

Requirements for Construction on Properties in the Special Flood Hazard Area (SFHA)

Rev 010915

The website for the IDNR to request the EFARA (Electronic Floodplain Analysis/Regulatory Assessment) is found from the White County Government homepage at <http://whitecountyin.us/>. See below.

WHITE COUNTY GOVERNMENT CENTER

110 NORTH MAIN STREET MONTICELLO, INDIANA 47960

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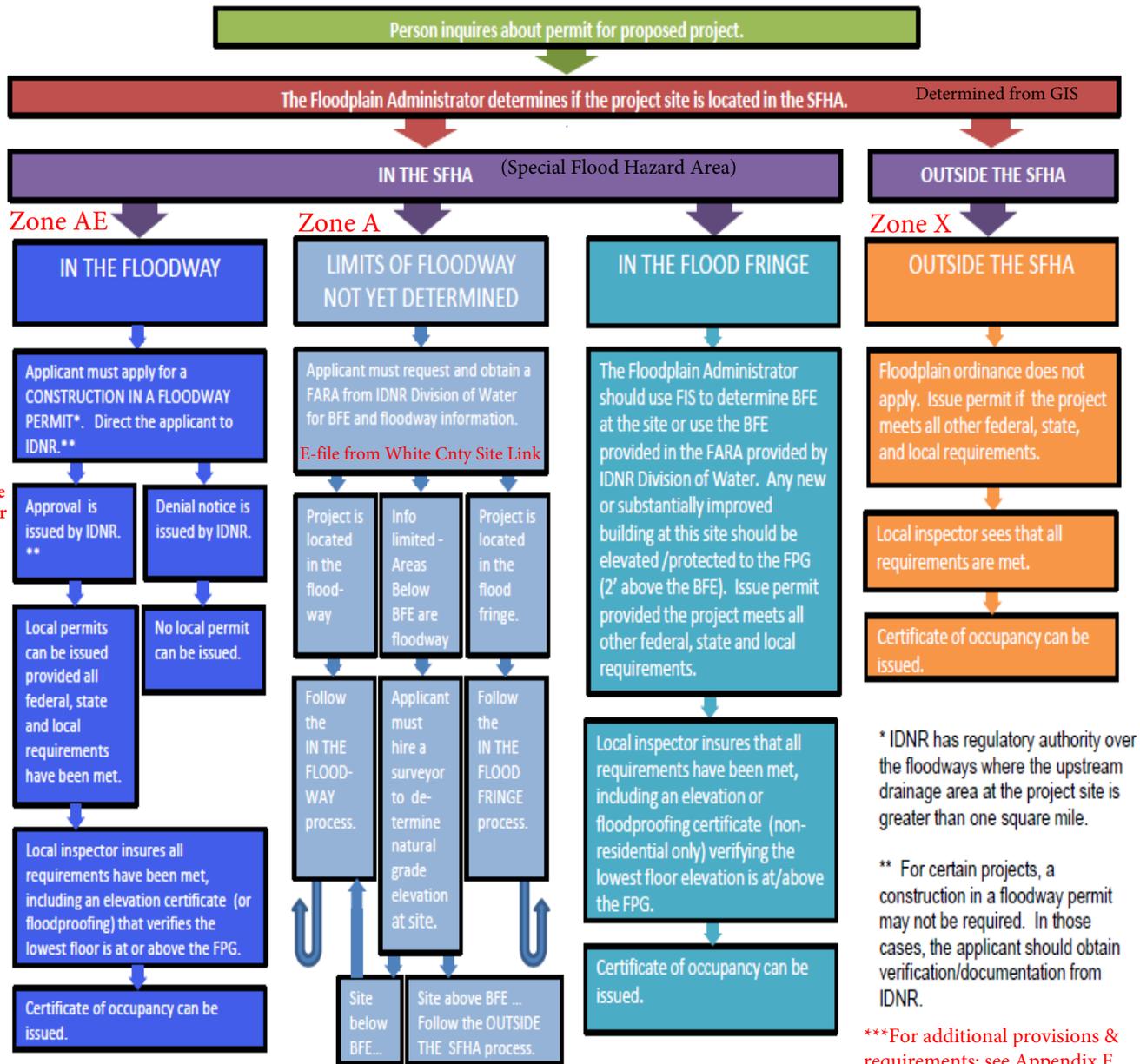
OTHER LINKS
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- DNR - Application Construction in Floodway
- DNR - Floodplain Information Portal**
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VI. PERMIT PROCEDURE FLOWCHART

* Our office will check for any existing info we may have on file and verify the validity. (Elevation Datum must be NAVD88)

IDNR Form #42946.
 < (There is a link for form on Bldg. Insp. webpage) - Link to E-file on White Cnty web>OtherLinks>State > DNR-Application for Const. in Floodway (saves up to 4 wks processing time!)



* IDNR has regulatory authority over the floodways where the upstream drainage area at the project site is greater than one square mile.

** For certain projects, a construction in a floodway permit may not be required. In those cases, the applicant should obtain verification/documentation from IDNR.

***For additional provisions & requirements: see Appendix E Regulations for Flood Hazard Area for White County-Zoning Ordinance-Section B Specific Standards.

Special Flood Hazard Area= Land subject to the 1% annual chance flood. Land in the SFHA is considered to have a high flood risk.

BFE= Base Flood Elevation is the elevation that the floodwaters would reach during the 1% annual chance flood.



LAND SURVEYORS SERVING WHITE COUNTY

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Flood Insurance Rate Map Zones:

A1-30 ZONES Areas of one-percent annual chance (100-year) flood, base flood elevations determined (pre-1987 maps).

AE ZONES Areas of one-percent annual chance (100-year) flood, base flood elevations determined (post-1986 maps).

A ZONES Areas of one-percent annual chance (100-year) flood, base flood elevations NOT determined.

AO ZONES Areas of one-percent annual chance (100-year) shallow flooding between 1 and 3 feet depth, average depths determined.

AH ZONES Areas of one-percent annual chance (100-year) shallow flooding (generally ponding), base flood elevations determined.

A99 ZONES Areas of one-percent annual chance (100-year) flood to be protected by construction of Federal flood protection system, base flood elevations NOT determined.

B ZONES Areas of 0.2 percent annual chance flood (500-year) flood hazard areas (pre-1987 maps).

C ZONES Areas of minimal flood hazards (pre-1987 maps).

X ZONES (dark shaded) Areas of the 0.2 percent annual chance (500-year) flood; areas of one-percent annual chance (100-year) flood with depths of less than 1 foot or less than one square mile drainage area, or areas of one-percent annual chance (100-year flood) protected by levees (post-1986 maps).

X ZONES (no shading) Areas determined to be outside 500-year floodplain (post-1986 maps)

D ZONES Areas in which flood hazards are undetermined.

FEMA Flood Map Service Center

For: Firm Maps, Map Numbers, FEMA NFHA map data, Revalidations, Map Amendments (ex: LOMA)

<https://msc.fema.gov/portal>

1. Enter street address and zip code>Search
2. Map # & effective date is show with Base Map (can change map view in right corner)
3. View NFHL data on FEMA GeoPlatform

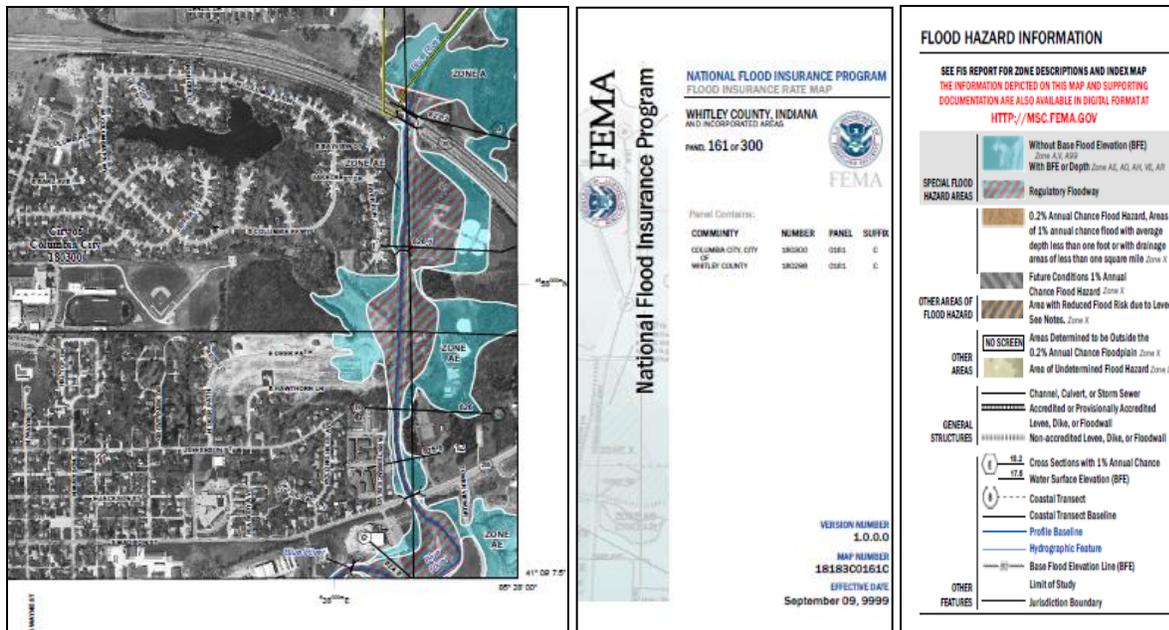


Figure VII-8 Digital Flood Insurance Rate Map (introduced in 2014)

VIII. LETTERS OF MAP CHANGE

A. Why so many mapping problems?

Flood Insurance Rate Maps (FIRMS) typically utilize the best available approved topographic data at the time of map production and any approved detailed studies at the time of map production. Older maps used the USGS 7.5 Minute Quads as base maps.

1. The scale of the FIRMs is often at 1":500' or 1":1000'.
2. The contour line of the base (one-percent annual chance) flood elevation (BFE) must be interpolated between the contours shown on available topographic data. Even with improved topographic data, there is an inherent margin of error resulting in small areas that may not have been accurately captured on the mapping.

B. Legal status of the FEMA maps.

The FIRMs and the Flood Hazard Boundary Maps (FHBM) portray the SFHA, within which the purchase of flood insurance is required as a condition for granting a mortgage from a federally backed or federally regulated lending institution. The lender must use the boundaries of the SFHAs shown on the FEMA maps to determine if mandatory flood insurance applies. Thus, even though an elevation survey may indicate that a home site is above the BFE and is

technically outside the floodplain, if the home site is within the SFHA (Zones A, AE, A1-30, AH, AR, A99, or AO) on the map, flood insurance must be required.

C. How does FEMA correct the maps?

So, how does FEMA amend/revise their maps to reflect better survey or topographic information, new flood studies, channel improvements, drainage programs, or new land developments? They do it through the various type of Letter of Map Change (LOMC) processes. Letters are issued by FEMA formally removing lots or portions of lots, by legal description, from the SFHA or changing the boundaries of the SFHA. One type, Letter of Map Revision (LOMRs) are accompanied by “annotated map panels”, a small photocopy of a portion of the FIRM showing the revised SFHA boundaries. All are dated and sent to the applicant. Copies are also filed with the IDNR and the municipality or county within which the property is located.

D. Letter of Map Amendment (LOMA):

This type of LOMC is used to revise the SFHA boundary based on detailed elevation surveying and/or topographic mapping of **natural conditions**. If the natural ground elevation of a site is **above** the BFE, FEMA can **amend** the map to remove the property from the SFHA. Thus the mandatory flood insurance purchase is lifted. However, the lender always has the option of requiring flood insurance. For example, a home site might be just a few inches above the BFE, so the lender feels that there is still a threat of flood damage to their “secured property”. On the plus side, once the flood zone has been changed to B, C, or X, the building qualifies for a *PREFERRED RISK POLICY*, the least expensive flood insurance available.

E. Letter of Map Revision, based on fill (LOMR-F):

When fill dirt is placed on property to raise the building site above the BFE, FEMA can remove the raised area from the boundaries of the SFHA, thus **revising** the FIRM. This is a man-made change to the floodplain. ***If the revision includes a change in the BFE or limits of the floodway, FEMA must obtain concurrence from IDNR.*** As with the LOMA, a LOMR-F lifts the mandatory flood insurance purchase. Again, however, the lender always has the option of requiring flood insurance.

F. Letter of Map Revision (LOMR):

This is used for new detailed flood studies, drainage improvements, channel alterations, etc., where the boundaries of the SFHA are altered. ***If the revision includes a change in the BFE or limits of the floodway, FEMA must obtain concurrence from IDNR.***

G. What is a “Conditional” LOMA or LOMR?

A “Conditional” LOMA or LOMR (CLOMA or CLOMR) is one that is approved tentatively, based on construction plans. “As-built” survey information must be submitted in order for approval to be finalized. Two separate letters are issued. The LOMA or LOMR is not legally valid until the as-builts are submitted and acknowledged by the second letter.

H. What is a PMR (Physical Map Revision)?

A PMR incorporates changes to floodplains, floodways, or flood elevations that result in the production and community adoption of one or more FIRM map panels with new effective dates and may require an updated FIS. These are usually based on a complete restudy of a series of streams in a community. These are reviewed by FEMA and IDNR.

I. Can only a portion of a parcel be removed?

Yes. If FEMA is provided with a legal description of the land area above the base flood elevation, they can issue a LOMA or LOMR for only a portion of the parcel. Or, the LOMA or LOMR may state that only the immediate building site is removed from the SFHA, but that portions of the property remain within the SFHA, subject to all floodplain management regulations.

J. How can someone apply for a LOMA or LOMR?

A completed application form should be submitted to FEMA. The application must be accompanied by supporting survey/elevation documentation. The following forms are available for these processes:

- 1. MT-EZ.** Used by a property owner or lessee to request removal of a single structure or single parcel of land from a designated SFHA. (**LOMA**)
- 2. MT-1.** Used by a property owner, lessee, or developer to remove a single structure, single parcel of land, or multiple lots from a designated SFHA. (**LOMA, CLOMA, LOMR-F, CLOMR-F**)
- 3. MT-2.** Used by a property owner or person with legal authority to represent a group/firm/organization or other entity to request a revision of the current FEMA map to show changes to floodplains, floodways, or flood elevations. (**LOMR, PMR**)

K. How much does it cost?

A LOMA is *FREE* because it is based on natural conditions and **corrects** the FEMA map. However, fees are charged for LOMR-Fs and LOMRs because these are based on man-made changes. The fee is considered part of the cost of developing in a floodplain. For a current fee schedule, you can go to <http://www.fema.gov/mit/tsd> or you may contact FEMA by phone at **1-877-FEMA MAP**.

How to Obtain LOMA/LOMR Forms:

Forms can be downloaded from <http://www.fema.gov/mit/tsd> or call or write the Indiana

Department of Natural Resources
Division of Water
402 W. Washington St., Rm. W264
Indianapolis, IN 46204
(317) 232-4160
toll free 877-928-3755
FAX (317) 233-4579

IX. COMMUNITY RATING SYSTEM

The CRS is a component of the NFIP. Under the CRS, there is an incentive for communities to do more than just regulate construction of new buildings to minimum national standards. Under this voluntary program, flood insurance premiums are adjusted to reflect community activities that reduce flood damage to existing buildings, manage development in areas not mapped by the NFIP, protect new buildings beyond the minimum NFIP protection level, help insurance agents obtain flood data, and help people obtain flood insurance.

The objective of the CRS is to reward communities that are doing more than meeting the minimum NFIP requirements to help their citizens prevent or reduce flood losses. The CRS also provides an incentive for communities to initiate new flood protection activities. The goal of the CRS is to encourage, by the use of flood insurance premium adjustments, community and state activities beyond those required by the NFIP to:

- 1) Reduce flood losses by
 - a) protecting public health and safety
 - b) reducing damage to buildings and contents
 - c) preventing increases in flood damage from new construction
 - d) reducing the risk of erosion damage
 - e) protecting natural and beneficial floodplain functions
- 2) Facilitate accurate insurance rating
- 3) Promote the awareness of flood insurance