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eLOMA – Help Guides

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**eLOMA Points of Contact by FEMA Region**

FEMA Region		E-Mail/Fax	Mail
REGION 1 REGION 5 REGION 7 REGION 10	CT, MA, ME, NH, RI, VT IL, IN, MI, MN, OH, WI IA, KS, MO, NE AK, ID, OR, WA	<b>E-Mail</b> <a href="mailto:eLOMA@STARR-Team.com">eLOMA@STARR-Team.com</a> <b>Fax</b> (301) 210-4539	Federal Emergency Management Agency Attn: STARR eLOMA Coordinator 3901 Calverton Boulevard; Suite 400 Calverton, MD 20705
REGION 2 REGION 3 REGION 6	NJ, NY, PR, VI DC, DE, MD, PA, VA, WV AR, LA, NM, OK, TX	<b>E-Mail</b> <a href="mailto:jcfoster@dewberry.com">jcfoster@dewberry.com</a> <b>Fax</b> (800) 684-6860	Federal Emergency Management Agency Attn: RAMPP eLOMA Coordinator 8401 Arlington Boulevard Fairfax, VA 22031-2666
REGION 4 REGION 8 REGION 9	AL, FL, GA, KY, MS, NC, SC, TN CO, MT, ND, SD, UT, WY AS, AZ, CA, GU, HI, NV	<b>E-Mail</b> <a href="mailto:DMummert@mbakercorp.com">DMummert@mbakercorp.com</a> or <a href="mailto:eLOMA@mbakercorp.com">eLOMA@mbakercorp.com</a> <b>Fax</b> (703) 751-7415	Federal Emergency Management Agency Attn: BakerAECOM eLOMA Coordinator 3601 Eisenhower Avenue, Alexandria, VA 22304

**Establishing a Base Flood Elevation**

FEMA requires that BFE determinations for eLOMA Applications be made using the effective Flood Insurance Study (FIS) Text when applicable. The BFE shown on the effective FIRM can only be used if there is no applicable Flood Profile or Summary of Stillwater Elevations table in the effective FIS Text, or if the property is located in Zone AH.

The Flood Insurance Study (FIS) can be obtained at FEMA’s Map Service Center website: <http://www.msc.fema.gov>.

- **Riverine Flooding Systems (Zones AE or A1-A30):** Here are the steps to determine the BFE for a site using the flood profiles in the FIS text:
  1. Using the Floodway Map (in areas with older maps where the Floodways are not shown on the FIRM) or FIRM, locate the structure or property in question. Annotate the location of the subject structure or property.
  2. At the upstream end of the subject of the structure or property, draw a line from the subject, perpendicular to the direction of flow (not always perpendicular to the stream or river), to the profile baseline of the flood source using the BFE lines and lettered Cross Sections as a guide (the BFE Lines, symbolized as a wavy line, are typically drawn perpendicular to the direction of the flow). Please note, that the line from the subject to the profile baseline cannot intersect any Zone X or C areas.
  3. Locate the nearest lettered Cross Section, or if one is not readily available, a nearby physical feature that is shown on the FIRM and FIS Flood Profile.
  4. Determine the distance along the profile baseline from the subject cross section intersection with the profile baseline of the flood source to the nearest lettered Cross Section or physical feature using the scale provided on the Floodway Map or FIRM.
  5. Find the corresponding FIS Profile with corresponding lettered Cross Sections or physical features located in the effective Flood Insurance Study for the community.

6. Using the distance acquired on the Floodway Map or FIRM, measure the same distance from the lettered Cross Section or physical feature to the subject cross section location. Please note that the scale of the X axis (Distance) may vary from the scale provided on the Floodway Map or FIRM. Also, be aware of whether your subject is upstream or downstream of the lettered Cross Section or physical feature.
  7. Determine the 1% Annual Chance Flood (100-Year Base Flood Elevation) and, if available, the 0.2% Annual Chance Flood (500-Year Flood Elevation). Depending on the flood source, the scale of the Y axis (Base Flood Elevation) may vary, so pay close attention (Major Gridlines can be at 2 feet, 5 feet, 10 feet, or 20 feet).
  8. For further assistance, consult the Floodway Data Table (FWDT) of the main flood source to confirm the Base Flood Elevation determined is contained within the known Base Flood Elevations of the lettered Cross Sections. Note that the FWDT can be used in conjunction with the Profile, but it should not be used in lieu of the Profile.
  9. The flood source may also be affected by Backwater from a nearby water body. If the subject is located within a Backwater area, please indicate that as the main flooding source, and the smaller stream as a secondary flooding source.
- **Lacustrine (Stillwater) Flooding Systems (Zones AE or A1-A30):** Here are the steps to determine the BFE for a site using the Summary of Stillwater Elevations table in the FIS text:
    1. Using the FIRM, locate the subject structure or property. Annotate the subject structure or property location on the FIRMette.
    2. Typically, the Base Flood Elevation (BFE) of the flood source is listed on the FIRM to the nearest foot. However, a more accurate BFE is often provided in the FIS.
    3. In the effective FIS for the community, locate the Summary of Stillwater Elevations table. The flood source will have a BFE listed to the nearest tenth of a foot. Use the 1% Annual Chance Flood (100-Year Base Flood Elevation) and, if available, the 0.2% Annual Chance Flood (500-Year Flood Elevation) in your determination.
    4. If the flood source is not listed in the FIS Summary of Stillwater Elevations table, use the rounded BFE shown on the FIRM.
  - **Shallow Flooding (Zone AH):** If the structure or property is located in Zone AH, an area of shallow flooding, use the rounded Base Flood Elevation listed on the FIRM. If BFE lines are present, interpolate between the upstream and downstream BFE lines.
  - **Coastal Flooding (Zones AE or A1-A30):** Coastal flooding may account for wave height & wave runup which results in a higher Base Flood Elevation than the listed 1% Annual Chance Stillwater elevation in the Flood Insurance Study's Stillwater Elevation Table. For further assistance, please contact the FEMA Mapping Information eXchange (1-877-FEMA-MAP / 1-877-336-2627) in developing a Base Flood Elevation in these areas.

### **Selecting the appropriate Resultant Flood Zone**

- **If the subject elevation is below the Base Flood Elevation:** Select the Flood Zone that the subject structure or property is shown in on the effective FIRM.
- **If the subject elevation is above the Base Flood Elevation:**

The subject should be removed to Zone X (unshaded) or Zone C if the Lowest Adjacent Grade (LAG) or Lowest Lot Elevation (LLE) is above the 1% Annual Chance Flood (100-Year Base Flood Elevation) elevation **and** equal to or above the 0.2% Annual Chance Flood (500-Year Flood Elevation) elevation, **or** if the subject elevation is above the 1% Annual Chance Flood (100-Year Base Flood Elevation) elevation and there is no 0.2% Annual Chance Flood elevation (500-Year Flood Elevation) listed in the FIS report.

The subject should be removed to Zone X (shaded) or Zone B **only when** the Lowest Adjacent Grade (LAG) or Lowest Lot Elevation (LLE) is equal to or above the 1% Annual Chance Flood (100-Year Base Flood Elevation) elevation but below the 0.2% Annual Chance Flood (500-Year Flood Elevation) elevation.

## Creating eLOMA Legal Property Descriptions

Step	Variations & Situations	Example(s)
<b>Lot</b>	Single Lot	<ul style="list-style-type: none"> <li>▪ Lot 5,</li> </ul>
	Multiple Lots	<ul style="list-style-type: none"> <li>▪ Lots 34 and 35,</li> <li>▪ Lots 34, 35, and 36,</li> <li>▪ Lots 33 and 35 through 38,</li> </ul>
	Portion of Lots	<ul style="list-style-type: none"> <li>▪ A portion of Lots 34 and 35</li> <li>▪ Lot 34 and a portion of Lot 35</li> </ul>
	Complex Lots	<ul style="list-style-type: none"> <li>▪ <del>Lot 2 of Lot 3 of Lot 382</del>, Replace with: A parcel of land,</li> </ul>
	No Lot	<ul style="list-style-type: none"> <li>▪ A parcel of land,</li> </ul>
<b>Block/Section</b>	Only use in reference to the Subdivision, not the Section, Township and Range	<ul style="list-style-type: none"> <li>▪ Lot 5, Block 2, Murray's Estates</li> <li>▪ Lot 5, <del>Section 34</del>, Murray's Estates (Only include the Section if it references the Subdivision)</li> </ul>
<b>Subdivision/Certified Survey Map</b>	Subdivision with Community	<ul style="list-style-type: none"> <li>▪ Lot 1, Murray's Estates <del>to the City of Wahoo, Iowa</del> (Do not include the community)</li> </ul>
	Complex Subdivision	<ul style="list-style-type: none"> <li>▪ Lot 1, <del>Plat of Jones' Second Addition Lots 2, 4 and 29</del> (Omit from Description)</li> </ul>
	Certified Survey Map	<ul style="list-style-type: none"> <li>▪ Lot 1, Certified Survey Map No. 234,</li> </ul>
<b>Document Type</b>	Deed (Variations include Mortgage, Warranty Deed, Joint Tenancy Deed, Quit Claim, etc.)	<ul style="list-style-type: none"> <li>▪ Lot 5, Block 2, Murray's Estates, as described in the Survivorship Deed</li> <li>▪ A parcel of land, as described in the Mortgage</li> </ul>
	Plat Map	<ul style="list-style-type: none"> <li>▪ Lot 5, Block 2, Murray's Estates, as shown on the Plat</li> </ul>
<b>Document Number</b>	Document Number (Variations include Instrument No., File No., and Clerk's File No.)	<ul style="list-style-type: none"> <li>▪ Lot 5, Block 2, Murray's Estates, as described in the Survivorship Deed, recorded as Document No. 2009-381930</li> <li>▪ A parcel of land, as described in the Mortgage recorded as Instrument No. 289302748</li> </ul>
<b>Book/Volume</b>	Variations include (Book, Volume, Liber, etc.)	<ul style="list-style-type: none"> <li>▪ Lot 5, Block 2, Murray's Estates, as described in the Survivorship Deed recorded as Document No. 2009-381930 in Liber 2890,</li> </ul>
	No Document Number available	<ul style="list-style-type: none"> <li>▪ Lot 5, Block 2, Murray's Estates, as described in the Survivorship Deed recorded in Liber 2890</li> </ul>
<b>Page</b>	Single Page	<ul style="list-style-type: none"> <li>▪ Lot 5, Block 2, Murray's Estates, as described in the Survivorship Deed recorded as Document No. 2009-381930 in Liber 2890, Page 34,</li> </ul>
	Multiple Pages	<ul style="list-style-type: none"> <li>▪ Lot 5, Block 2, Murray's Estates, as described in the Survivorship Deed recorded as Document No. 2009-381930 in Liber 2890, Pages 34 and 35,</li> <li>▪ Lot 5, Block 2, Murray's Estates, as described in the Survivorship Deed recorded as Document No. 2009-381930 in Liber 2890, Pages 34, 35, and 36,</li> <li>▪ Lot 5, Block 2, Murray's Estates, as described in the Survivorship Deed recorded as Document No. 2009-381930 in Liber 2890, Pages 34 through 39,</li> </ul>
<b>Office Type</b>	Variations include (Recorder, County Clerk, Town Clerk, Register of Deeds, Registry of Deeds, etc.)	<ul style="list-style-type: none"> <li>▪ Lot 5, Block 2, Murray's Estates, as described in the Survivorship Deed recorded as Document No. 2009-381930 in Liber 2890, Page 34, in the Office of the County Clerk,</li> <li>▪ Lot 5, Block 2, Murray's Estates, as described in the Survivorship Deed recorded as Document No. 2009-381930 in Liber 2890, Page 34, in the Office of the Recorder,</li> </ul>
<b>County/Community and State</b>	County System	<ul style="list-style-type: none"> <li>▪ Lot 5, Block 2, Murray's Estates, as described in the Survivorship Deed recorded as Document No. 2009-381930 in Liber 2890, Page 34, in the Office of the County Clerk, Jackson County, Oregon</li> </ul>
	New England System	<ul style="list-style-type: none"> <li>▪ Lot 5, Block 2, Murray's Estates, as described in the Survivorship Deed recorded as Document No. 2009-381930 in Liber 2890, Page 34, in the Office of the Town Clerk, Town of Barkhamsted, Litchfield County, Connecticut</li> </ul>

Here are a couple more examples:

*Lot 81, Block 16, Westover Addition, as described in the Warranty Deed recorded as Document No. 9907582 in Book 238, Pages 733 through 736, in the Office of the Clerk of the Court, Jackson County, Indiana*

*Lots 3, 4 and 5 and a portion of Lot 6, Section 2, Landover Lanes, as described in the Survivorship Deed recorded in Folio 28, Pages 33 and 34, in the Office of the Town Clerk, Town of Windham, Windham County Connecticut*

*A parcel of land, as described in the Corporate Deed recorded as Instrument No. 2012-29032, in the Office of the County Clerk, Jackson County, Oregon*

*Lot 81, Block 16, Westover Addition, as shown on the Plat recorded as Document No. 9907582 in Book 238, Pages 733 through 736, in the Office of the Clerk of the Court, Jackson County, Indiana*

*Lots 3, 4, and 5 and a portion of Lot 6, Section 2, Landover Lanes, as shown on the Plat recorded in Folio 28, Pages 33 and 34, in the Office of the Town Clerk, Town of Windham, Windham County, Connecticut*

*Lots 9 and 10 and a portion of Lot 11, Mikey's Third Addition, as shown on the Plat recorded as Instrument No. 2009-391008 in Plat Book 3, Pages 11 through 23, in the Office of the Recorder, Clinton County, Indiana*

*Lot 2489, Certified Survey Map No. 3829 recorded as File No. 2011-0290 in Volume 289, Page 189, in the Office of the Register of Deeds, Oconto County, Wisconsin*

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## **eLOMA Rejection Reasons**

**eLOMAs are only intended for single structures or entire legally recorded parcels of land as long as they do not require additional considerations, internal review and/or community acknowledgement to be added to the final determination. The following reasons will lead to an eLOMA audit rejection and the issuance of a new standard LOMA case number:**

- **The Subject Structure or Property is located in the Regulatory Floodway:** The subject structure or property requested for removal is located partially or entirely in the Regulatory Floodway on the effective FIRM. Community acknowledgment is required and special considerations need to be included with the final determination. The application must be processed by a LOMA Analyst. eLOMAs cannot be issued for a subject structure or property that is located in the Regulatory Floodway, even if it is only touching the boundary of the Floodway, because they are unable to verify community acknowledgement and add special considerations.
- **The Subject Structure or Property Resides in an Approximate Special Flood Hazard Area (Zone A or V):** The subject structure or property requested for removal is located in a Zone A or V Special Flood Hazard Area (SFHA). There is no determined 100 Year Base Flood Elevation readily available at this location. A FEMA engineer is required to review the Base Flood Elevation determination and special considerations need to be included with the final determination. The application must be processed by a LOMA Analyst. eLOMAs cannot be issued for a subject structure or property that is located in an Approximate Special Flood Hazard Area because they are unable to account for a FEMA engineer review and add special considerations.
- **There is an Auxiliary Structure or Multiple Structures requested to be removed from the Special Flood Hazard Area:** The eLOMA tool does not currently support the addition of subject identifiers to distinguish the multiple structures from each other. To remove multiple structures on a property that do not have unique street addresses, the application must be processed by a LOMA Analyst to add subject identifiers.
- **There is a prior LOMA or eLOMA issued for the subject structure or property:** eLOMA cannot be used to reissue a previous LOMA or eLOMA determination. Special considerations are required to process this type of application. The application must be processed by a LOMA Analyst.
- **The Structure is part of a Condominium or Apartment Building:** The structure requested to be removed from the Special Flood Hazard Area (SFHA) is part of a Condominium or Apartment complex. Condominium or Apartment units

are considered as multiple structures because the owner typically owns the airspace within their own walls but the structures themselves, the land, and the amenities built on the land are owned in common with other members of the association. Special considerations and documents are required to process this type of application. The application must be processed by a LOMA Analyst.

- **The subject Structure or Property has been raised above the BFE by the placement of Fill:** Fill has been placed on the property to raise the subject elevation above the BFE. Special considerations, forms and fees are required to process this type of application. The application must be processed by a LOMA Analyst.
- **The subject Structure or Property is affected by a Letter of Map Revision (LOMR):** The subject structure or property is within the outline of an effective LOMR. Special considerations are required to process this type of application. The application must be processed by a LOMA Analyst. eLOMAs cannot be issued for a structure or property that is within the outline of an effective LOMR.

## Frequently Asked Questions regarding eLOMAs

<i>Issue</i>	<i>Solution</i>
<b>How do I provide a Legal Property Description that adheres to the FEMA approved format?</b>	Write the Legal Property Description using the steps outlined in the eLOMA Guide on Pages 3 and 4.
<b>What if my subject structure or property is located in an unnumbered Zone A/V area on the effective FIRM?</b>	If the subject of the eLOMA is located in an unnumbered Zone A/V area on the effective FIRM then the request must be submitted to FEMA through the standard LOMA process. This is always the case with an eLOMA request, even if there has been a BFE determined for the Zone A/V area by an agency like the US Army Corps of Engineers, Department of Natural Resources, Department of Environmental Quality, etc.
<b>How do I determine a Base Flood Elevation (BFE) for the subject structure/property?</b>	Use the FIS report per the instructions detailed on Pages 1 & 2 of the eLOMA Guide. There are some scenarios where it is appropriate to use the BFE from the FIRM, but the majority of the time the FIS report should be used to determine the BFE. Please contact the FEMA Map Information eXchange (FMIX) at 1-877 FEMA MAP (1-877-336-2627) if you need help determining the proper method.
<b>What if the subject structure or property is located in a FEMA identified Regulatory Floodway on the effective FIRM or FBFM?</b>	If the subject structure/property is located in the Floodway on the effective FIRM, or Flood Boundary and Floodway Map (FBFM) in communities with older flood maps, then the request must be submitted to FEMA through the standard LOMA process.
<b>How do I determine if there is a previously completed or in-progress LOMA or eLOMA for the subject structure or property?</b>	Consult the Public Reports (Open LOMCs and Completed LOMCs by Community) on the MIP to determine if there are any previous or in-progress LOMA/eLOMA determinations for the subject structure/property. If there are then the request must be submitted to FEMA through the standard LOMA process. If you need assistance using the Public Reports on the MIP please contact the FEMA Map Information eXchange (FMIX) at 1-877 FEMA MAP (1-877-336-2627).
<b>How do I determine the correct Resultant Flood Zone?</b>	Select the appropriate Resultant Flood Zone based on the instructions on Page 2 of the eLOMA Guide.
<b>How do I provide the correct Flooding Source(s)?</b>	Use the Flooding Source name that is listed on the effective FIRM. In some instances there will be no Flooding Source name shown on the effective FIRM. If you need assistance determining the appropriate Flooding Source name please contact the FEMA Map Information eXchange (FMIX) at 1-877 FEMA MAP (1-877-336-2627).

<b>Issue</b>	<b>Solution</b>
<p><b>How do I know if I'm using the correct vertical datum? How do I convert the subject elevations (Lowest Adjacent Grade or Lowest Lot Elevation) if they are referenced to a vertical datum other than what is used on the effective FIRM?</b></p>	<p>Make sure the elevations entered for the subject structure/property are referenced to the same vertical datum that is used on the effective FIRM. If the subject elevation you entered, either the LAG or LLE, is referenced to a vertical datum other than what is used on the effective FIRM it must be converted to that datum. The conversion factor can be obtained from Vertcon at:  <a href="http://www.ngs.noaa.gov/cgi-bin/VERTCON/vert_con.prl">http://www.ngs.noaa.gov/cgi-bin/VERTCON/vert_con.prl</a>            If you need assistance using the Vertcon program please contact the FEMA Map Information eXchange (FMIX) at 1-877 FEMA MAP (1-877-336-2627).</p>
<p><b>How do I determine if a subject structure or property is located in an area on the effective FIRM that has been revised by a Letter of Map Revision (LOMR)?</b></p>	<p>Consult the Public Reports (Completed LOMCs by Community) on the MIP to determine if there have been any LOMRs issued for the effective FIRM. If there are any LOMRs that have been issued since the effective date on the FIRM consult the Map Service Center website (<a href="http://www.msc.fema.gov">http://www.msc.fema.gov</a>) to find a copy of that LOMR. If the subject structure/property is located in the area affected by that LOMR the request must be submitted to FEMA through the standard LOMA process. If you need assistance using the Public Reports on the MIP or the FEMA Map Service Center website please contact the FEMA Map Information eXchange (FMIX) at 1-877 FEMA MAP (1-877-336-2627).</p>
<p><b>Why do I have to provide a Flood Insurance Rate Map (FIRM) and the effective Flood Boundary and Floodway Map (FBFM), for communities with older flood maps?</b></p>	<p>In communities with older flood maps the FEMA identified Regulatory Floodway was shown on the Flood Boundary and Floodway Map (FBFM). The subject structure/property must be plotted on the FBFM to determine its proximity to the Floodway. If the subject structure/property is located in the Floodway the request must be submitted to FEMA through the standard LOMA process. The FBFMs are available on the FEMA Map Information eXchange website (<a href="http://www.msc.fema.gov">http://www.msc.fema.gov</a>).            If you need assistance using the FEMA Map Information eXchange website please contact the FEMA Map Information eXchange (FMIX) at 1-877 FEMA MAP (1-877-336-2627).</p>
<p><b>What is the proper formatting when entering information into the eLOMA tool?</b></p>	<p>Please make sure all entries for an eLOMA have appropriate capitalization. Avoid using all capital letters or all lowercase letters when entering information for an eLOMA.</p>