

Discussion of LOMA applications for properties within Zone A

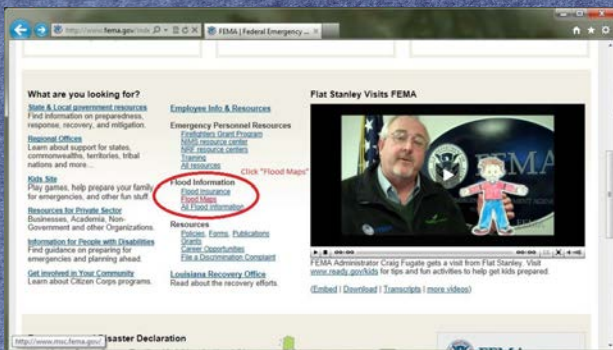
Jon Stewart and Clark Staples
Plisga and Day Land Surveyors

Maine Society of Land Surveyors
Spring Meeting
April 20, 2012

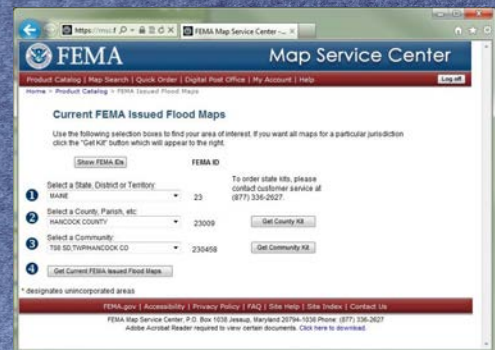
Navigating FEMA



FEMA Website



Find your FIRM



Print your FIRM



Last year, 370 Maine property owners appealed to the Federal Emergency Management Agency to remove their homes or businesses from flood plain status, according to the Maine State Planning Office. Most of them had to hire surveyors at an average cost of \$750 to prove they didn't need to pay for costly flood insurance policies required to obtain a mortgage.

The following statistics are directly from a [Morning Sentinel](#) article "Fighting flood plain status costing Mainers" January 15, 2012, by Jonathan Riskind.

Maine's rate of flood plain appeal applications is three times the national average, according to the office's Maine Floodplain Management Program.

Since 1983, the earliest date with available data, there have been more than 3,400 flood plain map appeals in Maine, costing property owners more than \$2.6 million, according to the state planning office.

Flood Hazard Area

Flood hazard areas identified on the Flood Insurance Rate Map are identified as a Special Flood Hazard Area (SFHA). SFHA are defined as the area that will be inundated by the flood event having a 1-percent chance of being equaled or exceeded in any given year. The 1-percent annual chance flood is also referred to as the base flood or 100-year flood.

Maine's maps tend to be older than the national average, according to Joseph Young, the state program's mapping coordinator. Even though new federal maps are issued every few years, that doesn't mean they are done using new and improved technology, Young said. Often, old map data is simply overlaid with new digital photographs that don't correct old mistakes, he said.

End of newspaper article

Zone designations

SFHAs are labeled as Zone A, Zone AO, Zone AH, Zones A1-A30, Zone AE, Zone A99, Zone AR, Zone AR/AE, Zone AR/AO, Zone AR/A1-A30, Zone AR/A, Zone V, Zone VE, and Zones V1-V30.

Moderate flood hazard areas, labeled Zone B or Zone X (shaded) are also shown on the FIRM, and are the areas between the limits of the base flood and the 0.2-percent-annual-chance (or 500-year) flood.

The areas of minimal flood hazard, which are the areas outside the SFHA and higher than the elevation of the 0.2-percent-annual-chance flood, are labeled Zone C or Zone X (unshaded).

Zone A

Areas subject to inundation by the 1-percent-annual-chance flood event generally determined using approximate methodologies. Because detailed hydraulic analyses have not been performed, no Base Flood Elevations (BFEs) or flood depths are shown. Mandatory flood insurance purchase requirements and floodplain management standards apply.

Be sure your client is aware that the preparation of a LOMA application is NOT a guarantee of success. FEMA makes the final call if the property or building is in or out of the Flood Hazard Area.

We are NOT EXPERTS at determining a BFE, these are examples of LOMA applications we have completed and had success with.

Contacts for existing information

- Sue Baker- state coordinator for the National Flood Insurance Program (207) 624-6230
- USGS Augusta- (207) 622-8201
- Town offices

To start I looked for instructions from FEMA and found FEMA form 81-92, "Application form for single residential structures or lot amendments to National Flood Insurance Program Maps" (MT-EZ with instructions).

This form expires February 28, 2014, and goes through step-by-step how to prepare the application.

The MT-EZ form can not be used if the building(s) or lot is on fill.

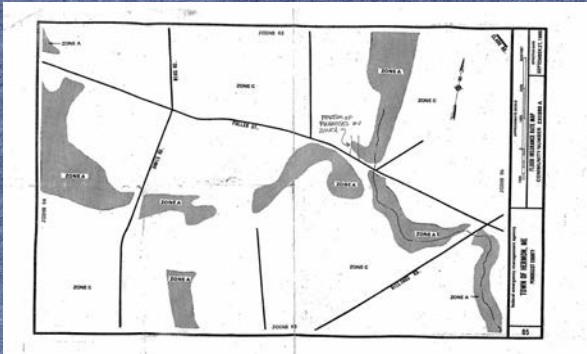
An Elevation Certificate is optional, but we recommend it. It provides more information about the property than Section B of the LOMA application.

More instructions....

For LOMA requests involving property located in Zone A, with no BFEs determined, interested parties should refer to DHS-FEMA-265, Managing Floodplain Development in Approximate Zone A Areas, A Guide for Obtaining and Developing Base (100-Year) Flood Elevations, available on DHS-FEMA's website at <http://www.fema.gov/library/viewRecord.do?id=2215>.

First Example Hermon, Maine

FIRM- Submitted with LOMA Application



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Elevation Certificate

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LOMA Application Elevation Certificate to determine BFE

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Aerial view- Not Submitted



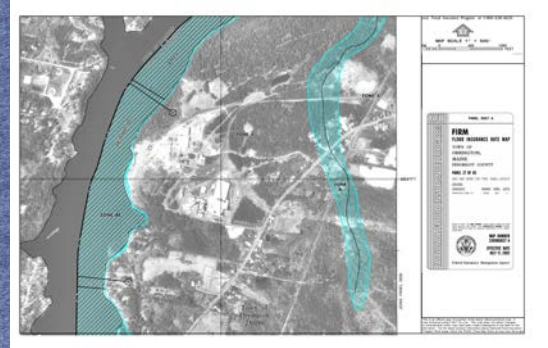
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Included in Application

- Elevation Certificate with photographs
- LOMA application
- FIRM with property shown approximately
- Former survey of premises provided by client
- Deed and Town Tax Map (or subdivision plat)
- Map of premises

FIRM- Submitted with LOMA Application



Second Example Orrington, Maine

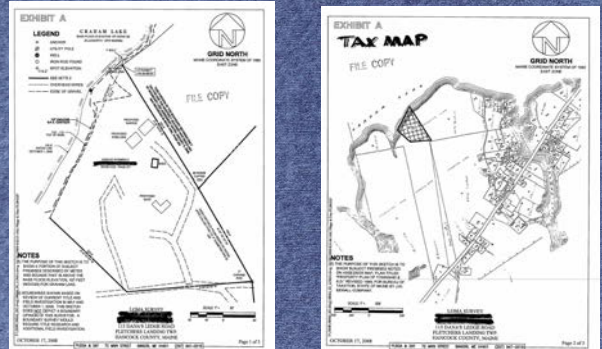
Front of property



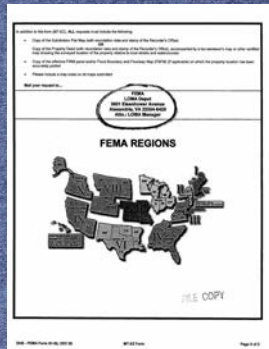
LOMA Application

The image shows two pages of a LOMA Application form. The left page contains instructions and a checklist. The right page contains a detailed survey data table and a signature block.

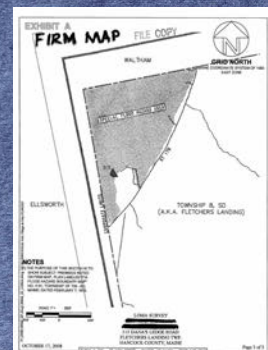
Exhibits sent with LOMA Application



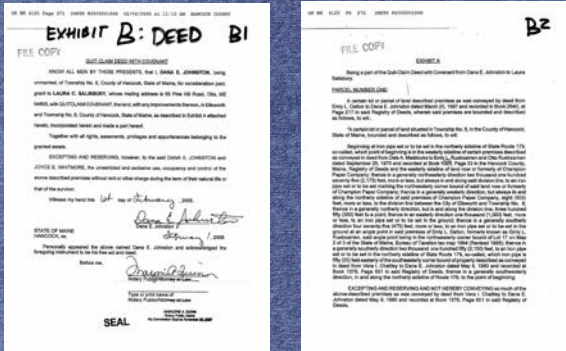
LOMA Depot



FIRM



Deed



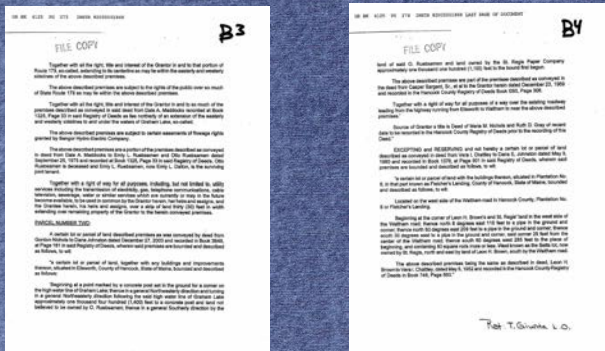
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Parcel to be removed



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Deed continued



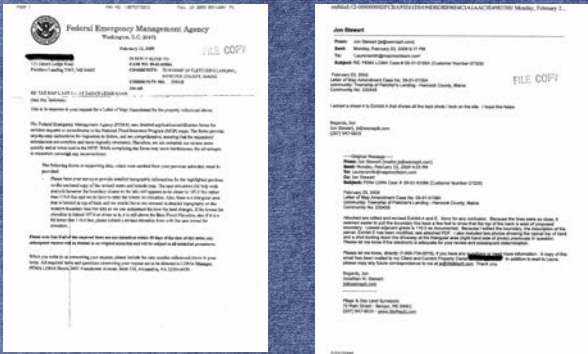
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Photo Exhibits



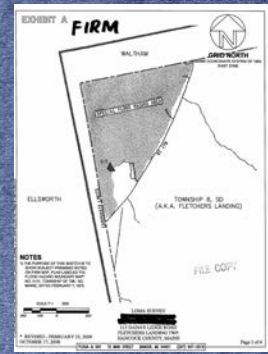
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Request for more information and response



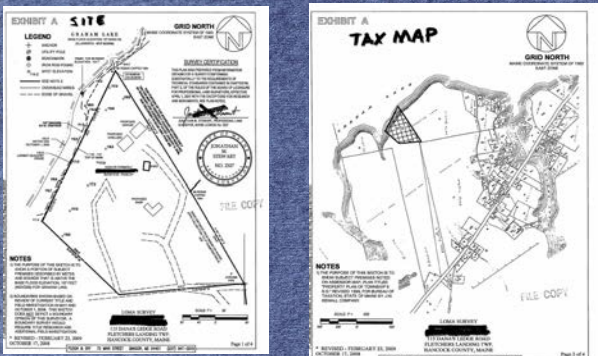
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Revisions



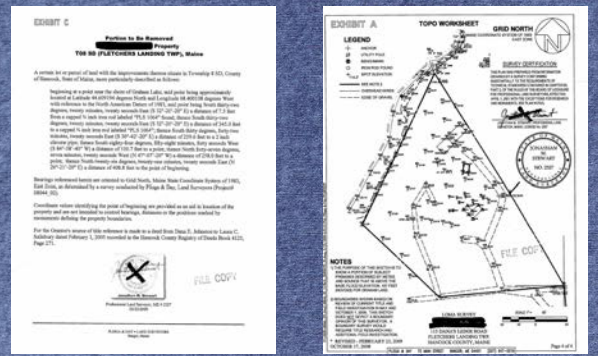
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Revisions



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Revisions



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Response from FEMA

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Searching for flood information:
 Visit FEMA at <http://www.fema.gov> (Click on Flood Information | Flood Maps to get to the Map Service Center)
 or memorize...this for maps.
[https://msc.fema.gov/webapp/wcs/stores/serl et/CategoryDisplay? catalogId=10001&storeId=10001&categoryId=1200 1&langId=-1&userType=R&type=1&future=false](https://msc.fema.gov/webapp/wcs/storeservlet/CategoryDisplay?catalogId=10001&storeId=10001&categoryId=12001&langId=-1&userType=R&type=1&future=false)

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Response from FEMA

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