Bruce D. Matthews, P.E., C.F.M.
Matthews and Lazdins, Ltd.
810 McMullen Drive
Kankakee, Illinois 60901
MatLazd@AOL.com

"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
  2. A portion of Section, Township, Range, Principal Meridian/County/City, ... OR
  3. A parcel of land, ... (when there is no Lot, Block, Subdivision or Section/Township/Range/Principal Meridian information for the property)
  4. as described in... (for deeds) OR
  5. as shown on... (for plats)
  6. the (General Warranty, Joint Tenancy, Survivorship, Quit Claim, etc.) Deed... OR
  7. the Plat...
  8. recorded as Document No. #, ... OR
  9. 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
  10. recorded in (Book or Liber) #, (Page(s) or Folio) #, (use "and" for 2-3 pages, "through" for 4 or more pages) ...
  11. in the Office of the (Recorder, or Register of Deeds, or County Clerk, or Clerk of the Court, etc.), ...
  12. City (use in place of the County only if the deed or plat is recorded in the city or town), ...
  13. County/Parish, ...
  14. 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
River Profile

Tracking # 2454466
2778B River Road, Kankakee, IL

0.35 miles

STREAM DISTANCE IN MILES ABOVE CONFLUENCE WITH ILLINOIS RIVER AND DES PLAINES RIVER

FLOOD PROFILES
KANKAKEE RIVER

FEDERAL EMERGENCY MANAGEMENT AGENCY
KANKAKEE COUNTY, ILLINOIS
AND INCORPORATED AREAS

10P
WARRANTY DEED IN TRUST

THE GRANTOR, LEONARD GUMOND and wife, LEONARD P. GUMOND, and MARGARET M. GUMOND, husband and wife, of 3750 N River Road, Kankakee, Illinois 60901, for and in consideration of the sum of Ten and 00/100 Dollars ($10.00) and other valuable consideration to be paid, CONVEYS all that certain property known as the "BEAR TRUNK TRACT" located in the Township of Kankakee, in the County of Kankakee, in the State of Illinois, to:

See attached Exhibit A

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

PERMANENT REAL ESTATE TAX IDENTIFICATION NO. 16-15-122-001

Lease of the East side of the above described parcel of land.

DATED this 17th day of January, 2014.

[Signature]
Leonard P. Gumond

[Signature]
Margaret M. Gumond

Kankakee County Recorder Document # 21345008 Page 1 of 3
DEPARTMENT OF HOMELAND SECURITY - FEDERAL EMERGENCY MANAGEMENT AGENCY
ELEVATION FORM

O.M.B. NO. 1660-0015
Expires February 28, 2014

PAPERWORK BURDEN DISCLOSURE NOTICE
Public reporting burden for this data collection is estimated to average 1.35 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 the burden to Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 1805 South Bell Street, Arlington, VA 22206-3325, 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 meters and bounds, provide the lowest elevation within the meters and bounds description. All measurements are to be rounded to nearest tenths 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: 178336 Property Name or Address: 27788 River Road, Kenilworth, 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)
   -[C] Crawl space
   -[O] slab on grade
   -[C] basement/enclosure
   -[O] 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-levelling? [ ] Month [ ] Year

5. What is the elevation datum? [ ] NAVD 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 (FIRMap) (e.g., NAVD 29 or NAVD 88), what was the conversion factor?

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: [ ] WGS 84 [ ] NAD 83 [ ] NAD 27 Lat. 41° 08'05.000 Long. 87° 82'47.942
   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: [ ] WGS 84 [ ] NAD 83 [ ] NAD 27 Lat. [ ] Long. [ ]

<table>
<thead>
<tr>
<th>Address</th>
<th>Lot Number</th>
<th>Block Number</th>
<th>Lowest Lot Elevation*</th>
<th>Lowest Adjacent Grade To Structure</th>
<th>Base Flood Elevation</th>
<th>BFE Source</th>
</tr>
</thead>
<tbody>
<tr>
<td>27788 River Road</td>
<td>608.4</td>
<td>607.3</td>
<td>Flood Profile 10P</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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.: 002-040415
Expiration Date: November 30, 2017

Company Name: Matthews and Associates, Ltd.
Telephone No.: 815-933-5503
Email: Matts@AOL.com
Fax No.: 815-933-5503

Signature: [ ]
Date: December 15, 2015

* For requests involving a portion of property, include the lowest ground elevation within the meters 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.
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

The project site is located 1850 feet upstream of cross section “AC” on FIRMeto
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
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, 1850 feet (0.35 miles) upstream of cross section “AC”, the corresponding BFE to the 1% chance event is 607.3 feet.
Question?

Thank You

MattLazd@aol.com