FEMA

eLOMA Determination Tool

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eLOMA is a MIP application designed to provide licensed land surveyors and professional engineers (Licensed Professionals or LPs) with a web-based system to submit and print simple LOMA requests.

Welcome to the eLOMA Online Application

The eLOMA process can be used to remove a single structure or legally recorded parcel of land from a designated Special Flood Hazard Area (SFHA), an area that would be inundated by the flood having a 1% chance of being equaled or exceeded in any given year (base flood). Please note that the eLOMA process is only to be used for single structures or single properties located in areas of detailed flooding (Zones AE, AH, and AI-A30) on the FIRM. The eLOMA process shall not be used for requests that meet any of the criteria listed below. Such requests must be submitted through the standard MT-1 process. Please forward all requests that meet any of the criteria listed below to the following address, FEMA LOMA Depot, 5601 Eisenhower Avenue, Suite 130, Alexandria, VA 22304-6439.

- Conditional Letters of Map Amendment
- Conditional Letters of Map Revision Based on Fill
- Letters of Map Revision Based on Fill
- Properties/Structures located within the regulatory floodway
- Requests for portions of property (metes and bounds areas)
- Properties/Structures located in Zone A, AO or D
- Requests for multiple lots or structures
- Requests in which a previous determination has been issued for the subject property
- Requests in which the effective map panel affecting the subject property has been revised by a LOMR
- Requests that involve dual communities
- Properties/Structures in areas that have been annexed by a different community

PLEASE NOTE: FEMA will conduct random audits of eLOMA submittals in order to maintain the accuracy of the determination documents. If you are chosen for a random audit you will be given instructions on submitting the required data to the FEMA LOMA Depot. Also, if any changes are made to the current FIRM panel (either by LOMR or if new maps are issued) the eLOMA will no longer be valid.

Start a new eLOMA Application

Continue X
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.
Limitations

- Requests for existing single residential Structures or Legally Recorded Parcels of Land not involving the placement of fill
- Detail Studied Areas (AE, A1-A30, AH)
- No Approximate A Zones, V, AO, or D zones
- No Floodways
- No multi-lot requests or portions of properties
- No previous LOMA/eLOMA Determinations for same property

Audit Procedures and Automatic Checks to Ensure Accuracy
Getting Access to eLOMA

- Surveyor or Engineer must set up an account through MIP using individual certification information to become an eLOMA LP

- The LP logs into the MIP to access eLOMA and has the option to:
  - Create New Application
  - Resume Previously Saved Application
User Will Enter All Applicable data:

- Legal Property Description
- Requestor Information
- Community Information (CID Number, etc…)
- Map Panel Information
- Latitude and Longitude Coordinates
- Elevation Information (LAG or LLE)
- Subject Information
- BFE (calculated using FIS text/profile)
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
The Audit Process

- The LP must submit supporting data to FEMA.
- If APPROVED, the LP will receive an email notification that they can log-in and print the determination.
- If REJECTED, the LOMA request will be completed by FEMA and the LP will be audited again on their next submittal.
- After initial successful audit the LP will be able to generate determinations online. However, they will still be subject to random audits.
Audit Process Issues

- There have been a number of issues with the eLOMA audits
  - Supporting data from the LP is often incomplete
  - Requests in unnumbered Zone A areas
  - LPs not using the FEMA approved Legal Description format
  - Previous LOMAs for the subject property
Audits Requiring Additional Data

- The Most Common Data Items Not Submitted

  - Annotated FIS Flood Profile
  - FIS Summary of Stillwater Elevations table
  - Annotated copy of the effective FIRM panel
  - Elevations referenced to vertical datum other than what is used for the effective FIRM and FIS
The Most Common Incomplete Data Items

- Unrecorded Plats or Deeds
- Flood Profiles or Summary of Stillwater Elevation tables that were not appropriately annotated
- Copies of the FIRM without the property location
- Elevation Forms or Certificates without the vertical datum
Audits Approved

- Very few audits were approved without changes
- The majority of approved audits needed corrections:
  - Legal Property Descriptions needed to be revised
  - Subject elevations not converted to datum on effective FIRM
  - Latitude/Longitude were not accurate
  - Lot, Block, and Subdivision information
  - FIRM Panel Numbers
  - Flooding Sources
The Most Common Reasons for Audit Rejections

- Subject property located in unnumbered Zone A area
- Previous or ongoing LOMA for the same property
- Subject located in a FEMA identified Regulatory Floodway
- Annexation
- Incorrect outcome
Currently 29 eLOMA LPs registered in Maryland

About 40% of LOMA requests meet the eLOMA criteria

Potential for 80 eLOMAs issued per year in Maryland

Nationwide more than 1,500 eLOMAs submitted and more than 1,100 eLOMA Determination Letters issued
Recent eLOMA Enhancements

- Additional on screen help text and links added to the tool
- The character limitations were increased in certain fields
- Audit selection criteria revised
  - LPs that demonstrate proficiency are Audited less
  - LPs that submit eLOMAs with errors are Audited more
  - LPs that have Audits rejected are Audited more and can lose their access to the eLOMA Tool
Additional Types of LOMA Requests

- Multiple Lot requests
- Zone A requests
- LOMR-Fs
FEMA is reviewing a proposal from the National Flood Determination Association (NFDA)

Other groups can submit similar proposals to FEMA. The proposal would have to include:

- Their qualifications and why they should have access to eLOMA
- How they would administer their program
- How they would ensure the integrity of their users
- How they would ensure the accuracy of their determinations
Floodplain Managers and eLOMA

- Floodplain Managers can help promote eLOMA to Maryland surveyors, engineers, and homeowners.
- Floodplain Managers can help the LPs in your communities understand the requirements of the eLOMA process.
- Important time for eLOMA users and their clients:
  - eLOMA is becoming more user friendly.
  - The audit selection process has been improved.
  - The overall process is being streamlined even more.
- Ultimately, eLOMA provides faster Determinations for property owners in your community.
Questions?

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