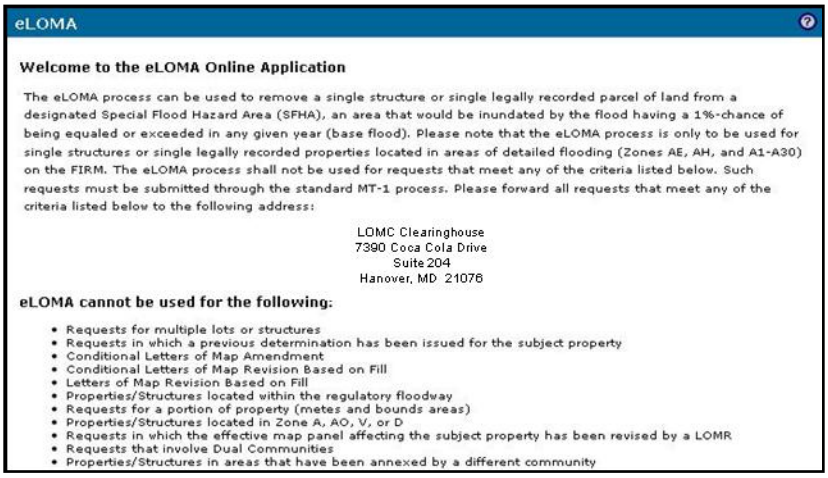
FEMA

Electronic Letter of Map Amendment (eLOMA)

What is eLOMA?

The Federal Emergency Management Agency (FEMA) has designed an interactive online determination tool for MT-1 requests called electronic Letter of Map Amendment (eLOMA). The eLOMA is a web-based application within the Mapping Information Platform (MIP) that provides Licensed Professionals (LP) and Certified Professionals (CP) with a system to submit simple Letter of Map Amendment (LOMA) requests to FEMA. This tool is designed to make a determination based on the information submitted by LPs and CPs, allowing them to generate a determination from FEMA in minutes. The initial release of eLOMA will enable LPs and CPs to make requests for existing single residential structures or properties, provided no fill has been placed to raise the elevations of the structure or property. Approximately half of the LOMAs processed annually (about 29,000 cases) meet the requirements of eLOMA.



eLOMA

Welcome to the eLOMA Online Application

The eLOMA process can be used to remove a single structure or single 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 legally recorded 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:

LOMC Clearinghouse
7390 Coca Cola Drive
Suite 204
Hanover, MD 21076

eLOMA cannot be used for the following:

- Requests for multiple lots or structures
- Requests in which a previous determination has been issued for the subject property
- 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 a portion of property (metes and bounds areas)
- Properties/Structures located in Zone A, AO, V, or D
- 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

What are the advantages of eLOMA?

The eLOMA was designed to facilitate the LOMA process. Historically, because of manual processing, obtaining a LOMA took up to 60 days, provided all required documentation was on file. Using eLOMA, LPs and CPs can receive a determination in the time that it takes to enter the required information online.

General Inquiries, Technical Issues and Feedback

- Please send feedback about eLOMA to miphelp@riskmapcds.com and include the phrase "eLOMA Feedback" in the subject line.
- For general inquiries, please contact the FEMA Map Information eXchange (FMIX):
  - Phone: 1-877-FEMA-MAP (1-877-336-2627)
  - Hours of Operation: Monday - Friday, 8:00 a.m. - 6:30 p.m. Eastern Standard Time (EST)
- To report a technical problem, please contact the MIP Help Desk:
  - Phone: 1-877-FEMA-MAP
  - Hours of Operation: Monday - Friday, 8:00 a.m. - 5:00 p.m. Eastern Standard Time (EST)
  - E-mail: miphelp@riskmapcds.com

RiskMAP
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How does eLOMA differ from the traditional LOMA process?

A LOMA is a letter from FEMA stating that an existing structure or parcel of land that has not been elevated by the placement of fill is not expected to be inundated by the 1-percent-annual-chance flood (the base flood). To receive an eLOMA, LPs and CPs must register on the MIP to establish an account. Once registered, they will be able to enter property-specific information that they have certified as accurate, as well as data taken from FEMA's Flood Insurance Rate Maps (FIRMs) and Flood Insurance Study (FIS) reports. LPs and CPs should refer to FIS reports because the Base Flood Elevations (BFEs) are not always found on the FIRMs; the BFE data in the FIS report is generally more accurate. The eLOMA online service will then make a determination based on the submitted information. LPs and CPs will then be able to print a copy once the request is processed. An eLOMA document will serve the same functions as a standard LOMA. The only difference between the two is that the online determination is made automatically with standard checks instead of the lengthier manual review used in traditional LOMA processing. In addition, eLOMA does not replace the LOMA procedure. The eLOMA determination tool is an optional process applicable to only the most basic LOMA requests. Currently, there is no charge to receive a LOMA, and eLOMAs also will be available to LPs and CPs at no cost.

How does eLOMA create determinations through the MIP?

A surveyor or engineer must set up an account through the MIP using individual license certification information. Once the LP or CP registers on the MIP, he or she can log into eLOMA. Once logged in, he or she will be given the option to create a new application or resume a previously saved application. The LP or CP will be asked to submit certified elevations. The eLOMA will make a comparison of the submitted BFE with the submitted Lowest Adjacent Grade (LAG) or Low Lot Elevation (LLE) and provide an instant determination if the application has not been selected for FEMA audit. For quality purposes, eLOMA will ensure that all required information has been entered. If the application is selected for FEMA audit, the LP or CP will receive instructions for submitting their application materials. If the application is approved, the LP or CP will receive notification that they can login and print the determination. If the application is rejected, the LOMA will be completed by FEMA using the standard, manual MT-1 process and the LP or CP will be audited again after his or her next submittal. After a successful audit, the LP or CP will be able to generate eLOMA determinations online. However, he or she will still be subject to random audits.

What is the future of eLOMA?

FEMA will be closely monitoring the progress of eLOMA to consider expanding its capabilities to include:

- Offering broader application requests
- Expanding the use of eLOMA to include additional users
- Adjusting audit frequency as needed

How to register to become an eLOMA licensed professional

Fill out the *eLOMA Registration Form* located at https://hazards.fema.gov and send it to the eLOMA Coordinator. Instructions are provided on the form. Once your request for eLOMA access has been received, it will be reviewed to ensure that you are eligible to use the eLOMA application. If your request is approved you will receive an e-mail with your login information (username and password). Your username and password will allow you to access the eLOMA application through the MIP.