

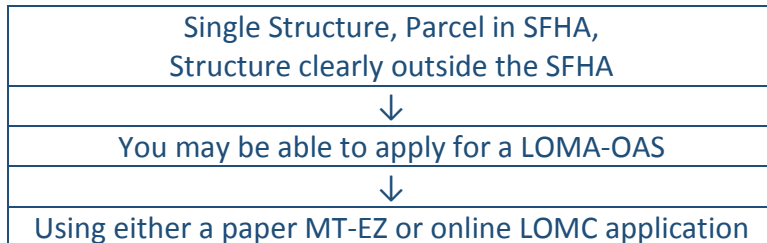


My property has been mapped into a High Risk flood zone, but my structure is clearly outside the SFHA. What are my options?



If your property has been mapped into a high risk flood zone (the SFHA) on the new maps, but your structure is clearly, visually, not in the SFHA, you may be able to apply for a Letter of Map Amendment - Out As Shown (LOMA-OAS)

1. Apply for a LOMA-OAS using either the paper MT-EZ or online LOMC, found on the FEMA website at: <http://www.fema.gov/change-flood-zone-designation-online-letter-map-change>
2. Remember, you will need an Elevation Certificate in order to submit an application.
3. FEMA will normally complete its review and issue its determination in 4-6 weeks.
4. A LOMA-OAS will not revise the physical map, but it will still amend your flood zone and effect your flood insurance rate.



Flood Zones		
Risk	Definition	Zones
Low Risk	The areas outside the SFHA and higher than the elevation of the 0.2 % annual chance flood	X, C
Moderate Risk	The areas between the limits of the base flood and the 0.2% annual chance (or 500-year) flood	B, X-Shaded
High Risk	The area that will be inundated by the 1% annual chance flood, also referred to as the base flood or 100-year flood.	All A & all V