

National Flood Insurance Program (NFIP) MT-1 Presentation

David Mummert, Michael Baker Jr., Inc.

MT-1 Letters of Map Change (LOMCs)



LOMC Review By FEMA

- FEMA required to notify the applicant in writing within 60 days from the receipt date of all data
- Requesters able to check status of all LOMC requests by contacting the FEMA Map Assistance Center toll-free at 877-FEMA MAP (336-2627)



Data Requirements

	LOMA	LOMR-F	CLOMA	CLOMR-F
Property Information Form	X	X	X	X
Recorded Deed/Plat	X	X		
Tax Map or Other Suitable Map	X ₁	X ₁	X ₁	X ₁
Effective FIRM	X	X	X	X
Elevation Certificate or Form	X	X	X	Х
Community Acknowledgment Form	\mathbf{X}_{2}	X		Х
Metes and Bounds Map/Description	X ₃	X ₃		X ₃
Fee		X	X	X

- 1 Not required if a plat has been submitted
- 2 Section B required if structure has been inadvertently included in the floodway
- 3 If portion of property is requested to be removed



Property Information Form

FLOOD MAP MODERNIZATION

U.S. DEPARTMENT OF HOMELAND SECURITY - FEDERAL EMERGENCY MANAGEMENT AGENCY PROPERTY INFORMATION FORM

O.M.B. NO. 1660-0015 Expires August 31, 2007

PA .	DEDWORK BURDEN DISCLOSURE NOTICE				
Public reporting burden for this form is estimated to searching existing data sources, gathering and mail to respond to this collection of information unless a the accuracy of the burden estimate and any su Homeland Security, Federal Emergency Managem	PERWORK BURDEN DISCLOSURE NOTICE a varage 1.63 hours per response. The burden estimate includes the time for reviewing instructions, nataining the needed data, and completing, reviewing, and submitting the form. You are not required valid OMB control number appears in the upper right corner of this form. Send comments regarding aggestions for reducing this burden to: Information Collections Management, U.S. Department of entl Agency, 500 C Street, SW, Washington DC 20472, Paperwork Reduction Project (1660-0015), talain benefits under the National Flood Insurance Program. Please do not send your completed				
request for a Letter of Map Amendment (LOMA), Co.	property owner's agent, licensed land surveyor, or registered professional engineer to support a onditional Letter of Map Amendment (CLOMA), Letter of Map Revision Based on Fill (LOMR-F), or LOMR-F) for existing or proposed, single or multiple lots/structures. Please check the item below				
LOMA A by	letter from DHS-FEMA stating that an existing structure or parcel of land that has not been elevated y fill (natural grade) would not be inundated by the base flood.				
CLOMA A	letter from DHS-FEMA stating that a proposed structure that is not to be elevated by fill (natural rade) would not be inundated by the base flood if built as proposed.				
LOMR-F A	letter from DHS-FEMA stating that an existing structure or parcel of land that has been elevated by II would not be inundated by the base flood.				
CLOMR-F fil	letter from DHS-FEMA stating that a parcel of land or proposed structure that will be elevated by Il would not be inundated by the base flood if fill is placed on the parcel as proposed or the structure built as proposed.				
removing unsuitable existing material (topsoil) and be alter the existing (natural grade) elevation, which is a	raise the ground to or above the Base Flood Elevation (BFE). The common construction practice of packfilling with select structural material is not considered the placement of fill if the practice does not at or above the BEF. Fill that is placed before the date of the first National Flood Insurance lal Flood Hazard Area (SFHA) is considered natural grade.				
Has fill been placed on your property?	Yes No If yes, when was fill placed? / month/year				
Will fill be placed on your property?	Yes No If yes, when will fill be placed? / month/year				
Street Address of the Property (if request is for	r multiple structures, please attach additional sheet):				
2. Legal description of Property (Lot, Block, Subdi	livision) (if a street address cannot be provided):				
Are you requesting that the SFHA designation be removed from (check one):					
certified by a licensed land sur	perty? unds of the property (a certified metes and bounds description and map of the area to be removed, revoyor or registered professional engineer, are required)? that are the dates of construction?				
	r structures are involved in your request? List the number: re involved in your request? List the number:)				

in addition to this form (MT-1 Form 1), ALL requests must include the following:						
Copy of the Plat Map for the property (with recordation data and si OR	Copy of the Plat Map for the property (with recordation data and stamp of the Recorder's Office) OR					
Copy of the property Deed (with recordation data and stamp of the map showing the surveyed location of the property relative to local	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					
Copy of the effective FIRM panel and/or Flood Boundary and Floo accurately plotted (property inadvertently located in the NFIP regu	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 (property inadvertently located in the NFIP regulatory floodway will require Section B of MT-1 Form 3)					
Form 2 – Elevation Form. If an Elevation Certificate has already be	een completed for this property, it may be submitted in addition to Form 2.					
Please include a map scale and North arrow on all maps submitte	d.					
For LOMR-Fs and CLOMR-Fs, the following must be submitted in addition to	the items listed above:					
Form 3 – Community Acknowledgment Form						
Processing Fee (see instructions for appropriate mailing address; or, visit https://doi.org/10.1003/10.00003/10.0003/10.0003/1	tp://www.fema.gov/fhm/frm_fees.shtm for the most current fee schedule)					
Revised fee schedules are published periodically, but no more than once an lot(s)/structure(s) LOMAs are fee exempt. The current review and processing	nually, as noted in the <u>Federal Register</u> . Please note: single/multiple g fees are listed below:					
Check the fee that applies to your request:						
\$325 (single lot/structure LOMR-F following a CLOMR-F)						
\$425 (single lot/structure LOMR-F)						
\$500 (single lot/structure CLOMA or CLOMR-F)						
\$700 (multiple lot/structure LOMR-F following a CLOMR-F, or	r multiple let/eta etura CI ORAA					
\$800 (multiple lot/structure LOMR-F)	muliple lovstructure CLOMA)					
Please submit the Payment Information Form for remittance of applicable fer Insurance Program.	as. Please make your check or money order payable to: National Flood					
All documents submitted in support of this request are correct to the best of fine or imprisonment under Title 18 of the United States Code, Section 1001	my knowledge. I understand that any false statement may be punishable by					
Applicant's Name: Please Print or Type	Company:					
Mailing Address:	Daytime Telephone No.:					
E-Mail Address: (optional)	Fax No.:					
0.00						
Date	Signature of Applicant (required)					
If you have any questions concerning DHS-FEMA policy, or the NFIP in gen FEMA MAP (1-877-336-2627), or visit the Flood Hazard Mapping website at	eral, please contact the FEMA Map Assistance Center toll free at 1-877- http://www.fema.gov/fhm/.					

DHS - FEMA Form 81-87, FEB 06 Property Information Form MT-1 Form 1 Page 1 of 2 DHS - FEMA Form 81-87, FEB 06 Property Information Form MT-1 Form 1 Page 2 of 2



Lot 7, Block 15, Waterfront Place, a fictitious addition to the City of Nickerson, Reno County, Kansas, according to the duly recorded Plat thereof.

STATE OF KANSAS AS A RENO COUNTY

This instrument was tiled or record on the day of MAR CO. O at at 2.00 o'clock North or Page 000

EXAMPLE WARRANTY DEED

Grant A. Loma and Fema E. Loma

CONVEYS AND WARRANTS TO:

Grant A. Loma, Jr.

all of the following described REAL ESTATE in the County of Reno and State of Kansas, to wit:

Lot 7, Block 15, Waterfront Place, a fictitious addition to the City of Nickerson, Reno County, Kansas, according to the duly recorded Plat thereof.

for the sum of One Dollar (\$1.00) and other valuable consideration.

EXCEPT AND SUBJECT TO: Easements and restrictions of record, if any.

pated: 02/01/0000

State of Fansas

County of Reno

BE IT REMEMBERED, That on this _______ day of _________, A.D., 0000, before me, the undersigned affortary Public, in and for the County and State afforsaid came

Grant A. Loma and Fema E. Loma

who are personally known to me to be the same persons who executed the within instrument of writing and such persons duly acknowledged the execution of the same.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal the day and year last above mentioned.

My Term Expires:

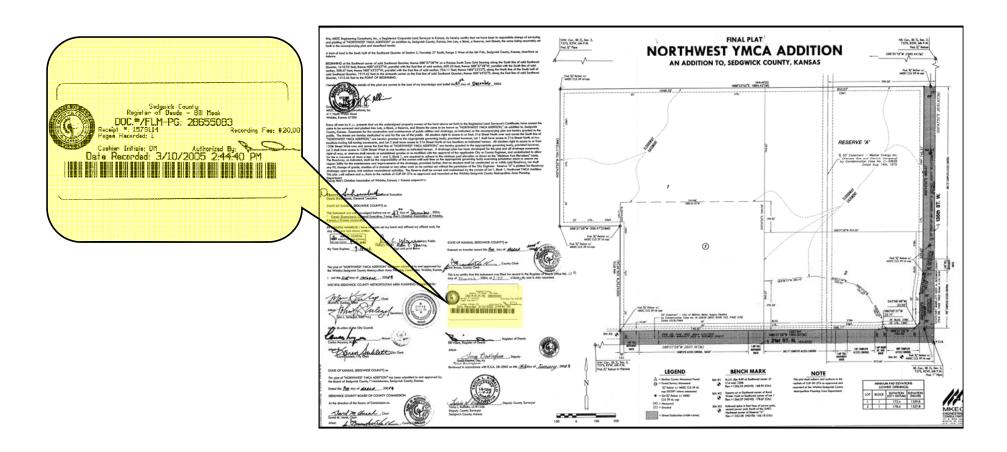


STATE OF KANSAS 1 ...

This instrument was tiled for record on the day of the Androne at a 200 of clock for and one recorded fin Book 200 on Page 200 Fee \$ 200 on Page 200

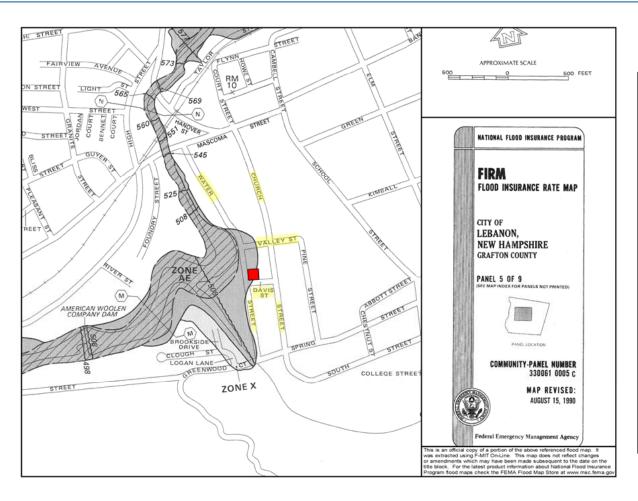
RCAT, Inc.

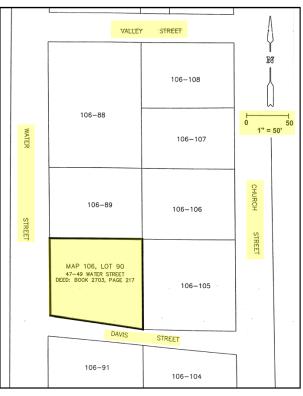
Recorded Plat





Effective FIRM/Tax Map







Elevation Form/Certificate

FLOOD MAP MODERNIZATION

	F	EDERAL EMERG	ENCY MANAGE ATION FO			O.M.B. NO. 3067-0147 Expires September 30, 2005
		PAI	PERWORK BUF	RDEN DISCLOSU	RE NOTICE	
searching exist to respond to ti the accuracy o Management A obtain or retain	ting data sources his collection of ir if the burden estin Agency, 500 C Sti i benefits under th	form is estimated to a , gathering and main nformation unless a v mate and any sugges reet, SW, Washingto he National Flood Ins	everage 1 hour per taining the needed alid OMB control retions for reducing n DC 20472, Pape surance Program.	r response. The but d data, and complete number appears in this burden to: Infor enwork Reduction Pr Please do not sen	den estimate includes the ng, reviewing, and submit ne upper right comer of the nation Collections Manag oject (3067-0147). Subm d your completed surve	
National Floor For requests to grade (the lowe	o remove a structi est ground touchi west lot elevation;	gram (NFIP) Elevati ure on natural grade no the structure), inc	on Certificate ma OR on engineered luding an attached	y be submitted in a d fill from the Special deck or garage. For	Flood Hazard Area (SFH	r or licensed land surveyor. A FEMA single structure requests. (A), submit the lowest adjacent entire parcel of land from the SFHA, est elevation within the metes and
NFIP Con	nmunity Number:	Р	roperty Name or A	Address:		
		elow based one			(Check one)	
What is th	ne elevation datur	m? If any of t	he elevations liste	d below were comp		ent than the datum used for the
				ion +/- ft. = FIRM D		
		on grade base			n? (check all that apply)	
5. Has FEM If yes, wh	A identified this a at is the date of the	rea as subject to land the current releveling	? / (mo	olit? (see instruction onth/year)	s) Yes] No
Lot Number	Block Number	Lowest Lot Elevation	Adjacent Grade To Structure	Base Flood Elevation	For	FEMA Use Only
		-				
elevation infor	mation. All docu	d and sealed by a l uments submitted in y fine or imprisonmen	support of this n	equest are correct	to the best of my knowl	rchitect authorized by law to certify edge. I understand that any false
Certifier's Nam	e:		License	No.:	Expira	tion Date:
Company Nam	e:		Telepho	one No.:	Fax No	o.:
Signature:			Date:			
						Seal (optional)
,						
7 .						

	eral Emergency Manager			VATION					IB No. 1660-0008 pires February 28, 200
Natio	onal Flood Insurance Pro	gram	Important:	Read the in	nstructions of	n pages 1-	8.		
_			SEC.	TION A - PRO	PERTY INFO	RMATION		For Ins	urance Company Use:
A1.	Building Owner's Name	0						Policy	Number
A2.	Building Street Address	s (including Apt., U	nit, Suite, and/or l	Bldg. No.) or P.	O. Route and B	lox No.		Compa	any NAIC Number
	City				State			ZIP Code	
A3.	Property Description (L	ot and Block Numb	oers, Tax Parcel N	lumber, Legal (Description, etc.	.)			
A4.	Building Use (e.g., Res	idential, Non-Residential	dential. Addition. A	Accessory, etc.)					
A5.	Latitude/Longitude: Lat		Lo	ng		н	orizontal	Datum:	NAD 1927 NAD 1
A6.	 Attach at least 2 photo Building Diagram Numl 	graphs of the buildi	ng if the Certificat	e is being used	to obtain flood	insurance.			
	For a building with a cr a) Square footage of b) No. of permanent f enclosure(s) walls c) Total net area of fice	awl space or enclo crawl space or enclood openings in the within 1.0 foot above	losure(s) e crawl space or re adjacent grade	sq ft	a b	or a building w Square foot No. of perm walls within Total net ar	age of at anent flo 1.0 foot a	tached gara od openings above adjac	ge sq ft in the attached garage ent grade
			ON B - FLOOD			(FIRM) INFO	RMATIC	ON	
B1.	NFIP Community Name	& Community Nur	nber	B2. County Na	ame			B3. State	
B4	4. Map/Panel Number	B5. Suffix	B6. FIRM Index Date		FIRM Panel ve/Revised Date		. Flood one(s)		ase Flood Elevation(s) (Z O, use base flood depth)
B12.	Indicate elevation datu Is the building located i Designation Date	in a Coastal Barrier	Resources Syste	m (CBRS) area	NAVD 1988 a or Otherwise	Other (I Protected Area	a (OPA)?		Yes No
B12.	Is the building located i	in a Coastal Barrier	Resources Syste	em (CBRS) area	a or Otherwise	Protected Area	a (OPA)?		Yes No
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Community Acknowledgment Form

FLOOD MAP
MODERNIZATION

FEDERAL EMER COMMUNITY A	O.M.B. NO. 3067-0147 Expires September 30, 2005	
P/	APERWORK BURDEN DISCLOSURE NOTICE	
searching existing data sources, gathering and ma to respond to this collection of information unless a the accuracy of the burden estimate and any si Management Agency. 500 C Street. SW Washin	o average 0.88 hour per response. The burden estimate is initiating the needed data, and completing, reviewing, and availd OMB control number appears in the upper right com upgestions for reducing this burden to Information Colle glon DC 20472, Paperwork Reduction Project (3067-014a issurance Program. Please do not send your completed to	submitting the form. You are not required er of this form. Send comments regarding octions Management, Federal Emerged to 7) Submission of the form is required.
This form must be completed for requests involving this request to remove a property from the SFHA was completed.	ig the existing or proposed placement of fill (complete Sec thich was previously located within the regulatory floodway (tion A) OR to provide acknowledgment of
This form must be completed and signed by the subject property address must appear in the space	official responsible for floodplain management in the com-	
A. REQUESTS INVOLVING THE PLACEMENT OF		
Based on Fill (LOMK-F) or Conditional LOMR-F red designed to meet all of the community floodplain m and that all necessary Federal, State, and local per determined that the land and any existing or proport	management. I hereby acknowledge that we have received quest. Based upon the community's review, we find root on angament requirements, including the requirement that no mist have been, or in the case of a Conditional LOMF-F, will sed structures to be removed from the SFHA are or will be ri- quest by FEMA, all analyses and documentation used to molevate forwarded to FEMA for a possible map revision.	npleted or proposed project meets or is fill be placed in the regulatory floodway, ill be obtained. In addition, we have
Community Official's Name and Title: (Please Prin	t or Type)	Telephone No.:
Community Name:	Community Official's Signature: (required)	Date:
We understand that this request is being forwarded We acknowledge that no fill on this property has be	TORY FLOODWAY management, I hereby acknowledge that we have received to FEMA to determine it his property has been inadvertented on or will be placed within the designated regulatory floow of the community floodplain management requirements.	fly included in the regulatory fleedway
Community Official's Name and Title: (Please Prin	Telephone No.:	
Community Name	Community Official's Signature (required):	Date:
<i>n</i>		
FEMA Form 81-87B, SEP 02	Community Acknowledgment Form	MT-1 Form 3 Page 1 of 1



Fees

Product or Service	Review Fee
LOMA	Exempt
CLOMA	
- Single structure	\$500
- Multiple structure	\$700
CLOMR-F	
- Single lot/structure	\$500
- Multiple lot/structure	\$800
LOMR-F	
- Single lot/structure	\$425
- LOMR-F following CLOMR-F	\$325
LOMR-F	
- Multiple lot/structure	\$800
- LOMR-F following CLOMR-F	\$700



- Used to remove a portion of property from the SFHA when the entire property cannot be removed
- Must be tied into a point found on a legally recorded deed or plat
- Requestor to submit all recorded plats and deeds for properties located in the described area
- All portions of described area to be at or above the BFE
- Cannot contain any areas of water such as streams, lakes, or detention ponds



Metes and Bounds Description

- Can describe a portion of one lot, portions of multiple lots, or entire proposed lots that have not yet been recorded on a plat
- Should always have a beginning and end (closed description, no lines)
- Must be in the form of bearings and distances (i.e. "thence N00°00'00"W, 328.00 feet")
- Cannot follow a contour without also containing bearings and distances (i.e. "thence 200 feet along the 730 foot contour" is unacceptable)

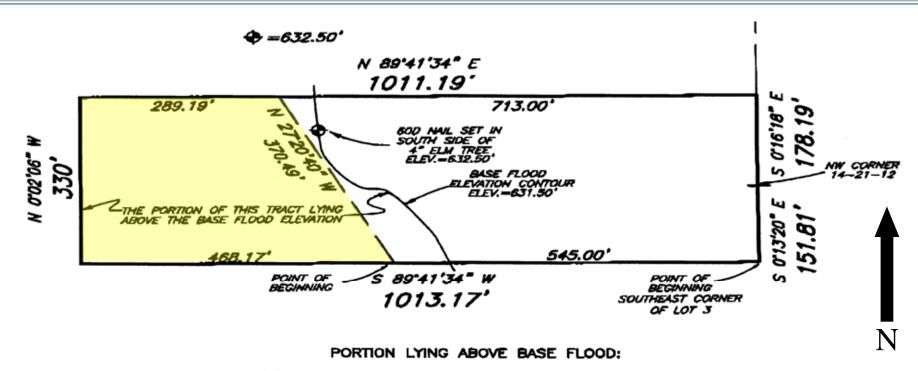


Metes and Bounds Description

- Must be signed and sealed by a licensed land surveyor or professional engineer
- Description to be sent to FEMA in Microsoft Word format
- Must contain spot elevations along the perimeter when a range of BFEs will be used



Metes and Bounds Map



A PART OF LOT THREE (3) IN THE SOUTHEAST QUARTER (SE/4) OF SECTION TEN (10), TOWNSHIP TWENTY-ONE (21) NORTH, RANGE TWELVE (12) EAST OF THE INDIAN BASE AND MERIDIAN, OSAGE COUNTY, STATE OF OKLAHOMA, ACCORDING TO THE UNITED STATES GOVERNMENT SURVEY THEREOF, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE SOUTHEAST CORNER OF SAID LOT 3, THENCE SOUTH 89'41'34" WEST ALONG THE SOUTH LINE A DISTANCE OF 545.00 FEET TO THE POINT OF BEGINNING; THENCE CONTINUING \$ 89'41'34" W ALONG SAID SOUTH LINE A DISTANCE OF 468.17 TO THE SOUTHWEST CORNER THEREOF; THENCE N 00'02'06" W ALONG THE WEST LINE OF SAID LOT 3 A DISTANCE OF 330.00 FEET; THENCE N 89'41'34" E A DISTANCE OF 370.49 FEET TO THE POINT OF BEGINNING.



MT-1 Processing Issues



Common Issues

- Lowest Floor above BFE, Lowest Adjacent Grade below (no removal)
- No datum on the elevation certificate/form
- Proposed instead of existing conditions
- Deed or plat is not recorded.
- Deed is missing legal description of property.
- Tax map does not contain an intersection of streets that also appears on the FIRM (can't plot).



Common Issues

- The request is for a LOMA, but all previous properties in subdivision have been processed as LOMR-Fs.
- Major changes have been made to the flooding source; e.g., stream has been contained in culvert, channel grading, etc. (should be LOMR)
- The Lowest Adjacent Grade (LAG) is lower than the Lowest Lot Elevation (LLE). (not possible)
- Fill has been placed in the regulatory floodway. (potential violation)



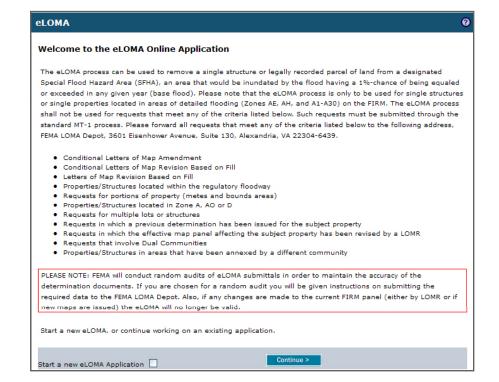


eLOMA Determination Tool

David Mummert, Michael Baker Jr., Inc.

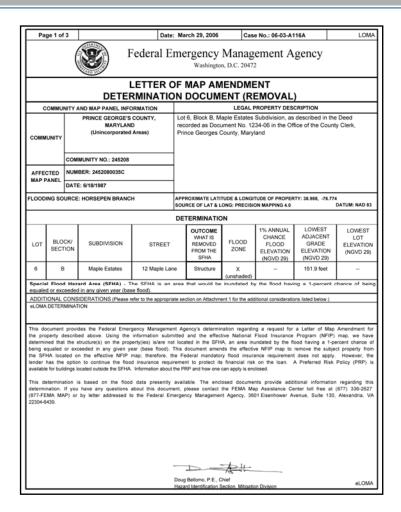


 eLOMA is a MIP application designed to provide licensed land surveyors and professional engineers with a web-based system to submit and print simple LOMA requests





The eLOMA tool is designed to allow users to receive a determination from FEMA in minutes, and the user can print a copy almost instantly.





eLOMA Determination Tool

Limited to:

- Requests for existing single residential Structures or Legally Recorded Parcels of Land not involving the placement of fill.
- Detail Studied Areas (AE, numbered A zones, AH)
- No Approximate A Zones, V, AO, or D zones
- No Floodways
- No multi-lot requests or portions of properties
- Audit procedures and automatic checks to ensure accuracy



- He/She logs into eLOMA through the MIP and has option to:
 - Create New Application
 - Resume Previously Saved Application
- Surveyor or Engineer must set up an account through MIP using individual certification information



Data Requirements

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



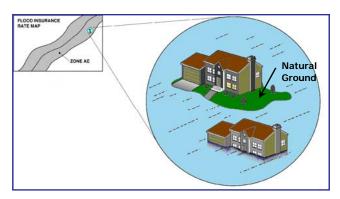
BOOK 405 PAGE 766 14.00 Pm.	Dec 15 2000 e 10:37:57 AM by Keya Herris
24.004	The Mark Constant
MONTGOMERY COUNTY 12/15/2000 #11.00	
NORTH CARCLINA EXCISE STAMP	Vickie S. Maness Tax Collector Montgomery Cty, NG
Excise Tax /4/ 200	Recording Time, most and Page
Tax Let No. County on by	Parcel Identifier No. the day of
Mail after recording to	
This instrument was prepared by Garmer & Williamson,	Pa P.O. Box 792 Troy, NC 27371
Brief description for the Index Lot # 1287 Wood	
NORTH CAROLINA GEN	
THIS DEED made this 30th . 4ay of November	
CRANTOR	GRANTEE
Henry Wong and wife Welen Wong	Lisa C. Beal
2200 West Marlin Drive Chandler, AZ 85248	1032 Crabtree Boad Carthage, NC 28327
	reprists, character of walky, e.g. corporation or partnership.
The designation Granter and Grantes as used herein shall shall saided singular, joural, mascaline, fermines or nester WITNESSETH, that the Granter, for a ralabile considera acknowledged, has and by these presents does grant, burge certain let or percel of land states in the GUO M. MONTAGORETY County, North Carolina and soon	include said parties, their beirs, successors, and assigns, a ra required by context. It is required by context. It is the receipt of which is bere in, sell and convey usto the Greatee in fee simple, all it between the Greatee in Fee simple, all it Debuggies of particularly described as follows:
The designation Granter and Grantes as used herein shall shall include singular, phoral, maccline, fermines or nestle WINNESSETH, that the Granter, for a valuable considera akhnowledged, has and by these powerful does great, burge certain tet or purced of land sixtained in the City of	include said parties, both beins, ourseases, and assigns, a servegated by contest. strong said by the Greates, the resign of which is here in a servent of the contest of
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APPLICATION FORM FOR	RELAND SECURITY - FEDERAL R SINGLE RESIDENTIAL LOT ONAL FLOOD INSURANCE P	OR STRUCTURE AMEND	NT AGENCY DMENTS TO	O.M.B. NO. 1660-0057 Expires June 20, 200
	PAPERWORK	REDUCTION ACT		
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A - This section may be compar	led by the property owner or by the p	property owner's agent.		
t. Has thi been placed on you	греоритут			
	Yee, STOPC - You must complete th http://www.fems.gov/fine or sail the FEMS. Map Assistance Car	CE NO.1 AREA		
Legal description of Proper (if different from making ad-	ty (Lot, Block, Bullistvistor) and etro cross);	el address of the Property		
Are you requesting that the	food zone designation be removed	from (check one):		
Vour entire legally reco	eded properly?			
A portion of your legal certified by a registers	ly recorded property? (a meles and t d professional angineer or licensed i	counds description and map or land surveyor are require()	f the area to be r	emoved.
	sperty? What is the calls of construc			
All documents submitted in sup- punishable by fine or imprisons	port of this request are correct to the ent under Title 18 of the United Stat	best of my knowledge. I unde se Code, Section 1901.	oreland that any	false statement may be
Applicant's Name:		Company:		
Muring Address:		Cuytime Telephone No.:		
E-mail address:		Fan No.:		
Signature of Applicant (required	1	Date		
	Endo	f Section A		



Determination

 eLOMA will make a comparison of the submitted BFE with the submitted Lowest Adjacent Grade (LAG) or Low Lot Elevation (LLE).



 eLOMA will ensure that all required information has been entered.



Audits

 Requestor MUST submit hard copy data to FEMA.

 FEMA will approve or reject determination through standard LOMA procedures...



- If APPROVED, requestors will receive an email notification that they can log-in and print determination.
- If REJECTED, LOMA will be completed by NSP and user will be audited again after his/her next submittal.
- After initial successful audit the user will be able to generate determinations online.
 However, he/she will still be subject to random audits.



Where are we now?

- eLOMA became available through the MIP on June 12, 2006
- Currently there are over 300 eLOMA LPs registered in the MIP
- Possible Next Steps
 - BFE Determinations
 - Broader Application
 - Expand use



QUESTIONS

david.mummert@mapmodteam.com



