

# **On-line LOMA Instructions**

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#### LOMA applications may be filed by a homeowner.

LOMR applications can only be filed by a state licensed Architect, Engineer or Land Surveyor.

The City of Fargo Engineering Department does <u>NOT</u> process LOMA applications. Elevation Certificates are issued by the department <u>ONLY</u> for floodproofed foundations. If your basement is not floodproofed you must hire an architect, engineer or land surveyor to provide you with a post construction elevation survey to process a LOMA.

#### **LOMA Facts for Homeowners**

- Remember only FEMA has the authority to place or remove property from the SFHA
- Special Flood Hazard Area (SFHA), Zone A, High Risk, 1 % annual chance flood, insurance requirement area [ALL MEAN THE SAME THING]
- The principal difference between the LOMA and LOMR is the <u>date</u> fill was placed
- If your house was built prior to January 16, 2015 it may be eligible to LOMA
- In most LOMA applications only the structure is requested to be removed
- FEMA groups all map changes under Letter of Map Change (LOMC)

Homeowners have the option of hiring a licensed engineer or surveyor to complete their LOMA application. Many firms have a digital filing method not available to homeowners.

Self-applying homeowners need to view FEMA's <u>Online LOMC Tutorial</u>. Required supporting documents include:

- 1. Copy of the Flood Insurance Rate Map (FIRM) is available at FEMA's Map Service Center
- 2. Plat Map on Cass County, ND webpage
- 3. Assessor's Map is not used by the city or county so upload the plat map here as well
- 4. Certified post construction elevation (Elevation & Floodproofing Certificates)

Make a special note on Page 4 of the application regarding "Fill"

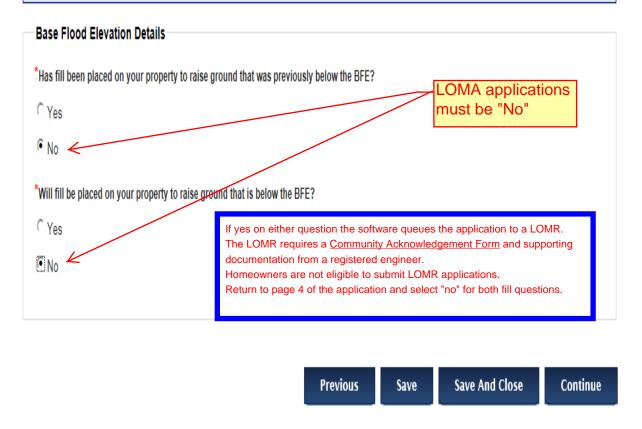
>>>>>See Page Two <<<<<

### **Online Letter of Map Change**

## **LOMC Application**



Fill is defined as material placed from any source (including the subject property) that raises the ground to or above the Base Flood Elevation (BFE). The common construction practice of removing unsuitable existing material (topsoil) and backfilling with select structural material is not considered the placement of fill if the practice does not alter the existing (natural grade) elevation, which is at or above the BFE. Fill that is placed before the date of the first National Flood Insurance Program (NFIP) map showing the area in a Special Flood Hazard Area (SFHA) is considered natural grade.



Certain documents require a plug-in. To download plug-in for Adobe Acrobat Reader click here and/or Microsoft Word click here.

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