



LOMCs





Blankenship Bridge - 1964

Below confluence of North and Middle Forks of Flathead River

- 176,000 CFS at Columbia Falls Gauge
- Previous High Peak – 1894 – 142,000
- Estimated peak without Hungry Horse Dam – 245,000 CFS





Evergreen - 1995

Helena Flats Road

- CFS at Columbia Falls Gauge Peak 66,000 CFS
- 1⁰% – 84,500
- 10% - 66,000 CFS
- 1995 Flood was 18,500 cfs less than the 1⁰% Flood
- 78% of the flow of a 1% flood.



What I am going to address today...

How to make changes to the map

SFHA delineation (w/ or w/o BFEs)

BFE changes

SFHA designation

- What are LOMCs
- When a lender says you're "in"!
- When is a LOMR required
- When is a CLOMR required
- Approximate A zones and LOMCs



What is Development

- Any man-made activity in the Special Flood Hazard Area to improved or unimproved real estate, including but not limited to buildings or other structures, mining, dredging, filling, grading, paving, excavation or drilling operations or storage of equipment or materials.
- A FLOODPLAIN DEVELOPMENT PERMIT IS REQUIRED FOR ANY ACTIVITY IN THE Special Flood Hazard Area (ANY ZONE BEGINNING WITH “A”)



What are the flood zone designations and what do they mean?

- Any Zone beginning with “A”
 - (unnumbered or Approximate) A zones – NO BFEs
 - A1-A30 (BFEs available)
 - AE (BFEs available)
 - AO (depth)
- **Is regulated and requires a floodplain development permit**
 - Even if the work is done by the community itself (such as Public Works) or by the County Highway department!!!
- Aka “Special Flood Hazard Area”, FEMA floodplain, regulatory floodplain, high (flood) risk area, 100-year floodplain, 1% chance of exceedance
- Expensive premiums



What are the flood zone designations and what do they mean?

- Zones B, C, (shaded or unshaded) X
 - Low-to-moderate flood risk
 - NON regulatory
 - Lower insurance premiums
- **Zone D**
 - Area of undetermined flood risk
 - NON regulatory
 - **Expensive premiums (b/c the flood risk is unknown)**



What are LOMCs?

Letters of Map Change

- **Letter of Map Amendment (LOMA)**
 - Small scale changes, such as a single residential lot at natural grade or multiple structures/lots at natural grade
 - Letter from FEMA - the map is “modified” by the Letter; a new map panel is not produced
 - Effective on the date sent
 - Requires a surveyor – costs are not re-imbursible
 - Used to remove a structure/property (if criteria is met) from the SFHA, and thus remove mandatory purchase of flood insurance



What are **CONDITIONAL** LOMCs?

- **CONDITIONAL** Letters of Map Change
 - FEMA's comment on a proposed project – used to ensure compliance or project the change in the mapped flood risk
- **CONDITIONAL** Letter of Map Amendment (**CLOMA**)
 - **PRE-CONSTRUCTION**
 - FEE TO APPLY
- **CONDITIONAL** Letter of Map Revision Based on Fill (**CLOMR-F**)
 - **PRE-CONSTRUCTION**
 - Range of fees
- **CONDITIONAL** Letter of Map Revision (**CLOMR**)
 - **PRE-CONSTRUCTION**
 - Large changes to the map
 - Range of fees
 - ***ARE REQUIRED IN SOME CIRCUMSTANCES***



CONDITIONAL LOMCs

- *CONDITIONAL LOMCs do not remove the mandatory purchase of flood insurance requirement.*
- A CLOMC is FEMA's comment on the proposed plan (are you going down the path of compliance?)
- Does not revise or amend the map.
- **PRECONSTRUCTION!**



LOMC forms

- **MT-EZ**
 - Single structure/lot
 - Natural grade (no fill)
 - Existing single structure or lot: FREE!! (LOMA)
 - **Proposed** single structure/lot: fee to apply; \$500 (CLOMA)
- **MT-1**
 - Single structure/lot with fill
 - Existing structure/lot; fee to apply: \$325-\$425 (LOMR-F)
 - **Proposed** single structure/lot; fee to apply: \$500 (CLOMR-F)
 - **Multiple structure/lots with fill**
 - Existing; fee to apply: \$700-\$800 (LOMR-F)
 - **Proposed**; fee to apply: \$700 (CLOMR-F)
 - **Multiple structure/lots at natural grade**
 - Existing: FREE!! (LOMA)
 - **Proposed**; fee to apply: \$700 (CLOMA)
 - **Fill in floodway**
 - **A no-rise must be approved by regional office prior to processing request; no change in BFE allowed**



LOMC forms

- MT-2

- New hydrology
- More detailed H&H
- Modify the BFE, floodway boundary delineation, or SFHA delineation (no BFEs)
- Record structural changes such as bridge/culvert, channelization/re-alignment, levee construction , or other flood control improvements
- CLOMRs/LOMRs: range of application fees \$4,400 - \$7,150
 - FEE EXEMPTIONS
 - Changes based on mapping/study errors
 - Changes based on natural changes within the SFHA
 - Federally funded flood control projects
 - Changes based on detailed H&H to replace approximate studies
 - **IMPROVEMENTS TO FLOOD MAPS OR STUDIES THAT PARTIALLY OR WHOLLY INCORPORATE MANMADE MODIFICATIONS WITHIN THE SFHA (SUCH AS BRIDGE OR CULVERT REPLACEMENT) WILL NOT BE EXEMPT FROM FEES.**



Letters of Map Amendment
and
Letters of Map Revision based on Fill
What are they used for?



My Lender Says I'm "in"

- How did this happen?
- What does it mean?
 - Escrow requirements
 - Insurance requirements
- What can I do about it?
 - LOMA/LOMR-F



What are LOMAs and LOMR-Fs?

- Because of topography or limitations of (map) scale, small areas may be inadvertently shown within an SFHA on a FIRM even though the property (either legally defined parcel(s) of land or structure[s]) is on natural ground and is at or above the elevation of the 1-percent-annual-chance flood.
 - Such cases are referred to as "inadvertent inclusions"



Elevation certificate/elevation form

- Elevation Certificate
 - Used only for structures (not for land)
 - Can be used to support LOMA/LOMR-F application
 - BTW, required for insurance rating of post-FIRM structures in SFHA
 - Can be used by floodplain administrator to document compliant structure
- Elevation form
 - DHS - FEMA Form 086-0-26A, FEB 11
 - Form is part of MT-EZ and MT-1 package
 - Can be used for either structure or land



Out-as-shown

- MT-EZ form only
- **Single residential lot @ natural grade only**
- No survey required
- No fee to submit
- Appropriate for a large tract of land
- Property owner can complete and submit
- Can use Google Earth to determine lat/long of structure
- See handout



LOMA - Basis of Determination

- Structure only
 - Comparison of the BFE with the elevation of the Lowest Adjacent Grade (LAG) to the structure, **including attached decks, deck posts, stairs, window wells, or garages.**
- Land
 - To remove the SFHA designation from a legally defined property or portion of property (with or w/o a structure), the elevation of the lowest ground on the property must be at or above the BFE.



LOMR-F - Basis of Determination

- Structure only
 - When fill has been placed.
 - Comparison of the BFE with the elevation of the Lowest Adjacent Grade (LAG) to the structure, including attached decks, deck posts, stairs, window wells, or garages
 - Completed **Community Acknowledgement Form.**
- Land
 - When fill has been placed.
 - To remove the SFHA designation from a legally defined property or portion of property (with or w/o a structure), the elevation of the lowest ground on the property must be at or above the BFE.
 - Completed **Community Acknowledgement Form.**



Effects of LOMA or LOMR-F Determination – for the property owner

- If the determination is for **REMOVAL**, then the requirement for mandatory purchase of flood insurance does not apply.
 - HOWEVER, the lender may choose (since technically they still own the structure) to require the borrower to carry flood insurance. If this situation occurs, the premium will be rated based on low-to-moderate flood risk.
 - With a **REMOVAL** determination, the property owner would send a copy of the FEMA determination to the lender. The lender will send a letter back relieving the property owner of the mandatory purchase requirement. The property owner then takes both the FEMA letter and the lender's letter to the insurance agent to **request a refund** for the current year insurance premium.
 - The property owner can choose to carry flood insurance; the premiums will be lower since the structure/property is determined to be low-to-moderate risk.
 - A copy of the determination is sent to the community repository for record keeping and is also available to download from the FEMA Map Service Center.



Effects of LOMA or LOMR-F Determination – for the floodplain manager

- If the determination is for **REMOVAL**, then the requirement for administration (i.e. floodplain development permit) do not apply.
 - Remember – if it is a CLOMA or CLOMR-F, the requirements **DO STILL** apply. **WHY?**



eLOMA Overview

- Basic Definitions**
- eLOMA Overview**
- Limitations of an eLOMA**
- Audit Process**
- Differences between eLOMA and the MT-1/MT-EZ Process LOMA process**
- Difference between eLOMA and the Online LOMC Tool**
- Why use the eLOMA**



What is a LOMA and eLOMA?

- A LOMA is a letter from FEMA stating that an existing structure or parcel of land that has not been elevated by the placement of fill and is not expected to be inundated by the 1-percent-annual-chance flood (the base flood).
- FEMA now provides an interactive online determination tool for LOMA request called eLOMA. eLOMA is a web-based application within the Mapping Information Platform (MIP) that provides licensed land surveyors and professional engineers (Licensed Professionals) with a system to submit basic Letter of Map Amendment (LOMA) requests to FEMA



Difference between eLOMA and a standard LOMA

- An eLOMA document will serve the same functions as a standard LOMA except for:
 - eLOMA online determination is made automatically with standard checks instead of the lengthier manual review by FEMA staff used in traditional LOMA processing thereby producing an instantaneous LOMA determination.
 - eLOMA does not replace the LOMA procedure. The eLOMA determination tool is an optional process applicable to only the most basic LOMA requests.
 - Basic LOMA requests are:
 - Request for single existing structures or legally recorded parcels of land that are built on natural ground.
 - Structure must be within a detailed floodplain: the effective Flood Insurance Rate Map (FIRM) must have BFEs within the floodplain.



eLOMA Determination Tool

eLOMA is a Mapping Information Platform (MIP) application designed to provide licensed land surveyors and professional engineers (Licensed Professionals or LPs) with a web-based system to submit and print a basic Letter of Map Amendment request.

A screenshot of the eLOMA Online Application web interface. The page has a blue header with the text "eLOMA" and a help icon. Below the header is a white content area with a "Welcome to the eLOMA Online Application" heading. The main text explains the eLOMA process and lists criteria for requests. A red-bordered box contains a "PLEASE NOTE" section about random audits. At the bottom, there is a "Continue >" button and a checkbox for "Start a new eLOMA Application".

eLOMA

Welcome to the eLOMA Online Application

The eLOMA process can be used to remove a single structure or legally recorded parcel of land 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). Please note that the eLOMA process is only to be used for single structures or single properties located in areas of detailed flooding (Zones AE, AH, and A1-A30) on the FIRM. The eLOMA process shall not be used for requests that meet any of the criteria listed below. Such requests must be submitted through the standard MT-1 process. Please forward all requests that meet any of the criteria listed below to the following address, FEMA LOMA Depot, 3601 Eisenhower Avenue, Suite 130, Alexandria, VA 22304-6439.

- Conditional Letters of Map Amendment
- Conditional Letters of Map Revision Based on Fill
- Letters of Map Revision Based on Fill
- Properties/Structures located within the regulatory floodway
- Requests for portions of property (metes and bounds areas)
- Properties/Structures located in Zone A, AO or D
- Requests for multiple lots or structures
- Requests in which a previous determination has been issued for the subject property
- Requests in which the effective map panel affecting the subject property has been revised by a LOMR
- Requests that involve Dual Communities
- Properties/Structures in areas that have been annexed by a different community

PLEASE NOTE: FEMA will conduct random audits of eLOMA submittals in order to maintain the accuracy of the determination documents. If you are chosen for a random audit you will be given instructions on submitting the required data to the FEMA LOMA Depot. Also, if any changes are made to the current FIRM panel (either by LOMR or if new maps are issued) the eLOMA will no longer be valid.

Start a new eLOMA, or continue working on an existing application.

Start a new eLOMA Application [Continue >](#)

eLOMA Determination Tool



Page 1 of 3		Date: March 29, 2006	Case No.: 06-03-A116A	LOMA				
 Federal Emergency Management Agency Washington, D.C. 20472								
LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)								
COMMUNITY AND MAP PANEL INFORMATION			LEGAL PROPERTY DESCRIPTION					
COMMUNITY	PRINCE GEORGE'S COUNTY, MARYLAND (Unincorporated Areas)		Lot 6, Block B, Maple Estates Subdivision, as described in the Deed recorded as Document No. 1234-06 in the Office of the County Clerk, Prince Georges County, Maryland					
	COMMUNITY NO.: 245208							
AFFECTED MAP PANEL	NUMBER: 2452080035C		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 38.988, -76.774 SOURCE OF LAT & LONG: PRECISION MAPPING 4.0 DATUM: NAD 83					
	DATE: 6/18/1987							
FLOODING SOURCE: HORSEPEN BRANCH								
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)
6	B	Maple Estates	12 Maple Lane	Structure	X (unshaded)	--	151.9 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.) eLOMA DETERMINATION								
This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Amendment for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the structure(s) on the property(ies) is/are not located in the SFHA, an area inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This document amends the effective NFIP map to remove the subject property from the SFHA located on the effective NFIP map; therefore, the Federal mandatory flood insurance requirement does not apply. However, the lender has the option to continue the flood insurance requirement to protect its financial risk on the loan. A Preferred Risk Policy (PRP) is available for buildings located outside the SFHA. Information about the PRP and how one can apply is enclosed.								
This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, 3601 Eisenhower Avenue, Suite 130, Alexandria, VA 22304-6439.								
 Doug Bellomo, P.E., Chief Hazard Identification Section, Mitigation Division				eLOMA				

- An eLOMA determination looks similar to a LOMA determination except for:

No BFE will be published on the final determination.

Additional consideration section includes "eLOMA Determination"



eLOMA Limitations

- Limitations

- Requests for existing single residential Structures or Legally Recorded Parcels of Land not involving the placement of fill
 - eLOMA cannot be done for proposed structures or proposed subdivisions
- Detail Studied Areas (AE, A1-A30, AH)
 - The area on the effective FIRM must have BFEs
- Structure or land must be shown on the FIRM within the correct community: cannot be done for land that has been annexed.
- No Approximate A Zones, V, AO, or D zones
- No Floodways
- No multi-lot requests or portions of properties



Getting Access to eLOMA

- Surveyor or Engineer must set up an account through MIP using individual certification information to become an eLOMA Licensed Professional.
 - Accounts can be created within 4 business days but typically quicker.
- The Licensed Professional logs into the MIP to access eLOMA and has the option to:
 - Create New Application.
 - Resume Previously Saved Application.



Data Requirements

- User Will Enter All Applicable data:
 - Requestor Information
 - Community Information (CID Number, etc...)
 - Map Panel Information
 - Latitude and Longitude Coordinates
 - Elevation Information (LAG or LLE)
 - Legal Property Description
 - BFE (calculated using FIS text/profile)

BOOK 405 PAGE 768
14.00 Rev
10.00
24.00

12/15/2002 \$14.00
NORTH CAROLINA EXCISE STAMP

Montgomery County
12/15/2002 \$14.00
NORTH CAROLINA EXCISE STAMP

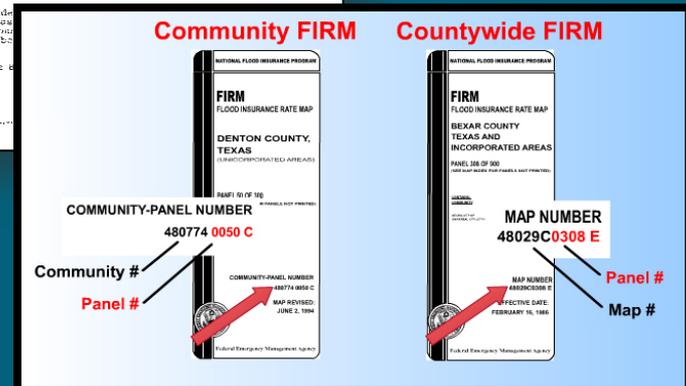
North Carolina General Warranty Deed

THIS DEED made this 30th day of November, 2000, by and between

GRANTOR:	GRANTEE:
Weng and wife Helen	Lisa G. Neal
2200 West Marlin Drive Chandler, AZ 85248	1032 Crestwood Road Garthage, TX 76327

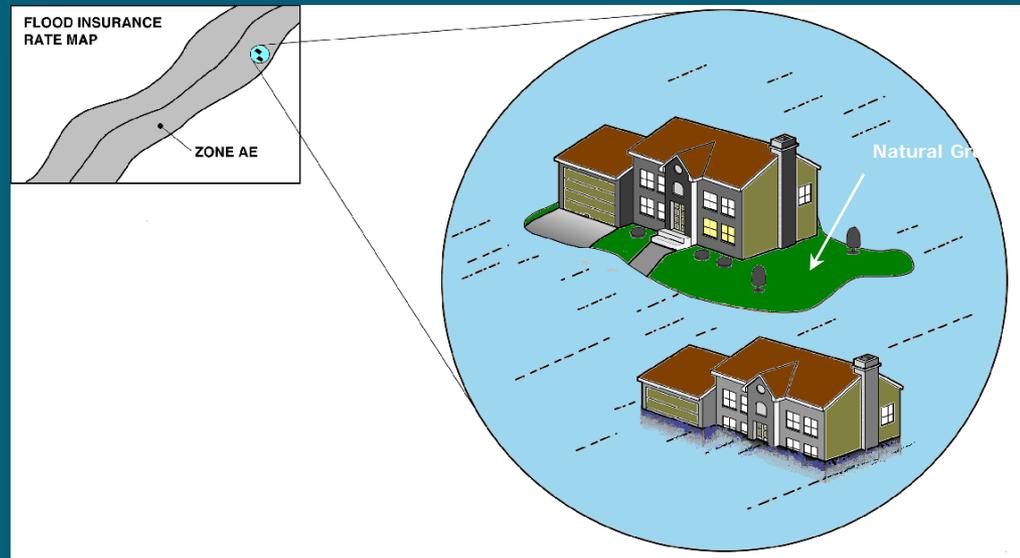
COMMUNITY-PANEL NUMBER
480774 0050 C

MAP NUMBER
48029 C0308 E



Determination

- eLOMA will make a comparison of the submitted BFE with the submitted Lowest Adjacent Grade (LAG) or Lowest Lot Elevation (LLE)
- eLOMA will ensure that all required information has been entered





The Audit Process

First eLOMA submittal will be audited. After first successful audit, eLOMAs are randomly selected for audit.
The LP must submit supporting data to FEMA.

If **APPROVED**, the LP will receive an email notification that they can log-in and print the determination.

If **REJECTED**, a LOMA will be completed by National Service Provider and the LP will be audited again on their next submittal.

After initial successful audit the LP will be able to generate determinations online. However, they will still be subject to random audits.



Audit Process Issues

Issues with the eLOMA Audits

Supporting data from the LP is often incomplete

Requests in unnumbered Zone A areas

LPs not using the approved Legal Description format

Previous LOMAs for the subject property



Audits Requiring Additional Data

The Most Common Data Items Not Submitted

- Annotated FIS Flood Profile
- FIS Summary of Stillwater Elevations table
- Annotated copy of the effective FIRM panel
- Conversion factor for the vertical datum

The Most Common Incomplete Data Items

- Unrecorded Plats or Deeds
- Flood Profiles or Summary of Stillwater Elevation tables that were not annotated
- Copies of the FIRM without the property location
- Elevation Forms or Certificates without the vertical datum



Issues with Audits

- Not many are approved without changes
- The majority of approved audits needed corrections to...
 - Legal Property Descriptions
 - Subject elevations not converted to datum on effective FIRM
 - All elevations must be inputted and reported to the same datum of the effective FIRM
 - Latitude/Longitude
 - Lot, Block, and Subdivision information
 - FIRM Panel Numbers
 - Flooding Sources



Reasons for Audit Rejections

- The Most Common Reasons for Audit Rejections
 - Subject property located in unnumbered Zone A area
 - Previous or ongoing LOMA for the same property
 - **Do not** submit a standard LOMA application in addition to an eLOMA application
 - **Do not** submit an eLOMA application if there is already a LOMA determination that was submitted. This will not speed the process up but will rather cause a delay
 - Subject located in a FEMA identified Regulatory Floodway
 - Annexation
 - Incorrect outcome



Tips for success

- Cheat!
 - Many LOMAs have been issued. Find these determination documents on the Map Service Center website and use them as references and guides to how the legal description should be written.
 - Remember, BFEs are provided for LOMAs in detailed areas.
- Slow Down!
 - Before an eLOMA is submitted, stop and review what is inputted within the MIP. Verify that there are not any typos. Stop and verify that the calculations are correct and the BFE coincides with nearby determinations.
- Don't be afraid to ask for help!
 - Use all the available tools and resources available. The MIP has tutorials, Frequently Asked Questions and tools which are meant to help the LP through the process. The FEMA Map Information eXchange center can help answer questions that the LP may have.



Recent eLOMA Improvements

- Additional on-screen help text and links have been added
- Audit selection criteria revised
 - LPs who demonstrate proficiency are audited less frequently
 - LPs who submit eLOMAs with errors are audited more frequently
 - LPs whose audits are rejected are audited more frequently and can lose their access to the eLOMA tool

The New Online LOMC Tool.



- The Online LOMC web application allows home owners or their designated representatives to easily request a Letter of Map Change (LOMC).
 - Save information online and finish applying at your convenience.
 - Clear and intuitive interface.
 - Reduced processing time.
 - Manage multiple LOMC requests.
 - Faster communication with LOMC processing staff.
 - Check the application status in real-time.
- The Online LOMC Tool allows for easier submittal of data to FEMA for the processing of a LOMA using the standard LOMA processing.
 - FEMA staff reviews and processes the LOMA application.
 - Standard 60 day processing time applies.



Contact FMIX FAQ Help

Online Letter of Map Change

What is a Letter of Map Change (LOMC)?

A Letter of Map Change (LOMC) is a letter which reflects an official change to an effective Flood Insurance Rate Map (FIRM). LOMCS are issued in response to a request of FEMA to revise or amend its effective flood map to remove a property or reflect changed flooding conditions on the effective map.

[Read More](#)

What is the Online LOMC site?

The Online LOMC web application allows home owners or their designated representatives to easily request a Letter of Map Change (LOMC). Use this site if your property was inadvertently included in a flood zone, or if the addition of fill elevated your property so that it is above the flood zone.

***Note: At this time, only LOMA requests can be processed via this online tool. You must complete and mail the [MT-1 paper form](#) to request a LOMR-F, CLOMA, or CLOMR-F.**

[Read More](#)

Sign In to Online LOMC

Email Address

Password [\(Forgot Password?\)](#)

Sign In

[New User? Click here to Sign Up!](#)

All information is protected and encrypted from unauthorized disclosure

Warning Disclaimer: You are entering an Official United States Government System, which may be used only for authorized purposes. Individuals using this computer system without authority, or in excess of their authority, are subject to having all of their activities on this system monitored and recorded by system personnel. If such

Internet



100%



FEMA

Contact FMIX FAQ Help

Online Letter of Map Change

Sign Up

***Note: At this time, only LOMA requests can be processed via this online tool. You must complete and mail the [MT-1 paper form](#) to request a LOMR-F, CLOMA, or CLOMR-F.**

First Name	<input type="text" value="Pitman"/>
Last Name	<input type="text" value="Marc"/>
Email Address	<input type="text" value="mpitman@mt.gov"/>
New Password	<input type="password"/>
Confirm Password	<input type="password"/>

Challenge Question #1	Answer #1
<input type="text" value="Please select challenge question"/> ▼	<input type="text"/>
Challenge Question #2	Answer #2
<input type="text" value="Please select challenge question"/> ▼	<input type="text"/>
Challenge Question #3	Answer #3
<input type="text" value="Please select challenge question"/> ▼	<input type="text"/>

Password Requirements

- Alphanumeric
- Minimum 8 characters in length
- At least one number (0123456789) and one special character from the following: ! @ # \$ % ^ & * () _ = + ~ < >

A notification with instructions on how to access your account will be sent to the email address provided on this Sign up page after you click "Submit".

attachments exercised



Welcome, Pitman Marc [LOMC Home](#) [Update Profile](#) [Contact FMIX](#) [FAQ](#) [Help](#) [Comments](#) [Sign Out](#)

Online Letter of Map Change

New Application

[+ Amendment](#)

Customer Support

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1-877-FEMA MAP

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[Hours of Operation](#)

Show entries

Refresh

Application ID	Property Description	FEMA Case Number	FEMA Case Created Date	Status	Action
No data available in table					
Showing 0 to 0 of 0 entries					

Adobe Acrobat Reader required to view certain documents. [Click here to download plug-ins](#)

[DHS](#) [FEMA.gov](#) [Privacy Policy](#) [Accessibility](#) [Site Help](#) [Contact Us](#)



Difference between eLOMA and the Online LOMC Tool

- The Online LOMC web application allows home owners or their designated representatives to easily request a Letter of Map Change (LOMC).
 - Anyone can use the Online LOMC tool to submit their LOMA application.
 - The tool allows for submittal of data online
 - The data is submitted to FEMA processors for the standard processing timeframe and procedures.
- The eLOMA is a means for a licensed professional (Surveyor or Engineer) to submit and obtain an instantaneous LOMA application.
 - The licensed professional fills out the LOMA application and the LOMA determination document online.
 - FEMA staff does not process the LOMA application.
 - The licensed professionals is the one who determines if the structure or property is removed or not
 - All eLOMA are subject to audit and review.



So why use the eLOMA?

- The eLOMA is the preferred method for licensed professionals to submit simple LOMA applications
- The eLOMA is the only process where a LOMA can be issued the same day that it is submitted.
 - Generally, the eLOMA determination can be printed within minutes of it being submitted.
- There is no fee for an eLOMA submittal.
- If an eLOMA is selected for audit and fails the audit, FEMA will automatically create a new LOMA case and the case will proceed through the standard LOMA process.



When is a CLOMR Required

- BFEs provided on map, no floodway defined
- 44 CFR 60.3 (c)(13)
- If the community proposes to allow development that would result in more than a 1.0 foot increase in the BFE, a CLOMR *with detailed analysis* must first be obtained.
 - **For Montana, the increase is 0.5 foot.**
 - **BTW, floodplain administrators should be requiring from the applicant a detailed analysis to demonstrate what, if any, rise to the BFE will occur.**
 - **Do not approve permit before CLOMR is approved by FEMA!**



WHEN IS A LOMR REQUIRED?

44 CFR 65.3

- A community's base flood elevations may increase or decrease resulting from physical changes affecting flooding conditions. As soon as practicable, but not later than six months after the date such information becomes available, a community shall notify the Administrator of the changes by submitting technical or scientific data in accordance with this part. *Such a submission is necessary so that upon confirmation of those physical changes affecting flooding conditions, risk premium rates and flood plain management requirements will be based upon current data.*



Community Acknowledge Form

- Required for MT-1 And MT-2 forms
- Provides written assurance by the participating community that they have complied with the appropriate minimum floodplain management requirements of 44 CFR 60.3(a)(3)
- 44 CFR 60.3(a)(3) – **reasonably safe from flooding**

Review all permit applications to determine whether proposed building sites will be reasonably safe from flooding. If a proposed building site is in a flood-prone area, all new construction and substantial improvements shall

- (i) be designed (or modified) and **adequately anchored** to prevent flotation, collapse, or lateral movement of the structure resulting from hydrodynamic and hydrostatic loads, including the effects of buoyancy,
- (ii) be constructed with **materials resistant to flood damage**,
- (iii) be constructed by methods and practices that **minimize flood damages**, and
- (iv) be constructed with electrical, heating, ventilation, plumbing, and air conditioning equipment and other **service facilities** that are designed and/or located so as to prevent water from entering or accumulating within the components during conditions of flooding.



Approximate A zones and the LOMC

- LOMAs, LOMR-Fs
 - Are voluntary
 - Property owners engineer should develop BFE thru Quick-2 or FEMA 265 methods
 - FEMA can develop BFEs, but will be based on best available information and thus could be more conservative (i.e. higher)
- LOMRs
 - Are **recommended** for approximate A zones if 5 acre/50 lot requirement met
 - What happens if LOMR is not submitted
- **CLOMRs**
 - **ARE STRONGLY SUGGESTED!!**
 - Examples: bridge/culvert replacement, stream realignment/restoration, large or complex mitigation projects



Timeline for Determinations

- Upon receipt of complete application
- LOMAs 60 days
 - CLOMAs 90 days
- LOMR-FS 90 days
 - CLOMR-Fs 90 days
- LOMRs 90 days
 - CLOMRs 90 days
- If additional data is needed to process the LOMC request, the applicant is provided 90 days to respond.



- QUESTIONS?

- Marc Pitman, PE, CFM – Kalispell Regional Office
- Steve Story, PE, CFM – State Floodplain Engineer

