Advancement and New Initiatives Impacting MT-1 Letter of Map Change (LOMC) Processing
Overview

- What is an MT-1?
- What’s changed with the Process?
  - New Technology (LOMA LOGIC)
  - Reduction of Paper Mailings
  - Improving the Customer Experience
    - Enhancing the eLOMA Tool
    - Development of a Public MT-1 Technical Guidance Document
    - New Standard to allow LiDAR in lieu of certified elevations
    - Development of new outreach materials
- FEMA Initiatives
  - Better handling of MT-1’s Pre and Post Disaster
- What’s on the horizon for MT-1 Processing
What is an MT-1?

Official response, by letter, that may amend or revise the effective NFIP map for a structure or parcel of land:
What is an MT-1?

- Letter of Map Amendment (LOMA)
- Conditional Letter of Map Amendment (CLOMA)
- Letter of Map Revision based on Fill (LOMR-F)
- Conditional Letter of Map Revision based on Fill (CLOMR-F)
- Letter of Determination Review (LODR)
What’s changed? New Technology

LOMA LOGIC

- Dedicated MT-1 processing tool
- Sorts requests by complexity
- Auto populates data directly from FEMA data services
- Incorporates parcel data from CoreLogic
- Automates BFE development
- Maintains a spatial record for future submissions
- Shares data directly with FEMA’s Mapping Information Platform (MIP)
What’s changed? Eliminated paper mailings to Communities, States and Regions

Implemented a Digital Distribution Plan in 2018

• Reduce paper waste
• Eliminate returned mail
• All final letters are available via the FEMA MSC website
• Ability to create customized subscriptions
• Product search by community, case number and date range
• LOMC Batch files are a weekly compilation of LOMCs issued during the week.
What’s changed? eLOMA expansion

eLOMA enhancements released in 2015

• eLOMA is a FEMA MIP web-based tool to allow licensed and certified professionals to submit LOMAs
• Added support for Multi-lot requests
• Facilitated User/Auditor communication using the tool
• Added a central repository of all saved data.
• Enhanced reporting for auditors and other authorized users
What’s changed? MT-1 Technical Guidance Document Released

Developed MT-1 Technical Guidance Document

• Publicly facing document that documents MT-1 procedures
• Updated in 2018 to reflect LiDAR LOMA acceptance
• Updated annually following the Guideline and Standards update schedule.
What’s changed? Options to use LiDAR

New February 2018 Program Standard (#627)

- Allows applicants to submit a LiDAR exhibit to meet the elevation requirements for LOMA
- Assist with removals in areas where structures are clearly above BFE by elevation.
- Reduce cost to homeowners
What’s changed? Developed new outreach Materials

Outreach Materials

- Working with FEMA’s CERC provider developed a “How to” request a Map Amendment document and Using LiDAR for Map Amendments document
- Developed an insert to encourage flood insurance.

Your property has been reclassified as moderate-to-low flood risk. Your flood risk has been reduced but not removed.

You may now qualify for a Preferred Risk Flood Insurance Policy with annual rates starting as low as $325. Keep your home—and everything inside of it—covered for less money. Contact your insurance agent to secure a lower-cost policy today.

Protect the life you’ve built.

Call 800-427-4661 or visit www.FloodSmart.gov

FEMA

Using LiDAR For Map Amendments

Part 1: Getting Started

How to Request a Map Amendment

IS YOUR PROPERTY ELIGIBLE FOR A LOWER FLOOD INSURANCE PREMIUM? FIND OUT THROUGH THESE STEPS.

TERMS TO KNOW

Letter of Map Amendment (LOMA) is for when a final map shows a building in the floodplain but it is actually on raised ground above the base flood elevation.

Letter of Map Revision Based on FS (LOMR-F) is for when a building is to be flirted that is already on raised ground. Getting using LOMR must be permitted under the law.

Natural Grade of Land

Most Adjacent Grade (LAG) is the lowest point where the ground outside the building.

Special Flood Hazard Area (SFHA) is the area that has a 3%-year chance flood.

Base Flood Elevation (BFE) is the height of the water at the 1%-year chance flood.

Your property has a higher risk than the current flood map.

Call 800-427-4661 or visit www.FloodSmart.gov

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RISK MAP

Increasing Resilience Together
What’s changed? Developed MT-1 Processes during a Disaster

Formalized MT-1 Processing Disaster Procedures

• Documents procedures pre and post disaster
• Focuses in large scale disasters (Hurricanes, Wide-spread flooding, Wild Fires)
• Reduce burden on Homeowners and Communities during a disaster
• Verification process that the event did not impact data provided within MT-1 application
What’s next?

New ESA rules

• ESA requirements may expand beyond just conditional requests

Behavioral Science

• Support insurance retention through the LOMA process

Increasing eLOMA usage

• Exploring expansion of eLOMA user credentialing beyond current program

Risk Rating 2.0 alignment

• Adjust MT-1 process messaging in coordination with roll out
Questions?