



FEMA



Electronic Letter of Map Amendment (eLOMA)

Overview

The Federal Emergency Management Agency (FEMA) has designed a web-based tool for licensed land surveyors and professional engineers (referred to as Licensed Professionals or LPs) and other FEMA permitted Certified Professional (CPs) to submit selected Letter of Map Amendment (LOMA) requests, known as an electronic Letter of Map Amendment (eLOMA). A LOMA is an official amendment to an effective Flood Insurance Rate Map (FIRM), typically issued to remove a property and/or structure from a Special Flood Hazard Area (SFHA). The eLOMA tool is designed to replace the traditional lengthy LOMA process by allowing LPs and CPs to expedite LOMA requests that meet eLOMA criteria for their clients.

Benefits

The eLOMA tool provides the following key benefits for LPs and CPs:

- **Quick and Easy.** Provided all required information is submitted and meets eLOMA criteria, receive and email or print a FEMA determination within minutes of submitting an application, opposed to a lengthy manual process that can take up to 60 days. The expedited process allows LPs and CPs to serve home or property owners in a timely manner in determining mandatory flood insurance purchase requirements.
- **Accepts a majority of LOMA requests.** Submit LOMA requests, including requests for single or multiple residential lots or structures that are not considered to be within a coastal zone or modified by fill to raise the elevation of the structure.
- **Online and One Central Location.** Check the status of an application, communicate required actions with FEMA point of contacts, and register and renew eLOMA license information all within the tool.
- **Tracking Features.** Track all submitted applications and view saved eLOMA data for a period of 3 years.
- **No Cost.** There is no fee to use the eLOMA tool or receive an eLOMA determination.

Visit the eLOMA Tool at:
<https://hazards.fema.gov>

Contact Us

For inquiries on flood hazard mapping and floodplain management related topics, contact the FEMA Map Information eXchange (FMIX):

Toll free at 1-877-FEMA MAP (1-877-336-2627), or email FEMAMapSpecialist@riskmapcds.com
Hours of Operation: Monday through Friday, 8:00 am - 6:30 pm ET

Live chat available 9:00am to 5:00pm ET on the FMIX page at http://www.floodmaps.fema.gov/fhm/fmx_main.html

For IT system related inquiries, contact the Mapping Information Platform (MIP) Help Desk at: miphelp@riskmapcds.com

RiskMAP
Increasing Resilience Together

How eLOMA Differs from Online Letter of Map Change (LOMC) & the Traditional LOMA Paper Form Process

An eLOMA determination document serves the same functions as a standard LOMA that was completed via the Online LOMC tool (www.fema.gov/Online-LOMC) or the MT-EZ or MT-1 paper forms submitted by mail. The Online LOMC tool is available to any applicant, including home or property owners who wish to submit a LOMC request online. All LOMC requests may be processed through Online LOMC, including amendment and revision requests. A LOMA determination via Online LOMC or the MT-EZ or MT-1 paper form may take up to 60 days to process, compared to a potentially instant eLOMA determination.

The eLOMA tool allows for less mailing and printing of supporting data forms and expedites the electronic transfer and tracking of data.

eLOMA Determination Process

Users have the option to create a new or resume a saved application. After submitting all required data and documentation, including appropriate certified elevation information, eLOMA will determine if the submitted Lowest Adjacent Grade (LAG) or Low Lot Elevation (LLE) of the structure or property is found to be above the 1-percent-annual chance Base Flood Elevation (BFE), thus waiving the federal insurance requirement.

If the application has not been selected for audit and is approved, the user will instantly receive a generated final determination that is quick and easy to print or email to a client. If the application is selected for an audit, instructions will be communicated to the user to submit additional documentation within the eLOMA tool to assist in the application's review process. eLOMA users may also check the status of their application by logging into the tool and viewing their workbench to monitor status and complete required action. If the FEMA auditor rejects the application, the auditor will transfer the application and submitted data to the standard LOMA process without the user having to submit through another process.

Incorrect eLOMA determinations can be rescinded by FEMA and be superseded by a standard LOMA. Incorrect determinations may have a negative impact

on the user's access to eLOMA and submitting applications in the tool.

Determine if eLOMA is Right for You

Determine if your request meets eLOMA criteria by answering the following pre-qualifying questions:

- Has fill been placed, or will fill be placed, to raise the elevation for the subject of the request?
- Is the request for a proposed structure, a proposed portion of property, or a proposed legally recorded parcel of land?
- Is the subject of the request located on an alluvial fan or coastal flood hazard area (V Zone)?
- Is there a LOMA application currently being processed by FEMA for the subject of the request?

If you answered "No" to each question, your request qualifies for an eLOMA determination.

The eLOMA tool does not accept: Conditional Letters of Map Amendment (**CLOMA**), Conditional Letters of Map Revision Based on Fill (**CLOMR-F**), Letters of Map Revision (**LOMR**), Letters of Map Revision Based on Fill (**LOMR-F**), or requests located within alluvial fan or Flood Zone V areas.

Account Registration and Renewal

If you are a LP or FEMA approved CP, create an eLOMA account with your license and contact information within the eLOMA tool. Users may update their account, including providing new or updated license information or resetting their password.

Additional User Resources

Visit the eLOMA webpage and tutorial at (<https://hazards.fema.gov/femaportal/resources/whatiseloma.htm>) to learn more about the tool's features and submission process.

If you need further assistance on understanding Elevation Certificates, BFE calculations, or other related flood hazard mapping and floodplain management related topics, contact a Map Specialist from the FEMA Map Information eXchange (FMIX) at https://floodmaps.fema.gov/fhm/fmx_main.html.