## Is Your Building Site Higher than the BFE?

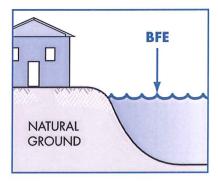


If your land is shown on the map as "in" the SFHA, but your building site is higher than the Base Flood Elevation (BFE)... get a Florida licensed professional surveyor to complete a FEMA Elevation Certificate (EC). Submit a request for a Letter of Map Amendment to FEMA along with the EC to verify that your structure is above the BFE (see page 20). If FEMA approves your request, lenders are not required to have you get a flood insurance policy, although some lenders may still require it.

Keep the certificate and the LOMA with your deed— they will help future buyers.

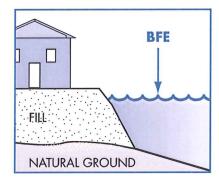
## Flood Map Revisions: LOMAs and LOMR-Fs

The most accurate information available is used to make flood maps, including topographic base maps and detailed engineering methods or methods of approximation. FEMA issues map revisions if technical data are submitted to support the changes.



Letter of Map Amendment (LOMA) is an official amendment to an effective FIRM that may be issued when a property owner provides additional technical information from a Florida licensed professional surveyor, such as

ground elevation relative to the BFE. Lenders may waive the flood insurance requirement if the LOMA removes a building site from the SFHA because natural ground at the site is above the BFE.



Letter of Map
Revision Based on
Fill (LOMR-F) is an
official revision to an
effective FIRM that is
issued to document
FEMA's determination
that a structure or parcel

of land has been elevated by fill above the BFE, and therefore is no longer in the SFHA. Lenders may waive the insurance requirement if the LOMR-F removes a building site from the SFHA.

## Check online at

www.fema.gov/national-flood-insurance-program-2/revision-national-flood-insurance-program-nfip-maps for guidance about map revisions. Information and access to FEMA's web-based application for surveyors to submit eLOMAs is available at hazards.fema.gov.