

# FEMA FLOOD PLAIN MANAGEMENT

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## ELEVATION CERTIFICATES & LETTERS OF MAP AMENDMENTS (LOMA'S)



PROFESSIONAL LAND SURVEYORS & CIVIL ENGINEERS

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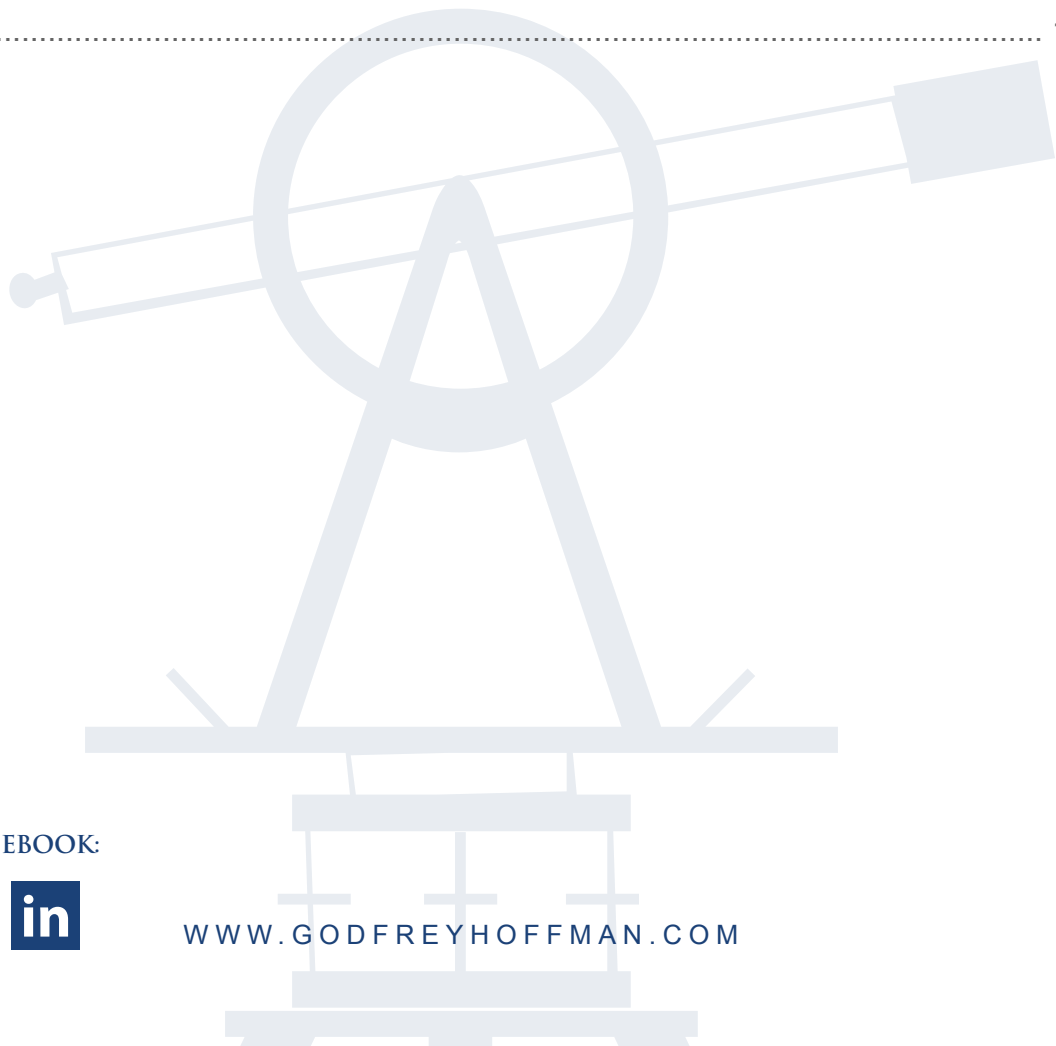
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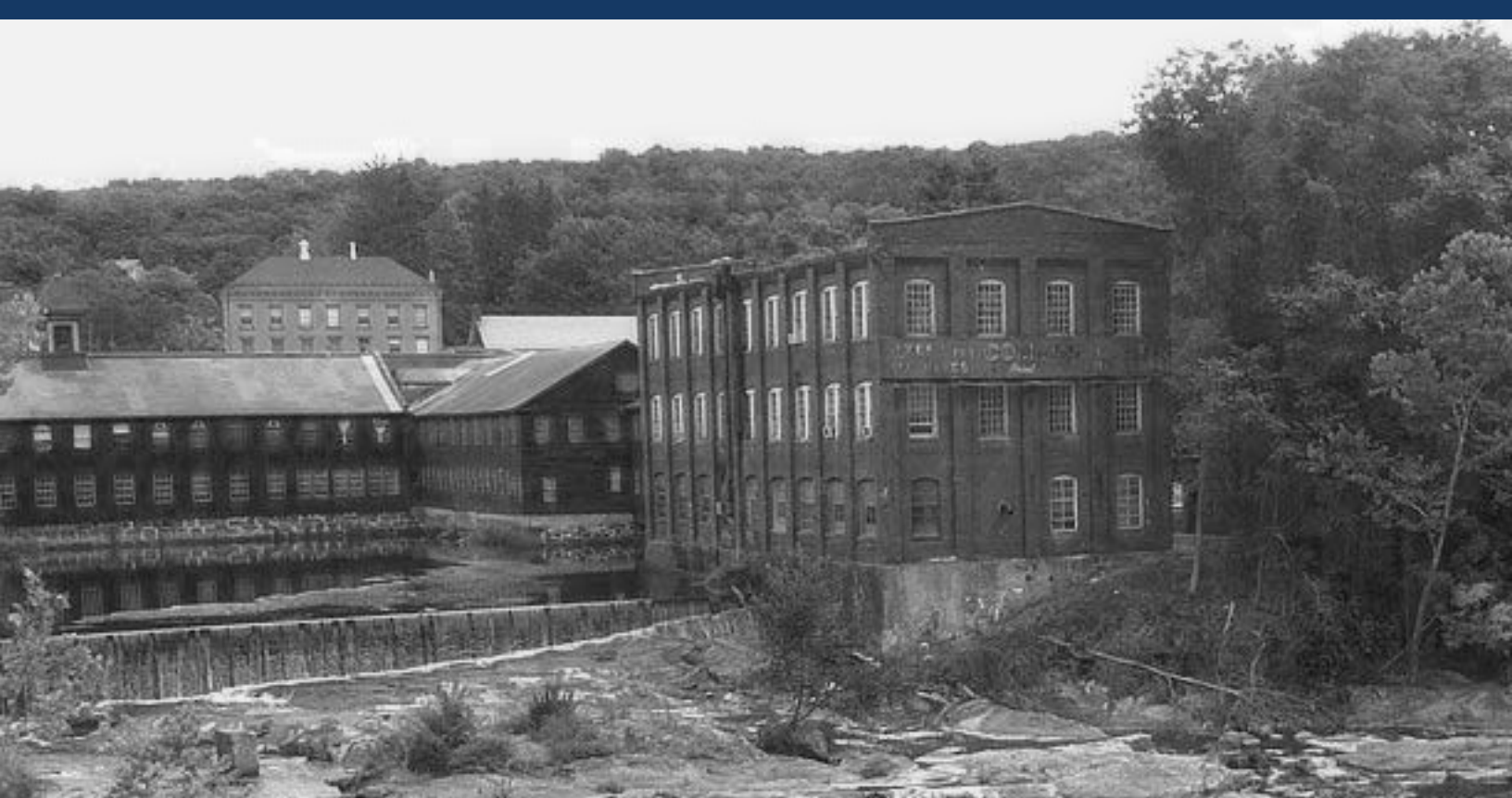
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# INTRODUCTION

If you're considering building a new house in Connecticut this year or even embarking on a major landscaping project this season, there are new federal and state laws and regulations you need to be familiar with. New federal legislation has changed how floodplain areas are defined as well as the permit requirements for building on such land.

Even existing homeowners can be affected. If your property is now designated as being in a special flood hazard area, it can affect how much you'll pay for flood insurance and whether you can even get coverage.

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# WHAT HOMEOWNERS NEED TO KNOW

If your property is determined to be in a flood plain, you need to obtain a special letter of assessment from the U.S. government that qualifies you to be able to purchase government-backed flood insurance.

The agencies and programs involved in floodplain legislation may read like an alphabet soup to those unfamiliar with the different government agencies that regulate housing codes and get involved in disaster relief.

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## JUST A FEW OF THE ACRONYMS YOU NEED TO KNOW ARE:

- **FEMA**

Federal Emergency Management Agency. FEMA is an agency within the Department of Homeland Security that coordinates the response to a national disaster by utilizing and implementing local, state, and federal resources.

- **LOMA**

Letter of Map Amendment. This is a letter from FEMA stating where a property stands in relation to a flood plain and whether the property is elevated by fill. There are five different kinds of LOMA's.

- **SFHA**

Special Flood Hazard Area. FEMA has mapped the entire United States and assessed the flooding risk in each area. Those areas deemed to be at the most risk are designated SFHAs.

- **NFIP**

National Flood Insurance Program. The U.S. government offers flood insurance through this program for those homeowners who are not able to get flood insurance from a traditional insurance carrier. This is usually because they live in a SFHA. (Note: standard homeowners insurance policies rarely, if ever, include flood coverage. When available, this coverage is usually carries an additional premium.)

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# THE FIVE LOMA'S

- **LOMA-OAS**

Is a determination made by the Federal Emergency Management Agency (FEMA) for the property and/or buildings as to whether it is located within the Special Flood Hazard Area (SFHA). Only use this method if it is clear, visually, that the structure is not in the SFHA.

- **LOMA**

A letter from DHS-FEMA stating that an existing structure or parcel of land that has not been elevated by fill (natural grade) would not be inundated by the base flood.

- **CLOMA**

A letter from DHS-FEMA stating that a proposed structure that is not to be elevated by fill (natural grade) would not be inundated by the base flood if built as proposed.

- **LOMR-F**

A letter from DHS-FEMA stating that an existing structure or parcel of land that has been elevated by fill would not be inundated by the base flood.

- **CLOMR-F**

A letter from DHS-FEMA stating that a parcel of land or proposed structure that will be elevated by fill would not be inundated by the base flood if fill is placed on the parcel as proposed or the structure is built as proposed.

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# WHAT DOES THIS MEAN FOR YOU?

If you're building a new house on in a flood plain, there are new floodplain development regulations and building codes for flood proofing that you need to familiarize yourself with. There are also several permits and paperwork you must have completed.

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## FLOOD PROOFING

Flood Proofing is the process of making a home as watertight as physically possible. For residential properties, there must be an exception granted by FEMA to the community to allow for flood-proofed basements. In order for this to happen, the entire community has to agree on a design standard for the flood proofing. This is simply an insurance liability and administrative issue. The caveat to this is that once flood proofing has been approved, the management procedure must be enforced, and all homes must be flood-proofed.

To lower insurance premiums a property can get a certificate of flood proofing. In addition to flood proofing, landowners in floodplain areas may want to look into a FEMA elevation certificate.

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# WHAT IS A FEMA ELEVATION CERTIFICATE?

At the core of it, a FEMA elevation certificate is simply a recorded confirmation that a home meets the minimum elevation requirements set by the Federal Emergency Management Agency. Once issued, it can then be used to make revisions to the maps (LOMA's) and/or used to determine flood insurance premiums.

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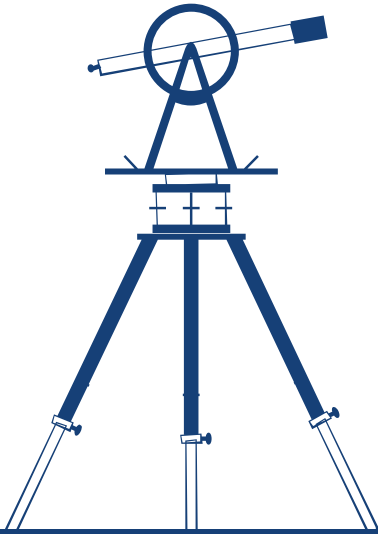
# WHY IS IT NEEDED?

For communities in a floodplain, the National Flood Insurance Program has mandated a certain set of community management ordinances, in order to be eligible for emergency assistance after a flood. In order to have a property in one of these areas, the home must have insurance, and to get that insurance, they need a FEMA Elevation Certificate.

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## WHO CAN HELP?

Obviously, all of these floodplain requirements are complicated and confusing, especially to someone without a surveying or engineering degree. That's where a qualified and experienced Land Surveyor or Engineers come in handy. Godfrey-Hoffman Associates, LLC in North Haven, Connecticut and/or Hodge, LLC in Farmington CT are professional civil engineering and surveying firms.

We can help you get the appropriate Elevation Certificate or LOMA for your property and help you determine how and where to build your home or commercial building.

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How your property is designated in relation to a flood plain can have long-lasting consequences. You don't need to deal with these regulations alone. Give Godfrey-Hoffman & Hodge a call at 203 239-4217. We have the engineering expertise you need to make sense of the flood plain maps, government flood insurance and building requirements.

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# REQUEST AN ESTIMATE FOR YOUR NEXT ELEVATION CERTIFICATE

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