

Online Letter of Map Change (LOMC)Tutorial-Amendments

November 2018





Welcome to the Online LOMC Tutorial for Amendments

What's in this Tutorial

Background: Flood Maps and LOMCs

Online LOMC

Types of Amendments

Log in and Register

Start & Complete an Amendment Application, Step-by-Step

<u>Upload Supporting Documents</u>

Make a Payment

Check Status

Additional Features of Online LOMC





What's in this Tutorial

In this tutorial you will find:

- Information about LOMCs and what you may need to apply for one
- A step-by-step guide through the online application process to complete an Amendment request
- Customer service contact information and where you can get additional help

If you want to know more about submitting a Revision request, see: fema.gov/online-lomc





Background: Flood Maps

- Flood maps, or Flood Insurance Rate Maps (FIRMs), are community maps that display high-risk floodplains, specifically:
 - Special Flood Hazard Areas (SFHAs)
 - Risk premium zones
- FEMA determines flood zones in consultation with communities, states, and other stakeholders
- SFHAs are land areas at high risk for flooding
 - A home located within a SFHA has a 26 percent chance of suffering flood damage during the term of a 30-year mortgage
- FIRMs show flood risk zones and their boundaries, and may also show floodways and Base Flood Elevations (BFEs)





Background: What Is a LOMC?

What is a LOMC?

- A LOMC is a letter that reflects an official Amendment or Revision to an effective FIRM
- To get a property removed from a SFHA, FEMA must issue a LOMC





Background: Why a LOMC?

Why would you want a LOMC?

- Property owners or lessees within SFHAs who have mortgages from a federally backed mortgage lender are required to purchase flood insurance
- If a LOMC is granted, property owners or lessees may be eligible for lower flood insurance premiums, or the option to not purchase flood insurance





Introducing Online LOMC

- Use Online LOMC to request Amendments or Revisions
- Online LOMC may be used to request LOMCs in place of the MT-EZ, MT-1 or MT-2 paper forms
- Online LOMC does not shorten FEMA's time to make a determination
 - Determinations will be made within 60 days of a completed Amendments request and 90 days of a Revisions request
 - Requests are considered 'complete' after FEMA has received all requested data and payment has been approved





Introducing Online LOMC

- Anyone can use the Online LOMC!
 - Home or property owners, or lessees
 - Professional Surveyors
 - Professional Engineers
 - Other representatives of the property owner or lessee

Access Online LOMC: www.hazards.fema.gov, or www.hazards.fema.gov/femaportal/onlinelomc/signin





Benefits of Submitting a LOMC Online

Why is Online LOMC better than filing by mail?

- Submit, pay, and upload supporting documentation for all LOMC requests through one single online platform
- Save information online and finish applying at your convenience
- Easily apply with the clear and intuitive
- Manage multiple LOMC requests with one login
- Check their application status in real-time
- Efficiently communicate with LOMC processing staff





Which one is right for me, a map Amendment or Revision?

There are two basic categories of LOMCs: Amendments and Revisions

Submit an Amend	lmant re	anuaet if
Submit an Amend	IIIIGIIL I	equest II.

You are applying for a <u>LOMA</u>, <u>CLOMA</u>, <u>LOMR-F</u>, or <u>CLOMR-F</u>

- You would have completed the MT-EZ or MT-1 paper forms if submitting by mail
- Your request pertains to a small area of high ground (a property or structure) located within a SFHA or the placement of fill on a property
- You are a homeowner or lessee, developer, or community official, or acting on behalf of one

Submit a Revision request if:

- You are applying for a <u>LOMR or</u> <u>CLOMR</u>
- You would have completed the MT-2 paper form if submitting by mail
- You are requesting revisions to effective FIS reports or FIRMs





Types of Amendments

Use the Online LOMC to submit an Amendment (MT-EZ, MT-1)

Types of LOMAs	Description
Letter of Map Amendment (LOMA)	Typically, a LOMA is issued when the scale of the FIRM does not allow for small areas of natural high ground to be shown outside the SFHA
Conditional Letter of Map Amendment (CLOMA)	A letter from FEMA stating a proposed structure that is not to be elevated by fill (natural grade) would not be inundated by the base flood if built as proposed
Letter of Map Revision based on Fill (LOMR-F)	A LOMR-F is similar to a LOMA, but instead of being based on natural ground elevations, the property or structure has been elevated by fill in order to elevate it above the flood elevation
Conditional Letter of Map Revision based on Fill (CLOMR-F)	A letter from FEMA stating a parcel of land or proposed structure that will be elevated by fill would not be inundated by the base flood if fill is placed on the parcel as proposed or the structure is built as proposed

To access the training presentation demonstrating how to submit an Online LOMC Revision (LOMR, CLOMR) see www.fema.gov/online-lomc





What else do you need?

Additional forms may be required to complete an Amendment Application

Additional requirements	Where you can find it
Elevation Form or Existing Elevation Certificate*	Within Online LOMC application or on fema.gov
FIRM Panel or FIRMette	MSC store: msc.fema.gov
(A) Subdivision Plat Map or (B) Property Deed with Tax Assessor's map or other suitable map	County/Parish Clerk, Recorder, or Registrar of Deeds for your Community

Scan, upload, and submit these forms via Online LOMC





^{*}If an NFIP Elevation Certificate has already been completed for the property, it may be submitted in lieu of the Elevation Form. Check with your community to see if an Elevation Certificate is already on file for your property or structure.

What else do you need (cont'd)?

Additional forms may be required to complete an Amendment Application

Additional forms may be required to complete an American Application		
Additional requirements	Where you can find it	
ESA Compliance Documentation**	"FEMA requires documentation of ESA compliance for a proposed project before it will process Conditional Letters of Map Revision (CLOMRs) or Conditional Letters of Map Revision based on Fill (CLOMR-Fs), but it is not FEMA's role to assist with accomplishing ESA compliance for private actions or non-FEMA federal actions. If federal construction, funding or permitting is involved in a project for which a CLOMR or CLOMR-F is being requested, then the applicant may use that agency's Section 7 consultation to document to FEMA that ESA compliance has been achieved. The documentation may be: 1. A "No Effect" determination made by, or concurred by, the federal agency. 2. A "Not Likely to Adversely Affect" determination with concurrence from the Services. 3. A biological opinion with a "no jeopardy" determination or with accepted reasonable and prudent alternatives. 4. A copy of a federally issued permit with justification that the proposed development for which a CLOMR or CLOMR-F is sought is covered by the permit. While FEMA does not play a role in ESA compliance for proposed private development, these projects are required to comply with the ESA independently of FEMA's process. For these projects, the requester must document that: 1. No potential for "Take" exists (meaning that the project has no potential to harass, harm, pursue, hunt, shoot, wound, kill, trap, capture, or collect, or to attempt to engage in any such conduct) to threatened and endangered species. The requester will be responsible for the potential for take determination and the determination is not required to come from, or be concurred by, the Services. 2. If the requester determined a "Take" will or has a potential to occur, they can consider contacting the Services to discuss potential project revisions to eliminate the "Take."	

**The purpose of the ESA is to conserve threatened and endangered species and the ecosystems upon which they depend. Go to the Compliance with Endangered Species Act for Letters of Map Change to receive more guidance on how to obtain this



may be submitted showing that the project is the subject or is covered by the subject of the permit."

If neither 1 or 2 are possible and the project has the potential to "Take" listed species, an Incidental Take Permit

eLOMA vs. Online LOMC

eLOMA is web-based application that provides licensed land surveyors and professional engineers with a system to submit simple LOMA requests to FEMA

- Only for a sub-set of LOMA requests
- Generates a determination from FEMA in minutes
- Must be a Licensed Professional to use
- For more information on eLOMA, visit this <u>FAQ</u>

What's the difference?

- Only licensed surveyors and engineers can submit a LOMA request through eLOMA, but anyone can use Online LOMC
- eLOMA only accepts the most basic LOMA requests and the determination is made automatically with standard checks, instead of lengthier manual review





Online LOMC Walk-Through for Amendments

The following screens show the step-by-step process of submitting a LOMC through the Online LOMC

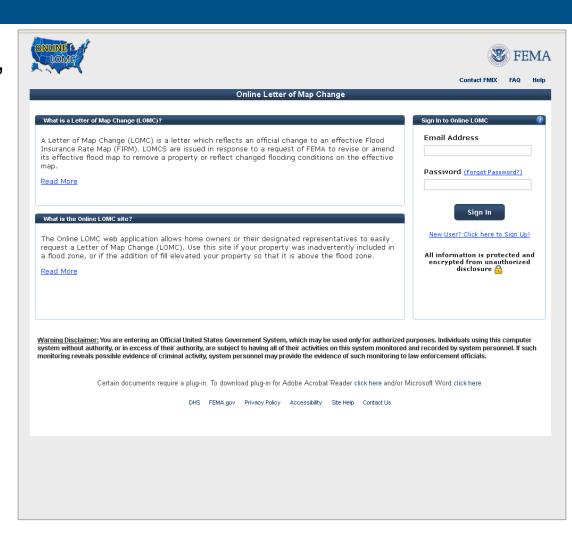




Log-in Page

- Key Features: FAQ, Help, Contact FMIX
- By clicking 'Contact FMIX,' the FMIX website opens in a separate window:

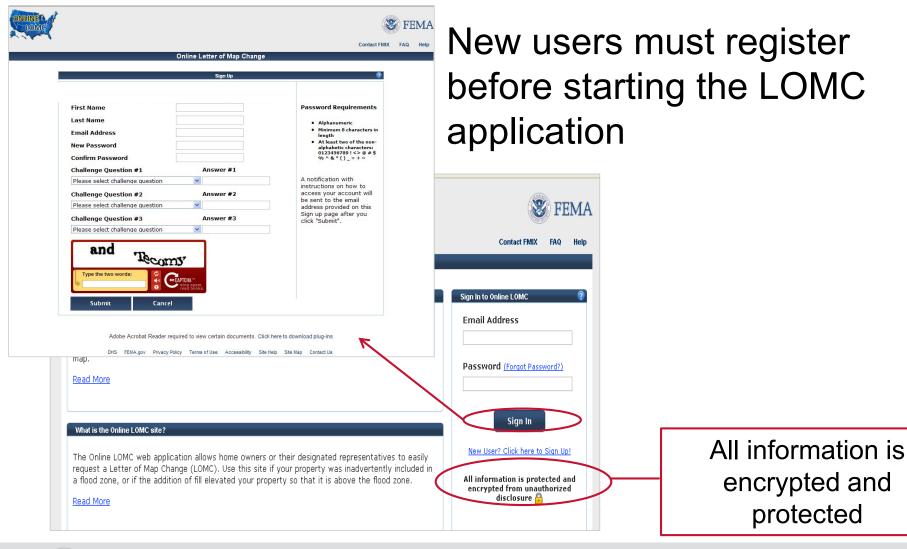
https://www.floodmaps.fe ma.gov/fhm/fmx_main.ht ml







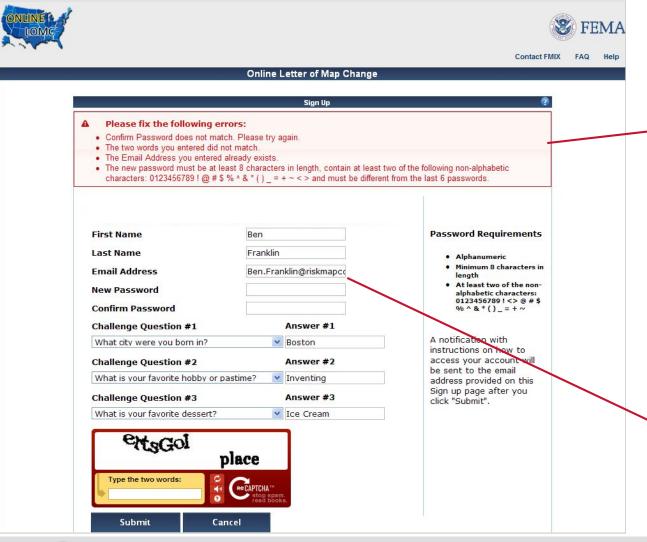
New User Registration







New User Registration



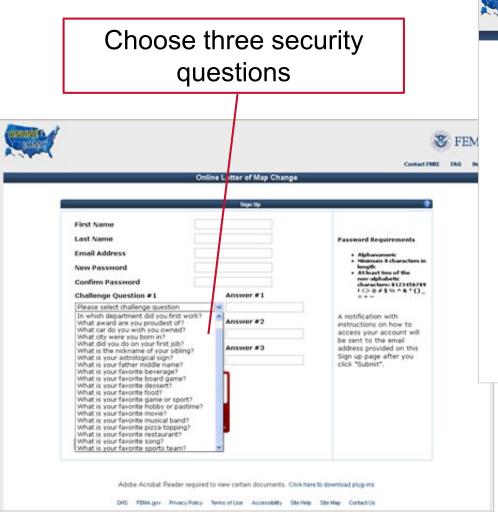
An error message will display if there is missing or improper information

The email address
entered here will be
used for all official
communication (i.e. a
request for more
information,
notification of a
determination on your
application)





New User Registration





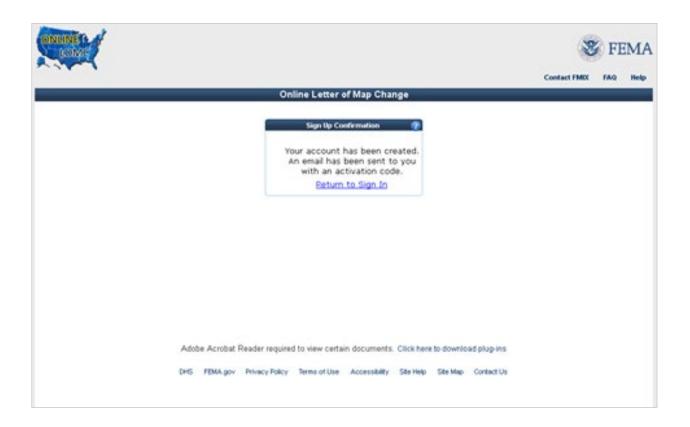
Enter the letters or symbols for account validation – punctuation and capitalization matter





Activation Code

After you create an account, the system will send you an email with an access code







Retrieve the Activation Code

- Check the email address you used when creating your account
- Email will contain a subject 'Online LOMC account created'
- From <u>no-</u> <u>reply@riskmapcds.com</u>

Online LOMC account created

no-reply@riskmapcds.com

Sent: Tue 12/11/2012 4:17 PM

An account has been created for:

The Activation Code listed below will be needed to activate your account the first time you sign in to the Online LOMC Web application.

Activation Code: 63429610

To return to the Sign In screen, click on the following link or copy and paste the link into the address bar of your browser:

https://mip006d.msc.fema.gov/femaportal/onlinelomc/signin

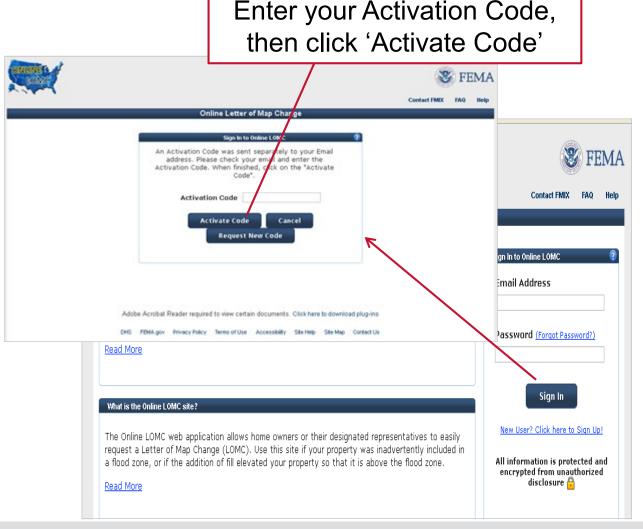
This message has been generated automatically. Please do not reply to this message.





Enter the Activation Code

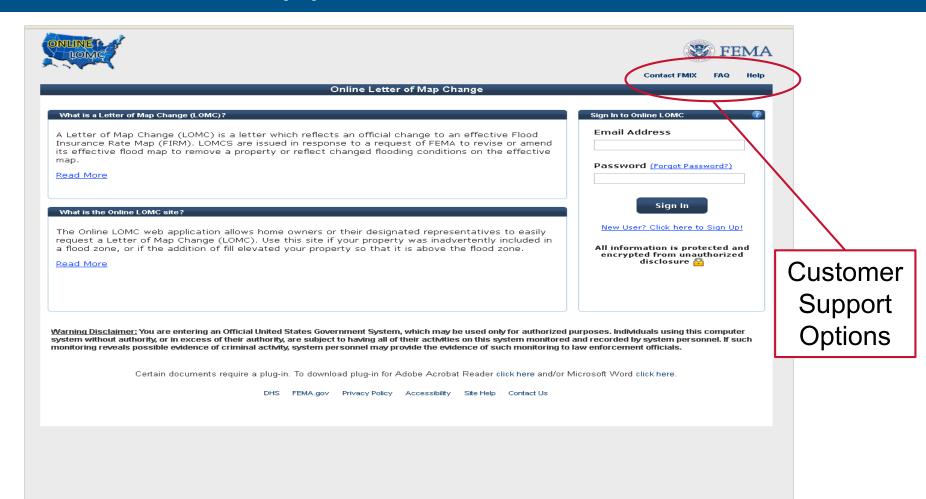
- Return to the Log-in screen, enter your email address and password
- The first time you log in, the system will prompt you to enter the activation code
- If you cannot find the activation code, you may request a new code







Customer Support

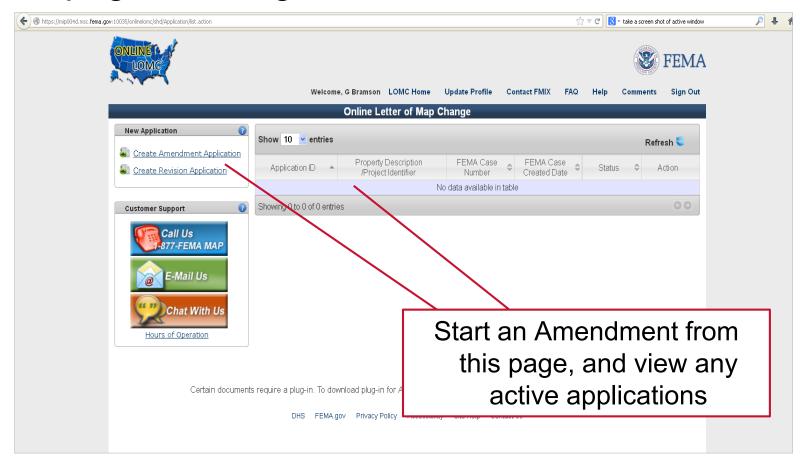






Application Status Page

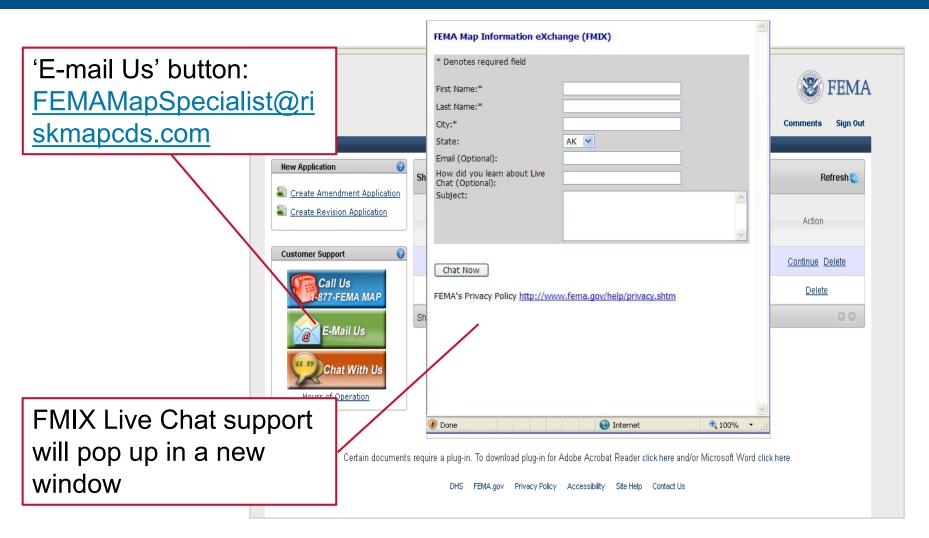
Main page after log-in







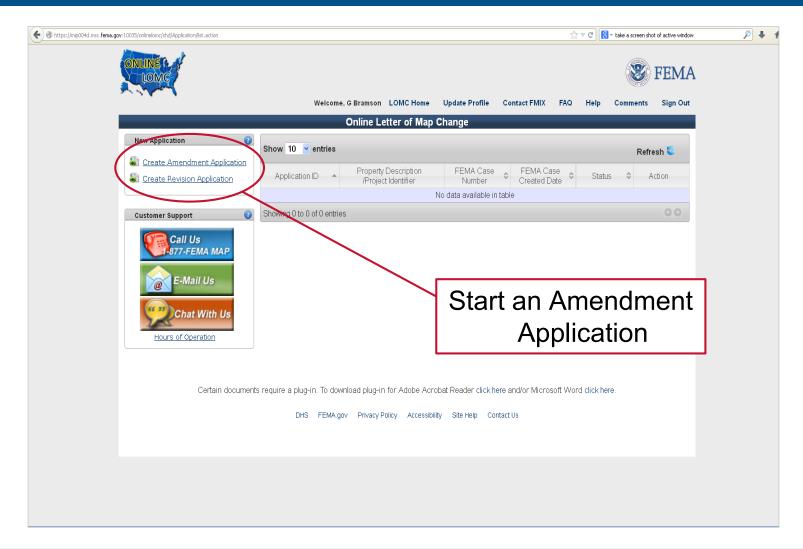
Application Status Page: Customer Support







Start a New Application







Incomplete Requests

- You must log into Online LOMC every month, open any incomplete LOMC requests, and save any incomplete LOMC requests to keep them active
- If you have not logged in and re-saved un-submitted LOMC applications for 30 days, Online LOMC will send you an email notice that your un-submitted application will be deleted in 14 days
- This does not apply to submitted applications





Time-out

- If you leave the Online LOMC screen for 25 minutes, a pop-up window will appear with a 5-minute warning that your session will time-out
- If you click on the warning before the 5 minutes are up, your session will be extended
- When time-out occurs, you will be logged out
- When your session times-out and you have not saved, you may lose unsaved information
- Time-out occurs after leaving Online LOMC idle for 30 minutes

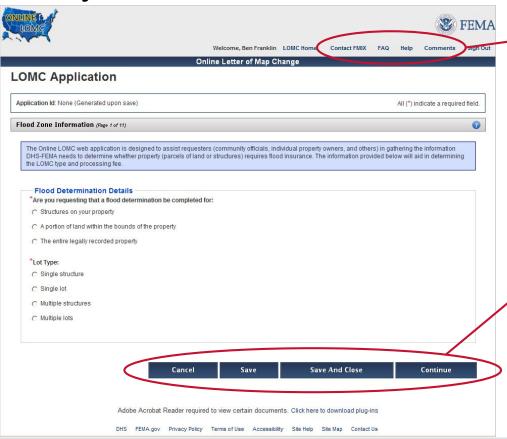




Flood Zone Information

An Application ID is generated after your first save, or

when you first click 'Continue'



'Contact FMIX',
'FAQ', and 'Help' will
remain accessible
from each screen

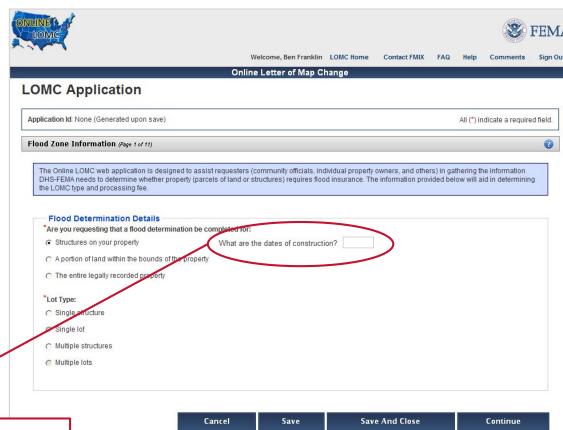
Navigation buttons will appear at the bottom right hand corner of each screen





Flood Zone Information

- Enter the required information for the LOMC-targeted property, and click 'Continue'
- If a construction date is required, you will be prompted to select a month and year



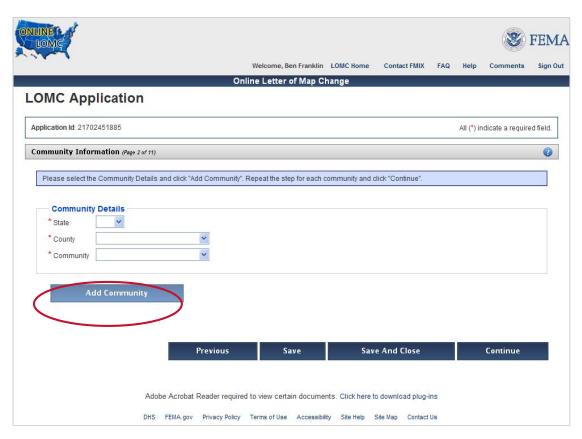
Options will become available, depending on your answer to the questions







Community Information



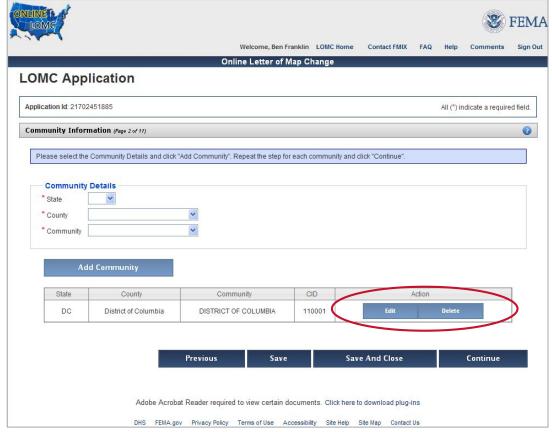
- Enter the details for your property's community, then click 'Add Community'
- If you do not know your community, look up this information on the Map Service Center website (www.msc.fema.gov), click 'Help' to learn more





Community Information

You may edit or delete your community information at any time before final submission



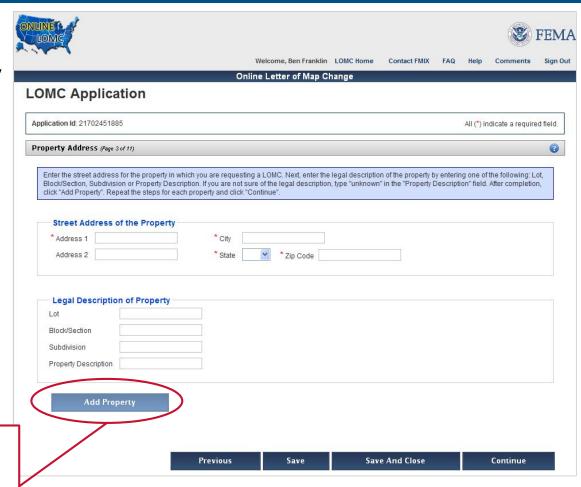




Property Address

- Add the address of the LOMC-targeted property
- Fill in the Lot, Block/Section and/or subdivision
- If you do not know this information, enter a property description in order to advance to the next screen

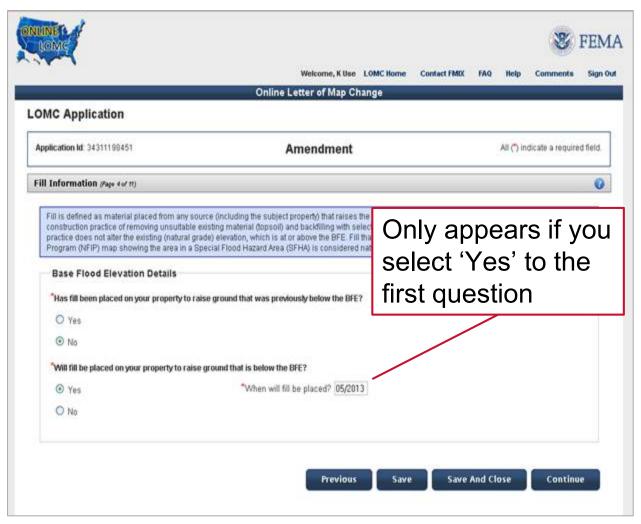
Click 'Add Property' after all information has been entered, then continue







Fill Information

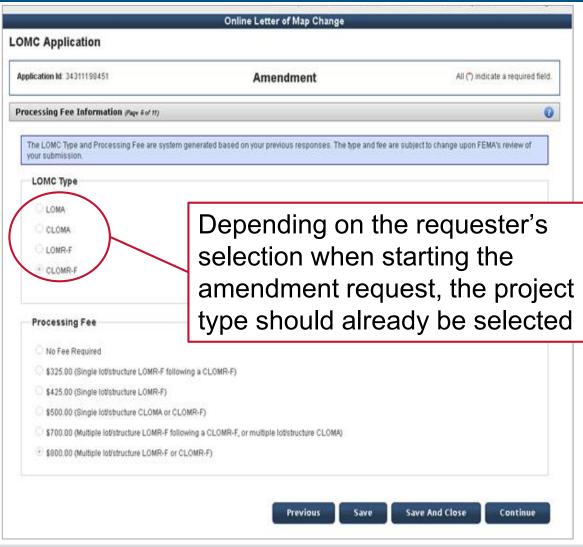


- Applicants must confirm whether or not fill was placed on the property and provide the month and year fill was placed
- If fill has not been placed, applicants must confirm whether fill will be placed on the property in the future





Processing Fee Information

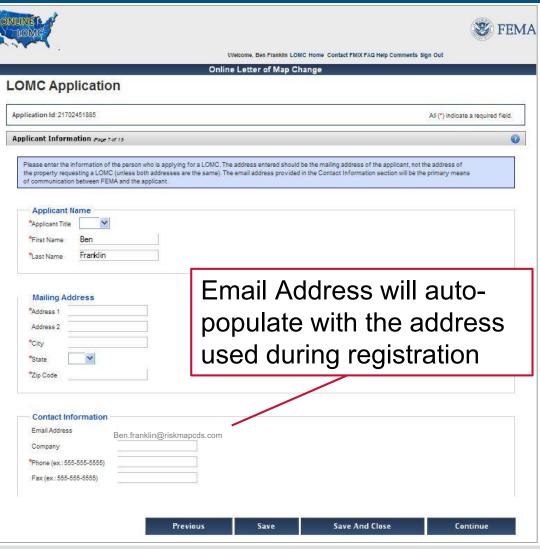


- The processing fee amount is determined based on responses entered the amendment request
- There are no fees for LOMA requests





Applicant Information



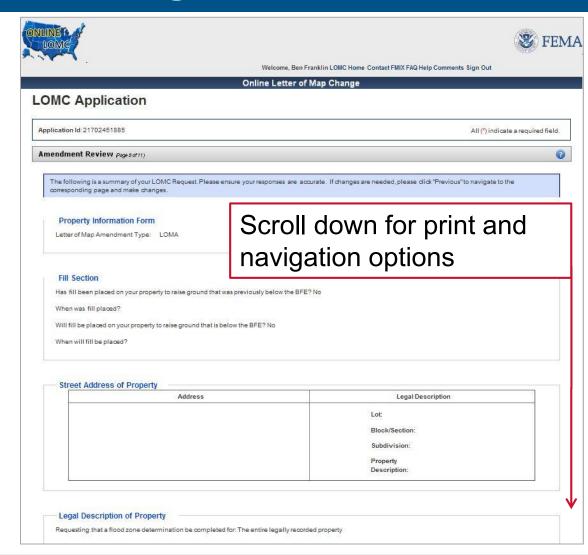
- Enter the information of the person with whom FEMA may contact for questions
- Enter the mailing address of the applicant – it does not have to match the LOMC property
- You can always update the name and email address from the 'Update Profile' button on the 'Application Status' page





Amendment Review Page

- Summary of all the information entered
- At the bottom of the screen, you have the option to print
- If information entered is not correct, select the 'Previous' button at the bottom right of the page to go back and edit the information







Additional Forms



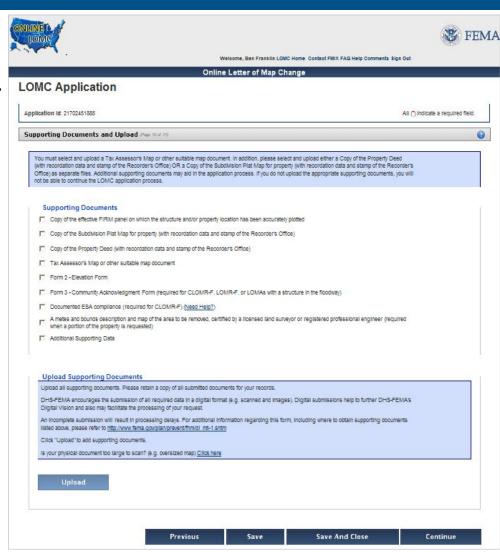
- Most LOMC requests require an Elevation Form
- Elevation Forms must be certified by a licensed engineer or surveyor
- You will not be required to upload this document in order to submit a LOMC request, however, if FEMA requests an Elevation Form after you submit the LOMC request, it may delay the determination
- An Elevation Certificate may be submitted in lieu of the Elevation Form





Supporting Documents and Upload

- You must select both:
 - Tax assessors map or other suitable map document;
 - Copy of Property Deed OR Subdivision Plat Map
- If you plan to submit the Elevation Form/Certificate at this time, select 'Form 2 – Elevation Form'
- Select 'Upload' to attach the scanned documents
- Other supporting documents may also be uploaded

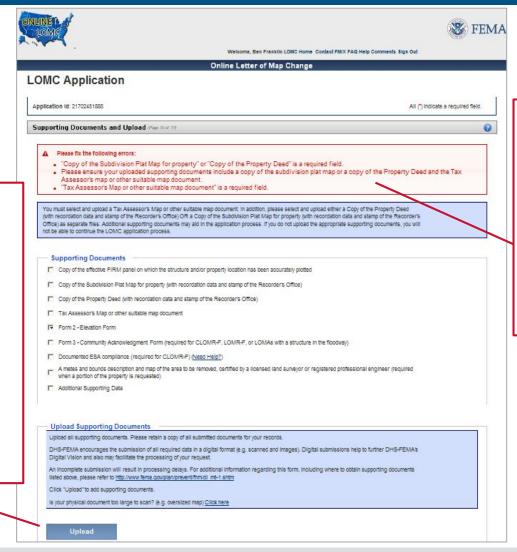






Supporting Documents and Upload

Upload the required information. If additional information is needed, you will receive an email from a FEMA representative

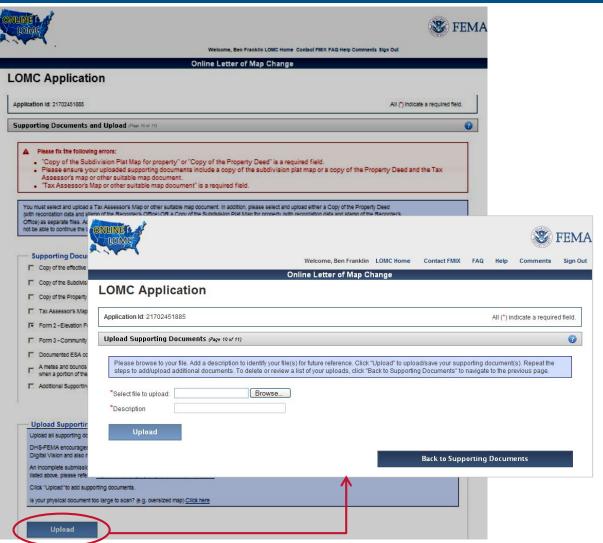


If you do not check all of the necessary supporting documents, this error message displays





Upload Supporting Documents

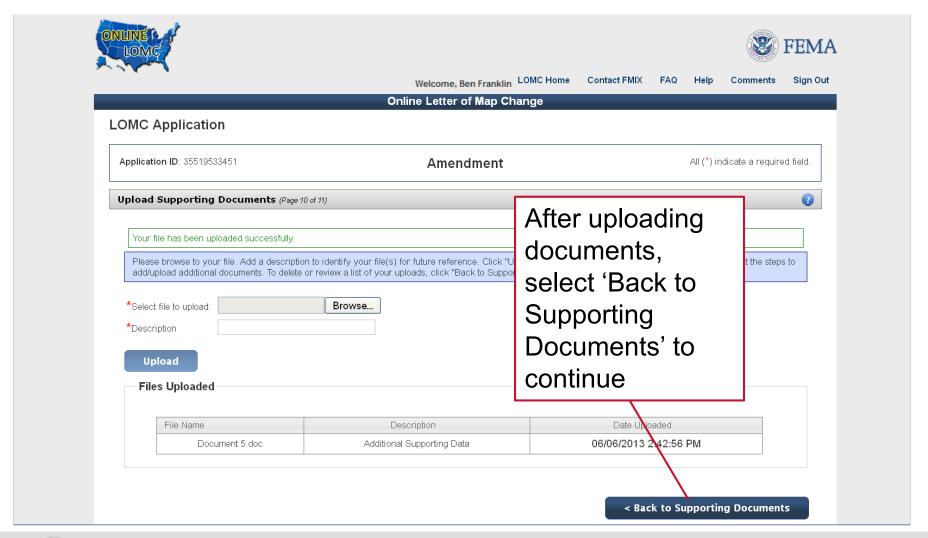


- Collect (or fill out) the required supporting documents
- Scan and save them to your computer
- Selecting 'Upload' will allow you to search for the scanned supporting documents on your computer and attach them to the application
- You may upload all your supporting documents here





Upload Supporting Documents

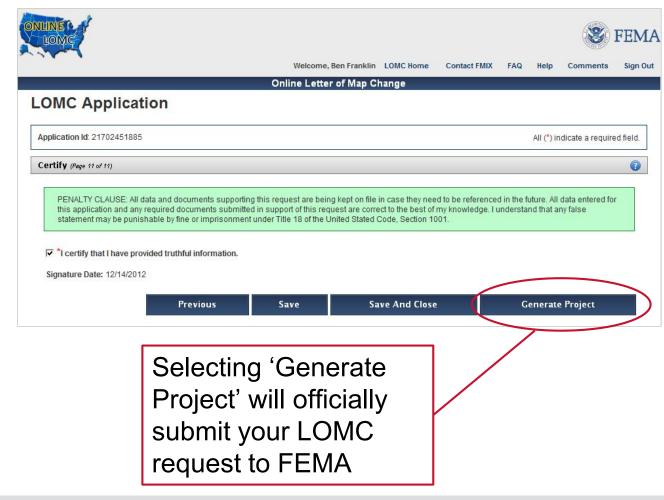






Certify

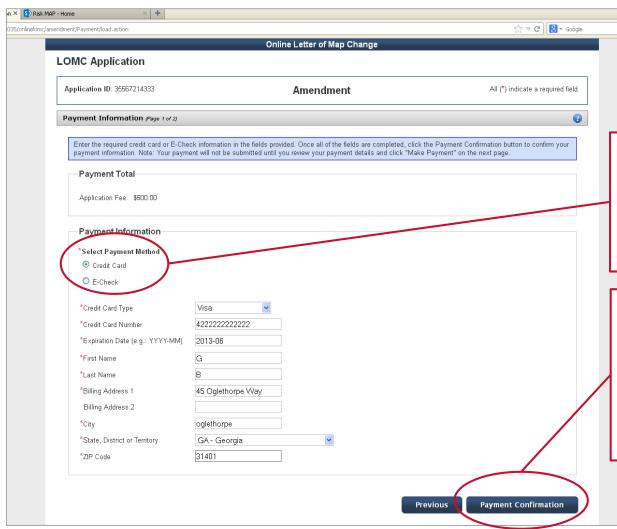
- Penalty clause
- Certify the information is correct to the best of your knowledge
- You cannot edit the information after you 'Generate Project'
- Select 'Generate Project' when ready to initiate your LOMC request, or click 'Previous' to edit the information







Making a Payment



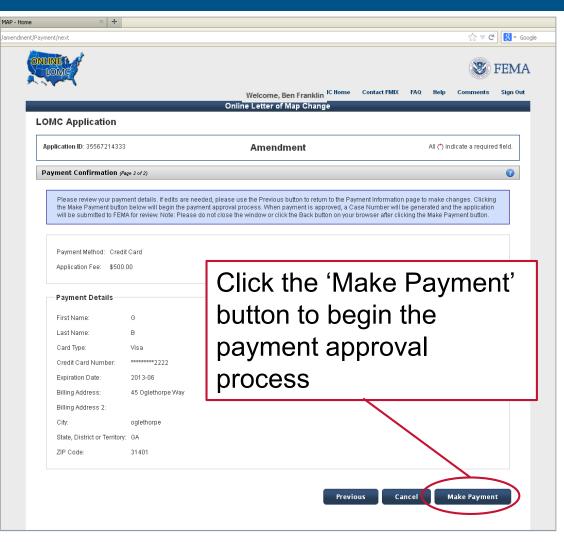
Payment must be made by a credit card or electronic check (E-Check)

Once all fields are completed, click the 'Payment Confirmation' button to confirm payment information





Payment Confirmation



- Review payment details to ensure information accuracy. To make changes to your payment information, select the 'Previous' button
- If payment is submitted by E-Check, a case number will not be immediately generated
- Once the payment is processed, a case number will be generated and FEMA will begin reviewing the request





Payment Confirmation: Refunds

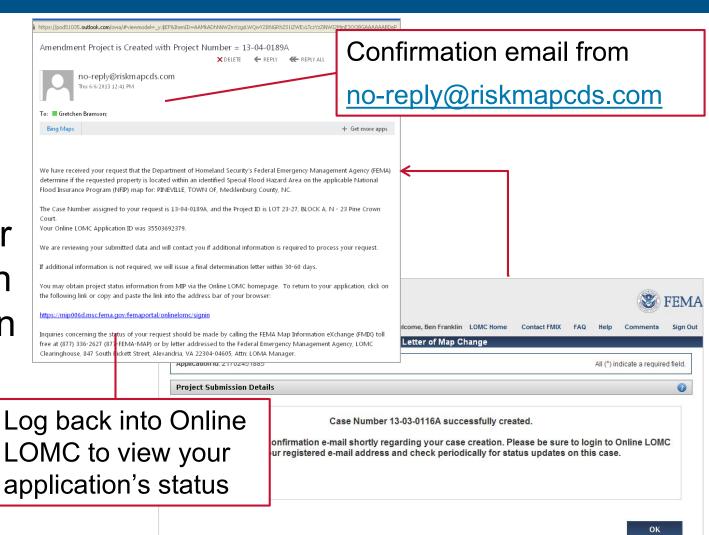
- If an overpayment is made and a refund is required, please note that refunds cannot be processed directly through Online LOMC
- You will be contacted by a FEMA representative who will work with you through the refund process
- Refunds may be processed by sending a paper check





Project Submission Details

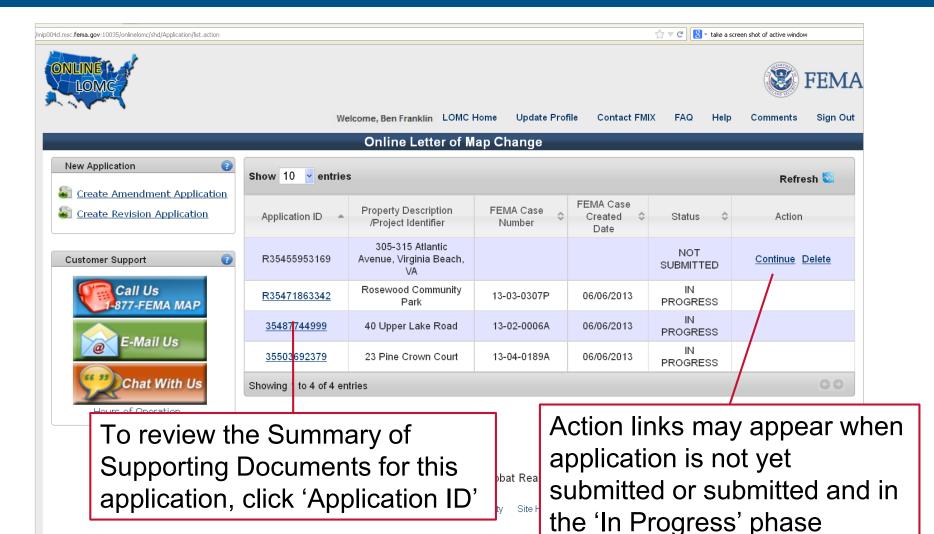
After you generate a project, you will get a Case Number (different than an Application ID)







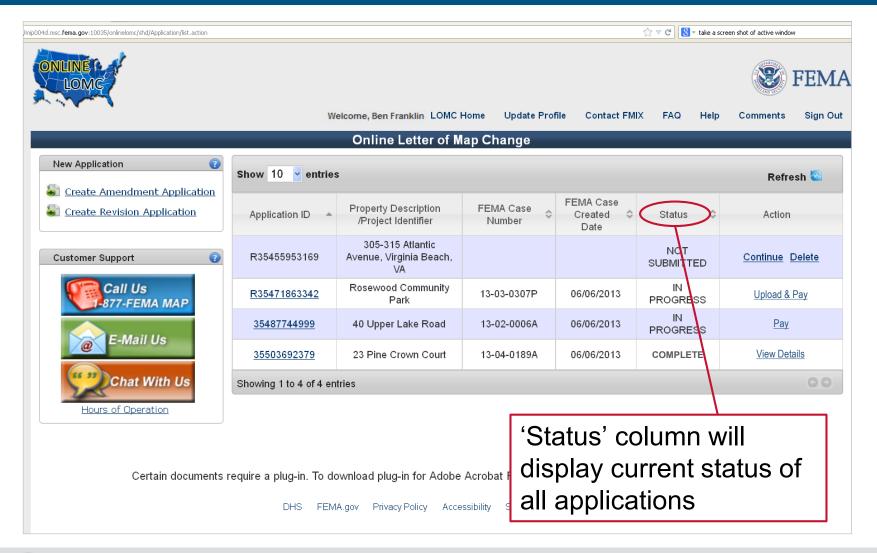
Application Status Page







Application Status Page: Status







Application Status Page: Status Types

Several types of 'Status' may display:

- Not Submitted Application has been started, but is not yet submitted to FEMA
- Complete Application has been submitted, reviewed by FEMA and a Determination, Violation letter, or other response was issued
- In Progress Application has been submitted, and is under review by FEMA
- Removed Application was not submitted to FEMA and was removed from Online LOMC after 34 days of inactivity





Application Status Page: Status Types

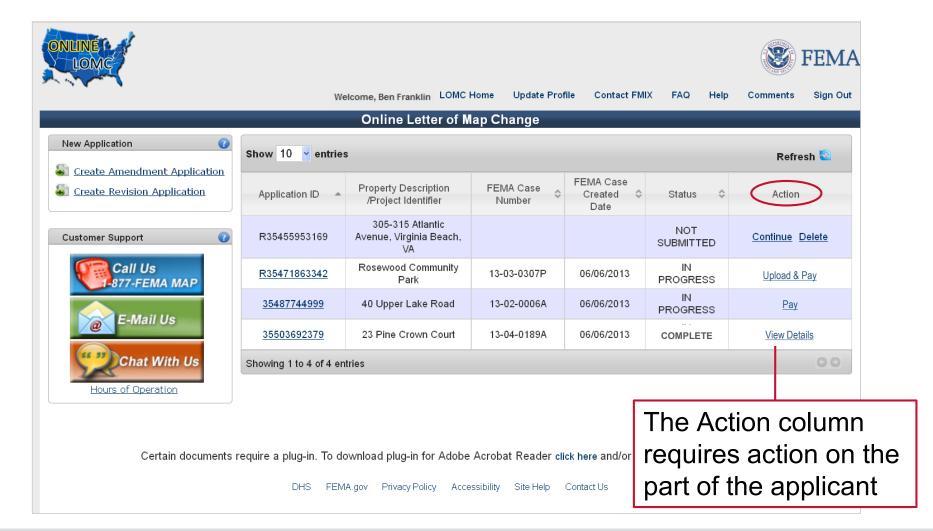
Status continued:

- Request Data Application has been submitted to FEMA and FEMA is requesting more data before they can issue a determination
- Request Data/Fee Application has been submitted to FEMA and FEMA is requesting more data Suspended – Application has been submitted to FEMA but was suspended because the applicant did not provide the requested additional data or fee
- Under Review FEMA determined an NFIP regulation has been violated





Application Status Page: Action Column







Application Status Page: Actions Types

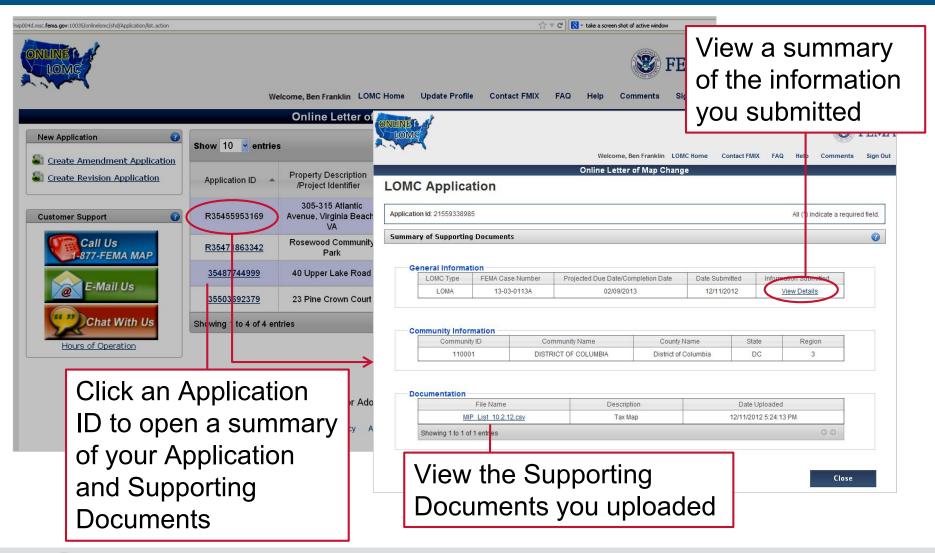
Several types of 'Actions' may display:

- Continue If you started an application but haven't submitted, click 'Continue' to resume applying
- Upload/Pay FEMA determined that additional documents and/or fees are required
- View Details For applications submitted to FEMA that are 'In Progress', the applicant can view a summary of the Supporting Documents
- Under Review The application submitted and adjudicated by FEMA is under review for a determined violation of an NFIP regulation





Application ID on Status Page







Additional Features of Online LOMC

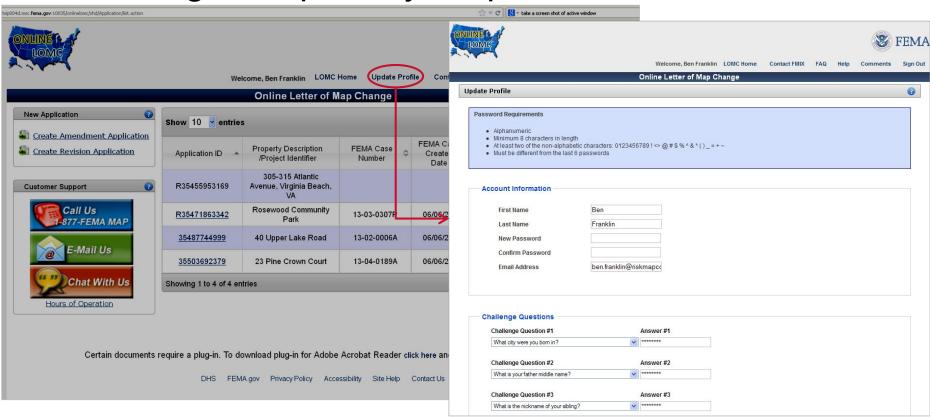
The following slides detail additional features available in Online LOMC





Application Status Page: Update Profile

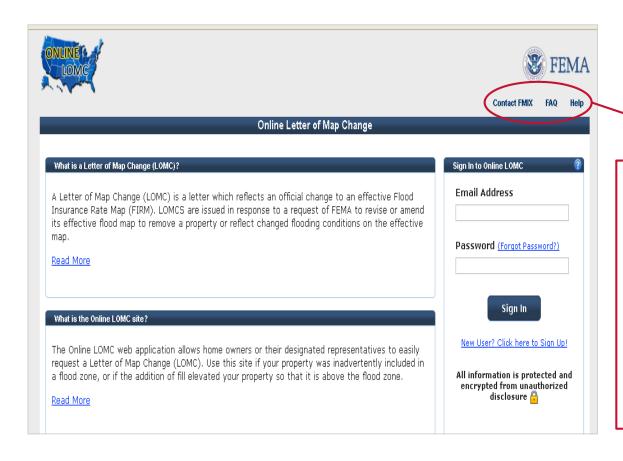
Click 'Update Profile' at the top of the Application Status Page to update your profile







Customer Support: Three Options



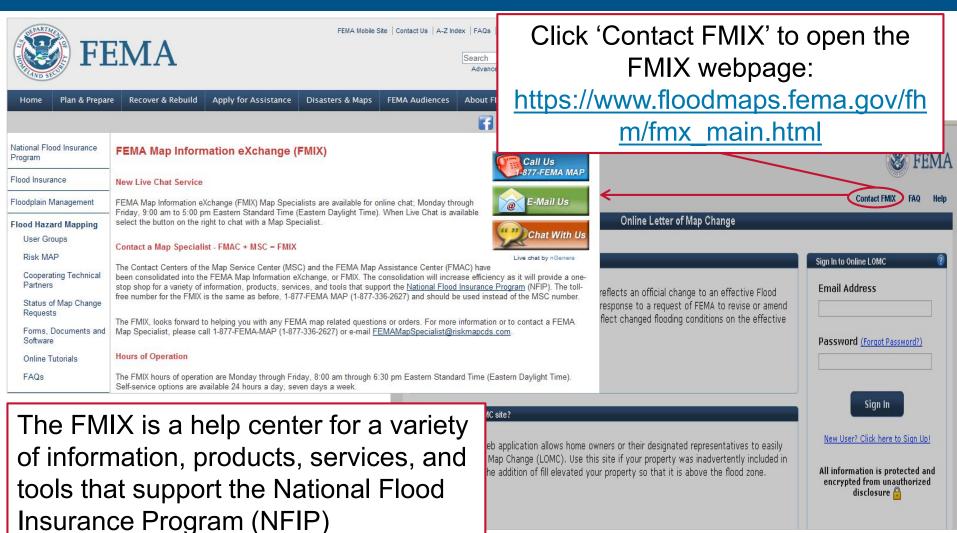
Three links are available if you need assistance completing the application:

FAQ
Help
FMIX (FEMA Map
Information eXchange)





Customer Support: Contact FMIX



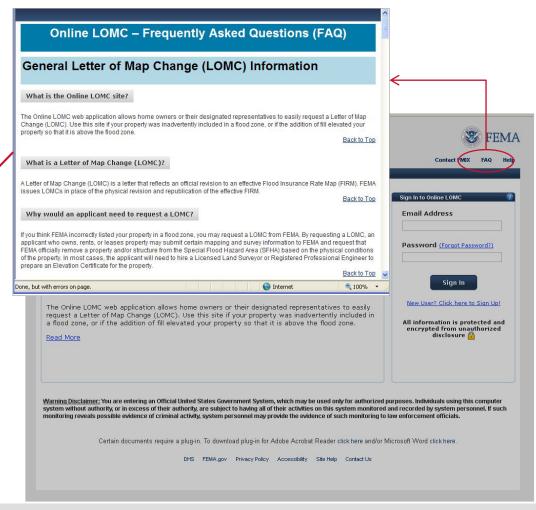




Customer Support: FAQ

Click the FAQ link in the top right-hand corner of each page, a separate window will open containing Frequently Asked Questions

FAQ opens in a separate window, with information displayed categorically



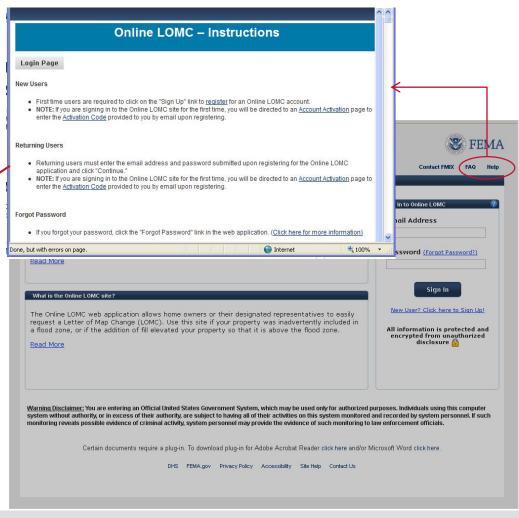




Customer Support: Help

Click the Help link in the top right-hand corner of each page to open a separate instructions window

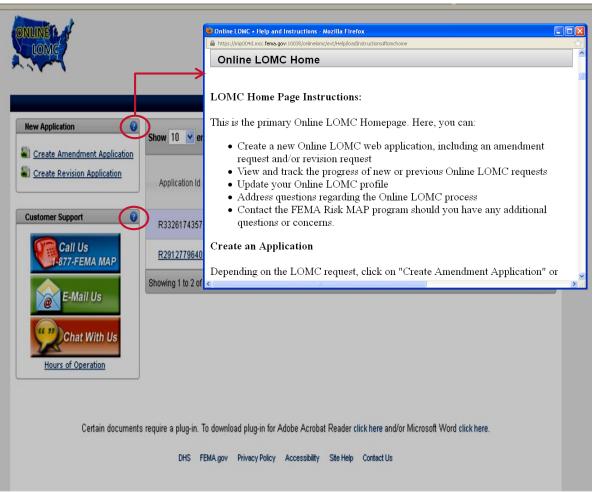
Help opens in a separate window, with information organized by submission step







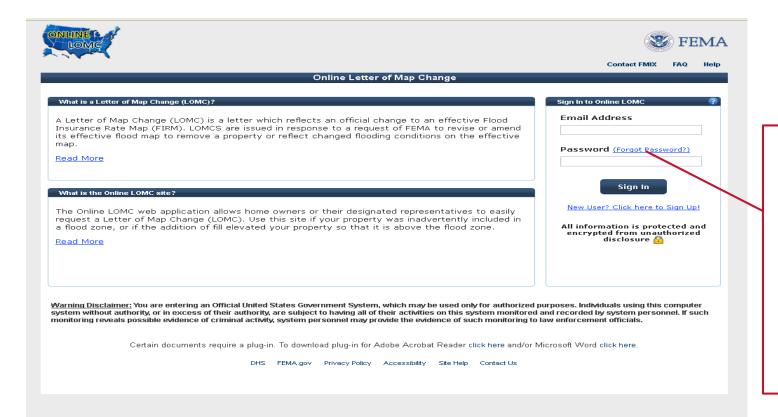
Question Marks?



- Click on any question mark symbol for more information
- Opens the Help instructions, jumping you to the right section



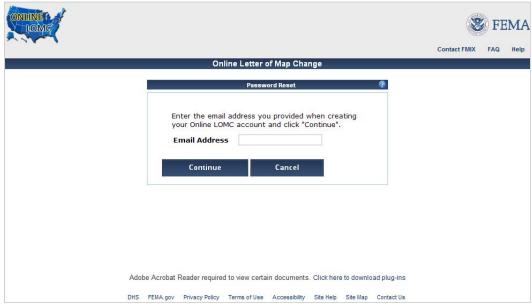




If you forget
your
password,
you may
reset it by
clicking
'Forgot
Password'



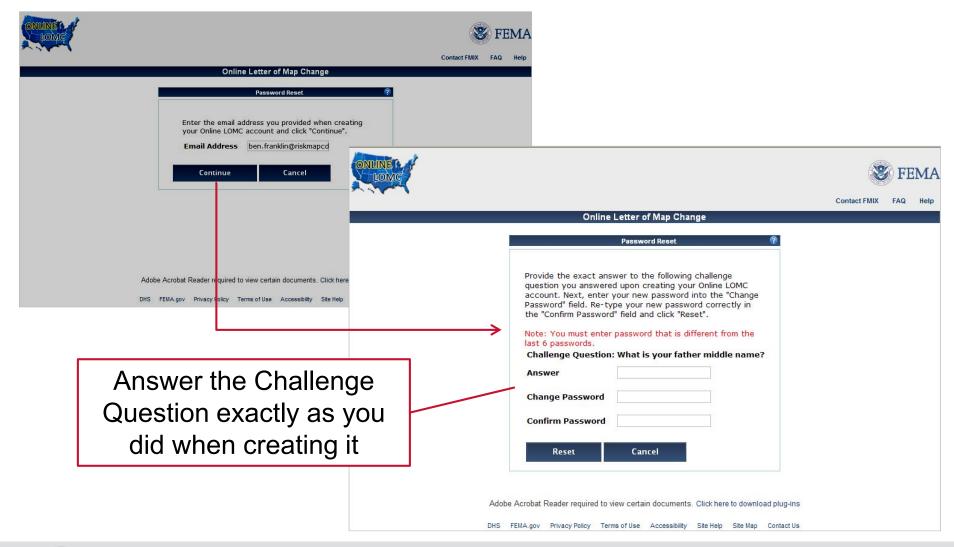




- Enter the email address you used to register and click 'Continue'
- If you don't remember what email address you registered with, contact the FMIX for Customer Support





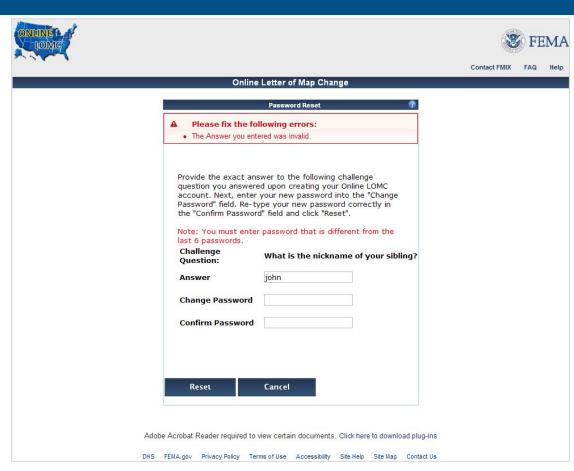






Password Reset Errors

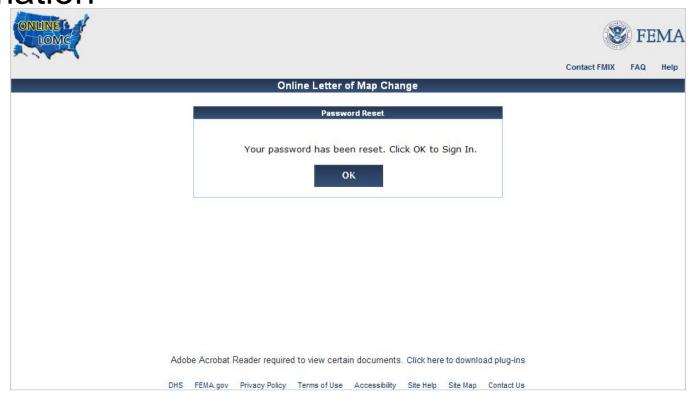
- You must enter a password that is different from the previous 6 passwords used in the Online LOMC
- Password must be at least 8 characters long and have at least 1 number (0123456789) and 1 symbol (! <> @ # \$ % ^ & * () = + ~)







Once you have registered a new password, return to the Log-in screen and sign in with your updated information







Resources

For more information on flood insurance, LOMCs, and the Online LOMC, please visit these additional resources:

- Online LOMC fema.gov webpage
- Online LOMC FAQ
- Online LOMC Fact Sheet
- Amendments and Revisions webpage
- FloodSmart Official site of the National Flood Insurance Program



