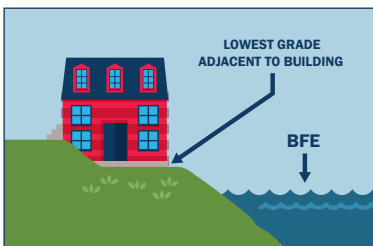


## Scenarios

### 1 Structure sits on ground higher than the BFE



#### LOMC TYPE AND OUTCOME

- Letter of Map Amendment (LOMA)
- Structure is removed from the SFHA by letter from FEMA

#### SUBMITTAL REQUIREMENTS

- MT-1, MT-EZ, or eLOMA submittals
- Lowest Adjacent Grade (LAG)  $\geq$  BFE
- Survey, FIRM, Deed, Tax Map

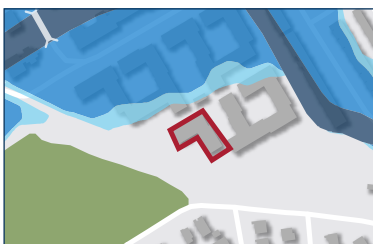
#### IMPACT TO FLOOD INSURANCE

- Mandatory Federal requirement will be removed. Lender can still require
- Preferred Risk Policy now available at a significantly reduced cost

#### REMAINING FLOOD RISK

- Moderate. The structure remains in the 0.2% flood zone

### 2 Structure is outside the SFHA



#### LOMC TYPE AND OUTCOME

- Letter of Map Amendment (LOMA)
- Structure is verified outside the SFHA by letter from FEMA

#### SUBMITTAL REQUIREMENTS

- MT-1, MT-EZ, or eLOMA submittals
- Annotated FIRM clearly showing structure outside the SFHA
- Deed, Tax Map

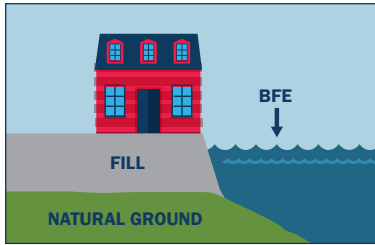
#### IMPACT TO FLOOD INSURANCE

- Mandatory Federal requirement for flood insurance is not applicable. Lender can still require.
- Preferred Risk Policy available at a significantly reduced cost

#### REMAINING FLOOD RISK

- Low. The structure is in the X flood zone

### 3 Structure was built on fill



#### LOMC TYPE AND OUTCOME

- Letter of Map Revision – Based on Fill (LOMR-F)
- Structure is removed from the SFHA by letter from FEMA

#### SUBMITTAL REQUIREMENTS

- MT-1 submittal
- Lowest Adjacent Grade (LAG)  $\geq$  BFE
- Survey, FIRM, Deed, Tax Map, Payment
- Community Acknowledgment Form

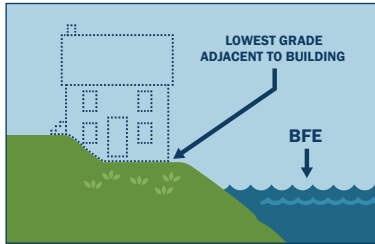
#### IMPACT TO FLOOD INSURANCE

- Mandatory Federal requirement will be removed. Lender can still require
- Preferred Risk Policy now available at a significantly reduced cost

#### REMAINING FLOOD RISK

- Moderate. The structure remains in the 0.2% flood zone

### 4 Naturally high ground – proposed park visitor center



#### LOMC TYPE AND OUTCOME

- Conditional Letter of Map Amendment (CLOMA)
- FEMA comments by letter that the proposed structure, as built, would not be in the SFHA

#### SUBMITTAL REQUIREMENTS

- MT-1 submittal
- Lowest Adjacent Grade (LAG)  $\geq$  BFE
- (BFE needs to be estimated using best available data/sources since it is a Zone A)
- Survey, FIRM, Deed, Tax Map, Payment

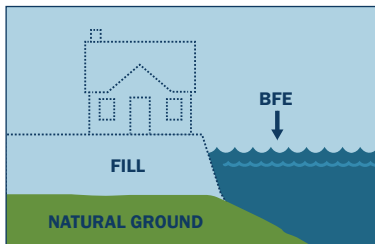
#### IMPACT TO FLOOD INSURANCE

- Mandatory Federal requirement remains until structure is built and a LOMA is submitted and issued. Lender can still require

#### REMAINING FLOOD RISK

- High. The structure remains in the 1% flood zone until FEMA removes it by LOMA

### 5 Proposed single-family house on proposed fill



#### LOMC TYPE AND OUTCOME

- Conditional Letter of Map Revision – Based on Fill (CLOMR-F)
- FEMA comments by letter that the proposed structure, as built, would not be in the SFHA

#### SUBMITTAL REQUIREMENTS

- MT-1 submittal
- Lowest Adjacent Grade (LAG)  $\geq$  BFE
- Survey, FIRM, Deed, Tax Map, Payment
- Community Acknowledgment Form, Endangered Species Act Compliance

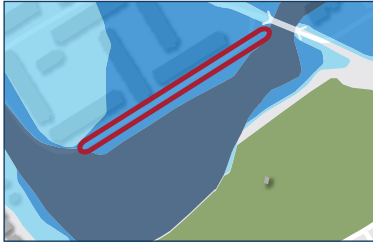
#### IMPACT TO FLOOD INSURANCE

- Mandatory Federal requirement remains until structure is built and a LOMR-F is submitted and issued. Lender can still require

#### REMAINING FLOOD RISK

- High. The structure remains in the 1% flood zone until FEMA removes it by LOMR-F

## 6 Levee recently built that reduces the risk to structures (to the north) from the 1% flood event



### LOMC TYPE AND OUTCOME

- Letter of Map Revision (LOMR)
- SFHA and BFEs on the Effective FIRM are revised by FEMA

### SUBMITTAL REQUIREMENTS

- MT-2 submittal
- Hydrologic & Hydraulic Analyses, Topographic Work Map, Annotated FIRM, As-Built/Survey, Operation and Maintenance Plan, Payment

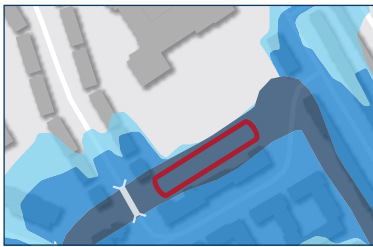
### IMPACT TO FLOOD INSURANCE

- Mandatory Federal requirement will be removed. Lender can still require
- Preferred Risk Policy now available at a significantly reduced cost

### REMAINING FLOOD RISK

- Moderate. The structures landward of the levee are now in an X Zone – with risk reduced by the levee
- The levee can fail during larger events. Those behind it should be prepared

## 7 Proposed channel improvements that would contain the 1% flood event



### LOMC TYPE AND OUTCOME

- Conditional Letter of Map Revision (CLOMR)
- FEMA comments by letter that the proposed project, as built, would meet NFIP regulations and modify the SFHA and BFEs

### SUBMITTAL REQUIREMENTS

- M-2 submittal
- Hydrologic & Hydraulic Analyses, Topographic Work Map, Annotated FIRM, Design Plans, Operation and Maintenance Plan, Payment
- Endangered Species Act Compliance

### IMPACT TO FLOOD INSURANCE

- Mandatory Federal requirement remains until project is constructed and a LOMR is submitted and issued. Lender can still require

### REMAINING FLOOD RISK

- High. The structures remain in the 1% flood zone until FEMA removes it by LOMR
- The channel can flood during larger events. Those adjacent to it should be prepared

For more information, please see 44 CFR 65.5 or visit [www.fema.gov/letter-map-changes](http://www.fema.gov/letter-map-changes).

