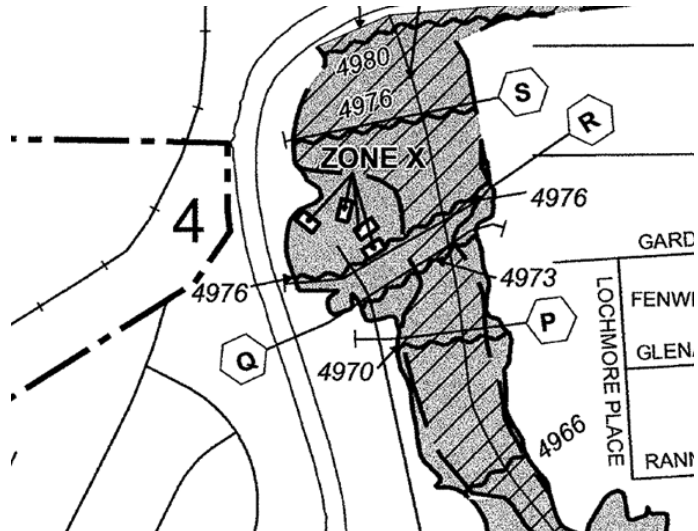


A home or property can be mistakenly placed within a flood zone. Many of the flood studies on which the flood zone delineation is based utilize aerial mapping and topography (mapping based photos taken from airplanes or satellites). These studies are generally done on a broad scale, and do not focus on particular neighborhoods or areas of interest.

Aerial and satellite mapping is not as accurate as an actual field survey specific to a home or property. A field survey, with an actual surveyor, can often benefit a homeowner or property owner.



*Boxed "Zone X" areas removed from flood zone by LOMA or LOMR-F*

#### LOMA key points:

- FEMA has no submittal fee for a LOMA application
- The LOMA is very similar to a LOMR-F, and is used to show that due to the existence of high ground or fill material, an area or structure should be removed from the floodplain.
- The LOMA has certain restrictions applied to the timing of placement of fill. In short, a LOMA can only be used if fill was placed prior to the first FEMA floodplain map of the area was established.

With a field survey done of your home or property, you may find that your home or property is, in fact, naturally elevated above 100-year flood elevations. If you do find that this is true, a process can be undergone with FEMA referred to as a Letter of Map Amendment.

A Letter of Map Amendment (LOMA) applies to situations where existing ground (or fill that was placed before the first floodplain map of the area was established) is inconsistent with FEMA's flood mapping of an area. Existing ground may, in fact, be higher than what was assumed when FEMA did flood mapping of an area. In this case, the area may benefit by a LOMA.

If existing ground is higher than what was originally assumed, the LOMA may be used to show FEMA the inconsistency. Property or a structure that is, in reality, already elevated above the floodplain, may be removed from FEMA flood zone status by a LOMA.