WHAT IS eLOMA?

The Federal Emergency Management Agency (FEMA), in association with the National Service Provider (NSP), has designed a new interactive online determination tool for MT-1 requests called eLOMA.

eLOMA is a web-based application within the Mapping Information Platform (MIP) that provides licensed land surveyors and professional engineers (Licensed Professionals) 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 the Licensed Professional and allow them to generate a determination from FEMA in minutes.

The initial release of eLOMA will enable Licensed Professionals 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 10,000 cases) meet the requirements of eLOMA.

WHAT ARE THE ADVANTAGES OF eLOMA?

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. Through the use of eLOMA, Licensed Professionals could receive a determination in the time that it takes to enter the required information online.

HOW DOES eLOMA DIFFER FROM 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, Licensed Professionals 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 the FEMA Flood Insurance Rate Maps (FIRMs) and Flood Insurance Study (FIS) Reports. Licensed Professionals should refer to FIS Reports because the Base Flood Elevations (BFEs) are not always found on the FIRMs; the BFE data in the FIS Text is generally more accurate.

The eLOMA online service will then make a determination based on the submitted information, and Licensed Professionals can receive a determination in minutes.
Professionals will 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 Licensed Professionals 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 Licensed Professional is registered 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 Licensed Professional will be asked to submit certified elevations. 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 for the Licensed Professional 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 Licensed Professional will receive instructions for submitting their application materials. If the application is approved, the Licensed Professional 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 Licensed Professional will be audited again after his or her next submittal. After a successful audit, the Licensed Professional will be able to generate eLOMA determinations online. However, he or she will still be subject to random audits.

**eLOMA AVAILABILITY**

eLOMA processing and user registration is currently scheduled to be available through the MIP June 12th, 2006.

**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 use of eLOMA to include additional users
- Adjusting audit frequency as needed