



City of Palo Alto

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LETTER OF MAP AMENDMENT and REVISION (LOMA/LOMR)

The Federal Emergency Management Agency (FEMA) has recently made significant changes of the procedure for obtaining a Letter of Map Amendment (LOMA) OR A Letter of Map Revision (LOMR). In this handout we will attempt to provide some meaningful general information. For the most part, LOMAs and LOMRs are a process mostly involving the property owner and FEMA. The role of the City of Palo Alto is quite limited. Consequently, the City cannot guarantee the accuracy or currency of the information in this handout.

LOMAs and LOMRs have the effect of removing either a structure or an entire property from a Special Flood Hazard Area (SFHA), based on the elevation of the ground. In effect, the applicant must prove to FEMA's satisfaction that their structure is located on ground high enough that the structure will be on its own little "island" during the so-called Base Flood. The basic difference between a LOMA and a LOMR is that the LOMR is based on a ground elevation created by the addition of fill to the property since the date of the first Flood Insurance Rate map (February 15, 1980, for Palo Alto).

Please note that the floor elevation is not a factor in removing a structure from the SFHA – only the appropriate ground elevation is relevant.

FEMA breaks LOMAs and LOMRs into the following categories:

- **Letter of Map Amendment (LOMA):** FEMA verifies that applicant's land, or at least the land immediately adjacent to the structure is high enough to be above the Base Flood Elevation (BFE).
- **Conditional Letter of Map Amendment (CLOMA):** Same as LOMA, but issued in advance of construction. When Construction is complete, appropriate as-built data must be supplied to FEMA for a permanent LOMA to be issued.
- **Letter of Map Revision Based on Fill (LOMR-F):** Similar to a LOMA, but based on fill added since the first FIRM date. LOMRs require that the elevation of the lowest floor, *including a basement*, be above the Base Flood Elevation.
- **Conditional Letter of Map Revision Based on Fill (CLOMR-F):** An advance LOMR, prior to placement of fill; as-built information must be supplied at completion of construction for issuance of a permanent LOMR.
- **Letter of Map Revision (LOMR) and Conditional Letter of Map Revision (CLOMR):** Used for larger projects involving fill where more general flood plain boundary changes might be involved. These are not usually applicable to individual small property owners.

FEMA will require a number of documents to be submitted as part of the application for a LOMA or LOMR. Attached are some forms and instructions that can be utilized for the above application process.

For more information on the above process, check out the FEMA website at: http://www.fema.gov/plan/prevent/fhm/fmc_loma.shtm#0

This publication is intended to be an informal means of informing the public about a government process. Although it is assumed the information provided is accurate, this sheet only provides an overview and is not intended to create any sort of legal obligation on the City's part. The actual process is governed by City ordinances, regulations and procedures which implement relevant provisions of the Code of Federal Regulations. The reader should make specific inquiry for specific cases.

MT-EZ

Amendments to National Flood Insurance Program Maps

Application Form for Single Residential Structure or Lot

FEMA Form 81-92 Series

September 2007



FEMA



APPLICATION FORM FOR SINGLE RESIDENTIAL STRUCTURE OR LOT AMENDMENTS TO NATIONAL FLOOD INSURANCE PROGRAM MAPS

General Background Information

In 1968, the U.S. Congress passed the National Flood Insurance Act, which created the National Flood Insurance Program (NFIP). The NFIP was designed to reduce future flood losses through the adoption of local floodplain management regulations and to provide protection for property owners against potential losses through an insurance mechanism that allows a premium to be paid for the protection of those who need it most. The creation of the NFIP represented a major shift in Federal strategy from previous structural flood-control and disaster relief programs.

As part of the agreement for making flood insurance available in a community, the NFIP requires the community to adopt floodplain management ordinances that meet certain minimum requirements intended to reduce future flood losses. The community official or agency responsible for floodplain management in a community may be able to provide information that would be useful to a requester. This official or agency usually is responsible for engineering, public works, flood control, or planning in the community as well.

Use of Application Forms

The Department of Homeland Security's Federal Emergency Management Agency (DHS-FEMA) implemented the use of application forms for requesting revisions or amendments to NFIP maps for two reasons. First, the forms provide requesters with a comprehensive, step-by-step process to follow. This process provides the requester with assurance that all necessary information to support their request is being submitted to DHS-FEMA at one time, thus avoiding the need to go through an iterative process of providing additional information in a piecemeal fashion, which can result in a time-consuming and cost-intensive process. Second, use of the forms assures that the requesters' submissions are complete and more logically structured, and generally allows DHS-FEMA to complete its review in a shorter timeframe.

This form should be used to request that DHS-FEMA remove a single structure or a legally recorded parcel of land or a portion of a parcel, described by metes and bounds, certified by a Registered Professional Engineer or Licensed Land Surveyor, from a designated Special Flood Hazard Area (SFHA), an area that would be inundated by the flood having a 1-percent-annual-chance of being equaled or exceeded in any given year (base flood), via Letter of Map Amendment (LOMA). A LOMA is a letter from DHS-FEMA stating that an **existing** structure or parcel of land that has not been elevated by fill (i.e. the existing structure or parcel of land is on natural grade) would not be inundated by the base flood. **Fill** is defined as material from any source (including the subject property) placed that raises the ground to or above the Base Flood Elevation (BFE). The common construction practice of removing unsuitable existing material (topsoil) and backfilling with select structural material is not considered the placement of fill if the practice does not alter the existing (natural ground) elevation, which is at or above the BFE. **Fill placed before the date of the first NFIP map showing the area in an SFHA is considered natural ground.** You may consult with the community map repository or the community official or agency responsible for floodplain management to obtain previous editions of the NFIP map. In addition, historic maps may be available on DHS-FEMA's Map Service Center (MSC), for a nominal fee. To place orders from the MSC, interested parties may visit the MSC website at <http://www.msc.fema.gov> and click on the "FEMA Flood Map Store" link. For additional information regarding historic maps, interested parties may contact the DHS-FEMA Map Assistance Center toll free, at 1-877-FEMA MAP (1-877-336-2627).

The MT-EZ form shall not be used for requests submitted by developers, for requests involving multiple structures or lots, for property in alluvial fan areas or coastal high hazard areas (V zones), requests involving the placement of fill, or for conditional requests—for such requests, requesters should use the MT-1 or MT-2 application forms, as appropriate. The MT-1 and MT-2 forms packages may be downloaded from the DHS-FEMA Flood Hazard Mapping website at http://www.fema.gov/plan/prevent/fhm/fhm_form.shtm.

For additional assistance in completing this form, interested parties may consult the LOMA Tutorial, available on DHS-FEMA's Flood Hazard Mapping website at: http://www.fema.gov/plan/prevent/fhm/ot_lmreq.shtm. This tutorial provides guidance to LOMA requesters, as well as an online tool to complete the MT-EZ form.

Data Submission Requirements

In accordance with NFIP regulations, DHS-FEMA will use the information provided in the MT-EZ form to determine whether property (i.e., structure, parcel of land) should be removed from a designated SFHA. In certain instances, additional data not referenced on the MT-EZ form may be required. A DHS-FEMA representative will notify the requester of any additional data requirements.

Applicable Regulations

The regulations pertaining to LOMAs are presented in Title 44, Chapter I, Code of Federal Regulations (CFR), Part 70, which are available at http://www.access.gpo.gov/nara/cfr/waisidx_03/44cfr70_03.html. The purpose of Part 70 is to provide an administrative procedure whereby DHS-FEMA will review information submitted by an owner or lessee of property who believes that their property has been inadvertently included in a designated SFHA. Part 70 provides information about the technical difficulty of accurately delineating the SFHA boundaries on the NFIP map for a community. Part 70 procedures shall not apply if the topography has been altered to raise the original ground to or above the BFE since the effective date of the first NFIP map [i.e., a Flood Insurance Rate Map (FIRM) or Flood Hazard Boundary Map (FHBM)] showing the property to be within the SFHA.

Basis of Determination

If no fill has been placed, DHS-FEMA's determination as to whether a structure or legally recorded parcel of land, or a portion of a parcel, described by metes and bounds, may be removed from the SFHA will be based on a comparison of the BFE with certain elevation information. For LOMA requests involving property located in Zone A, with no BFEs determined, interested parties should refer to DHS-FEMA-265, *Managing Floodplain Development in Approximate Zone A Areas, A Guide for Obtaining and Developing Base (100-Year) Flood Elevations*, available on DHS-FEMA's Flood Hazard Mapping website at http://www.fema.gov/pdf/fhm/frm_zna.pdf. The elevation information required will depend on whether a structure or a legally recorded parcel of land is to be removed from the SFHA.

The following special considerations may affect DHS-FEMA's determination:

- In areas of shallow/sheet flooding (Zone AO), the elevation of the Lowest Adjacent Grade (including deck posts) of the structure(s) must be above the surrounding grade by an amount equal to or greater than the depth shown on the NFIP map. In addition, adequate drainage paths are required to guide floodwaters around and away from the structure(s); the structure(s) should be on an elevated pad within the Zone AO area. With your application package, in addition to elevation information regarding the structure(s), provide a map showing the topographic data of the property and the immediate surrounding area, and the location of any structure(s) existing on the property (certified by a registered professional engineer or licensed land surveyor) to demonstrate that the above criteria have been met.
- If the lowest floor of a building has been elevated on posts, piers, or pilings above the BFE and any portion of the structure (i.e., posts, pilings, or piers) is still below the BFE, the building will not be removed from the SFHA.

Response Timeframe

In accordance with Section 70.4 of the NFIP regulations, DHS-FEMA will notify the requester of the determination in writing within 60 days of the date of receipt of all required data. Information about the status of active LOMA requests and other Letter of Map Change (LOMC) requests is available from DHS-FEMA's Mapping Information Platform (MIP) at <https://hazards.fema.gov>. The MIP allows requesters to search Open LOMCs by entering their Project (Case) Number and Project Type to find out the status of their request. From the MIP Home Page requesters should click on Tools & Links, Public Reports and select Public Reports from the Report Category dropdown.

Effect on Insurance Purchase Requirements

Although DHS-FEMA may issue a LOMA removing a structure from the SFHA, it is the lending institution's prerogative to require flood insurance, as a condition of a loan, if it deems such action appropriate. However, if the lending institution agrees to waive the flood insurance purchase requirement for a structure, the property owner is eligible for a full refund of the

premium paid for the current policy year, provided that no claim is pending or has been paid on the policy in question during the same policy year. If the property owner has been required to renew his or her policy during a period when a revised NFIP map was being printed, the premium will be refunded for an additional year. To initiate processing of the refund, the property owner should provide the LOMA and evidence of the waiver of the flood insurance requirement from the lending institution to the insurance agent or broker who sold the policy.

General Instructions – Section A

The property owner, a Licensed Land Surveyor, or a Registered Professional Engineer may complete Section A to support a request for a LOMA for a single structure or lot.

Before completing Section A, the requester must obtain one of the following documents from the County/Parish Clerk, Recorder, or Register of Deeds for the community:

- A copy of the Deed for the property, showing the recordation information (e.g., Book/Volume and Page numbers or Document/Instrument number) containing the recorder's seal and recordation date, accompanied by a tax assessor's or other suitable map showing the surveyed location of the property relative to local streets and watercourses.
- A copy of the Plat Map for the property, showing the recordation information (e.g., Book/Volume and Page numbers or Document/Instrument number) and containing the recorder's seal and recordation date.

The requester must also obtain a photocopy of the effective FIRM panel (including the Title Block) that shows the area in which the property is located. This map should be available at the community map repository or from the community official or agency responsible for floodplain management. However, the FIRM Index and FIRM panels may be ordered from the DHS-FEMA Map Service Center (MSC), for a nominal fee. To place orders from the MSC, interested parties may visit the MSC website at <http://www.msc.fema.gov> and click on the "FEMA Flood Map Store" link. A FIRMette, which can be printed from the MSC website, may be submitted in lieu of a photocopy of the FIRM. (For some communities, the effective NFIP map may be a Flood Hazard Boundary Map (FHBM), not a FIRM. In such cases, the requester should obtain and use the FHBM.)

The DHS-FEMA Flood Map Store allows requesters to search for maps and other technical data historically available from the MSC online. Requesters can search by the three following search options: Catalog, Map Search, and Quick Order. The Catalog option allows requesters to search through the DHS-FEMA Flood Map Store for all available data. The Map Search option allows requesters to search for data available for an individually specified map area. The Quick Order option allows requesters to search and order available data by specific FIRM panel or by state, county, or community identification number. All search options will allow requesters to search desired data and add that data to a "shopping cart" for later payment options. Payment must be in the form of a credit card. Only Visa and MasterCard are accepted.

Requesters without Internet access should contact the MSC by calling 1-800-358-9616. Requesters also may fax their requests to the MSC at 1-800-358-9620.

Specific Instructions – Section A

Number 1 - Fill Placement

Regardless of the type of LOMC being requested, the requester must clearly state, to the best of his or her knowledge, whether fill has been placed on the property. The requester must answer "yes" or "no" to this question. (See "Use of Application Forms" for additional information about fill.) If fill has been placed on the property, the requester must submit a request for a Letter of Map Revision Based on Fill (LOMR-F) using the MT-1 application forms so that DHS-FEMA may determine whether the structure or property should be removed from the SFHA. To obtain a copy of the MT-1 application forms package, interested parties should visit DHS-FEMA's Flood Hazard Mapping website at http://www.fema.gov/plan/prevent/fhm/dl_mt-1.shtm or call the DHS-FEMA Map Assistance Center, toll free, at 1-877-FEMA MAP (1-877-336-2627).

Number 2 - Legal Description of Property

The requester should describe the property by referring to the recorded deed or plat map. The description may consist of a lot number and subdivision name, a parcel number, a tract number, or any other information provided in the deed or plat to identify the property. It is not necessary to reproduce a lengthy description of the property as it appears in the Deed. In addition, the requester should enter the street address (911 type) for the property, if one is available.

Number 3 - Structure or Property That Is Subject of Request

DHS-FEMA will make a LOMA determination for a structure or a parcel of land. The requester should select the one for which they would like DHS-FEMA to make a determination. If the request is for a structure, the requester must provide the date of construction in this section. Date of construction information usually may be obtained from real estate settlement documents, the property developer, or the local government office where real estate and/or land development transactions are recorded. If the request is for a portion of a parcel, a certified metes and bounds description and map of the area to be removed, certified by a licensed land surveyor or registered professional engineer, are **required**. The metes and bounds description must cover the specific area to be removed, and it must be tied to an identifiable starting point. If the description is for a legally recorded lot or parcel, the metes and bounds description should commence or begin at the lot or parcel corner. Please see the example below for the preferred format of metes and bounds descriptions.

BEGINNING at the northeast lot corner; thence S16°42'22"E, 100.00 feet; thence S33°14'40"W, 145.92 feet; thence S89°13'29"W, 156.01 feet; thence N16°42'22"W, 223.14 feet; thence 210.49 feet along a curve to the left having a radius of 542.00 feet to the POINT OF BEGINNING

Signature

The requester must provide his or her name, mailing address, and telephone number in the space provided. The requester also must sign and date, where indicated, to certify the accuracy of the information provided in Section A of the form. A Licensed Land Surveyor, Registered Professional Engineer, or other designated agent may sign this form for the requester when submitting on behalf of the requester.

General Instructions – Section B

A Licensed Land Surveyor or Registered Professional Engineer (authorized by law to certify the information requested) must complete Section B unless an NFIP Elevation Certificate has already been completed for the property. If the request is to remove the structure, and an Elevation Certificate has been completed, the Elevation Certificate may be submitted in lieu of Section B of the MT-EZ form. If the request is to remove the entire legally recorded property, the lowest lot elevation must be provided in Section B. If the request is to remove a portion of the legally recorded property, the lowest elevation within the described portion must be provided in Section B.

Before completing Section B, the surveyor or engineer must obtain the effective FIRM panel, effective Flood Boundary and Floodway Map (FBFM) panel (if printed), and Flood Insurance Study (FIS) report that cover the area in which the property is located. These can be obtained from the community map repository, or ordered from the MSC for a nominal fee. To place orders from the MSC online, the engineer or surveyor should visit the MSC website at <http://www.msc.fema.gov> and click on the "FEMA Flood Map Store" link. (For some communities, the effective NFIP map may be an FHBM, not a FIRM. In such cases, the engineer or surveyor should obtain and use the FHBM.)

The DHS-FEMA Flood Map Store allows users, including homeowners, surveyors, and engineers, to search for maps and other technical data historically available from the MSC online. Searches can be conducted under the three following search options: Catalog, Map Search, and Quick Order. The Catalog option allows surveyors and engineers to search through the Flood Map Store for all available data. The Map Search option allows surveyors and engineers to search for data available for an individually specified map area. The Quick Order option allows surveyors and engineers to search available data by a specific FIRM panel or by state, county, or community identification number. All search options will allow surveyors and engineers to search desired data and add that data to a "shopping cart" for later payment options. Payment must be in the form of a credit card. Only Visa and MasterCard are accepted.

Surveyors and engineers who do not have Internet access should contact the MSC by calling 1-800-358-9616. They also may fax their requests to the MSC at 1-800-358-9620.

Specific Instructions – Section B

Items to be Removed From the SFHA

The surveyor or engineer must identify what is to be removed from the SFHA. The surveyor or engineer must provide the required elevation information as described on the form.

Number 1 – Property Description

The surveyor or engineer must provide a brief description of the property by referring to the recorded deed or plat map. The description may consist of a lot number and subdivision name, a parcel number, a tract number, or any other information provided in the deed or plat to identify the property. It is not necessary to reproduce a lengthy description of the property as it appears in the Deed.

Number 2 - Building Information

The surveyor or engineer must provide the street address for the property (911 type), if one is available, or the name of road providing access.

If the request involves or will involve a structure, the surveyor or engineer must provide the type of construction.

- **Crawl Space** – The bottom floor is below the first floor, is enclosed by solid and partial perimeter walls, and may be above ground level (grade) on one or more sides. Spaces below ground level on all sides must meet the requirements of FEMA Technical Bulletin 11-01. Spaces with a bottom floor elevation more than 2.0 feet below the Lowest Adjacent Exterior Grade (LAG) elevation will be classified as a basement.
- **Slab on Grade** – The bottom floor is at or above ground level (grade) on at least one side.
- **Basement/Enclosure** – The bottom floor (basement or underground garage) is below ground level (grade) on all sides. See Crawl Space above.
- **Other** – All other structure types not listed above including, but not limited to split levels, structures on piers, mobile homes, etc. Please be as detailed as possible.

Number 3 – Geographic Coordinate Data

The surveyor or engineer must provide the latitude and longitude of the property in decimal degrees to the nearest thousandths (00.000), and indicate the appropriate horizontal datum, NAD 83 or NAD 27.

Number 4 - Flood Insurance Rate Map Information

In the first box, the surveyor or engineer must provide the six digit NFIP community number as it appears in the Title Block of the FIRM (or FHBM) panel that shows the area where the property is located. In the second box, the surveyor or engineer must provide the map and panel number. For additional information on reading FIRM panels interested parties may consult the tutorial “How to Read a FIRM” on DHS-FEMA’s Flood Hazard Mapping website at http://www.fema.gov/pdf/fhm/ot_frmsb.pdf.

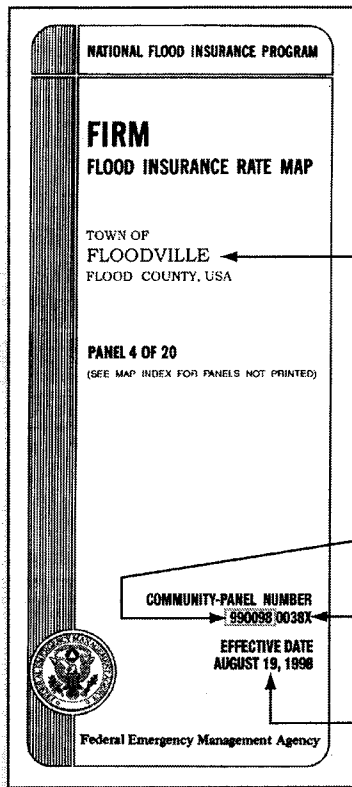


Figure 1. Sample FIRM Panel (Single Community)

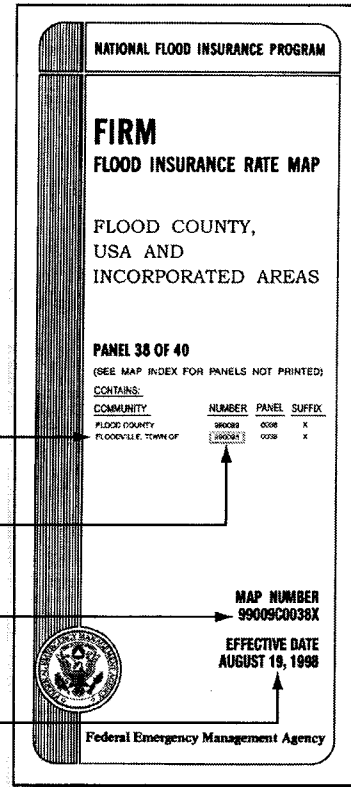


Figure 2. Sample FIRM Panel (Countywide)

In the third box, the surveyor or engineer should provide the BFE, if available. FEMA will verify the BFE during the review process. In the fourth box, the surveyor or engineer must provide the source of the BFE. The surveyor or engineer may obtain the BFE by locating the property on the effective FIRM for the community in which the property is located. Upon locating the property on the FIRM, the engineer or surveyor should determine the type of flooding and the flood zone where the property is located. The summary below provides guidance as to how to determine the BFE as a result of the flooding type and flood zone determination.

- **Riverine Flooding Systems (Zones AE or A1-A30)** – Consult the FIS report for the community in which the property is located. Locate the flood profile for the flooding source by name. Estimate the property’s location along the flood profile and interpolate the BFE using the 100-year flood profile line.
- **Lacustrine (Stillwater) Flooding Systems** – Consult the FIS report for the community in which the property is located. Locate the Summary of Stillwater Elevations table. Locate the flooding source, by name, and use the BFE listed in the table. The flooding source’s BFE is normally shown to the nearest 0.1 foot. If the flooding source is not listed in the Summary of Stillwater Elevations table, use the BFE as shown on the FIRM.
- **Coastal Flooding Systems (Zones AE or A1-A30 and VE or V1-V30)** – Obtain the BFE from the FIRM panel. Consult the FIS report for the community in which the property is located. Locate the Summary of Stillwater Elevations table in the FIS report. Identify the flooding source, by name, and use the BFE listed in the table. Compare the BFE listed in this table to the BFE obtained from the FIRM. If the stillwater elevation listed in the table is less than or equal to the whole-foot BFE shown on the FIRM minus 0.5 foot, a wave height, wave runup, and/or wave setup component exists. In this case, use the whole-foot BFE shown on the FIRM. If the stillwater elevation listed in the table is greater than the whole-foot BFE shown on the FIRM minus 0.4 foot, use the stillwater elevation shown in the table as the BFE. (Any structure/parcel of land located seaward of the landward toe of the primary frontal dune may not be removed from a Zone VE or V1-V30.)

- **Zone A Flooding** – If the property is located in Zone A, an area of approximate flooding with no BFEs determined, determine a BFE. Consult with a Federal, State, or local government agency to determine if that agency has developed a BFE. Such agencies include the U.S. Army Corps of Engineers; the U.S. Geological Survey; the State’s Department of Natural Resources, Department of Environmental Quality, or Department of Transportation; or the local Planning and Zoning Department. If a BFE has not previously been developed, consult DHS-FEMA 265, *Managing Floodplain Development in Approximate Zone A Areas, A Guide for Obtaining and Developing Base (100-Year) Flood Elevations*, available on the DHS-FEMA Flood Hazard Mapping website at http://www.fema.gov/pdf/fhm/frm_zna.pdf. This publication is an excellent resource that details the appropriate methods for determining BFEs in SFHAs designated Zone A. To obtain a printed copy of this publication, or to obtain additional information about developing BFEs, contact the DHS-FEMA Map Assistance Center, toll free, at 1-877-FEMA MAP (1-877-336-2627). If the property is greater than 50 lots or 5 acres, whichever is the lesser, the engineer or surveyor must determine a BFE in accordance with Paragraph 60.3(b)(3) of the NFIP regulations, available online at http://www.access.gpo.gov/nara/cfr/waisidx_03/44cfr60_03.html.
- **Shallow Flooding (Zone AH)** – For a property located in Zone AH, an area of shallow flooding, use the BFE shown on the FIRM. If different elevations appear within the same SFHA, the BFE is obtained by linear interpolation between two adjacent BFE lines.
- **Shallow/Sheet Flooding (Zone AO)** – For a property located in Zone AO, the characteristics of the Zone AO area shown on the NFIP map will determine the appropriate methodology to be used to develop the BFE for the property. If the flooding is conveyed by the street, provide the highest top of curb or crown of street elevation (whichever is higher) along the property line and add this to the depth of flooding. The lowest adjacent grade elevation must be above the curb or street elevation by an amount equal to or greater than the depth of flooding shown on the NFIP map. If the entire property is inundated by the SFHA and the flow is not conveyed by the street, add the depth of flooding to the average surrounding grade. If the property is partially inundated by the SFHA and the street does not convey the flow, add the depth of flooding to the lowest lot elevation. Along with the information required for one of the above-mentioned methods, provide sufficient certified topographic information, including flow paths, to show that the structure is located on high ground relative to the depth indicated on the NFIP map.

Number 5 – Elevation Information

Lowest Adjacent Grade (LAG) to the Structure – For requests involving a structure, provide the LAG elevation, to the nearest 0.1 foot. If the FIRM shows BFEs in meters, the accuracy of the LAG elevation must be to the nearest 0.1 meter.

Lowest Lot Elevation – For requests involving property, or a portion thereof, not a structure, provide the lowest lot elevation to the nearest 0.1 foot. If the FIRM shows BFEs in meters, the accuracy of the lowest lot elevation must be to the nearest 0.1 meter.

Elevation Datum – Provide the elevation datum (e.g., National Geodetic Vertical Datum of 1929, North American Vertical Datum of 1988 or other specified) for which the property elevations shown on the form are referenced. If the datum being referenced is different than the datum used to produce the effective FIS, provide the datum conversion.

Subsidence or Uplift – Land subsidence is the lowering of the ground as a result of water, oil, gas extraction, as well as other phenomena such as soil compaction, decomposition of organic material, and tectonic movement. Periodically, the National Geodetic Survey relevels some benchmarks to determine new elevations above the National Geodetic Vertical Datum of 1929 or above the North American Vertical Datum of 1988; however, not all benchmarks are relevelled each time.

Check “yes” if the area of the property is in an area of subsidence or uplift, and provide the date of the current releveling; check “no” if the area of the property is not in an area of subsidence or uplift. In areas experiencing ground subsidence (e.g., Harris County, Texas, and Incorporated Areas); the most recently adjusted Elevation Reference Mark (ERM) must be used for accurate ground and structure elevations. Consult the effective FIS report for the community where the property is located or the local floodplain administrator for the most current ERM data.

In general, the effects of subsidence can be accounted for by determining ground and structure elevations using benchmark elevations with the same releveling date as the benchmarks used to develop the BFEs on the FIRM. Benchmark releveling dates may be different for different flooding sources. No adjustment is necessary to the BFEs on the FIRM.

Certification (by a Licensed Land Surveyor, Registered Professional Engineer, or Architect)

The certifier must provide his or her name, license number and expiration date, his or her company name, telephone number and, if applicable, his or her fax number. The certifier's seal, if available, may be provided here. The certifier must sign and date the Elevation Form, where indicated, to certify the accuracy of the information provided. Not all states authorize architects and engineers to certify elevation information. Consult the state board of registration for more information.

Submitting the Package to DHS-FEMA

In addition to the completed MT-EZ form, all requests must include a copy of the subdivision plat map (with recordation data and stamp of the Recorder's Office) or a copy of the property deed (with recordation data and stamp of the Recorder's Office), accompanied by a tax assessor's map or other suitable map showing the surveyed location of the property with respect to local streets and watercourses; a copy of the effective FIRM panel and/or FBFM, if applicable; and a map scale and North arrow for all maps submitted.

All LOMA requests should be sent to the address listed below.

LOMC CLEARINGHOUSE
6730 SANTA BARBARA COURT
ELKRIDGE, MD 21075
Attn.: LOMA Manager

Interested parties who have any additional questions about the LOMA request process may consult the DHS-FEMA Flood Hazard Mapping website at <http://www.fema.gov/plan/prevent/fhm/index.shtm> or call the DHS-FEMA Map Assistance Center, toll free, at 1-877-FEMA MAP (1-877-336-2627). For information on the status of a particular LOMA request, interested parties may also consult DHS-FEMA's Mapping Information Platform (MIP) at <https://hazards.fema.gov>.

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

*O.M.B. NO. 1660-0037
Expires September 30, 2010*

PAPERWORK REDUCTION ACT

Public reporting burden for this form is estimated to average 2.4 hours per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the needed data, and completing, reviewing, and submitting the form. You are not required to respond to this collection of information unless a valid OMB control number is displayed in the upper right corner of this form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing this burden to: Information Collections Management, U.S. Department of Homeland Security, Federal Emergency Management Agency, 500 C Street, S.W., Washington DC 20472, Paperwork Reduction Project (1660-0037). Submission of this form is required to obtain or retain benefits under the National Flood Insurance Program.

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

LOMA:

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

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

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

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

2. Legal description of Property (Lot, Block, Subdivision; complete description as it appears in the Deed is not necessary) and street address of the Property:

3. Are you requesting that the flood zone designation be removed from (check one):

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

All documents submitted in support of this request are correct to the best of my knowledge. I understand that any false statement may be punishable by fine or imprisonment under Title 18 of the United States Code, Section 1001.

Applicant's Name:		E-mail address:	
Mailing Address (include Company name if applicable):		Daytime Telephone No.:	
		Fax No.:	
Signature of Applicant (required)		Date	

End of Section A

B – This section must be completed by a registered professional engineer or licensed land surveyor.

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

Applicable Regulations

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

Basis of Determination

DHS-FEMA's determination as to whether a structure or legally recorded parcel of land, or portions thereof, described by metes and bounds, may be removed from the SFHA will be based upon a comparison of the Base (1%-annual-chance) Flood Elevation (BFE) with certain elevation information. For Zone A, with no BFE determined, refer to *Managing Floodplain Development in Approximate Zone A Areas, A Guide for Obtaining and Developing Base (100-Year) Flood Elevations*. The elevation information required is dependent on whether a structure, or a legally recorded parcel of land, is to be removed from the SFHA.

Item to be Removed from the SFHA: (check one)	Elevation Information Required: (complete Item 5)
<input type="checkbox"/> Structure located on natural grade (LOMA)	Lowest Adjacent Grade to the structure (the elevation of the lowest ground touching the structure including attached decks or garage)
<input type="checkbox"/> Legally recorded parcel of land, or portion thereof (LOMA)	Elevation of the lowest ground on the parcel or within the portion of land to be removed from the SFHA

1. **PROPERTY DESCRIPTION** (Lot and Block Number, Tax Parcel Number, Legal Description, etc.):

2. BUILDING INFORMATION

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

What is the type of construction? (check one) crawl space slab on grade basement/enclosure

other (explain)

3. GEOGRAPHIC COORDINATE DATA

Please provide the Latitude and Longitude of the most upstream edge of the structure (in decimal degrees)

Indicate Datum: NAD83 NAD27 . Lat. . Long.

Please provide the Latitude and Longitude of the most upstream edge of the property (in decimal degrees)

Indicate Datum: NAD83 NAD27 . Lat. . Long.

4. FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

NFIP Community Number:	Map & Panel Number:	Base Flood Elevation (BFE):	Source of BFE:
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5. ELEVATION INFORMATION (SURVEY REQUIRED)

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

This certification is to be signed and sealed by a licensed land surveyor, registered professional engineer, or architect authorized by law to certify elevation information. All documents submitted in support of this request are correct to the best of my knowledge. I understand that any false statement may be punishable by fine or imprisonment under Title 18 of the United States Code, Section 1001.

Certifier's Name:	License No.:	Expiration Date:	Seal (optional)
Company Name:	Telephone No.:	Fax No.:	
Signature:		Date:	
(See attached address listing for LOMAs)			

In addition to this form (MT-EZ), **ALL** requests must include the following:

- Copy of the effective FIRM panel and/or Flood Boundary and Floodway Map (FBFM) (if applicable) on which the property location has been accurately plotted
- Copy of the Subdivision Plat Map (with recordation data and stamp of the Recorder's Office)
OR
Copy of the Property Deed (with recordation data and stamp of the Recorder's Office), accompanied by a tax assessor's map or other certified map showing the surveyed location of the property relative to local streets and watercourses
- Please include a map scale on all maps submitted

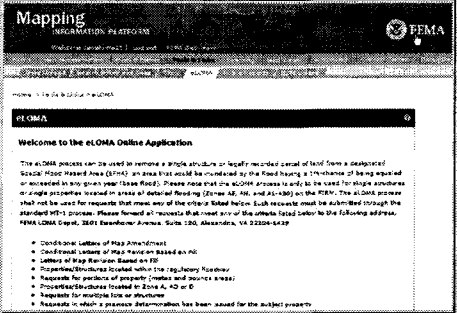
Mail your request to...

LOMC CLEARINGHOUSE
6730 Santa Barbara Court
Elkridge, MD 21075
Attn.: LOMA Manager

FEMA REGIONS



FLOOD MAP MODERNIZATION



eLOMA

ELECTRONIC LETTERS OF MAP AMENDMENT

WHAT IS eLOMA?

The Federal Emergency Management Agency (FEMA), in association with the National Service Provider (NSP), has designed a new interactive online determination tool for MT-1 requests

FEDERAL EMERGENCY MANAGEMENT PROPERTY INFORMATION	
PAPERWORK BURDEN: Public reporting burden for this form is estimated to average 1.50 hours per response, including reviewing data sources, gathering and maintaining the needed data to respond to this collection of information unless a valid OMB control number is shown on this collection of information. Send comments regarding this burden estimate or any aspect of this collection of information, including suggestions for reducing this burden, to Washington, DC 20543, Paperwork Project Director, Bureau for Enterprise Information and Data Collection, Paperwork Project Director, Bureau for Enterprise Information and Data Collection, Paperwork Project Director, Bureau for Enterprise Information and Data Collection.	
This form may be completed by the property owner, property owner's agent, request for a Letter of Map Amendment (LOMA), Conditional Letter of Map Amendment (CLOM), Conditional Letter of Map Amendment Based on FIP (CLOM-F) for existing or proposed structures that describes your request.	
<input type="checkbox"/> LOMA	A letter from FEMA stating that an existing structure or parcel of land that has not been elevated by the placement of fill is not expected to be inundated by the 1-percent-annual-chance flood (the base flood). To receive an eLOMA, Licensed Professionals must register on the MIP to establish an account. Once registered, they will be able to enter property-specific information that they have certified as accurate, as well as data taken from the FEMA Flood Insurance Rate Maps (FIRMs) and Flood Insurance Study (FIS) Reports. Licensed Professionals should refer to FIS Reports because the Base Flood Elevations (BFEs) are not always found on the FIRMs; the BFE data in the FIS Text is generally more accurate. The eLOMA online service will then make a determination based on the submitted information, and Licensed
<input type="checkbox"/> CLOM	A letter from FEMA stating that an existing structure or parcel of land that has not been elevated by the placement of fill is not expected to be inundated by the 1-percent-annual-chance flood (the base flood). To receive an eLOMA, Licensed Professionals must register on the MIP to establish an account. Once registered, they will be able to enter property-specific information that they have certified as accurate, as well as data taken from the FEMA Flood Insurance Rate Maps (FIRMs) and Flood Insurance Study (FIS) Reports. Licensed Professionals should refer to FIS Reports because the Base Flood Elevations (BFEs) are not always found on the FIRMs; the BFE data in the FIS Text is generally more accurate. The eLOMA online service will then make a determination based on the submitted information, and Licensed
<input type="checkbox"/> CLOM-F	A letter from FEMA stating that an existing structure or parcel of land that has not been elevated by the placement of fill is not expected to be inundated by the 1-percent-annual-chance flood (the base flood). To receive an eLOMA, Licensed Professionals must register on the MIP to establish an account. Once registered, they will be able to enter property-specific information that they have certified as accurate, as well as data taken from the FEMA Flood Insurance Rate Maps (FIRMs) and Flood Insurance Study (FIS) Reports. Licensed Professionals should refer to FIS Reports because the Base Flood Elevations (BFEs) are not always found on the FIRMs; the BFE data in the FIS Text is generally more accurate. The eLOMA online service will then make a determination based on the submitted information, and Licensed
<input type="checkbox"/> CLOM-F	A letter from FEMA stating that an existing structure or parcel of land that has not been elevated by the placement of fill is not expected to be inundated by the 1-percent-annual-chance flood (the base flood). To receive an eLOMA, Licensed Professionals must register on the MIP to establish an account. Once registered, they will be able to enter property-specific information that they have certified as accurate, as well as data taken from the FEMA Flood Insurance Rate Maps (FIRMs) and Flood Insurance Study (FIS) Reports. Licensed Professionals should refer to FIS Reports because the Base Flood Elevations (BFEs) are not always found on the FIRMs; the BFE data in the FIS Text is generally more accurate. The eLOMA online service will then make a determination based on the submitted information, and Licensed

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 simple Letter of Map Amendment (LOMA) requests to FEMA. This tool is designed to make a determination based on the information submitted by the Licensed Professional and allow them to generate a determination from FEMA in minutes.

The initial release of eLOMA will enable Licensed Professionals to make requests for existing single residential structures or properties, provided no fill has been placed to raise the elevations of the structure or property. Approximately half of the LOMAs processed annually (about 10,000 cases) meet the requirements of eLOMA.

WHAT ARE THE ADVANTAGES OF eLOMA?

eLOMA was designed to facilitate the LOMA process. Historically, because of manual processing, obtaining a LOMA took up to 60 days, provided all required documentation was on file. Through the use of eLOMA, Licensed Professionals could receive a determination in the time that it takes to enter the required information online.

HOW DOES eLOMA DIFFER FROM TRADITIONAL LOMA PROCESS?

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 is not expected to be inundated by the 1-percent-annual-chance flood (the base flood). To receive an eLOMA, Licensed Professionals must register on the MIP to establish an account. Once registered, they will be able to enter property-specific information that they have certified as accurate, as well as data taken from the FEMA Flood Insurance Rate Maps (FIRMs) and Flood Insurance Study (FIS) Reports. Licensed Professionals should refer to FIS Reports because the Base Flood Elevations (BFEs) are not always found on the FIRMs; the BFE data in the FIS Text is generally more accurate. The eLOMA online service will then make a determination based on the submitted information, and Licensed

GENERAL INQUIRIES, TECHNICAL ISSUES AND FEEDBACK

This is an exciting step for Flood Map Modernization and we look forward to your feedback. Please send feedback to MIPIHelp@mapmodteam.com, and include the phrase "eLOMA Feedback" in the subject line.

For general inquiries, please contact the FEMA Map Assistance Center:

Phone: 1-877-FEMA MAP, option 1

Hours of Operation: Monday – Friday, 8 a.m. – 6:30 p.m. EST

To report a technical problem, please contact the MIP Help Desk:

Phone: 1-877-FEMA MAP, option 2

Hours of Operation: Monday – Friday, 8:00 a.m. – 5:00 p.m. EST

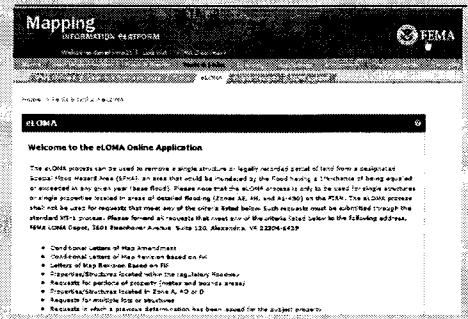
E-mail: MIPIHelp@mapmodteam.com



FEMA

FLOOD MAP MODERNIZATION

eLOMA ELECTRONIC LETTERS OF MAP AMENDMENT



Professionals will be able to print a copy once the request is processed.

An eLOMA document will serve the same functions as a standard LOMA. The only difference between the two is that the online determination is made automatically with standard checks instead of the lengthier manual review used in traditional LOMA processing. In addition, eLOMA does not replace the LOMA procedure. The eLOMA determination tool is an optional process applicable to only the most basic LOMA requests. Currently, there is no charge to receive a LOMA, and eLOMAs also will be available to Licensed Professionals at no cost.

HOW DOES eLOMA CREATE DETERMINATIONS THROUGH THE MIP?

A surveyor or engineer must set up an account through the MIP using individual license certification information. Once the Licensed Professional is registered on the MIP, he or she can log into eLOMA. Once logged in, he or she will be given the option to create a new application or resume a previously saved application. The Licensed Professional will be asked to submit certified elevations. eLOMA will make a comparison of the submitted BFE with the submitted Lowest Adjacent Grade (LAG) or Low Lot Elevation (LLE) and provide an instant determination for the Licensed Professional if the application has not been selected for FEMA audit.

For quality purposes, eLOMA will ensure that all required information has been entered.

If the application is selected for FEMA audit, the Licensed Professional will receive instructions for submitting their application materials. If the application is approved, the Licensed Professional will receive notification that they can login and print the determination. If the application is rejected, the LOMA will be completed by FEMA using the standard, manual MT-1 process and the Licensed Professional will be audited again after his or her next submittal. After a successful audit, the Licensed Professional will be able to generate eLOMA determinations online. However, he or she will still be subject to random audits.

eLOMA AVAILABILITY

eLOMA processing and user registration is currently scheduled to be available through the MIP June 12th, 2006.

WHAT IS THE FUTURE OF eLOMA?

FEMA will be closely monitoring the progress of eLOMA to consider expanding its capabilities to include:

- Offering broader application requests
- Expanding use of eLOMA to include additional users
- Adjusting audit frequency as needed

