

# NAPOLEON TOWNSHIP FLOODPLAIN INFO.

July 28, 2010

If you have received notice that you are in a floodplain and believe that your structure is not in the 100-year floodplain then you can take the following steps to possibly remove the flood insurance purchase requirements:

- 1) Hire a registered land surveyor to survey the lowest adjacent grade to the house and the lowest floor including basement. The surveyor should fill out an elevation certificate (available online at: <http://www.fema.gov/business/nfip/elvinst.shtm>)
- 2) Determine the date when the structure was built.
  - a) If the structure was built before the date of the first published map then the lowest adjacent existing grade needs to be above the estimated 100-year floodplain.
  - b) If the structure was built after the date of the first published map and no fill was placed, then the lowest adjacent grade needs to be above the 100-year floodplain. The property owner also needs to get a letter from the local building official indicating that no fill was placed before the structure was constructed.
- 3) If the structure is found to be outside the floodplain then the property owner should submit to the Federal Emergency Management Agency (FEMA), form MT-EZ (available online at: [http://www.fema.gov/plan/prevent/fhm/frm\\_form.shtm](http://www.fema.gov/plan/prevent/fhm/frm_form.shtm)) entitled "Federal Emergency Management Agency Application Form for Single Residential Lot of Structure Amendments and Revisions to National Flood Insurance Program Maps". If all the appropriate information is sent in, the FEMA will usually respond in 4-6 weeks.
- 4) The property owner should take the FEMA response, if positive, to the lender and ask that the flood insurance purchase requirements be waived.

The LOMA (Letter of Map Amendment) officially amends the FIRM (Flood Insurance Rate Map) and removes the federally required flood insurance purchase requirement. However, lenders still have the option of requiring the purchase of flood insurance to protect their investment. The property owner may want to contact the lender to see if they will accept a LOMA. If the lender will not accept a LOMA and waive the flood insurance purchase requirements then the option is to switch mortgage lenders.

if the lender accepts the LOMA and does not require the purchase of flood insurance, the current year's flood insurance premium can be refunded (provided no claims have been paid). If the flood insurance waiver from the lender is taken to the insurance agent, the agent will be able to process a refund.

You are advised to keep a copy of the LOMA to avoid flood insurance purchase requirements should the house be refinanced or sold sometime in the future.

If you have any questions on the LOMA process, please contact FEMA at their toll-free number, 1-877-336-2627. If you have any other questions, or if you need further assistance, please contact the Department of Natural Resources and Environment, 517-780-7699, Jackson District Office, located at 301 East Louis Glick Highway, Jackson, Michigan 49201.

For additional information use the link below

[http://michigan.gov/deq/0,1607,7-135-3313\\_3684\\_3725-122959--,00.html](http://michigan.gov/deq/0,1607,7-135-3313_3684_3725-122959--,00.html)