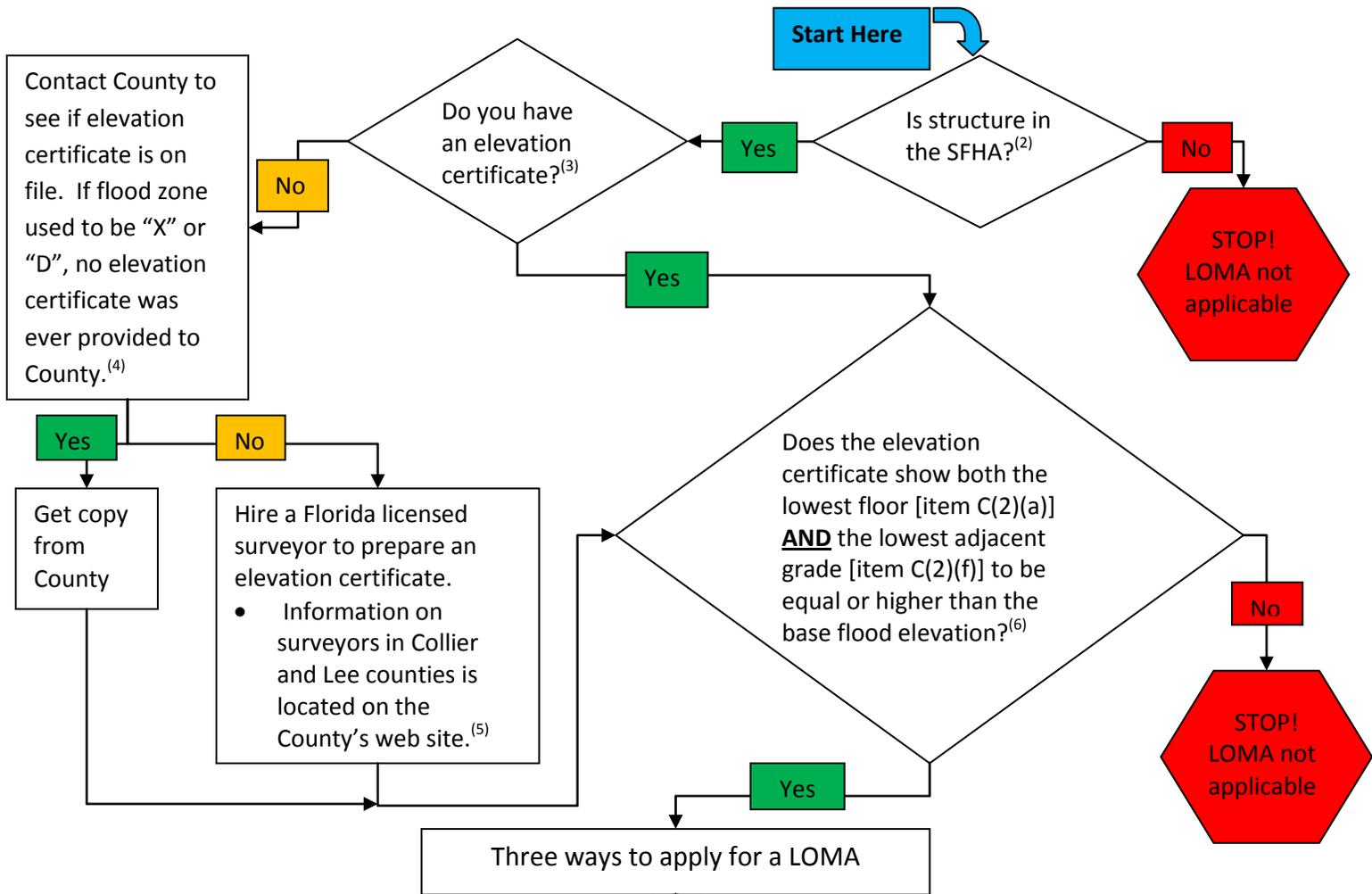


# Letter of Map Amendment (LOMA)<sup>(1)</sup> Process for Existing Structures



**E-LOMA Process**

- The E-LOMA application is only available to licensed surveyors who have registered their license information with FEMA and have been approved as a qualified firm.
- The surveyor inputs all of the pertinent information into the E-LOMA application and approval or denial is determined within minutes.
- The property owner must work through a FEMA-approved surveyor to use the E-LOMA process.

**MT-EZ Form Application**  
Used for a single lot or single structure

**MT-1 Form Application**  
Used for single lot/structure, multiple lots/structures, or where LOMR-F is required instead of LOMA.

- Forms are available on County and FEMA web sites
- Provide all information needed to complete the application
- Maps
  - Drawings
  - Elevation Certificate (or a surveyor can complete the elevation information in Section B for the MT-EZ or Form 2 for the MT-1 and sign/seal accordingly). Note that if the owner desires to exempt the entire property from the SFHA, the lowest lot elevation must be included in Section 2 of the MT-1 application.
  - A copy of the plat map for the property (with recordation data and stamp of the Recorder's Office) **OR** a copy of the property deed (with recordation data and stamp of the Recorder's Office) accompanied by a Tax Appraiser's map or other certified map showing the surveyed location of the property relative to local streets and watercourses
  - Copy of effective DFIRM or Firmette
  - Signed application (if acting as agent for owner include copy of signed affidavit authorizing you to act as agent)
  - See list of local surveyors you can contact to complete an application<sup>(5)</sup>

**SEE OTHER SIDE FOR ADDITIONAL INFORMATION**

**(1) What is a LOMA?** LOMA is the acronym for a Letter of Map Amendment that is used to remove a structure from the Special Flood Hazard Area and thus removes the federal mandate for purchase of flood insurance if there is any federal funding or financial backing associated with the structure. The most common form of federal connection is through a federally backed mortgage (e.g. FDIC, Fannie MAE, FSLIC, etc.).

**(2) What is the SFHA?** SFHA is the acronym for the Special Flood Hazard Area as identified on the FEMA-issued Flood Insurance Rate Map. The SFHA consists of all land areas with flood zones that start with the letter “V” or “A”. These are areas where there is an identified higher level of flooding risk.

**(3) What is an elevation certificate?** An elevation certificate is a FEMA-issued form used by a licensed surveyor to identify the flood zone designation for a particular property and elevation specific information about the property and structure. The elevation certificate is used by insurance agents to write a flood insurance policy for a structure and assign it the appropriate level of risk for policy premium determination.

**(4) Who can I contact at the County to see if there is an elevation certificate on file for my structure?** Elevation certificates are kept by the Building Department only if the structure was located within the SFHA at the time the structure was permitted for construction.

**FEMA web site address:** [www.fema.gov](http://www.fema.gov)

**(5) What is the base flood elevation?** The base flood elevation is the elevation expected for flood waters from the FEMA-designated one percent annual chance storm event (also commonly called the 100-year event). Every year there is a 1% chance that floodwater from coastal surge or rainfall could reach that height. The base flood elevation is identified on the FEMA Flood Insurance Rate Map.

### **What are some quick ways to check if a structure may be eligible for a LOMA?**

If the structure was built after 2002 on a fill pad where the top of the pad is at least 18” higher than the center of the street, then the probability of meeting the minimum requirements for a LOMA increases.

If the structure was built using stem wall construction or pilings, and no fill was placed on the property, then the structure probably will not qualify for a LOMA.

If the structure was built prior to September 4, 1979, it is doubtful if it will qualify for a LOMA. (Note that a structure of this age is considered a Pre-FIRM structure and qualifies for a Pre-FIRM rating category for flood insurance policies without the requirement of an elevation certificate. However, having an elevation certificate may allow the structure to be rate quoted as a Post-FIRM structure if the lowest floor elevation is equal or higher than the base flood elevation.)