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## *Plan Now for a More Flood Resistant Nevada*

As of this writing our state's precipitation is well below average despite significant storms in February and March. In January USDA declared a drought designating 14 counties and Carson City as natural disaster areas because of losses caused by drought. Bad news for our water resources but possibly a respite from flood damages this winter and spring. Our dry winter seems to have also combined with a general drying up of new development as new construction and housing starts have slowed to a crawl in both northern and southern parts of the state.

Like the impact of drought, this is bad news for the economy, but provides a respite for local communities from the heavy workload of building permits and subdivision reviews. Just as the nation's path out of our economic malaise will be investment in economic sustainability, Nevada communities should invest now in sustainable, flood-resistant development. Now is the time for Nevada communities to take stock of floodplain management practices in their building and development codes and to plan for a more flood-resistant

future. Federal regulation requires that local governments update local mitigation plans every five years and addressing flood hazards is one component of these plans. Communities should consider not only possible mitigation measures to improve flood risk to their citizens but also implement mechanisms to steer development away from flood hazard areas to prevent the need for mitigation in the future. Plan now for a more flood-resistant Nevada!

*Kim Groenewold, P.E., CFM*

## *Training Opportunities*

### *L273—Managing Floodplain Development Through the National Flood Insurance Program*

May 4-7, 2009  
Milbrae, California

Hosted by California Dept. of Water Resources and presented by FEMA. This is the same course as is offered at the Emergency Management Institute in Emmitsburg, MD. On May 8th, CDWR will proctor the Association of State Floodplain Managers Certified

Floodplain Manager (CFM) exam.

### *DFIRM 101 (Digital Flood Insurance Rate Map)*

April 17, 2009  
Las Vegas, Nevada

Hosted by Clark County Regional Flood Control District and presented by FEMA and Michael Baker Jr., Inc. If you missed the DFIRM 101 class in Carson City, don't miss



*James Johnston and Mike Skowronek of Michael Baker Jr., Inc. deliver DFIRM 101 presentation in Carson City, Nevada.*

this opportunity to attend the Las Vegas class.

For more information about these and

other training opportunities, visit the Floodplain Management Program page of the NDWR web site at [water.nv.gov](http://water.nv.gov).

**Washoe County** has earned a **Class 7** classification in the **Community Rating System**. Washoe County residents now benefit from up to a 15% discount on flood insurance premiums. To find out more about the Community Rating System, go to <http://www.fema.gov/business/nfip/crs.shtm>

## Online Help for New Floodplain Managers

How can you prepare yourself if your community has just appointed you the Floodplain Manager? The following are a few online resources for Nevada Floodplain Managers:

**Other Community Floodplain Managers**—Floodplain managers from adjacent Nevada communities are a wealth of practical information. A list of Nevada Floodplain Managers is posted on the NDWR website at [water.nv.gov](http://water.nv.gov).

Also, joining organizations such as the Floodplain Management Association (FMA) or Association of Floodplain Managers (ASFPM) puts you in contact with floodplain managers from around the country. Go to the NDWR website at [water.nv.gov](http://water.nv.gov) for links to FMA and ASFPM.

**NFIP Home Page**—The NFIP home page offers a wealth of information including a basic program description, myths and facts about the NFIP, answers to frequently asked questions and links to FEMA Technical Bulletins and Regional Office web pages.

Find this information at [www.fema.gov/business/nfip/](http://www.fema.gov/business/nfip/).

**NFIP State and Local Officials Page**—The state and local officials page on the FEMA website includes links to the Community Status Book, flood map information, FEMA forms and publications. The link to this web page is [www.fema.gov/business/nfip/infosl.shtml](http://www.fema.gov/business/nfip/infosl.shtml).

**FEMA Map Service Center**—The Map Service Center (MSC) is the FEMA online store for all of its flood mapping and related questions and products. For those who were able to attend our DFIRM 101 class, the MSC is the portal for all of FEMA's map viewing tools and the source for downloadable DFIRM data and software. The MSC can be found at [msc.fema.gov](http://msc.fema.gov).

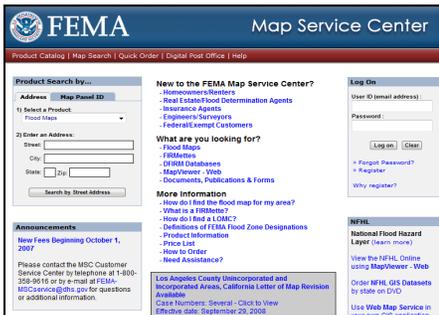
**FEMA Status of Map Change Requests Page**—Nationwide, FEMA's Flood Insurance Rate Maps are in a constant state of flux as Letters of Map Changes, including Letters of Map Amendments (LOMAs) and Letters of Map Revisions (LOMRs), amend FIRMs on a daily basis. You can check the status of map changes in your community by

going to [http://www.fema.gov/plan/prevent/fhm/st\\_main.shtml](http://www.fema.gov/plan/prevent/fhm/st_main.shtml).

**FEMA-524 Acronyms Abbreviations & Terms**—When talking with FEMA personnel and their mapping contractors, have you ever felt like they were speaking a foreign language? Have you wondered what LFD stands for? Do you wonder who the SHMO is for the State of Nevada? You can find these acronyms defined on the "FAAT List" at [www.fema.gov/pdf/plan/prepare/faatlist03\\_05.pdf](http://www.fema.gov/pdf/plan/prepare/faatlist03_05.pdf) (Incidentally, the answers are "Letter of Final Determination" and Elizabeth Ashby, Nevada Division of Emergency Management).

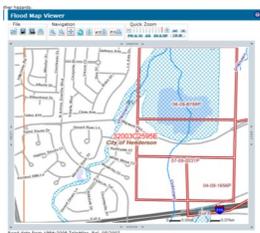
**Watermark e-Notification Service**—The eWatermark is FEMA's newsletter for the NFIP. Stay up to date on changes to the NFIP by subscribing to the e-notification service at [www.fema.gov/business/nfip/wm.shtml](http://www.fema.gov/business/nfip/wm.shtml).

These are just a few examples of internet resources available to the new Floodplain Manager. You will find much, much more information online by browsing the FEMA website at [www.fema.gov](http://www.fema.gov). Happy clicking!



*FEMA's Map Service Center is the portal for DFIRM data, software and online viewing tools as well as the sales outlet for all FEMA Flood Insurance Rate Maps.*

**"How can you prepare yourself if your community has just appointed you the Floodplain Manager?"**



*After October 1, 2009, only digital FIRM data will be available from FEMA.*

## Moving to Digital Flood Insurance Rate Maps

Beginning on **October 1, 2009**, customers may order only digital flood hazard maps and reports. FEMA's Map Service Center (MSC) will not produce or distribute paper Flood Insurance Rate Maps (FIRMs),

Flood Hazard Boundary Maps (FHBMs), or Flood Insurance Study (FIS) reports on or after this date, other than a single paper copy provided to communities when their maps are updated. Users of paper maps

should start planning to make a transition to digital flood hazard maps and reports now. For more information see FEMA Fact Sheet, *Moving to Digital Flood Hazard Information* at [msc.fema.gov](http://msc.fema.gov).

## Nye County Written Enforcement Procedures

Nye County recently adopted **written enforcement standards** that define procedures for handling violations of the County’s floodplain management ordinance. After a Community Assistance Visit (CAV) by FEMA Region IX last year, the County was required to establish Written Procedures for Enforcement of the National Flood Insurance Program (NFIP).

Nye County has a population of 45,000 people, of those 35,000 live in Pahrump and 10,000 live in the remainder of the county. As occurs in other Nevada counties, a majority of the population is concentrated in the Town of Pahrump, approximately 170 miles south of the county seat in Tonopah. A Pahrump Regional Planning District (PRPD) was defined for the area in and around Pahrump with authority for acting on planning related issues residing with the Pahrump Regional Planning Commission.

FEMA’s CAV pointed out the differences in enforcement of

the NFIP between the PRPD and the remainder of the County. The PRPD is not unlike most urban communities. Nye County Planning has instituted a comprehensive zoning ordinance, the PRPD requires zoning review, site development plans with oversight by county planning, and public works. Within Nye County Building Department, the Code Enforcement Section ensures that there is compliance with the adopted codes in the PRPD. Building Safety Section oversees and permits all commercial and residential construction.

The remainder of the County is vastly different. Outside of the Flood Permit process, the only other permits issued are Certificates of Compliance for Fire Safety for commercial and industrial buildings.

Richard N. Johnson, Floodplain Manager and Manager of Building Safety and Code Compliance, was tasked with drafting the Written Procedures for Enforcement of the

NFIP. The enforcement procedures are unique because they establish separate procedures for development occurring within the more densely populated PRPD versus that occurring in the more rural remainder of Nye County. FEMA Region IX has reviewed and endorses Mr. Johnson’s efforts as a workable solution for a difficult problem and a model for enforcement procedures that other Nevada NFIP communities could emulate. Mr. Johnson remarks of his efforts, “The challenge to develop a procedure that complied with NFIP in both urban Pahrump and rural Nye County was a unique challenge.”

For more information on enforcement and floodplain management in Nye County, contact Richard Johnson at (775) 751-4034 or [rjohnson@co.nye.nv.us](mailto:rjohnson@co.nye.nv.us).



*Pahrump, Nevada located on alluvial fan deposits derived from the Spring Mountains to the east. Photo from Wikimedia.org.*

**“The challenge to develop a procedure that complied with NFIP in both urban Pahrump and rural Nye County was a unique challenge.”**

## Unified Hazard Mitigation in Nevada

Beginning this year, four of FEMA’s Hazard Mitigation Assistance (HMA) programs will be combined under a *Unified Hazard Mitigation Program*. FEMA’s HMA programs—Pre-Disaster Mitigation (PDM), Flood Mitigation Assistance (FMA), Repetitive Flood Claims (RFC), and Severe Repetitive Loss (SRL) - provide mitigation grants annually on an allocation and competitive basis to qualified State, Tribal and local entities.

The PDM program is administered through the Nevada Division of Emergency Management (NDEM), while FMA and the new RFC and SRL programs are administered through Nevada Division of Water Resources (NDWR). Application for any of these grants is now a combined process with NDEM and NDWR working together and applications running on parallel tracks. The unified process will make it easier for a grant application to be considered

for eligible funding from any of the programs.

For more information on Flood Mitigation Assistance in Nevada, go to [water.nv.gov](http://water.nv.gov).

2009 Nevada Unified Hazard Mitigation Program Deadlines	
June 24, 2009	Notice of Interest due to NDEM/NDWR
August 12, 2009	Scope of Work due to NDEM/NDWR
August 26, 2009	Nevada Hazard Mitigation Planning Committee (NHMPC) Quarterly Meeting
October 7, 2009	Benefit Cost Analysis and backup documentation due to NDEM/NDWR
October 21, 2009	Full Application Package due to NDWMNDWR
November 4, 2009	NHMPC Grant Prioritization Meeting in Southern Nevada
November 5, 2009	NHMPC Grant Prioritization Meeting in Northern Nevada

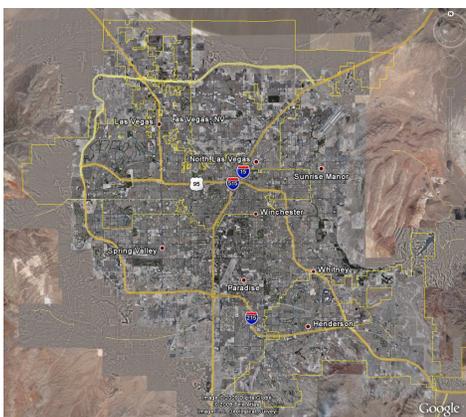
## Tracking Cumulative Impacts of Development

Since its inception, the National Flood Insurance Program (NFIP) has required communities to review all projects for their potential to increase flooding by raising Base Flood Elevations (BFEs) or to change the boundaries of the Special Flood Hazard Area (SFHA). These requirements are addressed in several places in Federal floodplain management regulations.



Aerial view of Las Vegas, population 24,624, circa 1950.

Photo source Nevada Historical Collections



Las Vegas Valley, population 593,538, today. Image from Google Earth

### Cumulative Effect of Development—

In riverine systems, prior to definition of a regulatory floodway by either FEMA or the community, 44 CFR 60.3 (c)(10) requires that no new construction, substantial improvements, or other development (including fill) shall be permitted in a community's floodplain unless it is demonstrated that the cumulative effect of the proposed development, when combined with all other existing and anticipated development, will not increase the water surface elevation of the base flood more than one foot at any point within the community. This puts the burden of tracking the cumulative impact of development squarely on the NFIP community prior to FEMA's definition of a regulatory floodway on the Flood Insur-

ance Rate Maps.

### No Rise in the Regulatory Floodway—

In riverine systems, once a regulatory floodway has been defined, 44 CFR 60.3 (d)(3) prohibits all encroachments, including fill, new construction, substantial improvements, and other development within the adopted regulatory floodway unless it has been demonstrated through hydrology and hydraulic analysis that the proposed encroachment would not result in ANY increase in flood levels anywhere within the community. This is the "No Rise" requirement for the regulatory floodway and it must be demonstrated through technical analysis which typically involves hydrologic/hydraulic modeling.

FEMA Region IX recommends that communities require developers to provide an encroachment certification, also referred to as a "no-rise" certification, as described in *FEMA 480—Floodplain Management Requirements, A Study Guide and Desk Reference for Local Officials, February 2005* (available for download from both the FEMA and ASFPM websites, [www.fema.gov](http://www.fema.gov) and [www.floods.org](http://www.floods.org) websites). An example "no-rise" certificate can be found in *FEMA 480* and provides a mechanism to ensure that the encroachment review is accomplished as part of the permitting process by shifting the responsibility to the permit applicant.

### Developments Greater

### Than 50 Lots or 5 Acres

— For new subdivisions and larger developments in unnumbered Zone A (no BFEs defined), 44 CFR 60.3 (b)(3) specifically addresses the requirement to define BFEs. This regulation applies to any development greater than 50 lots or 5 acres, whichever is the lesser, prior to community approval of a project. Passing along the responsibility to the permit applicant for defining the impact of development is implicit in this instance. If the necessary qualifications are met, FEMA recommends utilizing *FEMA 265, Managing Floodplain Development in Approximate Zone A Areas* to estimate BFEs. The 50 lot/5 acre requirement, however, does not address the cumulative impact of smaller developments.

### Requirement to Submit New Technical Data—

Regardless of the status of the community's flood maps, 44 CFR 65.3 requires that any physical change in the community that affects flooding conditions, including raising or lowering BFEs or changing the configuration of the Special Flood Hazard Area, requires the community to notify FEMA of the changes by submitting technical or scientific data so that the community FIRMs can be updated. The instrument for accomplishing this notification is the Letter of Map Change process.

### Letter of Map Change (LOMC)—

The procedure

offered by FEMA for communities to comply with their responsibilities to track the impacts of development is the Letter of Map Change (LOMC) process. This includes the Letter of Map Revision (LOMR), Conditional Letter of Map Revision (CLOMR), and Letter of Map Revision Based on Fill (LOMR-F). LOMCs must be made in writing by the Chief Executive Officer (CEO) of the community or an official designated by the CEO, however the technical work behind the LOMC and the associated costs are often provided by the applicant seeking the floodplain management or building permit.

As part of its review, FEMA will deny a LOMC request if it determines that a resulting change increases BFE greater than 1 foot. Unfortunately, FEMA does not track the cumulative impact of successive LOMC requests when each LOMC results in a BFE increase less than 1 foot. It is ultimately the responsibility of the community to ensure that regulations concerning cumulative tracking of development impacts are satisfied.

### ***The Ever Increasing BFE***

— One of the major criticisms of NFIP floodplain management regulations is that the “one foot rise” standard of 44 CFR 60.3 (c)(10) actually allows for BFE’s to creep up as development occurs in the floodplain (*No Adverse Impact, A Toolkit For Common Sense Floodplain management, ASFPM, 2003*). Buildings that were permitted with lowest floor at BFE level at the beginning of development could be as much

as one foot below BFE by the time development in the floodplain must be restricted by the community. This hazard may be compounded when FEMA releases new maps in a community that adjusts Flood Insurance Rate Maps (FIRMs) to reflect the new reality of higher BFEs and subsequent development is allowed to cause a 1 foot increase from the newly established BFEs.

### ***Original Published BFE’s and Freeboard***

— To avoid the ever increasing BFE scenario, an NFIP community would logically need to regulate to BFEs defined in its original FIRMs. Unfortunately this interpretation of FEMA regulation does not appear anywhere in written FEMA policy or guidance. FEMA guidance only recommends that this line of reasoning provides a compelling argument to incorporate a freeboard (height difference between BFE and lowest floor) of 1 foot or more into a community’s floodplain management ordinance.

Another consideration is that cumulative tracking, particularly to original, published BFEs, can be a difficult proposition. Not all communities have the manpower, expertise or funding to conduct this analysis on their own. The LOMC process can help with cumulative impacts tracking, however it does not do the tracking for the community. Nationwide, many communities have placed the onus of providing the hydrologic and hydraulic analysis required to track cumulative impacts on the applicant seeking to build in the floodplain.

***Digital FIRMs***— As FEMA’s Map Modernization initiative winds down, FEMA Region IX is currently rolling out new Digital Flood Insurance Rate Maps (DFIRMs) for many Nevada NFIP communities. In recognition that flood hazard conditions are dynamic, and many NFIP maps may not reflect recent development and/or natural changes in the environment, one of the promises of Map Modernization was to facilitate more timely updates of flood maps and easier access to the flood hazard data used to create the maps. The National Flood Hazard Layer on the FEMA’s website ([msc.fema.gov](http://msc.fema.gov)) provides DFIRM and LOMR data as one integrated dataset that is updated as LOMRs become final. For communities with the ability to utilize the digital data, the availability of the most current effective flood hazard data in a digital format should assist efforts to track cumulative impacts of development.

***The Community is Ultimately Responsible*** — In the final analysis, NFIP regulation requires tracking of the cumulative impact of development. Currently, FEMA guidance and policy are silent on specific details of how to accomplish this tracking. While FEMA’s programs and flood hazard mapping processes provide some assistance to communities to accomplish tracking, what is clear is that it is the responsibility of the community to ensure that this tracking occurs.

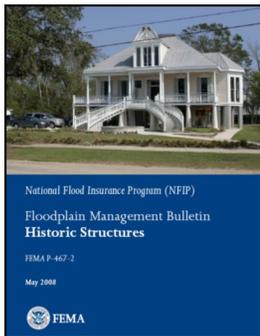


*Santa Maria Ranch in Dayton on the banks of the Carson River. FEMA has required definition of a regulatory floodway as a condition of a LOMR review for this subdivision. Photo source Dayton Land Developers, LLC, [www.thesantamariaranch.com](http://www.thesantamariaranch.com)*

**“It is ultimately the responsibility of the community to ensure that regulations concerning cumulative tracking of development impacts are satisfied.”**

## New FEMA Publications

### ***Floodplain Management Bulletin, Historic Structures, FEMA P-467-2, May 2008***

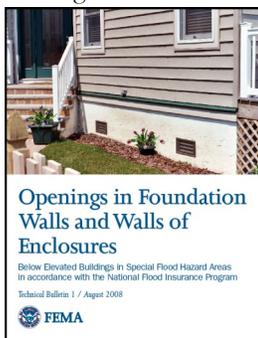


The purpose of this floodplain management bulletin is to explain how the National Flood Insurance Program (NFIP) defines historic structure and how it gives relief to historic structures from

NFIP floodplain management requirements (44 CFR §60.3). This bulletin also provides guidance on mitigation measures that can be taken to minimize the devastating effects of flooding to historic structures.

### ***Openings in Foundation Walls and Walls of Enclosures, Technical Bulletin 1, August 2008***

Provides guidance on the NFIP regulations concerning the requirement for openings in below-Base Flood Elevation foundation walls and walls of enclosures for buildings lo-



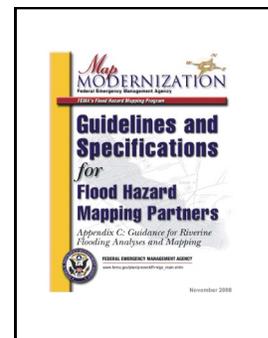
cated in Zones A, AE, A1-A30, AR, AO, and AH. This publication supersedes Technical Bulletin 1-93, Openings in Foundation Walls, April 1993.

### ***Flood Damage-Resistant Materials Requirements 2008***

Provides guidance on the NFIP regulations concerning the required use of flood-damage resistant construction materials for building components located below the Base Flood Elevation in Special Flood Hazard Areas (both A and V zones). This publication supersedes Technical Bulletin 2-93, Flood-Resistant Materials Requirements, April 1993.

***Guidelines and Specifications for Flood Hazard Mapping Partners, Appendix C: Guidance for Riverine Flooding Analysis and Mapping, Novem-***

***ber 2008***—The Federal Emergency Management Agency (FEMA) has developed a revised draft specification for *Appendix C: Guidance for Riverine Flooding Analyses and Mapping* of FEMA's *Guidelines and Specifications for Flood Hazard Mapping Partners*. This Appendix describes the standards and methods to be applied by Mapping Partners in the performance and presentation of results for riverine flooding analyses and mapping. The revised document will be available for public review and comment through February 20, 2009. Written comments and sug-



gestions may be submitted to FEMA electronically by sending an e-mail message to [FE-MACG&S@floodmaps.net](mailto:FE-MACG&S@floodmaps.net).

Find these and other publications on the FEMA web site [www.fema.gov](http://www.fema.gov).



## ASFPM 33rd Annual National Conference

June 7-12, 2009  
 Rosen Centre Hotel  
 Orlando, Florida  
[www.floods.org](http://www.floods.org)

## National Levee Safety Program

The Water Resources Development Act (WRDA) of 2007 provided authority to establish a sixteen member National Committee on Levee Safety (Committee) to develop recommendations for a National Levee Safety Program, including a strategic implementation plan. The Committee consists of sixteen members with expertise in some aspect of levee safety; one from U.S. Army Corps of Engineers, one from FEMA, eight from state levee safety agencies, two from the private sector, two from local/regional governments, and two from Indian Tribes.

On January 15, 2009, the Committee presented a status of the Recommendations for a National Safety Program to the senior staff members of House and Senate committees. The specific recommendations for a *National Levee Safety Program (NLSP)* embrace three main concepts:

1. the need for leadership via a *National Levee Safety Commission (Commission)* that provides for state delegated programs, national technical standards, risk communication, and coordinating environmental and safety concerns;
2. the building of strong levee safety programs in and within all states that in turn provide oversight, regulation, and critical levee safety processes; and
3. a foundation of well-aligned federal agency programs and processes.

The Committee recommends

phased strategic implementation as follows:

- **- Phase I:** Immediately implement critical Congressional and federal agency actions including legislation establishing a *National Levee Safety Program*, completion of an inventory and initial inspection of all levees, establish a *Coordinating Council on Communications for Levees*, requiring mandatory risk based flood insurance purchase in leveed areas, and addressing barriers associated with levee liability.
- **- Phase II:** A five to seven year period that overlaps Phase I that incentivizes the development of state levee safety programs through the deployment of a *National Levee Safety Code*, training, research and development, technical assistance and materials, start-up grants for states, and funds for rehabilitation and mitigation.
- **Phase III:** Transition to a steady state future where state and local levee safety activities are sustained through incentives, and encouraged through disincentives such as withholding funds from existing programs. Levee safety decisions will be guided by the completion of *Tolerable Risk Guidelines*.

A *National Levee Safety Program* is a wise investment that moves the country away from a

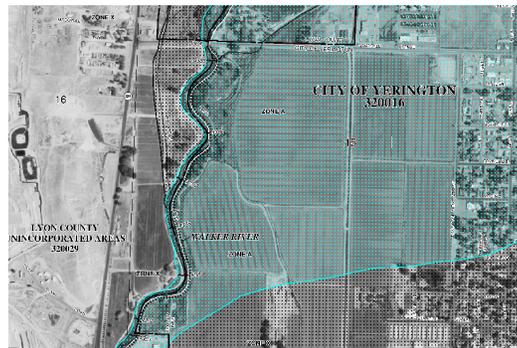
reactive disaster assistance environment to a proactive safety-oriented culture where the general public and governments are informed and able to participate in shared responsibilities of risk management and where levees are reliable. In the post-Katrina environment we have a clear and well-justified call to action. Levee safety deserves a priority focus within national infrastructure needs as levees protect much of the other infrastructure—such as roads, bridges, schools, and water and sewer treatment plants—from frequent flooding.

For more information and to see the Draft Report to Congress on Recommendations for a National Levee Safety Program go to the National Committee on Levee Safety web site at [www.iwr.usace.army.mil/ncls](http://www.iwr.usace.army.mil/ncls).



*Fernley, NV, January 10, 2008 -- Many residents of this street have lost possessions due to flooding from a breach in the Truckee Canal.*

*Photo by George Armstrong, FEMA*



*Levee indicated adjacent to the Walker River on the City of Yerington Flood Insurance Rate Map (FIRM). Like this one, many levees across the nation did not receive a FEMA Provisional Levee Accreditation prior to a new FIRM release.*

## NDWR

### NEVADA FLOODPLAIN MANAGEMENT NEWS

Nevada Division of Water Resources  
901 South Stewart Street, Suite 2002  
Carson City, Nevada 89701

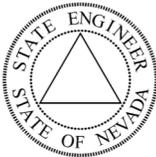
Phone: 775-684-2800

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E-mail: [myflood@water.nv.gov](mailto:myflood@water.nv.gov)

To subscribe send email request to:

[nvflood@water.nv.gov](mailto:nvflood@water.nv.gov)



*Nevada Floodplain Management News is a publication of the Nevada Floodplain Management Program.*

*The Nevada Floodplain Management Program was established in the Department of Conservation and Natural Resources, Division of Water Planning by the 1997 Nevada State Legislature after the need for a statewide flood management program became apparent when damages from the 1997 New Years Flood on the Truckee River were assessed.*

*In the Spring of 2001 the Nevada Floodplain Management Program was transferred within the Department of Conservation and Natural Resources and was later confirmed by Governor's Executive Order, dated April 10, 2003, to its current residence within the Division of Water Resources under the direction of the Nevada State Engineer.*

## eLOMA—Electronic Letters of Map Amendment

FEMA has made available an interactive online determination tool for MT-1 requests called eLOMA. eLOMA is a web-based application that provides licensed land surveyors and professional engineers (Licensed Professionals) with an online tool to submit simple

Letter of Map Amendment (LOMA) requests to FEMA.

Historically, because of manual processing, obtain-

ing a LOMA took up to 60 days, provided all required documentation was on file. Based on the information submitted by the Licensed Profes-

sional, eLOMA allows them to generate a determination from FEMA in minutes.

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 Mapping Information Platform (MIP) web site 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.

The eLOMA online service will then make a determination based on the submitted information, and Licensed 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 eLOMA determination tool is an optional process applicable to only the most basic LOMA requests. As with LOMAs, eLOMAs will be available at no cost.

For more information about eLOMAs go to the MIP web-site at <https://hazards.fema.gov/femaportal/wps/portal>.

