

# **G194.3 — Letters of Map Change**

## **Participant Manual**

*January 2008*

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## Introduction and Overview

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### Your Experiences with LOMCs

- How many of you have assisted a citizen/developer with a LOMC?
- What was the nature of the LOMC?
- What floodplain management implications did the LOMC have on the floodplain?

Visual 1

### Module Objectives

- Explain the basic purpose and procedures of Letters of Map Change (LOMCs).
- Describe the role of the local official in the LOMC process.
- Identify No Adverse Impact (NAI) initiatives and Best Practices relating to LOMCs.
- Evaluate the floodplain management implications of LOMCs.

Visual 2



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## Introduction and Overview (Continued)

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### Module Topics

- LOMC review
- Basis for LOMC Decisions
- Community Acknowledgment Form
- Development Proposal Review

Visual 3



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## LOMC Review

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### LOMC Types

- Find and go to Job Aid 1, LOMC Types, under the LOMC: Resources tab in your Participant Manual.
- What is the difference between a map amendment and a map revision?
- If an acronym begins with a C, the letter is FEMA's \_\_\_\_\_ on a proposed project.

Visual 4

### LOMC Applications

- MT-EZ: Single lot/structure LOMA; homeowner
- MT-1: Multiple lot/structure LOMA, CLOMA, LOMR-F, CLOMR-F; surveyor
- MT-2: LOMR, CLOMR, PMR; engineer

### Online Tool

- eLOMA Determination Tool

Visual 5



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## LOMC Review (Continued)

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Remember that:

- The MT-EZ, MT-1, and MT-2 are sets of forms developed specifically to apply for LOMCs.
  - The forms range from MT-EZ for the least complex proposals to MT-2 to the most complex.
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### MT Forms

- Find the MT forms under the LOMC: Resources tab in your Participant Manual.
- Take about five minutes to look through the forms.
- Take special note of the Community Acknowledgment Form, MT-1 Form 3.

Visual 6

### eLOMA Tool

- Web-based system to submit and print simple LOMA requests.
- Use limited to licensed land surveyors and professional engineers.
- Limited to single lot residential structures or properties with detailed study areas.
- See the eLOMA brochure following Job Aid 1 in your Participant Manual.

Visual 7

An eLOMA:

- Is a new Mapping Information Platform (MIP) tool to provide licensed land surveyors and professional engineers with a web-based system to submit and print simple LOMA requests.
  - Is limited to requests for existing single lot residential structures or properties with detailed study areas (AE, numbered A, AH zones).
  - Will provide virtually instant determination based on comparison of submitted Base Flood Elevation (BFE) with submitted Lowest Adjacent Grade (LAG) or Lowest Lot Elevation (LLE).
  - Includes performance of audits based on hard copy data to ensure accuracy.
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## Student Activities

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**Activity: Letter of Map Amendment**

### Project 1

- Purpose of Project 1
  - Become familiar with the LOMA process
  - Analyze the LOMA Application
  - Apply floodplain management practices

\*\*\*All students will complete Project 1

Visual 8



**Notes: Please take 10 minutes to review Project 1. There will be a 10 minute class discussion for Project 1.**

**Activity: Letter of Map Amendment**

### Project 1 - Discussion

- What are the elevations of the lowest floor & BFE?
- Is the structure compliant with the minimum requirements?
- What is the elevation of the LAG
- Good candidate for a LOMA?

Visual 9

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## Student Activities (continued)

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**Activity: Letter of Map Revision based on Fill**

### Project 2

- Purpose of Project 2
  - Analyze the LOMA Application
  - Identify deficiencies, errors, and inaccuracies
  - Apply floodplain management practices

\*\*\*All students will complete Project 2

Visual 10



**Notes:** Please take 10 minutes to review Project 2. There will be a 10 minute class discussion for Project 2.

**Activity: Letter of Map Revision based on Fill**

### Project 2 - Discussion

- What is the Definition of LAG?
- What is the elevation of LAG and BFE?
- Is the structure compliant?
- Is community required to keep a copy of the EC?
- Would you sign the Community Acknowledgement form?

Visual 11



**Notes:**

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## Guiding Principles for Local Officials

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An FPM dealing with LOMCs can call upon a set of guiding principles and tools to help reach outcomes on LOMC proposals that satisfy NFIP requirements and protect the community.

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### Local FPM Roles and Responsibilities

- Understand regulations
- Ensure permits are applied for, processed, and obtained
- Ensure compliance/correct violations
- Take enforcement actions

Visual 12

### Local FPM Roles and Responsibilities (Continued)

- Coordinate with other programs
- Keep records
- Maintain and update flood data and maps
- Promote NAI and best practices whenever possible

Visual 13



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## Guiding Principles for Local Officials (Continued)

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### NFIP Regulations: FPM Role

- Ensure community enactment and enforcement of floodplain regulations.
- Encourage adoption of stricter regulations.

Visual 14

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A floodplain manager should:

- Ensure the community enacts and implements floodplain regulations required for participation in the National Flood Insurance Program (NFIP). A community's measures must meet regulations set by its State and Region, as well as NFIP criteria. (Regional or State requirements may require stricter regulations than the NFIP.)
  - Encourage the community to adopt even stricter regulations than required by the Federal Emergency Management Agency (FEMA), the Region, and the State.
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### Tools and Resources

- Flood Insurance Rate Map (FIRM) and Flood Insurance Study (FIS)
- 44 CFR
- Floodplain management ordinance
- "Best available" data
  - New topographical data
  - New hydrology and hydraulics
- Job Aids (from this course)

Visual 15

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## Basis for LOMC Decisions

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An FPM dealing with LOMCs can call upon a set of guiding principles and tools to help reach outcomes on LOMC proposals that satisfy NFIP requirements and protect the community.

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### Local FPM: LOMC Responsibilities

- Understand how regulations apply to LOMC proposals.
- Recommend local floodplain ordinance revisions that promote best practices in LOMC proposals.
- Explain LOMC procedures/results to property owners and developers.

Visual 16

### Local FPM: LOMC Responsibilities (Continued)

- Coordinate LOMC proposals with other departments/programs.
- Track LOMC progress and outcomes.
- Maintain and update flood data and maps to reflect LOMCs.
- Maintain other LOMC records.

Visual 17



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## Basis for LOMC Decisions (Continued)

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The FPM needs to scrutinize LOMC proposals for impacts that might expose others in the community to increased risk of flooding. For example:

- Placement of fill; and/or
  - Increases in paved surfaces.
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### Possible LOMC Impacts

A LOMC proposal may include plans for:

- Placement of fill.
- An increase in paved surfaces.
- A bridge or other floodplain encroachment.

Visual 18

### Placement of Fill

- A rise in the base flood elevation
- May exacerbate flooding for areas outside of the Special Flood Hazard Area

Visual 19



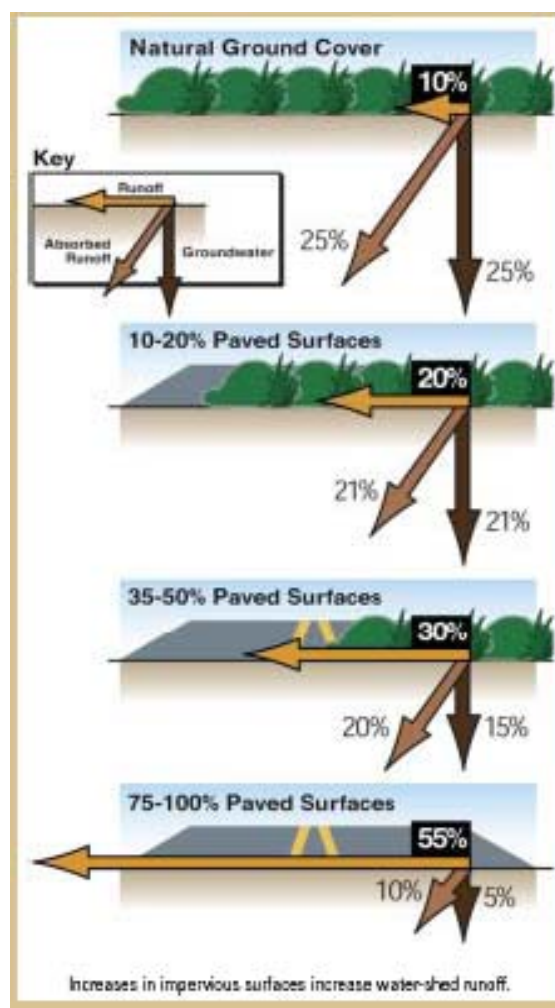
Notes:

## Basis for LOMC Decisions (Continued)

### Future Conditions Modeling

- Development can radically alter a watershed and potential for flooding over time.
- For example, increasing the amount of paved surfaces, as illustrated, will increase flooding significantly in many cases.

Visual 20



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## Basis for LOMC Decisions (Continued)

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No Adverse Impact (NAI) is an initiative of the Association of State Floodplain Managers (ASFPM).

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### NAI (No Adverse Impact) Approach

- Goes beyond future conditions modeling.
- Puts in place plans and regulations that prevent future flood discharges.
- Protects both new and existing development.

Visual 21

### NAI and LOMCs

Applying NAI principles, would the LOMC:

- Prevent flooding from increasing or damaging others?
- Potentially reduce flood losses over time?
- Avoid provoking challenges and lawsuits over causing or aggravating a flood problem?

Visual 22

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- Even if a CLOMR or LOMR request meets all NFIP minimum requirements and all requirements in most local ordinances, the request still can increase flood heights or cause increased flooding to other properties.
  - Communities may wish to include provisions in their floodplain management regulations to minimize these impacts.
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## Basis for LOMC Decisions (Continued)

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### Incorporating Best Practices

- Find and go to Job Aid 2, Best Practices, under the LOMC: Resources tab in your Participant Manual.
- Note that a variety of measures can impose higher standards.
- Higher standards give the FPM grounds to:
  - Refuse to sign unacceptable proposals.
  - Assist LOMC applicants to promote best practices.

Visual 23

Keep in mind that:

- Ordinance language must be legally enforceable.
- If ordinance language contains higher standards, best practices, and NAI principles, the local official has the “ammunition” needed.
- If the ordinance does not establish higher standards, the local official may not have grounds for refusing to issue permits or assisting LOMC applicants to promote best practices or NAI alternatives.

### Sample Ordinance Language

- Find and go to Job Aid 3, Local Ordinance Language: Incorporating Best Practices, under the LOMC: Resources tab in your Participant Manual.
- The examples are for the Statement of Purpose.

Visual 24

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## Community Acknowledgment Form

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### Community Acknowledgment Form

- MT-1 Form 3/MT-2 Form 1
- Required for LOMAs in floodway, CLOMR-Fs, and LOMR-Fs
- Technical Bulletin 10-01 provides guidance for structures built on fill
- Signed by community official responsible for floodplain management
- FPM can refuse to sign if the project does not meet requirements.

Visual 25

### Why a Community Acknowledgment Form?

- Community's FIRM/FIS being changed.
- Actions resulting in LOMCs generally require local floodplain permits
- FEMA wants to assure that
  - All necessary permits were obtained
  - The community is aware of actions potentially impacting floodplains
  - The LOMC does not undermine the authority of the community.

Visual 26



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## Community Acknowledgment Form (Continued)

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### Using the Community Acknowledgment Form

- Needed for:
  - Requests involving placement of existing/proposed fill, (CLOMR-F/LOMR/).
  - CLOMA/LOMA on property inadvertently included in the regulatory floodway.
- See page 12 of MT-1 application and Form 1 of MT-2 application.

Visual 27

### Using the Community Acknowledgment Form (Continued)

- Find and go to Job Aid 4, Community Acknowledgment Form, under the LOMC: Resources tab in your Participant Manual.
- The job aid provides detailed guidance on factors to consider when completing the form.

Visual 28



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## Community Acknowledgment Form (Continued)

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**Guidance from Technical Bulletin 10-01**

- Brief History
- What is “Reasonably Safe from Flooding”?
  - Compliance with TB 10-01
  - Simplified Approach (page 15-18)
  - Engineered Basement Option
    - Professional Engineer
    - Professional Geologist
    - Professional Soil Scientist or
    - Other qualified design professional

Visual 29

## Community Acknowledgment Form (Continued)

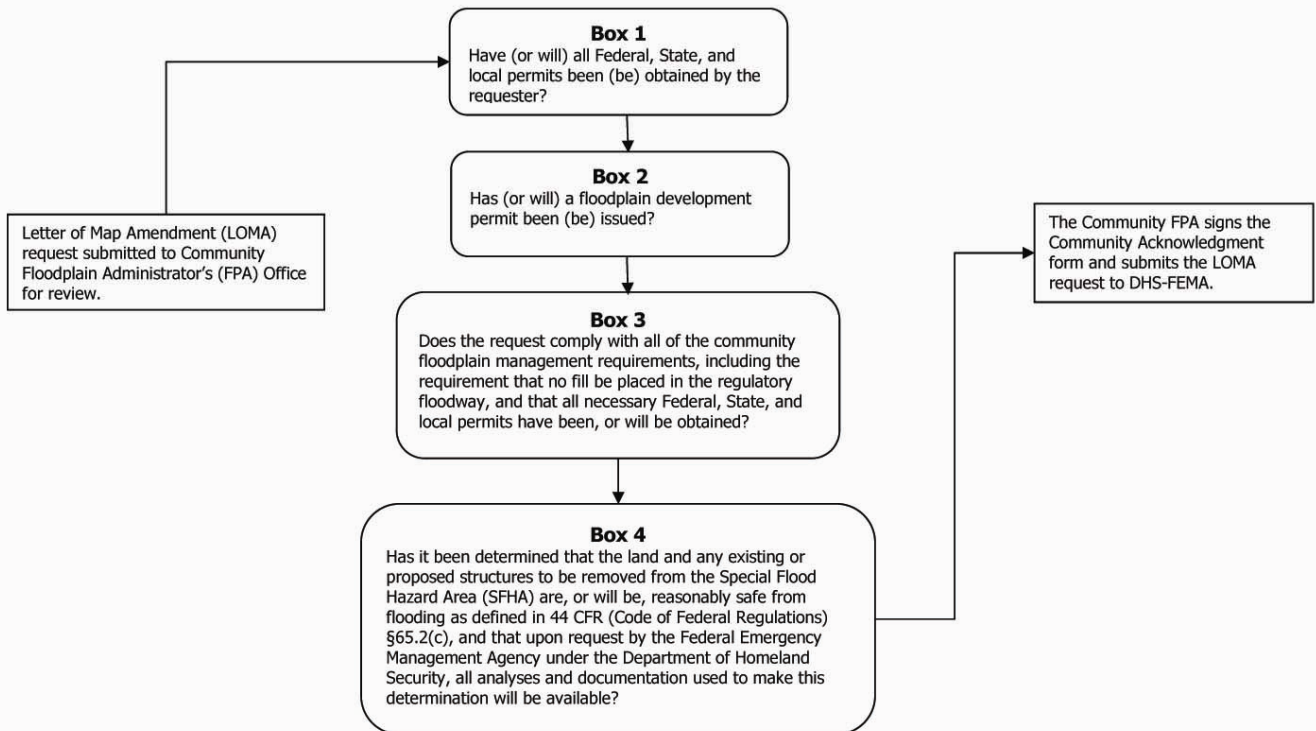
### Community Acknowledgment Form Requirements

- Refer to Job Aid 4
- The Floodplain Manager:
  - Reviews the LOMC proposal.
  - Ensures the proposal meets a series of conditions.
  - Signs the Community Acknowledgment Form if the proposal is acceptable.
  - Forwards the LOMC request to FEMA.

Visual 30

Review each step in the flow chart. The flow chart is found in Job Aid 4 of the LOMC: RESOURCES.

### COMMUNITY ACKNOWLEDGEMENT FLOW CHART



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## Community Acknowledgment Form (Continued)

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### Decision Points: Community Acknowledgment Form

What four conditions must be met before the local FPM signs the Community Acknowledgment Form?

Visual 31

### Other LOMC Review Considerations

Prior to approving a LOMC:

- Consider emergency access.
- Consult with fire, police, and other departments that should be involved.

Visual 32



Notes:

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**Activity: Development Proposals**

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**Project 3 – CLOMR**  
**Project 4 – LOMR**

Purpose: Become familiar with floodplain management implications, analyzing the CLOMR application, and applying floodplain management practices

Visual 33

**Project 3–Discussion**

- Discuss the CLOMR review. What are the benefits of applying for a CLOMR?
- Could floodplain management considerations influence the proposed project?

Visual 34

**Notes:**

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**Activity: Development Proposals (continued)**

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**Project 4 – Discussion**

- Would you issue a building permit?
- Using your Job Aids, what changes could you make to your development review/approval process to address similar developments?
- Do any structures in Phase II appear to be in violation?
- How could you communicate the floodplain management standards to developers and others in your community?

Visual 35

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## Summary

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### Job Aid/Resources

- Find and go to Job Aid 5, Points to Consider, under the LOMC: Resources tab in your Participant Manual.
- The job aid reviews key information that applies to different kinds of LOMCs.
- Following the job aid is a list of available Technical Bulletins.

Visual 38

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This module provided resources to help you review development proposals that involve LOMCs.

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**Notes:**