

FISHERINSIGHT

How to Amend a Flood Insurance Map

If you believe your property has been incorrectly designated as high risk to flooding by FEMA, you may want to appeal the designation by submitting a Letter of Map Amendment, commonly referred to as a LOMA.

www.fema.gov/media-library-data/1520628026490-0fb72da80ac68cafe17394f6b5f50af1/FF086033_ElevCert_RE_1Mar2018.pdf

Background: To show what areas of a community are subject to flooding and the risks associated with flood hazards, the Federal Emergency Management Agency (FEMA) publishes flood hazard maps. These maps, called Flood Insurance Rate Maps, or FIRMS, geographically show areas that are within a **Special Flood Hazard Area**.

While rigorous engineering studies are used to identify areas within Special Flood Hazard Areas, there are limitations to the accuracy of the maps. Scale of produced maps, survey tolerances, or changes made to the surface of the property after the survey was performed result in inaccuracies. As a result, FEMA has a procedure in place to change the designation of properties that may indeed not be subject to the base flood.

Letter of Map Amendment: As a property owner, this appeal process may be of interest to you as properties located within a base flood area may be hard to sell or may be subject to the mandatory expense of flood insurance.

The burden of proof falls on you to submit the survey data needed for FEMA to officially remove a property or building from one of these Special Flood Hazard Areas. The process by which this is done is called a Letter of Map Amendment (LOMA) and it can be used by anyone who owns, rents, or leases property. In most cases, the services of a licensed land surveyor or professional engineer are recommended as a detailed analysis is required to compare the elevations of your property against those of the base flood that FEMA has established for your area. Once the LOMA has been submitted, FEMA will review it and issue a determination. There is no fee for the FEMA review.

Information Needed: The information/data that the property owner is required to submit to FEMA includes:



- Site Survey, with the location of buildings on the property, signed by a licensed professional land surveyor
- Elevation Certificate, signed by a licensed professional
- Copy of the deed or legal description of your property
- Tax Map showing where your lot is with respect to streets and other landmarks
- Road map showing the location of your lot
- Copy of the Flood Insurance Rate Map that covers your property

The cost of preparing the items above is borne by the property owner. Any items not submitted will delay FEMA's review.

Summary: Once a Letter of Map Amendment is approved, the FEMA requirement for mandatory flood insurance is lifted. Your lender, however, has the last say on whether or not you'll need to carry flood insurance. Before you go to the expense of amending a flood insurance rate map, you should check with your lender to see if they'll waive their flood insurance requirement if the Letter of Map Amendment is in your favor.

Even if your property is removed from the Special Flood Hazard Area, it doesn't mean that the risk of flooding is eliminated. Because most homeowners' insurance policies don't cover flood losses, canceling your flood insurance policy could leave you with no protection from a flood event. FEMA has answers to many questions and provides useful guidance at hazards.fema.gov.

If you would like more information, or have any questions, please feel free to contact us.

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