



# 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

## eLOMA

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 A1-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, 3601 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, or continue working on an existing application.

Start a new eLOMA Application  [Continue >](#)

# eLOMA Determination Tool

Flood Map  
Modernization

- 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

Page 1 of 3	Date: March 29, 2006	Case No.: 06-03-A116A	LOMA					
 <b>Federal Emergency Management Agency</b> Washington, D.C. 20472								
<b>LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)</b>								
<b>COMMUNITY AND MAP PANEL INFORMATION</b>		<b>LEGAL PROPERTY DESCRIPTION</b>						
<b>COMMUNITY</b>	PRINCE GEORGE'S COUNTY, MARYLAND (Unincorporated Areas)	Lot 6, Block B, Maple Estates Subdivision, as described in the Deed recorded as Document No. 1234-06 in the Office of the County Clerk, Prince Georges County, Maryland						
	COMMUNITY NO.: 245208							
<b>AFFECTED MAP PANEL</b>	NUMBER: 2452080035C DATE: 6/18/1987							
<b>FLOODING SOURCE: HORSEPEN BRANCH</b>		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 38.988, -76.774 SOURCE OF LAT & LONG: PRECISION MAPPING 4.0 DATUM: NAD 83						
<b>DETERMINATION</b>								
<b>LOT</b>	<b>BLOCK/ SECTION</b>	<b>SUBDIVISION</b>	<b>STREET</b>	<b>OUTCOME WHAT IS REMOVED FROM THE SFHA</b>	<b>FLOOD ZONE</b>	<b>1% ANNUAL CHANCE FLOOD ELEVATION (NGVD 29)</b>	<b>LOWEST ADJACENT GRADE ELEVATION (NGVD 29)</b>	<b>LOWEST LOT ELEVATION (NGVD 29)</b>
6	B	Maple Estates	12 Maple Lane	Structure	X (unshaded)	--	151.9 feet	--
<b>Special Flood Hazard Area (SFHA)</b> - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood).								
<b>ADDITIONAL CONSIDERATIONS</b> (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.) eLOMA DETERMINATION								
<p>This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Amendment for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the structure(s) on the property(ies) is/are not located in the SFHA, an area inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This document amends the effective NFIP map to remove the subject property from the SFHA located on the effective NFIP map; therefore, the Federal mandatory flood insurance requirement does not apply. However, the lender has the option to continue the flood insurance requirement to protect its financial risk on the loan. A Preferred Risk Policy (PRP) is available for buildings located outside the SFHA. Information about the PRP and how one can apply is enclosed.</p> <p>This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, 3601 Eisenhower Avenue, Suite 130, Alexandria, VA 22304-6439.</p>								
 Doug Bellomo, P.E., Chief Hazard Identification Section, Mitigation Division								eLOMA

## ■ 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

- **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

# Data Requirements

## Flood Map Modernization

- 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)

**Community FIRM** and **Countywide FIRM** forms are shown side-by-side. Callouts indicate the following data entry points:

- Community #**: Points to the 'COMMUNITY-PANEL NUMBER' field on the Community FIRM form, which contains '480774 0050 C'.
- Panel #**: Points to the 'COMMUNITY-PANEL NUMBER' field on the Countywide FIRM form, which contains '480774 0050 C'.
- Map #**: Points to the 'MAP NUMBER' field on the Countywide FIRM form, which contains '48029C0308 E'.
- Panel #**: Points to the 'MAP NUMBER' field on the Countywide FIRM form, which contains '48029C0308 E'.

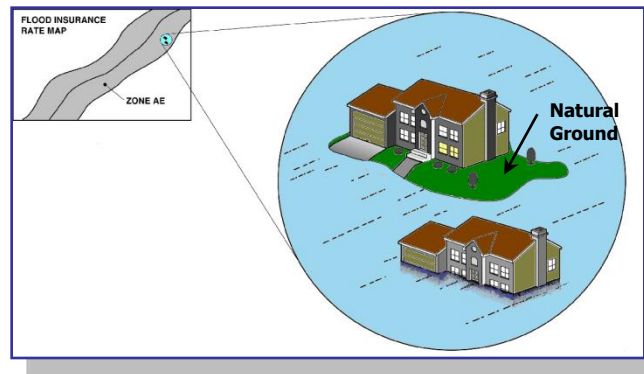
This is a sample of a North Carolina General Warranty Deed form. Key information includes:

- BOOK 405 PAGE 786**
- AMOUNTING COUNTY**: NORTH CAROLINA EXECUTIVE
- NORTH CAROLINA GENERAL WARRANTY DEED**
- DATE**: 06/15/2010
- DEED NUMBER**: 2010-0615-00000
- DEED TYPE**: GENERAL WARRANTY DEED
- DEED VALUE**: \$100,000.00
- DEED DATE**: 06/15/2010
- DEED COUNTY**: DEWITT
- DEED STATE**: NC
- DEED CITY**: DEWITT
- DEED ADDRESS**: 1000 S. DEWITT ST. DEWITT, NC 27537

This is a sample of a FEMA Paperwork Reduction Act form. Key information includes:

- U.S. DEPARTMENT OF HOMELAND SECURITY - FEDERAL EMERGENCY MANAGEMENT AGENCY**
- APPLICATION FORM FOR SINGLE RESIDENTIAL LOT OR STRUCTURE AMENDMENTS TO NATIONAL FLOOD INSURANCE PROGRAM MAPS**
- FORM NO. 1688-007**
- 2009-06-01**
- PAPERWORK REDUCTION ACT**
- Public Reporting Burden for this form is estimated to average 2.6 hours per response.**
- 1. Has it been placed on your property?**
  - No
  - Yes - If Yes, STOP! - You must complete the WT-1 application form, visit <http://www.fema.gov/floodmap>, or call the FEMA Map Assistance Center toll free: (877) FEMA MAP1 (877-366-2827).
- 2. Legal description of Property (Lot, Block, Subdivision and street address of the Property (different from mailing address))**
- 3. Are you requesting that the flood zone designation be removed from (check one):**
  - Your entire legally recorded property?
  - A portion of your legally recorded property? (a index and block description and map of the area to be removed, certified by a registered professional engineer or licensed land surveyor are required)
  - A structure on your property? (what is the date of construction?)
- 4. All documents submitted in support of this request are correct to the best of your knowledge. I understand that any false statement may be punishable by fine or imprisonment under Title 18 of the United States Code, Section 101.**
- Applicant's name:** \_\_\_\_\_ **Company:** \_\_\_\_\_
- Mailing Address:** \_\_\_\_\_ **Daytime Telephone No.:** \_\_\_\_\_
- Email address:** \_\_\_\_\_ **Fax No.:** \_\_\_\_\_
- Signature of applicant (proprietor):** \_\_\_\_\_ **Date:** \_\_\_\_\_
- End of Section 5**
- DHS - FEMA Form 81-02, DEC 09** **WT-02 Form** **Page 1 of 3**

- 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 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.



- **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

- **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

- **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**

- **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 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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**FEMA**