

- › Did you receive a letter requiring you to provide an Elevation Certificate?
- › Are your flood insurance premiums rising considerably?
- › Do you want to reduce or even eliminate the need for flood insurance?
- › Are you in a flood hazard zone and thinking about selling your property soon?

If you answered “yes” to any of the above questions, we may be able to help. T.G. Miller, P.C. is pleased to offer our professional land surveying services to include the preparation of FEMA Elevation Certificates and Letter of Map Amendment (LOMA) applications for all residential and commercial properties in the Finger Lakes region and surrounding counties.

The Flood Insurance Reform Act of 2012 has caused a lot of confusion and frustration for homeowners in and near flood hazard zones. Our experience indicates that many landowners have received notification that an Elevation Certificate be provided for their property. Here are samples of questions we hear from homeowners:

What is an Elevation Certificate?

An Elevation Certificate is an official document offered by FEMA and prepared by a New York State Licensed Land Surveyor that documents the elevation of an insured structure and adjacent ground elevations. Providing an Elevation Certificate to an insurance agent can result in reduced insurance premium rates.

What is a LOMA?

FEMA offers the opportunity to file a LOMA (Letter of Map Amendment) application. Essentially, this application asks FEMA to remove a structure or parcel of land from a flood hazard zone. If successful, a homeowner can significantly reduce or eliminate their flood insurance. It may also have a considerable effect on the price and marketability of a property. A LOMA application can take up to 90 days for FEMA to offer a determination on the structure. It is important to note that an Elevation Certificate and LOMA are linked to the structure on a parcel of land, not to the land owner.

What is an eLOMA?

An eLOMA is the same as a LOMA except that it is completed and submitted to FEMA by a New York State Licensed Land Surveyor. This can only be used if a Base Flood Elevation (BFE) has been established by FEMA at the location of the structure. The advantage to this process is FEMA can offer a determination very quickly.



Why do I need a LOMA?

If you own a home in a flood hazard zone and it is determined by our measurements that the elevation of your home places the structure and adjacent grade elevations above the 100 year flood stage, a LOMA application can result in FEMA permanently removing the structure from the flood hazard zone.

Why get an Elevation Certificate if I'm selling my property?

If you have never had an Elevation Certificate done on the property, you don't really know if you actually are in a flood hazard zone. If the results of the Elevation Certificate determine that you are above the 100 year flood stage, it may have a significant impact on the value of your home.

T.G. Miller, P.C. will provide an Elevation Certificate to the homeowner and/or their insurance agent. At that time we can advise them about proceeding with filing a LOMA application with FEMA.

If you have any questions feel free to call us at 607.272.6477