

The Letter of Map Change (LOMC)

*What the Floodplain Administrator
Needs to Know*

Elijah Kaufman, CFM

NeDNR Floodplain Management

State NFIP Coordinator

Rules of the Road



Attendees will be muted during the presentation, to help eliminate background noise.



Use the chat to ask questions during the presentation.



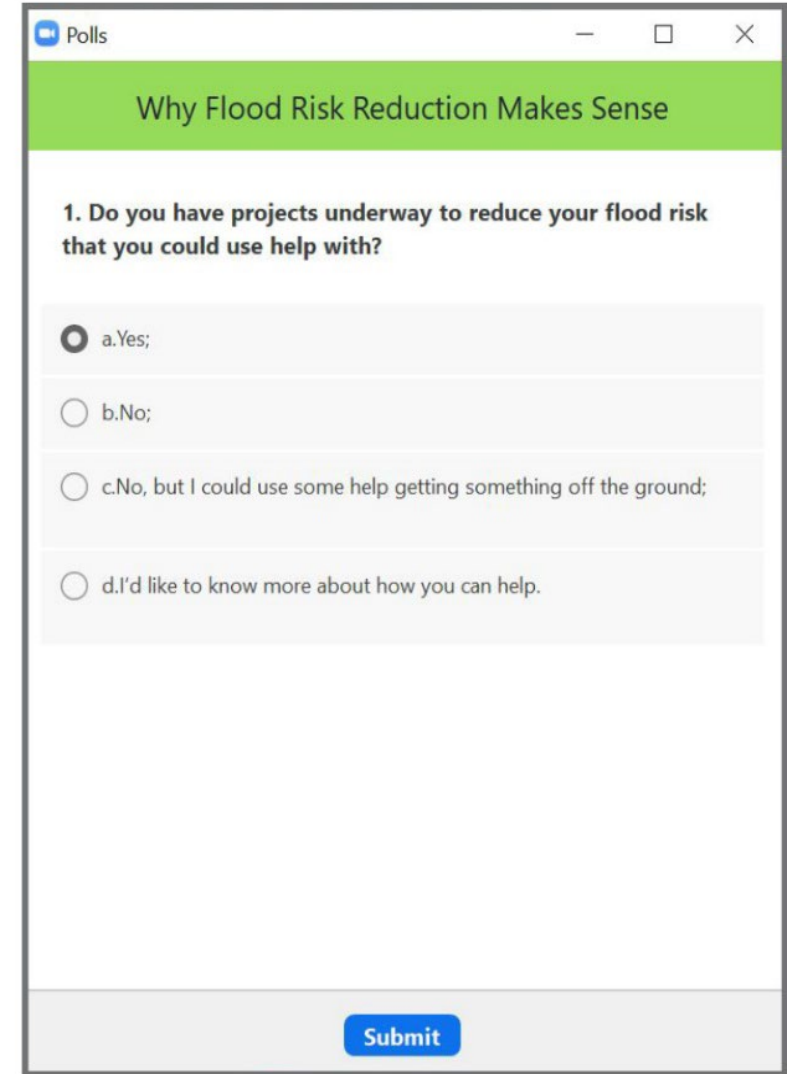
For technical difficulties, send a private chat message to Michele York, or email michele.york@nebraska.gov



We will be recording this webinar for those who aren't able to attend today.

Polls

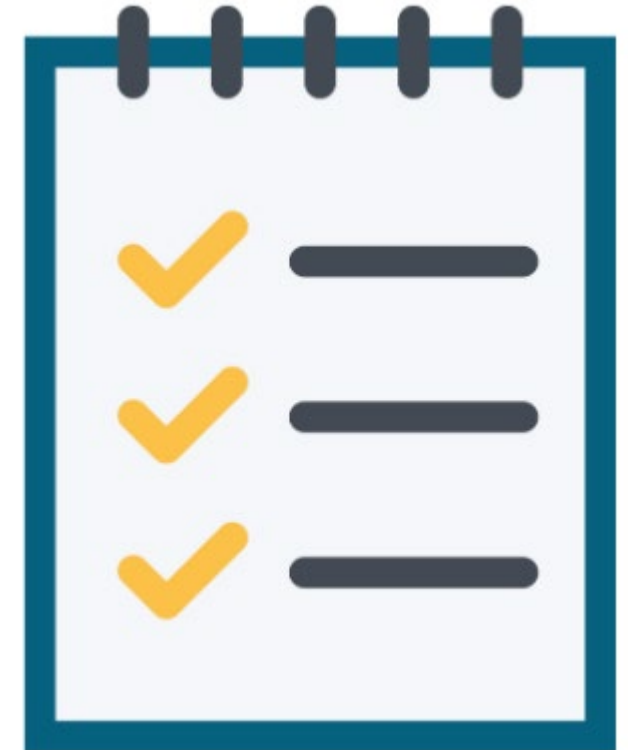
- Total of 3 Poll questions
- Polls are anonymous
- Answer all poll questions to receive participation credit



The screenshot shows a web browser window titled "Polls". The main heading is "Why Flood Risk Reduction Makes Sense". Below the heading is a question: "1. Do you have projects underway to reduce your flood risk that you could use help with?". There are four radio button options: "a.Yes;", "b.No;", "c.No, but I could use some help getting something off the ground;", and "d.I'd like to know more about how you can help.". At the bottom right of the form is a blue "Submit" button.

Agenda



1. Introducing LOMC
2. Letter of Map Amendment (LOMA)
3. Letter of Map Revision – Fill (LOMR-F)
4. Letter of Map Revision (LOMR)
5. How to Find LOMC
6. Additional Notes



Introducing LOMC

Letters of Map Change (LOMC)



- “Letters of Map Change” are determinations provided by FEMA acknowledging that land was incorrectly identified as a Special Flood Hazard Area
- Can revise the floodplain boundaries, or just change the floodplain status of a property or structure
- Require data obtained by the property owner through a professional survey or engineering analysis

Page 1 of 2		Date: February 22, 2011	Case No.: 11-07-0864A	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	CITY OF LINCOLN, LANCASTER COUNTY, NEBRASKA		Lots 2 and 4, Amy's Second Addition, as shown on the Plat, recorded as Instrument No. 97-038529, in the Office of the Register of Deeds, Lancaster County, Nebraska					
	COMMUNITY NO.: 315273							
AFFECTED MAP PANEL	NUMBER: 31109C0305F							
	DATE: 2/18/2011							
FLOODING SOURCE: SALT CREEK			APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 40.820, -96.730					
			SOURCE OF LAT & LONG: GOOGLE EARTH DATUM: WGS 84					
DETERMINATION								
LOT	BLOCK/SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
2	--	Amy's Second Addition	700 Lamont Drive	Structure	X (shaded)	1152.0 feet	1152.9 feet	--
<p>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).</p>								
<p>ADDITIONAL CONSIDERATIONS (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)</p>								
<p>DETERMINATION TABLE (CONTINUED) PORTIONS REMAIN IN THE SFHA</p>								
<p>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.</p>								
<p>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) 338-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.</p>								
 Luis Rodriguez, P.E., Chief Engineering Management Branch Federal Insurance and Mitigation Administration								

Letters of Map Change (LOMC)

- “Letters of Map Change” is an umbrella term that includes:
 - Letters of Map Amendments (LOMA)
 - Letters of Map Revision (LOMR)
 - Letters of Map Revision based on Fill (LOMR-F)
- Conditional letters of each:
 - CLOMAs
 - CLOMRs
 - CLOMR-Fs

Letters of Map Change (LOMC)

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	COMMUNITY NO.: 315273							
	NUMBER: 31109C0305F							
AFFECTED MAP PANEL	DATE: 2/18/2011							
FLOODING SOURCE: SALT CREEK			APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 40.820, -96.730 SOURCE OF LAT & LONG: GOOGLE EARTH DATUM: WGS 84					
DETERMINATION								
LOT	BLOCK/SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
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 Luis Rodriguez, P.E., Chief Engineering Management Branch Federal Insurance and Mitigation Administration								

- Individual structures or properties with approved Letters of Map Change:
 - Are not in the regulatory floodplain
 - Are not required by the National Flood Insurance Program to purchase flood insurance
 - Are not guaranteed to be safe from flooding
 - May still be required to follow your local ordinance

When to Request a LOMC

- When a property or structure is on land that is naturally above the Base Flood Elevation
- When a property or structure is on land that has been raised above the Base Flood Elevation
- To make a change in the floodplain boundaries

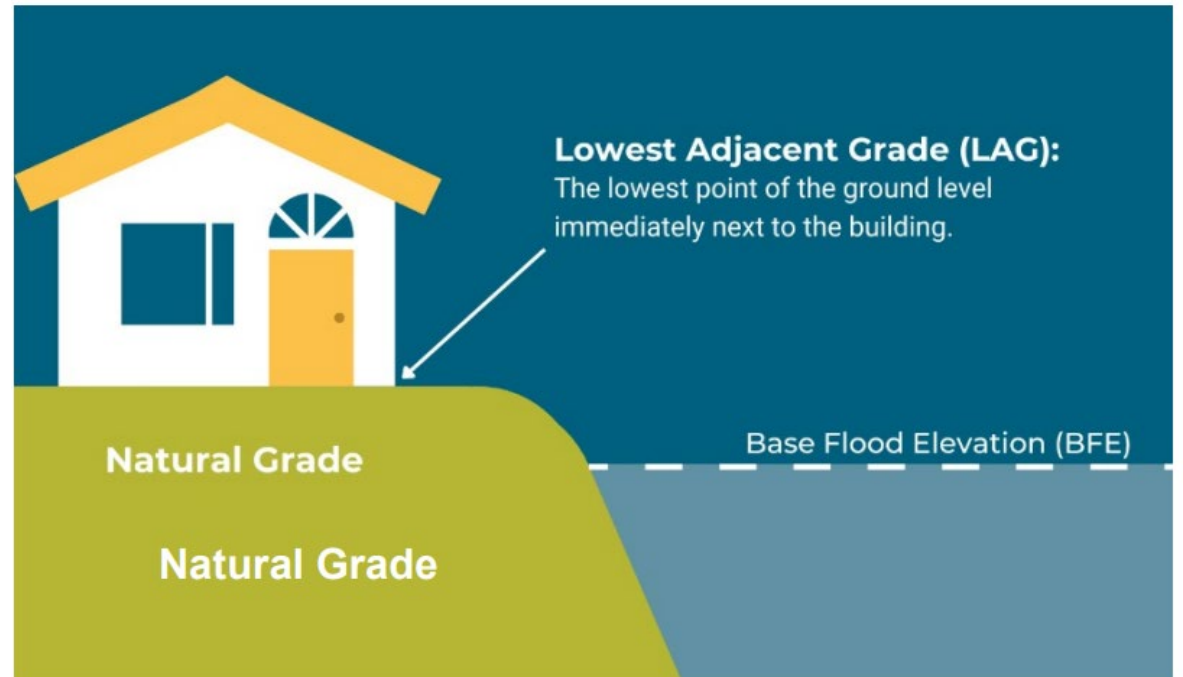
Term:

Base Flood Elevation– AKA the BFE. Represents the elevation of the floodwaters at a location in the floodplain.

Letter of Map Amendment (LOMA)

Letters of Map Amendment (LOMAs)

- For land that is naturally higher than the BFE
 - Grade has not been modified to raise the elevation
- LOMAs do not change the floodplain boundaries shown on the FIRM
- 1ft freeboard requirement does not apply



Obtaining a LOMA – Elevation Information

- Requires surveyed elevations of the land to be removed
- Elevation Certificate must be provided with Sections C and D completed
 - Surveyed elevations and surveyor certification

ELEVATION CERTIFICATE	
IMPORTANT: MUST FOLLOW THE INSTRUCTIONS ON PAGES 9-19	
Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.:	FOR INSURANCE COMPANY USE
City: _____ State: _____ ZIP Code: _____	Policy Number: _____
	Company NAIC Number: _____
SECTION C – BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)	
C1. Building elevations are based on: <input type="checkbox"/> Construction Drawings* <input type="checkbox"/> Building Under Construction* <input type="checkbox"/> Finished Construction <small>*A new Elevation Certificate will be required when construction of the building is complete.</small>	
C2. Elevations – Zones A1–A30, AE, AH, AO, A (with BFE), VE, V1–V30, V (with BFE), AR, AR/A, ARIA/AE, ARIA1–A30, ARI/AH, ARI/AO, A/R. Complete Items C2.a–h below according to the Building Diagram specified in Item A7. In Puerto Rico only, enter meters. Benchmark Utilized: _____ Vertical Datum: _____	
Indicate elevation datum used for the elevations in items a) through h) below. <input type="checkbox"/> NGVD 1929 <input type="checkbox"/> NAVD 1988 <input type="checkbox"/> Other: _____	
Datum used for building elevations must be the same as that used for the BFE. Conversion factor used? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, describe the source of the conversion factor in the Section D Comments area.	
a) Top of bottom floor (including basement, crawlspace, or enclosure floor): _____	Check the measurement used: <input type="checkbox"/> feet <input type="checkbox"/> meters
b) Top of the next higher floor (see Instructions): _____	<input type="checkbox"/> feet <input type="checkbox"/> meters
c) Bottom of the lowest horizontal structural member (see Instructions): _____	<input type="checkbox"/> feet <input type="checkbox"/> meters
d) Attached garage (top of slab): _____	<input type="checkbox"/> feet <input type="checkbox"/> meters
e) Lowest elevation of Machinery and Equipment (M&E) servicing the building (describe type of M&E and location in Section D Comments area): _____	<input type="checkbox"/> feet <input type="checkbox"/> meters
f) Lowest Adjacent Grade (LAG) next to building: <input type="checkbox"/> Natural <input type="checkbox"/> Finished _____	<input type="checkbox"/> feet <input type="checkbox"/> meters
g) Highest Adjacent Grade (HAG) next to building: <input type="checkbox"/> Natural <input type="checkbox"/> Finished _____	<input type="checkbox"/> feet <input type="checkbox"/> meters
h) Finished LAG at lowest elevation of attached deck or stairs, including structural support: _____	<input type="checkbox"/> feet <input type="checkbox"/> meters
SECTION D – SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION	
This certification is to be signed and sealed by a land surveyor, engineer, or architect authorized by state law to certify elevation information. I certify that the information on this Certificate represents my best efforts to interpret the data available. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.	
Were latitude and longitude in Section A provided by a licensed land surveyor? <input type="checkbox"/> Yes <input type="checkbox"/> No	
<input type="checkbox"/> Check here if attachments and describe in the Comments area.	
Certifier's Name: _____ License Number: _____	Place Seal Here
Title: _____	
Company Name: _____	
Address: _____	
City: _____ State: _____ ZIP Code: _____	
Signature: _____ Date: _____	
Telephone: _____ Ext.: _____ Email: _____	
Comments (including source of conversion factor in C2; type of equipment and location per C2.e; and description of any attachments): _____ _____ _____	

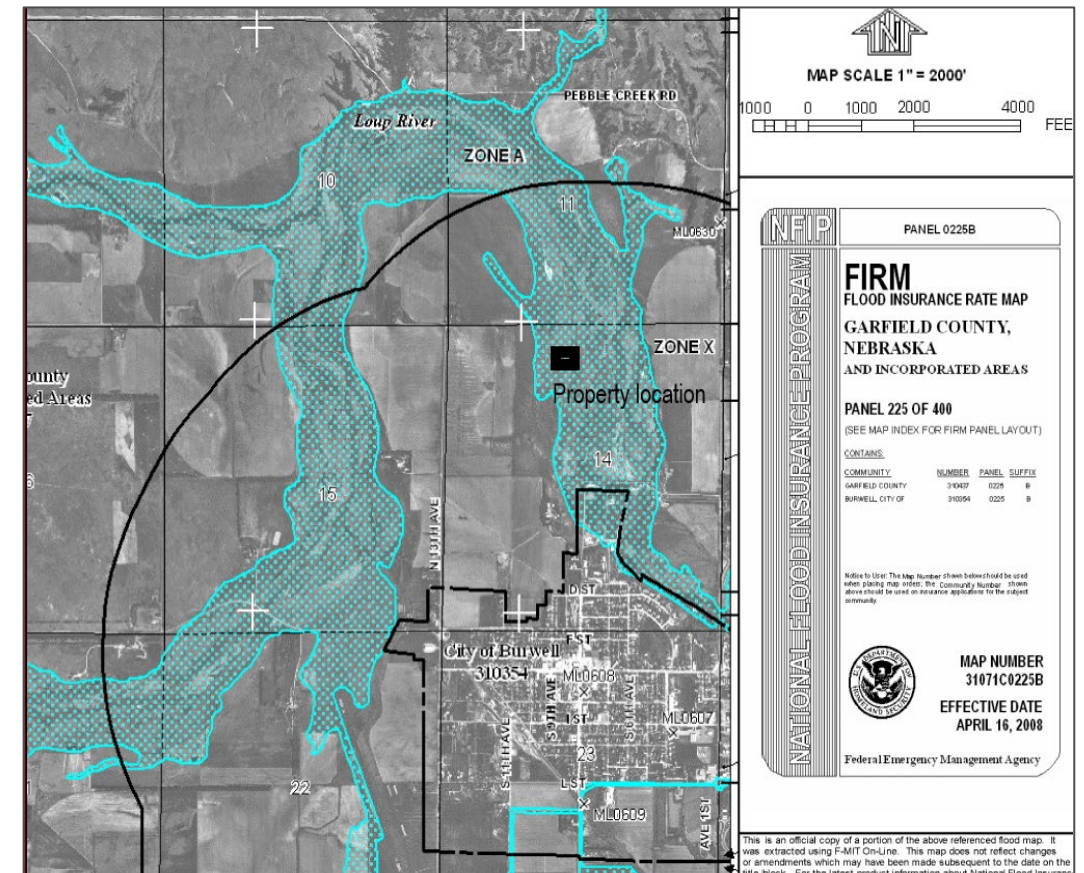
Obtaining a LOMA – Elevation Information

- Certified Elevation Information
 - Lowest Adjacent Grade (LAG), or
 - Metes and bounds and certified map, or
 - Lowest Lot Elevation
- Accuracy to 1/10 of a foot
- BFE determined by FPA or licensed professional



Obtaining a LOMA – FIRMMette

- Applicant must provide a FIRM or FIRMMette
- The location of the property must be shown on the map
- If in Zone A, provide the NeDNR BFE determination



Obtaining a LOMA – FIRMette

- Go to the FEMA Flood Map Service Center (MSC)
<https://msc.fema.gov/portal/home>
- Search for the address using the search box

- Click  to instantly create a FIRMette

Obtaining a LOMA – Application Form

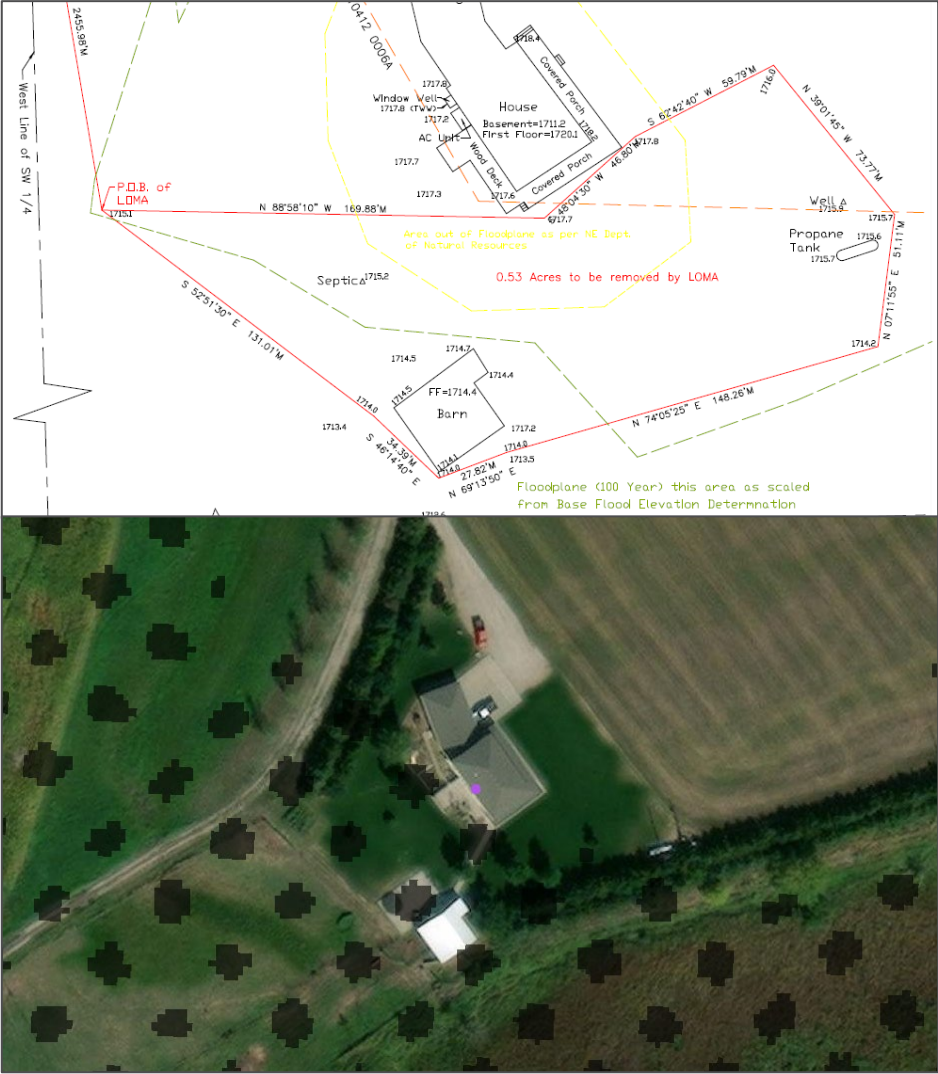
- Licensed surveyors or engineers may complete an eLOMA application
 - Can receive a determination in minutes
 - Must be registered with the eLOMA system
 - Anyone may complete an MT-EZ (single lots) or MT-1 (multiple lots)
 - Determination within 60 days
 - Can be submitted online for easier tracking
- www.fema.gov/Online-LOMC



LOMA Results

LOMA Result	Meaning
Structure Removed	Only the structure is removed (LAG)
Portion of Property Removed	Any area above the BFE (metes and bounds)
Property Removed	Entire lot is above BFE (lowest lot elevation)
Denied	Structure, portion of the property, or lot remains in the SFHA
Out as Shown	Structure or lot is clearly out of the SFHA as shown on the FIRM

Portion of property



Entire property





Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	CITY OF KEARNEY, BUFFALO COUNTY, NEBRASKA	Lot 1, Block 5, Deerfield Subdivision, as described in the Survivorship Warranty Deed recorded as Document No. 2021-04069, in the Office of the Register of Deeds, Buffalo County, Nebraska
	COMMUNITY NO.: 310016	
AFFECTED MAP PANEL	NUMBER: 31019C0600D	
	DATE: 11/26/2010	
FLOODING SOURCE: NORTH CHANNEL PLATTE RIVER		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 40.673818, -99.130506 SOURCE OF LAT & LONG: LOMA LOGIC DATUM: NAD 83

DETERMINATION

LOT	BLOCK/SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
1	5	Deerfield	220 35th Avenue	Structure	X (shaded)	-	2158.8 feet	--

Special Flood Hazard Area (SFHA) - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood).

ADDITIONAL CONSIDERATIONS (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)

PORTIONS REMAIN IN THE SFHA
EXTRATERRITORIAL JURISDICTION
STATE LOCAL CONSIDERATIONS

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.

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 Mapping and Insurance eXchange (FMIX) toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMA Clearinghouse, 3601 Eisenhower Avenue, Suite 500, Alexandria, VA 22304-6426.

Patrick "Rick" F. Saebbit, P.E., Branch Chief
Engineering Services Branch
Federal Insurance and Mitigation Administration



Federal Emergency Management Agency
Washington, D.C. 20472

LETTER OF MAP AMENDMENT
DETERMINATION DOCUMENT (REMOVAL)

LOMA

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COMMUNITY	CITY OF KEARNEY, BUFFALO COUNTY, NEBRASKA	Lot 1, Block 5, Deerfield Subdivision, as described in the Survivorship Warranty Deed recorded as Document No. 2021-04069, in the Office of the Register of Deeds, Buffalo County, Nebraska
	COMMUNITY NO.: 310016	
AFFECTED MAP PANEL	NUMBER: 31019C0600D DATE: 11/26/2010	
FLOODING SOURCE: NORTH CHANNEL PLATTE RIVER		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 40.673818, -99.130506 SOURCE OF LAT & LONG: LOMA LOGIC DATUM: NAD 83

DETERMINATION

LOT	BLOCK/SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
1	F	Deerfield	20 35th Avenue	Structure	X (shaded)	--	2158.8 feet	--

DETERMINATION

OUTCOME
WHAT IS REMOVED
FROM THE SFHA

Structure

The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded. Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)

The Federal Emergency Management Agency's determination regarding a request for a Letter of Map Amendment for the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the subject property is/is are not located in the SFHA, an area inundated by the flood having a 1-percent chance of being equaled or exceeded (base flood). This document amends the effective NFIP map to remove the subject property from the SFHA. Therefore, the Federal mandatory flood insurance requirement does not apply. However, the lender has the responsibility to protect its financial risk on the loan.

If you have any questions about this document, please contact the FEMA Mapping and Insurance eXchange (FMIX) toll free at 1-800-358-6242 or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 3601 Reservoir Road, Alexandria, VA 22304-6475.

Patrick "Rick" F. Sacibit, P.E., Branch Chief
Engineering Services Branch
Federal Insurance and Mitigation Administration

Area that would be inundated

LOMA “Out As Shown” Determination

- Banks will sometimes require flood insurance even if the property or structure is not in the floodplain
 - Could be due to lack of knowledge or from wanting to protect their asset
- An “Out as Shown” LOMA is an official FEMA determination that the structure or area is not in the floodplain

LOMA “Out As Shown” Determination

- Does not require a professional survey
- Must be clearly apparent that a property or structure is not in the SFHA
- Documents Needed to Submit with MT-EZ Form:
 - Deed
 - FIRMette
 - Location map



LOMA Summary...

- LOMAs are not used for a change in the FIRM or a change in the landscape
- Based on the elevation of the grade, not the structure
- LOMA-OAS is a document from FEMA stating that the structure is shown to be out of the floodplain

Letter of Map Revision based on Fill (LOMR-F)

Letters of Map Revision Based on Fill (LOMR-Fs)

- For land that is elevated above the BFE
 - Grade has been modified
- LOMR-Fs do not change the floodplain boundaries shown on the FIRM
- 1ft freeboard requirement does apply



Obtaining a LOMR-F – Elevation Information

- Requires surveyed elevations of the land to be removed
- Elevation Certificate must be provided with Sections C and D completed
 - Surveyed elevations and surveyor certification

ELEVATION CERTIFICATE	
IMPORTANT: MUST FOLLOW THE INSTRUCTIONS ON PAGES 9-19	
Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.:	FOR INSURANCE COMPANY USE
City: _____ State: _____ ZIP Code: _____	Policy Number: _____
	Company NAIC Number: _____
SECTION C – BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)	
C1. Building elevations are based on: <input type="checkbox"/> Construction Drawings* <input type="checkbox"/> Building Under Construction* <input type="checkbox"/> Finished Construction *A new Elevation Certificate will be required when construction of the building is complete.	
C2. Elevations – Zones A1–A30, AE, AH, AO, A (with BFE), VE, V1–V30, V (with BFE), AR, AR/A, ARIA/AE, ARIA1–A30, ARIA/H, ARIA/O, A99. Complete Items C2.a–h below according to the Building Diagram specified in Item A7. In Puerto Rico only, enter meters. Benchmark Utilized: _____ Vertical Datum: _____	
Indicate elevation datum used for the elevations in items a) through h) below. <input type="checkbox"/> NGVD 1929 <input type="checkbox"/> NAVD 1988 <input type="checkbox"/> Other: _____	
Datum used for building elevations must be the same as that used for the BFE. Conversion factor used? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, describe the source of the conversion factor in the Section D Comments area.	
	Check the measurement used:
a) Top of bottom floor (including basement, crawlspace, or enclosure floor): _____	<input type="checkbox"/> feet <input type="checkbox"/> meters
b) Top of the next higher floor (see Instructions): _____	<input type="checkbox"/> feet <input type="checkbox"/> meters
c) Bottom of the lowest horizontal structural member (see Instructions): _____	<input type="checkbox"/> feet <input type="checkbox"/> meters
d) Attached garage (top of slab): _____	<input type="checkbox"/> feet <input type="checkbox"/> meters
e) Lowest elevation of Machinery and Equipment (M&E) servicing the building (describe type of M&E and location in Section D Comments area): _____	<input type="checkbox"/> feet <input type="checkbox"/> meters
f) Lowest Adjacent Grade (LAG) next to building: <input type="checkbox"/> Natural <input type="checkbox"/> Finished _____	<input type="checkbox"/> feet <input type="checkbox"/> meters
g) Highest Adjacent Grade (HAG) next to building: <input type="checkbox"/> Natural <input type="checkbox"/> Finished _____	<input type="checkbox"/> feet <input type="checkbox"/> meters
h) Finished LAG at lowest elevation of attached deck or stairs, including structural support: _____	<input type="checkbox"/> feet <input type="checkbox"/> meters
SECTION D – SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION	
This certification is to be signed and sealed by a land surveyor, engineer, or architect authorized by state law to certify elevation information. I certify that the information on this Certificate represents my best efforts to interpret the data available. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.	
Were latitude and longitude in Section A provided by a licensed land surveyor? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Check here if attachments and describe in the Comments area.	
Certifier's Name: _____ License Number: _____ Title: _____ Company Name: _____ Address: _____ City: _____ State: _____ ZIP Code: _____ Signature: _____ Date: _____ Telephone: _____ Ext.: _____ Email: _____	<div style="border: 1px solid black; width: 100px; height: 100px; margin: 0 auto;"></div> Place Seal Here
Copy all pages of this Elevation Certificate and all attachments for (1) community official, (2) insurance agent/company, and (3) building owner. Comments (including source of conversion factor in C2; type of equipment and location per C2.e; and description of any attachments): _____ _____ _____	
FEMA Form FF-208-FY-22-152 (formerly 088-0-33) (10/22) Page 3 of 19	

Obtaining a LOMR-F – Elevation Information

- Certified elevation information
 - Lowest Adjacent Grade (LAG), or
 - Metes and bounds and certified map, or
 - Lowest Lot Elevation
- Accuracy to 1/10 of a foot
- BFE



Obtaining a LOMR-F – Application

- Must use FEMA Form MT-1
 - MT-EZ and e-LOMA program is only for LOMAs
- FIRMette and Site Location map
- Community Acknowledgement Form – signed by community

Obtaining a LOMR-F – FIRMette

- Applicant must provide a FIRM or FIRMette
- The location of the property must be shown on the map
- If in Zone A, provide the NeDNR BFE determination

Obtaining a LOMR-F – Community Acknowledgment

- Structures removed via a LOMR-F must have received a local Community Acknowledgement form
- FEMA will always require the acknowledgement form to ensure that:
 - The community is aware that fill was placed in the SFHA
 - The development has been permitted
 - The fill is NOT in the regulatory floodway
 - All current and future development will be “reasonably safe from flooding”

DEPARTMENT OF HOMELAND SECURITY - FEDERAL EMERGENCY MANAGEMENT AGENCY COMMUNITY ACKNOWLEDGMENT FORM		O.M.B. NO. 1660-0015 Expires February 28, 2014
<p align="center">PAPERWORK BURDEN DISCLOSURE NOTICE</p> <p>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.</p>		
<p>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).</p> <p>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.</p> <p>Community Number: _____ Property Name or Address: _____</p>		
<p>A. REQUESTS INVOLVING THE PLACEMENT OF FILL</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>		
Community Official's Name and Title: <i>(Please Print or Type)</i>		Telephone No.:
Community Name:	Community Official's Signature: <i>(required)</i>	Date:
<p>B. PROPERTY LOCATED WITHIN THE REGULATORY FLOODWAY</p> <p>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.</p> <p>Community Comments:</p>		
Community Official's Name and Title: <i>(Please Print or Type)</i>		Telephone No.:
Community Name:	Community Official's Signature: <i>(required)</i>	Date:
DHS - FEMA Form 086-0-26B, FEB 11		MT-1 Form 3 Page 1 of 1

Obtaining a LOMR-F – Community Acknowledgment

- To ensure development will be reasonably safe from flooding, you may:
 - Require the development to follow your local floodplain regulations
 - Require the developer to follow FEMA Technical Bulletin 10

<https://dnr.nebraska.gov/floodplain/digital-desk-reference>

- Nebraska's Model Floodplain Ordinance contains this language



Reasonably Safe from Flooding Requirement for Building on Filled Land

Removed From the Special Flood Hazard Area
in Accordance with the National Flood Insurance Program

NFIP Technical Bulletin 10 / March 2023



FEMA

LOMR-F Results

LOMR-F Result	Meaning
Structure Removed	Only the structure is removed (LAG above BFE)
Portion of Property Removed	Any area above the BFE (metes and bounds)
Property Removed	Entire lot is above is above BFE (lowest lot elevation)
Denied	Structure, portion of the property, or lot remains in the SFHA



Federal Emergency Management Agency
Washington, D.C. 20472

LETTER OF MAP REVISION BASED ON FILL DETERMINATION DOCUMENT (REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	CITY OF VALLEY, DOUGLAS COUNTY, NEBRASKA COMMUNITY NO.: 310078	Lot 12, Gaviidae, as shown on the Plat recorded as Document No. 2008037058, in the Office of the Register of Deeds, Douglas County, Nebraska
AFFECTED MAP PANEL	NUMBER: 31055C0161H DATE: 12/2/2005	
FLOODING SOURCE: PLATTE RIVER	APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 41.307928, -96.100000 SOURCE OF LAT & LONG: LOMA LOGIC	

LOMR-F

DETERMINATION		
STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE
504 North 284th Circle	Structure (Residence)	X (shaded)

STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOT ELEVATION (NAVD 88)
504 North 284th Circle	Structure (Residence)	X (shaded)	-	1144.4 feet	-

The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any year (base flood). Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)

The Federal Emergency Management Agency's determination regarding a request for a Letter of Map Revision based on the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that 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 year (base flood). This document revises the effective NFIP map to remove the subject property from the SFHA. Therefore, the Federal mandatory flood insurance requirement does not apply. However, the lender has the responsibility to protect its financial risk on the loan.

If you have any questions or need additional information regarding this determination, please contact the FEMA Mapping and Insurance eXchange (FMIX) toll free at 1-877-426-4266. For a letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 3601 VA 22304-4426.

[Signature]
Patrick "Rick" F. Sacbibit, P.E., Branch Chief
Engineering Services Branch
Federal Insurance and Mitigation Administration

Fees for LOMAs and LOMR-Fs

Requests for Single-Lot, Single-Structure Map Change	Paper Form Fee	Online LOMC Fee
Single-Lot or Single-Structure LOMA	FREE	FREE
Single-Lot or Single-Structure CLOMA and CLOMR-F	\$600	\$500
Single-Lot or 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 Multiple-Lot/Multiple-Structure Map Changes	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

Letter of Map Revision (LOMR)

Letters of Map Revision (LOMRs)


- LOMRs *physically* update or refine the flood hazard information used to create the maps
- Results in adjustment to the height of the BFE and/or boundaries of the floodplain
- Ensures that the maps are the most accurate reflection of the flood risk
- Requires a full engineering analyses and scientific data



Letters of Map Revision (LOMRs)

- LOMRs are needed to incorporate changes (manmade or natural) into the currently effective floodplain maps
- A LOMR is required when:
 - Physical changes are made to a watercourse or floodplain boundaries due to development
 - A physical change has modified the BFE shown on an effective FIRM
 - A development is expected to cause unacceptable floodwater rise

Conditional Letters of Map Revision (CLOMRs)

- A conditional application that allows FEMA to comment on the proposed changes
 - Does not officially revise any boundaries or BFEs
 - Indicates whether the project, if built as proposed, would be recognized by FEMA
- 

Conditional Letters of Map Revision (CLOMRs)

- Are required when:
 - A project is expected to cause more than 1.0ft of rise in BFEs in an A zone
 - A project in the floodway is expected to cause any rise in the BFE

44 CFR §65.12:

When a community proposes to permit encroachments upon the flood plain when a regulatory floodway has not been adopted or to permit encroachments upon an adopted regulatory floodway which will cause base flood elevation increases in excess of those permitted under paragraphs (c)(10) or (d)(3) of [§ 60.3 of this subchapter](#), the community shall apply to the Federal Insurance Administrator for conditional approval of such action prior to permitting the encroachments to occur...

LOMR and CLOMR Fees

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

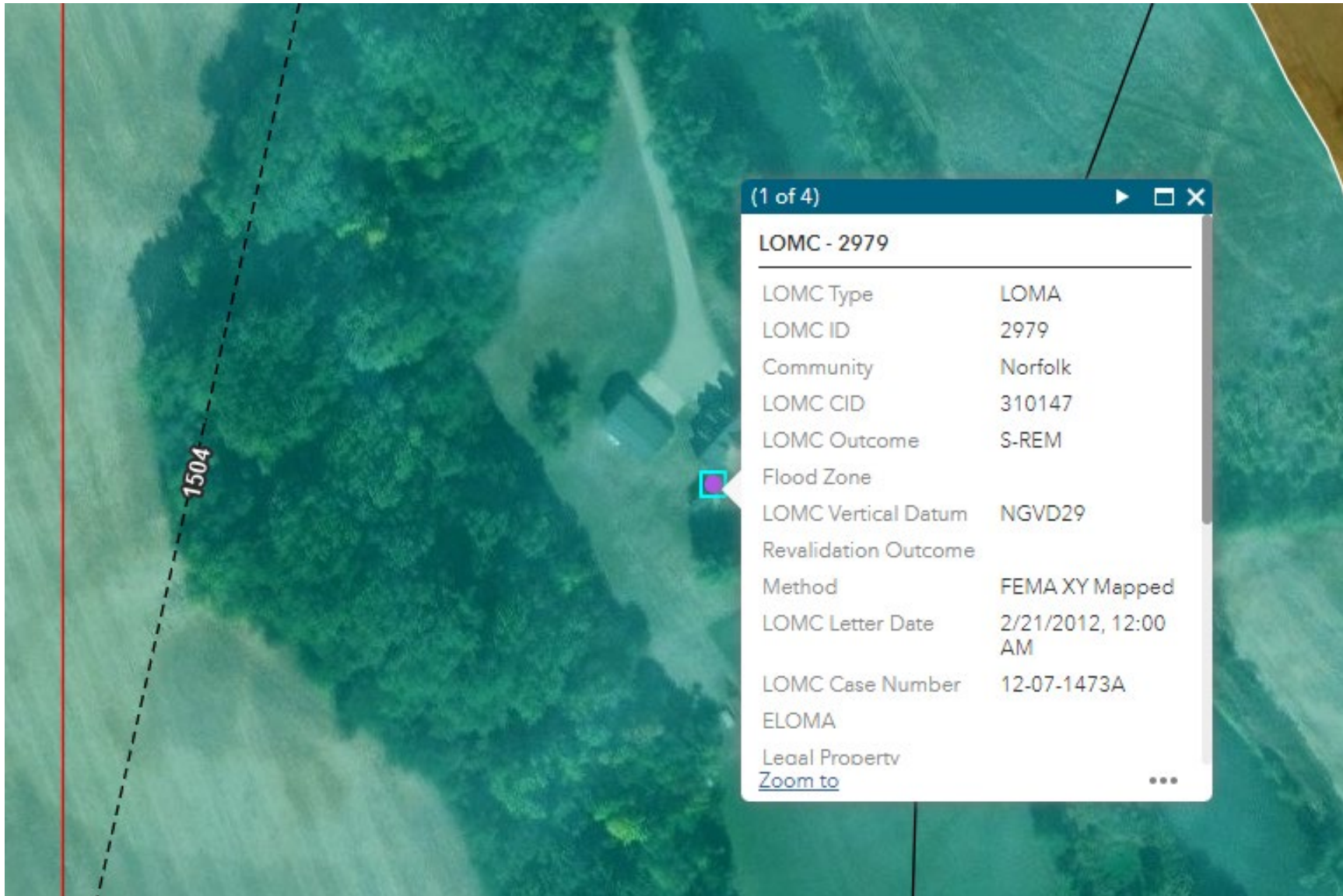
How to Find LOMC & Additional Notes

Where to find LOMC:

- Start by using NeDNR's Interactive Floodplain Map
 - ne.gov/go/floodriskmap
 - Can find LOMAs, LOMR-Fs, and LOMRs
- PDF'd letters are on FEMA's Map Service Center
 - msc.fema.gov/portal/home

On the Interactive Map:





Final Notes – LOMC Validity

- LOMC remain valid until the effective floodplain map is revised
- LOMC are evaluated individually throughout the floodplain mapping process
 - Areas affected by LOMC that are superseded are once again subject to the community's floodplain management ordinance and NFIP insurance requirements
 - LOMC that are still valid may or may not be incorporated into the new maps
- LOMRs should be incorporated into the next FIRMs or may be superseded if a new analysis was performed

Final Notes – LOMC Validity

- Summary of Map Action (SOMA)
 - Issued at preliminary phase of mapping
 - Comprehensive list of previous LOMC and the likely outcome after the new maps become effective
- Revalidation Letter
 - Issued one day before new effective date
 - Only lists LOMC that are still in effect
 - LOMC that have been superseded, are no longer valid, or were incorporated into the new maps (now shown as out) are not included

Final Notes – LOMC Validity

- SOMAs and LOMC Revalidation Letters are mailed to community officials only, and are not provided to individual property owners
- Your community should communicate to property owners the new status of their LOMC



Final Notes – Property Ownership


- LOMAs and LOMR-Fs are tied to the property, not the owner
- Documentation *should* be provided to the new owner during a real estate transaction
 - Your community must maintain copies of LOMAs and LOMR-Fs (request them from property owners)
 - They can also be found on FEMA's Map Service Center



Final Notes – Answers to FAQs

- Even though they are the “community’s maps,” only FEMA can revise the current effective map
- Elevation Certificates DO NOT change the maps on their own, but they are used to support LOMC
- If the lender removes the insurance requirement but a premium was already paid for the year, the property owner can get refunded if no claims are being processed

Final Notes – Answers to FAQs

- A structure that is elevated with structural components below the BFE does not qualify for a LOMC
 - Lenders may still require flood insurance after the issuance of a LOMC
 - Development must be permitted anywhere beyond the boundary limits of a LOMC
- 

NeDNR Website Search

- Training Page: <https://dnr.nebraska.gov/floodplain/training-and-workshops>
- Floodplain Management Home: <https://dnr.nebraska.gov/floodplain>
- Floodplain Interactive Map: <http://ne.gov/go/floodriskmap>
- Digital Desk Reference: <https://dnr.nebraska.gov/floodplain/digital-desk-reference>
- Contact NeDNR: <https://dnr.nebraska.gov/floodplain/contact>



QUESTIONS?

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