

How to change your Flood Zone Area classification and modify the FEMA FIRM if your property is actually above the Base Flood Elevation.

What you need to do:

1. Following is a link to FEMA for downloading the Letter of Map Amendment (LOMA) or Letter of Map Revision Based on Fill (LOMR-F) application forms. Use the link provided to access the FEMA website where the forms can be downloaded. Download the **MT-1 Complete form, this has several sections and downloads in both PDF and DOC file formats:** at http://www.floodmaps.fema.gov/fhm/frm_forms.shtm. Download and print the entire form. If you use the MS Word format you can fill in the blanks of the form on your PC. You want the LOMA forms, not the ones needed for map revision based on fill.

For assistance, contact the FEMA Map Assistance Center at 1-877-336-2627.

2. To be sent with the completed FEMA application form you need a complete Boundary Survey of your property and a completed Elevation Certificate prepared on the FEMA Form, for your property. They both must be done by a certified surveyor. Below, is one of many companies that can provide the survey service. This is the Company I used:

Survey Company Information:

Name of Surveyor	C. N. Fauquier .
Surveyor Company Name:	U. S. Surveying Company, Inc.
Address:	321 Century Plaza Drive #105
City, State, zip:	Houston, Texas 77073
Telephone:	281-443-9288

3. Also to be sent with the FEMA application, you need to go to the Harris County Appraisal District web site and get a print of the area in which you live. Generally, the Reserve is covered in HCAD Facet Map number 4667D, in sections 3, 7, 4 and 8. This is the link: <http://www.hcad.org/default.asp> Just select the "address function, then input your address in the upper right section of the web page and the program will take you to the map. Print the map area where your house is located, and highlight your lot for ease of identification. I would suggest that you print and tape together several adjoining maps, so FEMA gets a good understanding where you live, in reference to major roads, the creek and drainage area.

4. The next thing you also need to send with your FEMA application is a print of the Flood Zone map from the Harris County Flood District. Go to the Tropical Storm Alicia Recovery Project (TSARP) Map site at the following link: <http://www.tsarp.org/> and select the interactive mapping tool indicated on that page; on the interactive mapping tool page input your address and zip then enter, you will go to a map that indicated the flood zones in the area and the flood elevation benchmarks. Print this out and include with your application. For reference, your elevation must be above the Base Flood Elevation Benchmark just upstream of your location, to be able to make a change in your Flood Zone Classification. The Base Flood Elevation Benchmark and your elevations will be indicated on the elevation certificate you will receive from your Surveyor.

5. To be included with the application, create a page that indicates your property's legal description (Block and Lot Number) **and** for the entire Subdivision. The Subdivision legal description is as follows:

PROPERTY DESCRIPTION

Certain property in Harris County, Texas known as The Reserve at Cypress Creek, a subdivision of 59.95 acres containing 132 lots, in 2 blocks and 5 reserve(s), out of the M. Eicholtz Survey, A-254, according to the map or plat thereof, filed on the 3rd day of July, 2002 under Clerk's File No. V 916686 and Film Code No. 516249 of the Plat Records of Harris County, Texas and any other subdivisions which are subsequently annexed thereto and made subject to the authority of the Association. D

6. As part of your application, FEMA also requires a copy of their FIRM map, where your lot is located. You can create what is called a FIRMETTE and print it out and send it with your application. The FIRMETTE is a smaller subset of the big FEMA Flood Insurance Rate Map (FIRM). The FIRM map "panel" number for our overall area is 48201C0410L. The Web link where you learn how to make the FIRMETTE is:

<http://msc.fema.gov/webapp/wcs/stores/servlet/FemaWelcomeView?storeId=10001&catalogId=10001&langId=-1>

On this page, select Panel ID in the upper left information block, enter the Panel number as shown above. On the map page, select create FIRMette or info on how to make a FIRMette. Follow the instructions completely and be sure to add the info required into the FIRMette title block as described in the FEMA application instructions.

7. The last thing you need to include with your application send is a "Statement" that your property did not receive damage from Hurricane Ike. You can use the format I used if you want, it is as follows:

FEMA National Insurance Provider
3601 Eisenhower Avenue
Alexandria, VA 22304-6425

Attention: LOMA Manager

REFERENCE: Community: Harris County, TX
Community No.: 480287

Below is my statement indicating no wind, flooding nor damage issue had been caused by the recent Hurricane Ike event. Also, current pictures of the subject residence are attached. They indicate current date, photos of the residence, including front elevation, front- general area along street, side view looking to the back and rear of house.

STATEMENT

I, **YOUR NAME**, owner of property at **YOUR ADDRESS**, subject of this Application, state that the area received no flooding, nor any threat of flooding on/or around the residence area as a result of Hurricane Ike and the rains following. In excess of 9 inches of rain fall in the area and showed no risk of flood. No property or structural damage was sustained.

Date: _____ Signed: _____

YOUR NAME

Should you have questions or require any additional information, please contact me at any of the following:

YOUR NAME
YOUR ADDRESS
CITY, STATE, ZIP

YOUR PHONE NUMBER
YOUR EMAIL ADDRESS

Thank you for your assistance in this matter.

YOUR NAME

The process costs for the site survey and elevation certificate is typically less than \$500 total. FEMA does not charge for the LOMA. All of your attachment maps must be printed in color. You will get a confirmation letter from FEMA that they received your application and gave it a Case Number. The entire process takes about 2-3 months to get final results. If you get a change in your Flood Zone classification, contact your mortgage company and flood insurance agent to discuss the effects of the change in classification.