

Frequently Asked Questions

- What is eLOMA?

electronic **L**etter **O**f **M**ap **A**men~~de~~ment is a web-based application within FEMA's Mapping Information Platform ([MIP](#)) that provides a system to submit simple Letter of Map Amendment (LOMA) requests. Through the use of eLOMA, a determination can be received in about the time that it takes to enter the required information online. As with a traditional hardcopy LOMA application, an eLOMA application must contain the required technical information and other documentation to be accepted. If the application is successful, the eLOMA determination waives the federal requirement for flood insurance and may be utilized by insurance agents to possibly qualify a property for a Preferred Risk Policy.

- Who can apply for an eLOMA determination?

Licensed Professionals (LPs) and Certified Professionals (CPs) are permitted to submit eLOMA applications. LPs are licensed land surveyors or professional engineers. CPs are Certified Floodplain Managers (CFMs) employed by National Flood Determination Association (NFDA) member companies. CPs have received appropriate training to utilize eLOMA and have been approved by FEMA. LPs and CPs must register with FEMA in order to use eLOMA.

- How do I become a Certified Professional (CP)?

To become a CP, an applicant must be a CFM and must be employed by an NFDA member company in good standing that is participating in the eLOMA program. The applicant will need to complete the on-line registration materials and successfully complete the approved training and assessment. Once approved, the CP will be provided login information to access eLOMA on the MIP.

- What does the training entail?

The training entails the technical aspects of flood profile interpretation as well as guidance on reviewing applicable documents necessary for an eLOMA application.

Frequently Asked Questions

- What type of requests can be processed using eLOMA?

eLOMA is only appropriate for certain structures and properties, in particular, existing single residential structures or properties located in flood zones AE, A1-A30, and AH (no approximate Zone A areas) on the Flood Insurance Rate Map (FIRM), provided that no fill has been placed to raise the elevations of the subject structure or property. Flood zones V and AO are not eligible at this time, nor are subject structures or properties within the mapped Regulatory Floodway. There are additional restrictions as determined by FEMA, and a checklist completed during the submission of an eLOMA application will determine an application's eligibility.

For additional information, please direct your questions to
eLOMAhelp@nfdaflood.com