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**"Tips, Tricks, Traps, Insight and Dribble for
Submitting LOMA and eLOMA to FEMA for a Single
Lot"**



Web Addresses To Have

- eLOMA Legal Description

http://www.nfdaflood.com/PDFs/FEMA-Approved-Format_eLOMA.pdf

- MT-1 Form

<https://www.fema.gov/mt-1-application-forms-instructions>

- How to Determine BFE
- Selecting the Appropriate Resultant Flood Zone
- 877-FEMA-Map

eLOMA Legal Property Descriptions

- FEMA Approved Format for eLOMA Legal Property Descriptions
- Guidelines for writing Legal Property Descriptions
- 1. Do not copy the legal description directly from the recorded deed. Formats vary widely from community to community which is why FEMA requires the format described below be used for all eLOMAs.
- 2. Lot, Block, and Subdivision names should only be used for properties that are referred to using the standard Lot, Block, and Subdivision naming convention, e.g. Lot 8, Block C, Maple Acres.
- 3. Portions of lots are generally not depicted on recorded plats so if a property is described as a portion of a lot in a recorded deed then the Legal Property Description should refer to that recorded deed instead of the recorded plat.
- 4. If a property is not described by a Lot, Block, and Subdivision in the recorded deed but is described by a detailed metes and bounds, it is best to refer to the property as “A parcel of land, as described in...”
- 5. Properties are described in deeds and shown on plats.
- 6. Do not enter Legal Property Descriptions in all capital letters or all lower case letters (use appropriate capitalization).
- 7. Use the capitalization and punctuation that is detailed in the examples provided below.
- 8. If a deed or plat is recorded on more than one page refer to all of the pages in the Legal Property Description, not just the first one.
- 9. If a deed or plat is recorded with a Document Number or Instrument Number refer to that number along with any Book and Page information.
- 10. For those subdivisions that include Block and Section numbers (note: these ‘Sections’ are not the same as the ones in a Section, Township, Range) the Section number should be included in the Legal Property Description. An example would be ‘Lot 1, Block B, Section VII, Maple Acres...”

eLOMA Legal Property Descriptions

- Steps for writing FEMA approved Legal Property Descriptions
 - 1. Lot, Block, Subdivision, ... OR
 - A portion of Section, Township, Range, Principal Meridian/County/City, ... OR
 - A parcel of land,... (when there is no Lot, Block, Subdivision or Section/Township/Range/Principal Meridian information for the property)
 - 2. as described in... (for deeds) OR
 - as shown on... (for plats)
 - 3. the (General Warranty, Joint Tenancy, Survivorship, Quit Claim, etc.) Deed... OR
 - the Plat...
 - 4. recorded as Document No. #, ... OR
 - recorded as Document No. # in (Book or Liber) #, (Page(s) or Folio) #, (use "and" for 2-3 pages, "through" for 4 or more pages) ... OR
 - recorded in (Book or Liber) #, (Page(s) or Folio) #, (use "and" for 2-3 pages, "through" for 4 or more pages) ...
 - 5. in the Office of the (Recorder, or Register of Deeds, or County Clerk, or Clerk of the Court, etc.), ...
 - 6. City (use in place of the County only if the deed or plat is recorded in the city or town), ...
 - 7. County/Parish, ...
 - 8. State
- Examples
 - Lot 81, Block 16, Section 2, 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
 - A parcel of land, as described in the Deed recorded in Book 238, Pages 733, 734, and 735, in the Office of Recorder, Jackson County, Indiana
 - A portion of Section 31, Township 25 North, Range 15 East, 3rd Principal Meridian, as described in the Quit Claim Deed recorded as Instrument No. 9902 in Liber 238, Folio 733, in the Office of the Register of Deeds, City of Jackson, Indiana
 - Lot 81, Block 16, Section 2, Westover Addition, as shown on the Plat recorded as Document No. 9907582 in Book 238, in the Office of the Clerk of the Circuit Court, Jackson County, Indiana
 - A portion of Section 31, Township 25 North, Range 15 East, 3rd Principal Meridian, as described in the Warranty Deed recorded in Liber 238, Folio 733, in the Office of the Recorder, Jackson County, Indiana
 - Lot 81, Block 16, Section 2, Westover Addition, as shown on the Plat recorded in Book 7, Pages 733 and 734, in the Office of the Register of Deeds, Jackson County, Indiana

LOMA and eLOMA is a procedure to remove property, part of the property or Structure from the FloodPlain. (Inadvertent Inclusion)

How To Submit a Request for a Removal?

- Mail documents to FEMA
- LOMA on Line
- eLOMA(Must be Pre-Qualified)

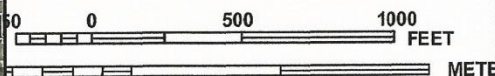


What Information Is Needed?

1. Elevations of the Site
2. Legal Description
3. Deed
4. Tax Map or County GIS
5. BFE
6. Address
7. Coordinates
8. Lowest Adjacent Grade(LAG)
9. FIRMette
10. Elevation Form(MT-1 Form 2) or MT-EZ or Elevation Certificate
11. (For eLOMA) Method of Determining BFE



MAP SCALE 1" = 500'



NFP

NATIONAL FLOOD INSURANCE PROGRAM

PANEL 0379E

FIRM

FLOOD INSURANCE RATE MAP
KANKAKEE COUNTY,
ILLINOIS
AND INCORPORATED AREAS

PANEL 379 OF 485

(SEE MAP INDEX FOR FIRM PANEL LAYOUT)

CONTAINS:

COMMUNITY	NUMBER	PANEL	SUFFIX
AROMA PARK, VILLAGE OF	170740	0379	E
KANKAKEE COUNTY	170336	0379	E
KANKAKEE, CITY OF	170339	0379	E

Notice to User: The Map Number shown below should be used when placing map orders; the Community Number shown above should be used on insurance applications for the subject community.



MAP NUMBER
17091C0379E

EFFECTIVE DATE
JANUARY 20, 2010

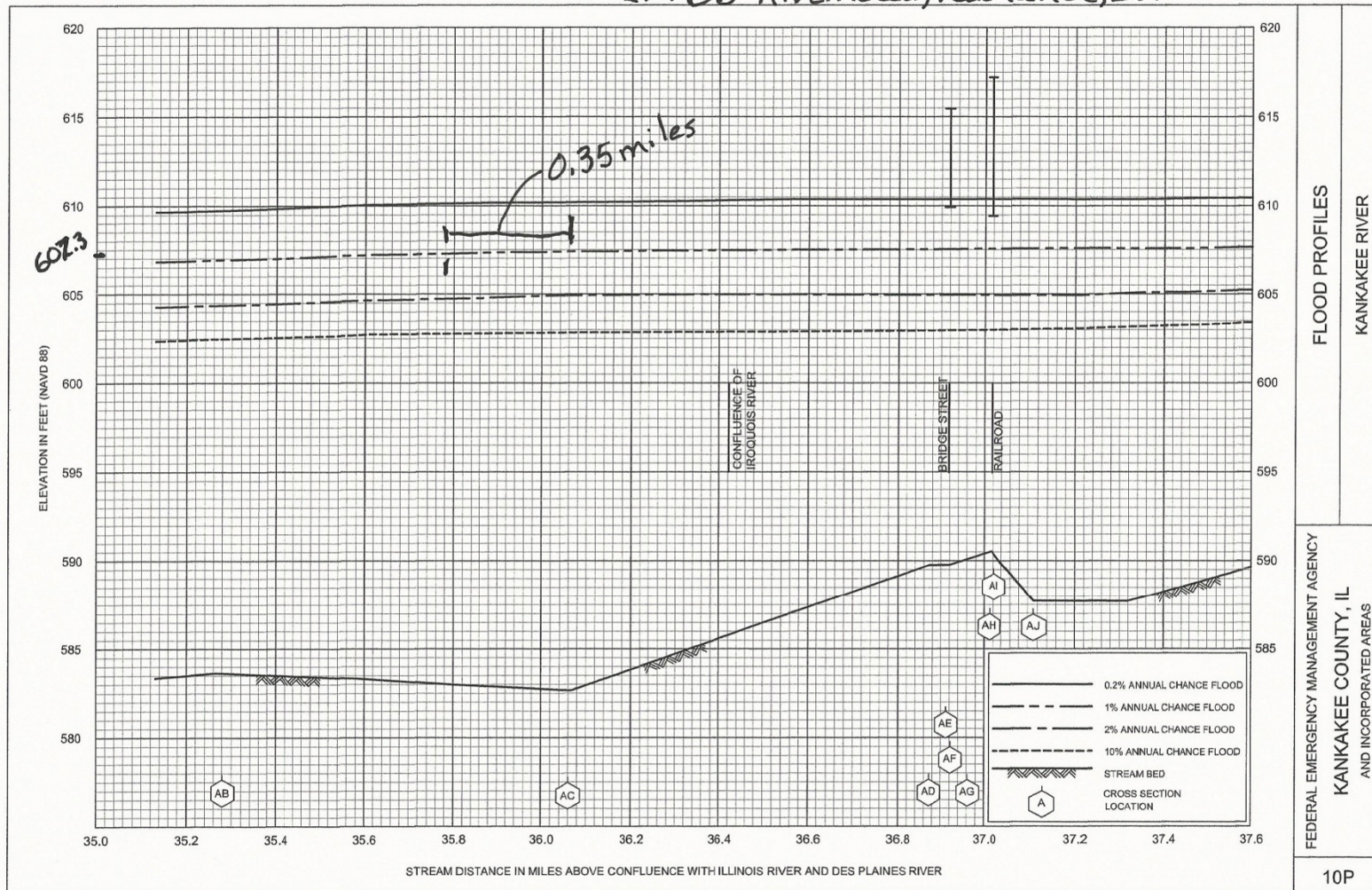
Federal Emergency Management Agency

This is an official copy of a portion of the above referenced flood map. It was extracted using F-MIT On-Line. This map does not reflect changes or amendments which may have been made subsequent to the date on the title block. For the latest product information about National Flood Insurance Program flood maps check the FEMA Flood Map Store at www.msc.fema.gov

River Profile

Tracking # 2454466

2778B River Road, Kankakee, IL



Deed

2/14
3/14

MAIL TAX STATEMENT TO:
Terrance J. Guimond, Trustee
4181 W. Josephine Drive
Kankakee, IL 60901



201400868
LORI GADBOIS
RECORDER
KANKAKEE COUNTY, IL
RECORDED ON
01/27/2014 11:27:30AM
REC FEE: 28.00
RISP: 9.00
PAGES: 3

WARRANTY DEED IN TRUST

THE GRANTOR, LEONARD GUIMOND a/k/a LEONARD P. GUIMOND, and MARGARET M. GUIMOND, husband and wife, of 2778-B River Road, Kankakee, Illinois 60901, for and in consideration of the sum of Ten and 00/100 Dollars (\$10.00) and other valuable consideration in hand paid, CONVEYS AND QUITCLAIMS TO the TERRANCE J. GUIMOND and JON R. GUIMOND as Co-Trustees of the LEONARD P. AND MARGARET M. GUIMOND TRUST AGREEMENT DATED THE 14th DAY OF JANUARY, 2014, all of his right, title and interest as to the following described real estate situated in the County of Kankakee, in the State of Illinois, to wit:

See attached Exhibit A

(Subject to 2013 General Real Estate Taxes and subsequent taxes and all covenants, easements and restrictions of record.)

PERMANENT REAL ESTATE TAX IDENTIFICATION NO. 16-17-15-302-001

hereby releasing and waiving all rights under and by virtue of the Homestead Exemption Laws of the State of Illinois.

DATED this 14th day of JANUARY, 2014.

 (scn)
Leonard Guimond a/k/a
Leonard P. Guimond

 (scn)
Margaret M. Guimond

EXHIBIT A

Lot One (1), Block Two (2), Southbrook Subdivision, being a Subdivision of part of the South Half (S 1/2) of Section Fifteen (15) and part of the North Half (N 1/2) of Section Twenty-two (22), Township Thirty (30) North, Range Thirteen (13) West of the Second Principal Meridian, in Kankakee County, Illinois, as platted of record in Book G, Page 65 of records of Kankakee County, Illinois.

PIN: 16-17-15-302-001

Tracking # 245 4466

DEPARTMENT OF HOMELAND SECURITY - FEDERAL EMERGENCY MANAGEMENT AGENCY
ELEVATION FORMO.M.B. NO. 1660-0015
Expires February 28, 2014

PAPERWORK BURDEN DISCLOSURE NOTICE

Public reporting burden for this data collection is estimated to average 1.25 hours per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the needed data, and completing and submitting the form. This collection is required to obtain or retain benefits. You are not required to respond to this collection of information unless a valid OMB control number is displayed on this form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing this burden to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 1800 South Bell Street, Arlington, VA 20598-3005, Paperwork Reduction Project (1660-0015). **NOTE: Do not send your completed form to this address.**

This form must be completed for requests and must be completed and signed by a registered professional engineer or licensed land surveyor. A DHS - FEMA National Flood Insurance Program (NFIP) Elevation Certificate may be submitted in lieu of this form for single structure requests.

For requests to remove a structure on natural grade OR on engineered fill from the Special Flood Hazard Area (SFHA), submit the lowest adjacent grade (the lowest ground touching the structure), **including an attached deck or garage**. For requests to remove an entire parcel of land from the SFHA, provide the lowest lot elevation; or, if the request involves an area described by metes and bounds, provide the lowest elevation within the metes and bounds description. All measurements are to be rounded to nearest tenth of a foot. In order to process your request, all information on this form must be completed **in its entirety**. Incomplete submissions will result in processing delays.

1. NFIP Community Number: 170336 Property Name or Address: 2778 B River Road, Kankakee, Illinois
2. Are the elevations listed below based on ☒ **existing** or ☐ **proposed** conditions? (Check one)
3. For the existing or proposed structures listed below, what are the types of construction? (check all that apply)
☐ crawl space ☐ slab on grade ☒ basement/enclosure ☐ other (explain)
4. Has DHS - FEMA identified this area as subject to land subsidence or uplift? (see instructions) ☐ Yes ☒ No
If yes, what is the date of the current re-leveling? / (month/year)
5. What is the elevation datum? ☐ NGVD 29 ☒ NAVD 88 ☐ Other (explain)
If any of the elevations listed below were computed using a datum different than the datum used for the effective Flood Insurance Rate Map (FIRM) (e.g., NGVD 29 or NAVD 88), what was the conversion factor?
Local Elevation +/- ft. = FIRM Datum
6. Please provide the Latitude and Longitude of the most upstream edge of the **structure** (in decimal degrees to the nearest fifth decimal place):
Indicate Datum: ☒ WGS84 ☐ NAD83 ☐ NAD27 Lat. 41.080506 Long. -87.824742
Please provide the Latitude and Longitude of the most upstream edge of the **property** (in decimal degrees to the nearest fifth decimal place):
Indicate Datum: ☐ WGS84 ☐ NAD83 ☐ NAD27 Lat. . Long. .

Address	Lot Number	Block Number	Lowest Lot Elevation*	Lowest Adjacent Grade To Structure	Base Flood Elevation	BFE Source
2778B River Road				608.4	607.3	Flood Profile 10P

This certification is to be signed and sealed by a licensed land surveyor, registered professional engineer, or architect authorized by law to certify elevation information. All documents submitted in support of this request are correct to the best of my knowledge. I understand that any false statement may be punishable by fine or imprisonment under Title 18 of the United States Code, Section 1001.

Certifier's Name: Bruce D. Matthews	License No.: 062-040515	Expiration Date: November 30, 2017
Company Name: Matthews and Lazdins, Ltd.	Telephone No.: 815-933-5503	
Email: MattLazd@AOL.com	Fax No. 815-933-3035	
Signature: <i>Bruce D. Matthews</i>	Date: December 15, 2015	

* For requests involving a portion of property, include the lowest ground elevation within the metes and bounds description.
Please note: If the Lowest Adjacent Grade to Structure is the only elevation provided, a determination will be issued for the structure only.



Cover Letter

Matthews and Lazdins, Ltd.

Engineering and Surveys

810 McMullen Drive
Kankakee, Illinois 60901
(815) 933-5503 FAX (815) 933-3035
MattLazd@aol.com

December 15, 2015

Federal Emergency Management Agency
Attn. Starr eLOMA Coordinator
12101 Indian Creek Court
Beltsville, MD 20705

Subject: Tracking # 2454466
2778B River Road, Kankakee, Illinois

To Whom It May Concern,

The following information was requested for the above eLOMA audit:

1. Warranty Deed.
2. Firmette.
3. Elevation Form
4. Flood Profile 16P, Kankakee River, Kankakee County, Illinois

The project site is located 1850 feet upstream of cross section "AC" on FIRMette 17091C0379E. On Kankakee River Flood Profile 10P, 1850 feet(0.35 miles) upstream of cross section "AC", the corresponding BFE to the 1% chance event is 607.3 feet.

If you have any questions, please call this office.

Sincerely,
Matthews and Lazdins, Ltd.


Bruce D. Matthews, P.E., C.F.M.
Engineer

S15.192 eLOMA

Case # 16-05-1638A



WORK SHEET

Floodplain Information

Owners

Leonard Guimond

Legal Description

Lot 1, Block 2, Southbrook Subdivision, as described in the Warranty Deed recorded as Document No. # 201400868, in the Office of the Recorder, Kankakee County, Illinois.

Address

2778 B River Road, Kankakee, Illinois

Google Earth

Lat 41.080506

Long -87.824742

Property Topo

LAG = 608.4

BFE = 607.3

BFE Determination

Zone "X" Shaded

FIRM Map

17091C0379E

RIVER/CREEK DISTANCE CROSS SECTION

Cross Section "AC"

DISTANCE TO CROSS SECTION

1850 ft upstream

FLOOD PROFILE

KANKAKEE RIVER 10P

House Info

Slab

Elevation Certificate Diagram

DATE BUILT

1962

TRACKING

2454466

BFE EXPLANATION

The project site is located 1850 feet upstream of cross section "AC" on FIRMette 17091C0379E. On Kankakee River Flood Profile 10P, 1850feet(0.35 miles) upstream of cross section "AC", the corresponding BFE to the 1% chance event is 607.3 feet.

A decorative graphic at the top of the slide consisting of several overlapping, wavy bands in various shades of blue and teal, creating a sense of motion or a stylized horizon.

Question?

Thank You

MattLazd@aol.com