

April 25, 2002

RE: FEMA Elevation Certificates and L.O.M.A.s

To Whom It May Concern:

As a service to the citizens of the City of Garland, the Engineering Department provides FEMA Elevation Certificates to those who request them. If an Elevation Certificate is desired, the Engineering Department requires that the person seeking the Certificate submit a written request for such. In that request, the person(s) must specify the following:

- 1. Name of the person requesting the Certificate and their role (homeowner, realtor, Title Co., etc.) in the process, and a phone number for contact.
- 2. The address of the property, including zip code.
- 3. A convenient time(s) and the person responsible for meeting the survey crew at the property.
- 4. Name, address, or fax number, of person (one only) to whom the Elevation Certificate/LOMA is to be sent, if desired. The City of Garland-Engineering Department will not be responsible for distributing copies to any party except that party listed in the request. A copy may be picked up from the Engineering Department in lieu of sending a copy to the named party.

When this information is received, the City Surveyor will call the contact person listed to arrange a time to meet with the survey crew at the property. Please note that part of the surveying process requires that we have access to the interior of the house for shooting elevations on the finish floor(s) and gathering other information about machinery servicing the building. The field time required is approximately 30-45 minutes with the majority of the work being done outside of the structure. The entire process of getting an Elevation Certificate completed takes approximately a week or more.

If, based on the results of the Elevation Certificate, it is determined that a LOMA (Letter of Map Amendment) can be done, we will require a recorded copy (a filed copy from the Dallas County Clerk's office) of the vesting (current) deed to the property. This, along with additional paperwork will be submitted as a package to

FEMA, and if approved by them, will formally remove the structure only, from the Special Flood Hazard Area. FEMA requires approximately 8-10 weeks to return a LOMA if approved. The Engineering Department will contact the requester when FEMA makes a determination regarding the LOMA.

"Requesters also should be aware that removal of a property (parcel of land or structure) from the Special Flood Hazard Area (SFHA) means FEMA has determined the property is not subject to inundation by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This does not mean the property is not subject to other flood hazards. The property could be inundated by a flood with a magnitude greater than the base flood or by localized flooding not shown on the effective National Flood Insurance Program (NFIP) map."

"The effect of a LOMA is it removes the Federal requirement for the lender to require flood insurance coverage for the property described. The LOMA is not a waiver of the condition that the property owner maintain flood insurance coverage for the property. Only the lender can waive the flood insurance purchase requirement because the lender imposed the requirement. The property owner must request and receive a written waiver from the lender before canceling the policy. The lender may determine, on it's own as a business decision, that it wishes to continue the flood insurance requirement to protect its financial risk on the loan." (FEMA LOMAENC-1, 6-5-00)

The City of Garland is not responsible for getting flood insurance requirements removed and cannot participate in the negotiation of such.

If you have any questions please call the Engineering department at 972-205-2170.

Sincerely,

Glenn Breysacher, RPLS City Surveyor