

## **FLOOD INSURANCE AND FEMA MAPS**

There are sometimes instances when property owners receive word from mortgage lenders that they must have flood insurance. This is usually based upon the Federal Emergency Management Agency (FEMA) flood maps. Such maps are sometimes imperfect, and this situation can result in a dilemma for the owner, in which they are faced with the burden of disputing information provided to by the Federal Government, which can be a burdensome process.

The solution to the dilemma is to have FEMA issue a Letter of Map Amendment (LOMA). FEMA must be convinced that their maps are incorrect, and to do this requires the help of a professional, usually a surveyor, who understands the process. There can be a significant cost to this, and it is up to the property owner to provide what FEMA needs. A surveying crew may be sent out to the location.

More than likely here is no easy or cheap way out, even though it seems illogical and unfair. If you are required to obtain flood insurance but are not actually in a flood zone, you will need to contact FEMA or a qualified professional and seek a LOMA. See examples of a generic LOMA and the related Determination Document. Township government has no role in creating or amending the FEMA maps.

March 19, 2013



# Federal Emergency Management Agency

Washington, D.C. 20472

March 07

(EXAMPLE)

CASE NO.: 13-05-

TES COMMUNITY: TOWNSHIP OF TORCH LAKE,  
ANTRIM COUNTY, MICHIGAN  
COMMUNITY NO.: 260414

DEAR MR. ~~(SURVEYOR/LAWYER)~~ HIRED BY PROPOWNER

This is in reference to a request that the Federal Emergency Management Agency (FEMA) determine if the property described in the enclosed document is located within an identified Special Flood Hazard Area, the area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood), on the effective National Flood Insurance Program (NFIP) map. Using the information submitted and the effective NFIP map, our determination is shown on the attached Letter of Map Amendment (LOMA) Determination Document. This determination document provides additional information regarding the effective NFIP map, the legal description of the property and our determination.

Additional documents are enclosed which provide information regarding the subject property and LOMAs. Please see the List of Enclosures below to determine which documents are enclosed. Other attachments specific to this request may be included as referenced in the Determination/Comment document. If you have any questions about this letter or any of the enclosures, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 847 South Pickett Street, Alexandria, VA 22304-4605.

Sincerely,

Luis Rodriguez, P.E., Chief  
Engineering Management Branch  
Federal Insurance and Mitigation Administration

## LIST OF ENCLOSURES:

LOMA DETERMINATION DOCUMENT (REMOVAL)

cc: State/Commonwealth NFIP Coordinator  
Community Map Repository  
Region





# Federal Emergency Management Agency

Washington, D.C. 20472

EXAMPLE

## LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	TOWNSHIP OF TORCH LAKE, ANTRIM COUNTY, MICHIGAN	A parcel of land, as described in the Warranty Deed, recorded as  (prop. desc.)  n
	COMMUNITY NO.: 260414	
AFFECTED MAP PANEL	NUMBER: 2604 DATE: 1/17/1997	

FLOODING SOURCE: TORCH LAKE

APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 4 0  
SOURCE OF LAT & LONG: ARCGIS 10

DATUM: NAD 83

### DETERMINATION

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NGVD 29)	LOWEST ADJACENT GRADE ELEVATION (NGVD 29)	LOWEST LOT ELEVATION (NGVD 29)
--	--	--	Address	Structure	X (unshaded)	--	--- feet	--

**Special Flood Hazard Area (SFHA)** - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood).

**ADDITIONAL CONSIDERATIONS** (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)

PORTIONS REMAIN IN THE SFHA  
STUDY UNDERWAY

This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Amendment for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the structure(s) on the property(ies) is/are not located in the SFHA, an area inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This document amends the effective NFIP map to remove the subject property from the SFHA located on the effective NFIP map; therefore, the Federal mandatory flood insurance requirement does not apply. However, the lender has the option to continue the flood insurance requirement to protect its financial risk on the loan. A Preferred Risk Policy (PRP) is available for buildings located outside the SFHA. Information about the PRP and how one can apply is enclosed.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 847 South Pickett Street, Alexandria, VA 22304-4605.

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