

- Second and third measurement: Measure from both sides of the house to the property line. Please note on the form that these measurements are to the property lines.
- Final measurement: This is either from the portion of the house closest to the back property line or from the portion of the house used in the

first measurement to the portion that is furthest from the street.

NOTE: Letters from the county, community or engineer that state the property is not within a flood zone are not viable documentation for removing the house from the flood zone.

↘ The National Flood Insurance Program Regional Offices

Region 1 CT, MA, ME, NH RI, VT 781-356-4142	Region 2 NJ, NY, PR, VI 732-603-3875	Region 3 DC, DE, MD, PA, VA, WV 856-489-4003	Region 4 AL, FL, GA, KY, MS, NC, SC, TN 770-887-6865
Region 5 IL, IN, MI, MN, OH, WI 708-326-3072	Region 6 AR, LA, NM, OK, TX 281-829-6880	Region 7 IA, KS, MO, NE 785-242-1097	Region 8 CO, MT, ND, SD, UT, WY 303-275-3475
Region 9 AZ, CA, HI, NV, AS, GU, MH 916-780-7889	Region 10 AK, ID, OR, WA 425-482-0316		

For more information about the National Flood Insurance Agency, visit www.fema.gov/business/nfip.

↘ Federal Emergency Management Agency Regional Offices

Region 1 CT, MA, ME, NH, RI, VT 617-832-4761	Region 2 NJ, NY 212-680-3600 PR, VI 787-296-3500	Region 3 DC, DE, MD, PA, VA, WV 215-931-5608	Region 4 AL, FL, GA, KY, MS, NC, SC, TN 770-220-5200
Region 5 IL, IN, MI, MN, OH, WI 312-408-5500	Region 6 AR, LA, NM, OK, TX 940-898-5399	Region 7 IA, KS, MO, NE 816-283-7002	Region 8 CO, MT, ND, SD, UT, WY 303-235-4800
Region 9 AZ, CA, HI, NV, AS, GU, MH, PW 510-627-7100	Region 10 AK, ID, OR, WA 425-487-4600		

For more information about FEMA, visit www.fema.gov.

For more information or to establish an account, contact your Account Executive, call us toll-free at 877-LS-CLOSE (572-5673) or visit www.landsafe.com.



Taking the Mystery Out of the Flood Re-Determination Process

Helpful Answers to Assist You in Removing Your Home from a Special Flood Hazard Area

At LandSafe®, we specialize in determining whether you need flood insurance by verifying if your home is located in a Special Flood Hazard Area as designated by the Federal Emergency Management Agency (FEMA). To do this, we reference several FEMA maps and applicable local maps such as parcel maps, plat maps, subdivision maps, etc. These maps allow us to pinpoint your property in relation to areas where there is a 1 percent or greater chance of annual flooding.

If LandSafe determines that your structure falls within any of these flood areas, we will notify your lender, and your lender will assist you in obtaining flood insurance from a qualified National Flood Insurance Program provider. By law, your lender must notify you in writing regarding the flood status of your property.

Historically, more homes have been damaged by flood waters than by any other naturally occurring phenomenon. It is important to note that flood damage is not covered by homeowner's insurance. That's why it's so important to have your home assessed by a qualified flood zone determination company such as LandSafe.



Re-Determination Process

At times, the borrower or lender may dispute the flood determination provided. LandSafe offers an excellent Re-Determination process. We will gather the appropriate information and documents to recheck and verify the position of the structure in relation to the flood zone, ensuring the most accurate determination was rendered.

Upon your request, supporting documentation may be provided to demonstrate where the structure lies in relation to the Special Flood Hazard Area on the Flood Insurance Rate Maps. LandSafe will take every step in processing a disputed flood zone as many times as necessary using the new information submitted.



The following frequently asked questions will explain how to apply for a Letter of Map Amendment or Letter of Map Revision through FEMA. Through this Letter of Map Amendment/Revision process, FEMA may be able to remove the property from the Special Flood Hazard Area entirely by taking into consideration elements that flood companies cannot consider.

Frequently Asked Questions

Q. What is a Flood Zone or Special Flood Hazard Area (SFHA)?

A. A Special Flood Hazard Area (SFHA) is the darkly shaded area on the Flood Insurance Rate Map that identifies an area with a 1 percent or greater chance of being flooded in any given year. A structure located within an SFHA shown on an Flood Insurance Rate Map has a 26-percent chance of suffering flood damage during the term of a 30-year mortgage.

Q. What is a Letter of Map Amendment (LOMA)?

A. A Letter of Map Amendment (LOMA) is an official amendment, by letter, to an effective NFIP map. LOMAs were developed by FEMA to give property owners a way to submit materials in support of the contention that a property, including its structures, is located above the Base Flood Elevation. If FEMA concurs with the information provided by the property owner, then FEMA will issue a LOMA that removes the property from the SFHA.

Q. What is a Letter of Map Revision (LOMR)?

A. A Letter of Map Revision (LOMR) is an official revision, by letter, to an effective NFIP map. A LOMR can be issued when a property owner or a community makes artificial improvements that would eliminate or mitigate the potential flood hazard for specific

properties. These improvements include the addition of fill to raise land above the Base Flood Elevation or channel construction for creeks.

A request for a LOMR must always be made in concurrence and cooperation with the local community. FEMA considers all requests for LOMRs carefully, in part to ensure that changes made in the floodplain do not adversely affect surrounding areas.

Q. What can I do if I disagree with LandSafe that my property is actually in an SFHA?

A. If a customer disagrees for any reason that his or her property is in an SFHA, LandSafe will complete a Flood Re-Determination. The Re-Determination will recheck the original determination based on new information provided by the borrower. This process usually takes 24 hours to complete; however, Re-Determinations may be expedited when necessary.

Information most useful in the Re-Determination process includes:

- Full appraisal
- Any available maps (for example, plat maps subject locator map)
- Survey, if available
- LOMA or LOMR from FEMA
- LandSafe Flood Certificate, if available

Fax the above information to LandSafe at 800-922-9035.

Q. Is there any way my property can be removed from a flood zone once it has been determined that it is in an SFHA?

A. Yes, FEMA accepts LOMAs as an avenue whereby a property owner may dispute his or her property's flood status. A property owner may submit property and evaluation materials in support of a request for a LOMA, removing the property from the SFHA. This process involves the property owner and FEMA.



Q. How do I apply for a LOMA or LOMR?

A. A property owner may apply for a LOMA or LOMR by submitting the appropriate documentation to the respective FEMA region. Community officials, such as your city or county engineering department or planning

department, can often assist in the application for a LOMA or LOMR from FEMA. A sample Letter of Map Amendment Application Form can be found at: www.fema.gov/plan/prevent/fhm/dl_mt-ez.shtm.

If you would like assistance from a Map Specialist to complete a LOMA or LOMR application, you may call the FEMA Map Assistance Center toll-free at 877-FEMA-MAP or 877-336-2627. Agents are available Monday through Friday from 8:00 a.m. to 7:30 p.m. Eastern Time.

Q. How do I determine if there is an existing LOMA or LOMR for my house or subdivision?

A. You may contact FEMA LOMA/LOMR Assistance at 877-336-2627.

Q. Why does LandSafe say my property is in a flood zone when the real estate agent, appraiser, developer, city and county show it is not in a flood zone?

A. County entities and developers know their areas well, and they know when additional flood control work has been completed. However, until this work is filed and approved by FEMA through a LOMR or the updating of a map, it will not affect the flood determination. To obtain flood information, most appraisers consult their local flood authority, which might clear the lot based on local information. Again, until changes to an area are updated by FEMA, the flood determination results may not change.

Q. We have a flood certificate from another Flood Determination company that shows the property is not in an SFHA? Why are the flood determinations different?

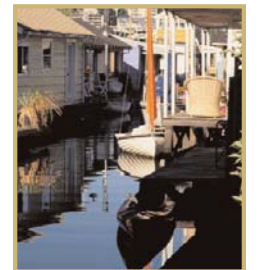
A. Interpreting the FEMA flood maps is somewhat subjective. The maps are difficult to read and do not include very many street references. Although the basic mapping techniques are the same, there are many different methods of ascertaining a flood determination. Some determination companies utilize a probability factor, others digitize the flood maps and place buffer zones around the flood zone (typically 250-foot buffers are used). There may be differences due to human error or variations in mapping techniques.

Federal regulations require that third-party determinations are guaranteed. For that reason, LandSafe uses the official FEMA flood maps, plus supplemental materials to make such determinations.



Q. My property is on a hill and could not possibly flood. Why is LandSafe still determining my property to be in an SFHA?

A. In the Mandatory Purchase of Flood Insurance Guidelines, FEMA states the following: "In theory, the area on a map in which a building is located should reflect its susceptibility to flood. Yet, in practice, Flood Hazard Boundary Maps and Flood Insurance Rate Maps cannot reflect every nuance in the physical geography of an area. Occasionally, a flood map will show property as clearly being in an SFHA, even though the building on the property is actually above the Base Flood Elevation."



In practice, the Flood Hazard Boundary Map and the Flood Insurance Rate Map cannot possibly reflect every rise in terrain, and there will be instances of 'natural islands' of high ground that are inadvertently included in the SFHAs. Nevertheless, until the map is physically revised, lenders are bound by the information shown on FEMA maps unless a valid LOMR or LOMA has been issued by FEMA for the property. Lenders may not close a loan based on third-party information as a substitute for a LOMR or LOMA."

Q. What does it mean if LandSafe determines that my lot is partially within an SFHA?

A. A partial flood zone is indicated on a flood determination as an asterisk next to the A or V zone. This means that part of the parcel of land that the structure sits on is inundated by the SFHA, according to the Flood Insurance Rate Map. However, the house itself may or may not be affected. LandSafe may complete a Re-Determination if the borrower can provide a survey that pinpoints the boundaries of the structure.

If a survey is not available, LandSafe will accept a "Box in Method" of determining the location of the structure. This method is inexpensive and can be completed by the homeowner with a simple measuring device.

Box in Method Instructions:

The Box in Method consists of four measurements as follows:

- First measurement: Measure from the front of the house (the portion that is closest to the street) to the center of the street.