The new Online Letter of Map Change (LOMC) Submission Process

June 2013
LOMCs and their Purpose

What is a LOMC?

A LOMC is a letter that reflects an official revision or amendment to an effective FIRM.

To remove a property from an SFHA, FEMA must issue a LOMC.

Why would you want a LOMC?

Property owners within SFHAs who have federally backed mortgages are required to purchase flood insurance.

If a LOMC is granted, property owners may be eligible for lower flood insurance premiums or have the option not to purchase flood insurance.
What is Online LOMC?

A CONVENIENT WAY TO REQUEST A LOMC FROM FEMA

• Applicants may easily
  ▪ upload all information
  ▪ Add supporting documentation
  ▪ check the status of their LOMC application online

Thanks for your interest in the Online LOMC tool!
Introducing the Online LOMC

Anyone can use the Online LOMC!

- Home or Property Owner
- Professional Surveyors
- Professional Engineers
- Other Representatives of the Property Owner
Introducing the Online LOMC

www.fema.gov/online-lomc
www.hazards.fema.gov
www.hazards.fema.gov/femaportal/onlinelomc/signin
Introducing the Online LOMC

PROMOTES MORE COMPLETE ONLINE SUBMITTALS THE FIRST TIME

Determinations will be made within 60 or 90 days of a completed request, depending on the LOMC type.

Requests are considered complete after FEMA has received all requested data.
The Many Benefits

Why is Online LOMC better than filing by mail?

Applicants bypass the step of mailing paper data to the LOMC Clearinghouse.
### eLOMA vs. Online LOMC

<table>
<thead>
<tr>
<th>Online Application</th>
<th>eLOMA</th>
<th>Online LOMC</th>
</tr>
</thead>
<tbody>
<tr>
<td>Authorized User</td>
<td>Licensed Professionals/Certified Professionals (NFDA)</td>
<td>Anyone</td>
</tr>
<tr>
<td>LOMC Type</td>
<td>LOMAs</td>
<td>(C)LOMAs, (C)LOMR-Fs, (C)LOMRs</td>
</tr>
<tr>
<td>No. of Requests</td>
<td>Single Lot</td>
<td>Unlimited</td>
</tr>
</tbody>
</table>

- eLOMA generates a determination within minutes. Licensed Professionals are subject to random audits.

- Online LOMCs are still subject to a 60 and 90-day turnaround from the date of all data received; however, the Online LOMC tool enables a quicker submission and turnaround.
Online LOMC Features

• Access
  - www.fema.gov/online-lomc
  - www.hazards.fema.gov/femaportal/onlinelomc/signin
  - www.hazards.fema.gov

• Key Features
  - Live Chat
  - FAQ
  - Help Text
  - Contact FMIX

• By clicking “Contact FMIX,” you open the FMIX website in a separate window:
  https://www.floodmaps.fema.gov/fhm/fmx_main.html
New User Registration

All information captured is encrypted and protected.
Start or review an Application

Once the user creates a LOMC request, the assigned case number will be displayed here.

Users can sort by ‘Application ID’ or ‘Status’ if they have multiple LOMC requests.
Filing the Application
LOMC Application Review Page

- Summary of all the information entered
- At the bottom of the screen, you have the option to print
- If any of the information you entered is not correct, select the ‘Previous’ button at the bottom right of the page to edit the information

Scroll down for print and navigation options
Additional Forms & Requirements

Find the complete checklist of required documents to upload here

Browse your desktop and upload documents here

Access the Elevation Form here
Supporting Documents and Upload

- Mandatory items that must be selected and uploaded will be indicated.
- These items will vary depending on the LOMC type.
- Select ‘Upload’ to attach the scanned documents.
- Other supporting documents may also be provided.
Upload Supporting Documents

- Penalty clause
- Certify that the information is correct to the best of your knowledge
- You cannot edit the information after you ‘Generate Project’

After uploading documents, select ‘Back to Supporting Documents’ to continue.

Selecting ‘Generate Project’ will officially submit your LOMC request to FEMA.
After you generate a project, you will get a case number (different than an Application ID). Log back into Online LOMC to view your application’s status. Confirmation email from no-reply@riskmapcds.com.
### Status of Application

<table>
<thead>
<tr>
<th>Status of Application</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Request Data/Fee</td>
<td>FEMA is requesting additional data after receiving the application</td>
</tr>
<tr>
<td>Suspended</td>
<td>Application was suspended because the additional data was not submitted to FEMA within the allotted timeframe</td>
</tr>
<tr>
<td>Continue</td>
<td>The applicant has not yet submitted the request</td>
</tr>
<tr>
<td>In Progress</td>
<td>The application and supporting documents are being reviewed by FEMA</td>
</tr>
</tbody>
</table>
Application ID on Status Page

Click an Application ID to open a summary of your application and supporting documents.

View the supporting documents you uploaded.

View a summary of the information you submitted.
# Online LOMC Stats

<table>
<thead>
<tr>
<th></th>
<th>December</th>
<th>January</th>
<th>February</th>
<th>March</th>
<th>April</th>
<th>May</th>
<th>Grand Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Average Processing Time in Days</strong></td>
<td>4</td>
<td>17</td>
<td>21</td>
<td>23</td>
<td>19</td>
<td>25</td>
<td>21</td>
</tr>
<tr>
<td><strong>Completions</strong></td>
<td>5</td>
<td>207</td>
<td>405</td>
<td>464</td>
<td>541</td>
<td>655</td>
<td>2277</td>
</tr>
<tr>
<td><strong>Receipts</strong></td>
<td>157</td>
<td>681</td>
<td>586</td>
<td>606</td>
<td>689</td>
<td>615</td>
<td>3334</td>
</tr>
</tbody>
</table>

![Bar chart showing average processing time, completions, and receipts by month.]

- **December:** Average processing time: 4 days, Completions: 5, Receipts: 157
- **January:** Average processing time: 17 days, Completions: 207, Receipts: 681
- **February:** Average processing time: 21 days, Completions: 405, Receipts: 586
- **March:** Average processing time: 23 days, Completions: 464, Receipts: 606
- **April:** Average processing time: 19 days, Completions: 541, Receipts: 689
- **May:** Average processing time: 25 days, Completions: 655, Receipts: 615
- **Grand Total:** Average processing time: 21 days, Completions: 2277, Receipts: 3334
Common Issues

• What common factors could slow down the processing of a LOMC application?

1. Submission of an unrecorded Deed or Plat
2. Submitting the request without elevation data
3. Submission of unknown or corrupt files
4. Scanned data that is missing required information
Applicants are now able to request all types of LOMCs online!

Now Available

- CLOMA
- LOMA
- CLOMR
- LOMR
- CLOMR-F
- LOMR-F

- FEMA unlocked these capabilities FRIDAY, JUNE 7, 2013
- Online LOMC may now be used in place of the MT-EZ, MT-1 and MT-2 forms
Resources

- For more information on flood insurance, LOMCs, and 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
Help us make **Online LOMC** better!
Questions?

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[Image of Q&A figure]

[Image of RiskMAP logo]