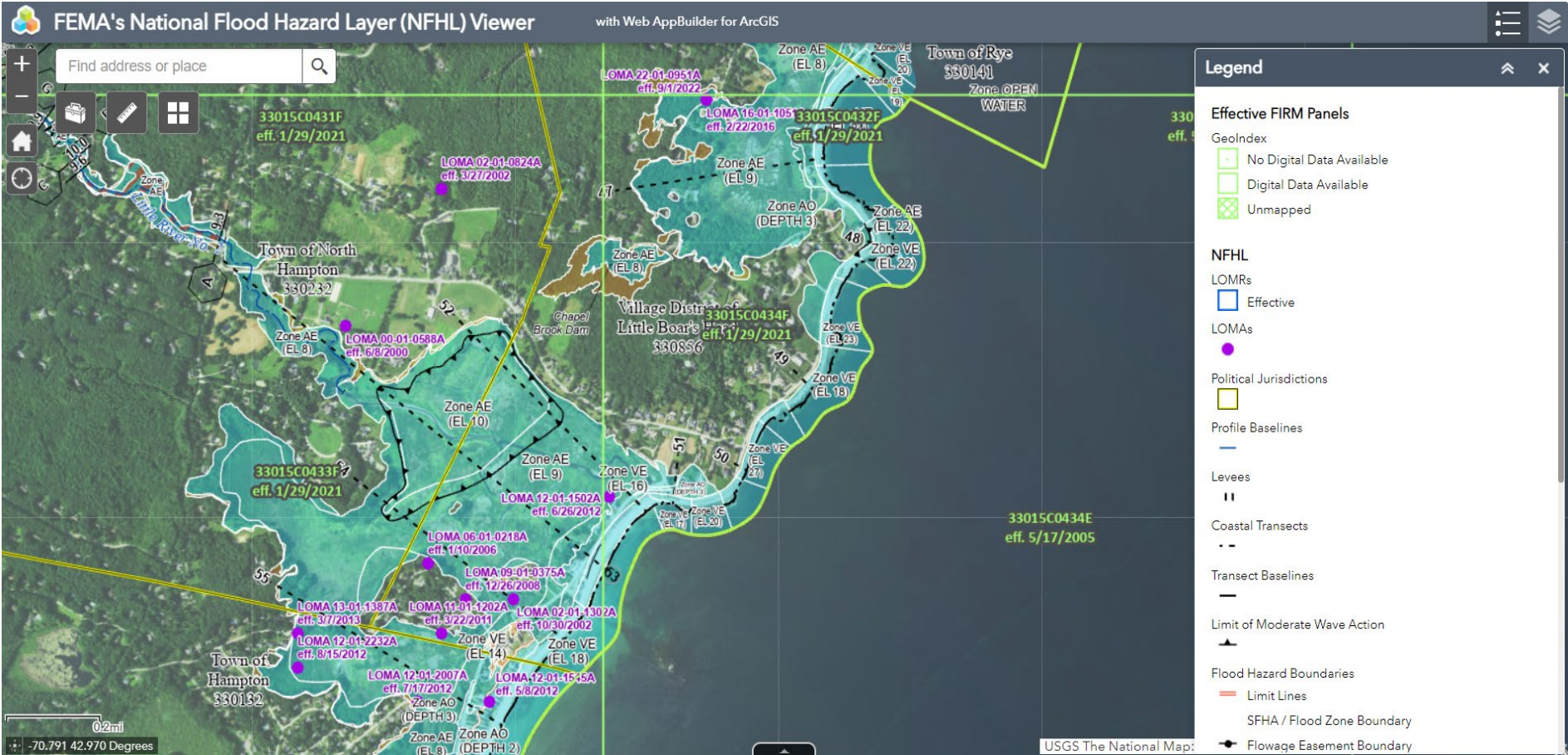
In the [NFHL Viewer](#), you can use the address search or map navigation to locate an area of interest and the NFHL Print Tool to download and print a full Flood Insurance Rate Map (FIRM) or FIRMette (a smaller, printable version of a FIRM) where



# FEMA



# FEMA National Flood Hazard Layer (NFHL)



FEMA

# FEMA National Flood Hazard Layer (NFHL)

The screenshot displays the FEMA National Flood Hazard Layer (NFHL) web application. On the left, a 'Layer List' panel is visible, showing several layers: GeoIndex, NFHL, NFHL Availability, LOMRs, Effective, and LOMAs. The LOMAs layer is expanded, showing a legend with categories: Incorporated (pink circle), Superseded (grey circle), Not incorporated (purple circle), No Revalidation Status (yellow circle), Reevaluated (orange circle), and Contact Community for Revalidation Status (brown circle). The main map area shows an aerial view of a residential area with a blue flood hazard zone. A pop-up window titled '(1 of 6)' is open over a specific LOMA point, displaying the following text:

LOMA#: FEASTERVILLE GARDENS, SECTION P, LOT 3 -- 1415 LAKE ROAD (GARAGE)

*Letter of Map Amendment (LOMA) point locations* are approximate. The location of the LOMA is referenced in the legal description of the letter itself. [Download Letter Here](#)

Revalidation letters can be found at <https://msc.fema.gov> by using Search All products, selecting your community, and accessing the "Effective Products" and "LOMC" folders.

All LOMA revalidation statuses are for informational purposes only. For [Zoom to](#) ...



FEMA

# FEMA Resources

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- FEMA website: [www.fema.gov](http://www.fema.gov)
- MT-1 Application and instructions: <https://www.fema.gov/mt-1-application-forms-instructions>
- MT-2 Application and instructions: <https://www.fema.gov/mt-2-application-forms-and-instructions>
- FEMA online submissions: [www.fema.gov/online-lomc](http://www.fema.gov/online-lomc) (now Login.gov, but this link will take you there and has FAQs)
- FEMA Flood Map Service Center: <http://msc.fema.gov>
- FEMA Mapping and Insurance eXchange (FMIX): 877-FEMA MAP (877-336-2627)





# FEMA Resources

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- FEMA Flood Hazard Mapping Frequently Asked Questions: <https://www.fema.gov/flood-hazard-mapping-frequently-asked-questions>
- Flood Map Revision Processes: <https://www.fema.gov/flood-map-revision-processes#1>
- LOMA and LOMR-F Processes: <https://www.fema.gov/letter-map-amendment-letter-map-revision-based-fill-process>
- Establishing Effective Dates for LOMRs: <https://www.fema.gov/guidelines-establishing-effective-dates-fema-letters-map-revision-lomr>
- Fee Schedule: <https://www.fema.gov/flood-map-related-fees>
- eLOMA information: <https://hazards.fema.gov/femaportal/wps/portal> (Look for “Learn about eLOMA” under “Tools for Professionals”)



**FEMA**

## Poll Question #5

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Where should I refer property owners to if they have questions about the LOMC process?

- a) The FEMA Mapping and Insurance eXchange (FMIX)
- b) The Map Service Center
- c) Online LOMC tool (login.gov)
- d) FEMA.gov
- e) All of the above are good resources!





# We Appreciate Your Feedback

**Purpose:** Gather feedback on the overall experience and effectiveness of today's training.

**Timing:** Approximately five minutes.

## FAQ:

- Survey responses will remain anonymous.
- If you do not understand a question, please let me know and I can help you.
- Please feel free to provide any other feedback.
- To access the survey link, use the camera on your smartphone to scan the QR code.



**FEMA**

# Questions?

For any LOMC questions: [fema-fmix@fema.dhs.gov](mailto:fema-fmix@fema.dhs.gov)

General R1 Questions:

[Colleen.Bailey@fema.dhs.gov](mailto:Colleen.Bailey@fema.dhs.gov)