For years, America’s surveyors have supported the Federal Emergency Management Agency’s (FEMA) administration of the National Flood Insurance Program by issuing Elevation Certificates which help determine insurance rates and premiums. A recent program allows surveyors to build on this existing practice by following the Elevation Certificate to the letter—submitting the certificate as part of the Electronic Letter of Map Amendment (eLOMA).

Each year, lenders notify thousands of property owners that they will have to get flood insurance because their homes are within a high-risk zone. Upon notification, homeowners may either buy the insurance, or dispute the requirement by getting a flood zone determination from FEMA. If FEMA finds the structure’s lowest adjacent grade elevation or the property’s lowest lot elevation to be above the 1-percent-annual-chance (base) flood elevation, the federal insurance requirement is waived.

These determinations, based on elevation data and site surveys, are called Letters of Map Amendment (LOMAs). Because FEMA demands manual review, processing a LOMA can take up to 60 days (longer if not all required data are present). But since lender notifications often call for much quicker response, such as for a loan closing, many homeowners find themselves between a clock and a hard place.

eLOMA to the Rescue!
FEMA designed eLOMA to replace the conventional process by letting certified professionals (land surveyors and engineers) perform LOMAs via a web-based application. By allowing a local professional to collect the required data to make the appropriate flood zone determination, the homeowner would not have to wait the typical 60 days. A FEMA eLOMA determination letter can be made available almost instantaneously if the determination is performed by a surveyor with the requisite state licensing credentials.

FEMA estimates that out of the over 20,000 annual submittals, over half would be eligible for eLOMA. Currently, licensed professionals can complete eLOMAs for most existing single structure and property requests, provided
that no fill has been made and that FEMA has established a base flood elevation. The web-based application has built-in guidance and other documents to help professionals complete the eLOMA.

Licensed surveyors who want to use eLOMA must register and should allow five business days for approval. The service is free, and the online registration process takes a few minutes only.

**Building on the Existing Foundation**

Many surveyors have completed FEMA Elevation Certificates, and boundary surveys for mortgage closings and appraisals are commonplace. By combining elements from these two practices, eLOMA offers new business opportunities for surveyors.

Once the Elevation Certificate is complete, a property owner may want to know whether the property is in a flood zone. A surveyor will be able to make this determination by using the property’s recorded deed or plat and an Elevation Certificate to obtain the required federal documentation and entering the information into eLOMA.

**Is eLOMA Great, or What?**

With a free, online public service such as eLOMA, surveyors can maximize profit while serving homeowners in a timely manner. Since an Elevation Certificate is required for the purchase of flood insurance for most homes built after 1973, many homeowners will need the certificate—either to buy the insurance or to dispute the requirement.

Homeowners are currently able to obtain an Elevation Certificate only or a certificate with eLOMA. Depending on a home’s elevations and the client’s eligibility for an eLOMA, surveyors can and should recommend the latter option.

While some might argue that issuing eLOMAs would be a niche market—flood zone/flood insurance issues do not come up with all loans—the need for flood determination and insurance generally follows FEMA’s flood zone remapping schedule.

For communities where new flood maps have been issued, surveyors are likely to see a significant increase in demand for Elevation Certificates since flood maps are not property specific and lack topographic data. Subsequently, the number of eLOMA submittals are likely to increase too. Surveyors should be ready to take advantage of the growing demand for these services.

**Ready?**

Surveyors who want to learn more about eLOMA should call the FEMA Map Information eXchange (FMIX), toll-free, at 877-336-2627. Registration forms and more information about eLOMA are available online at http://hazards.fema.gov. Select the Tools & Links tab and click “What is eLOMA” under the other resources heading.

Photos: Page 12—Following a federally declared disaster, a Dewberry employee leaves a mark for a surveyor to determine the actual elevation of the high water. (Photo courtesy of Dewberry.) Page 13—FEMA mitigation specialists survey property loss in the town of Hanover, NY, following the torrential storms and flooding of 2009. (Photo courtesy of FEMA, Jacqueline Chandler.)