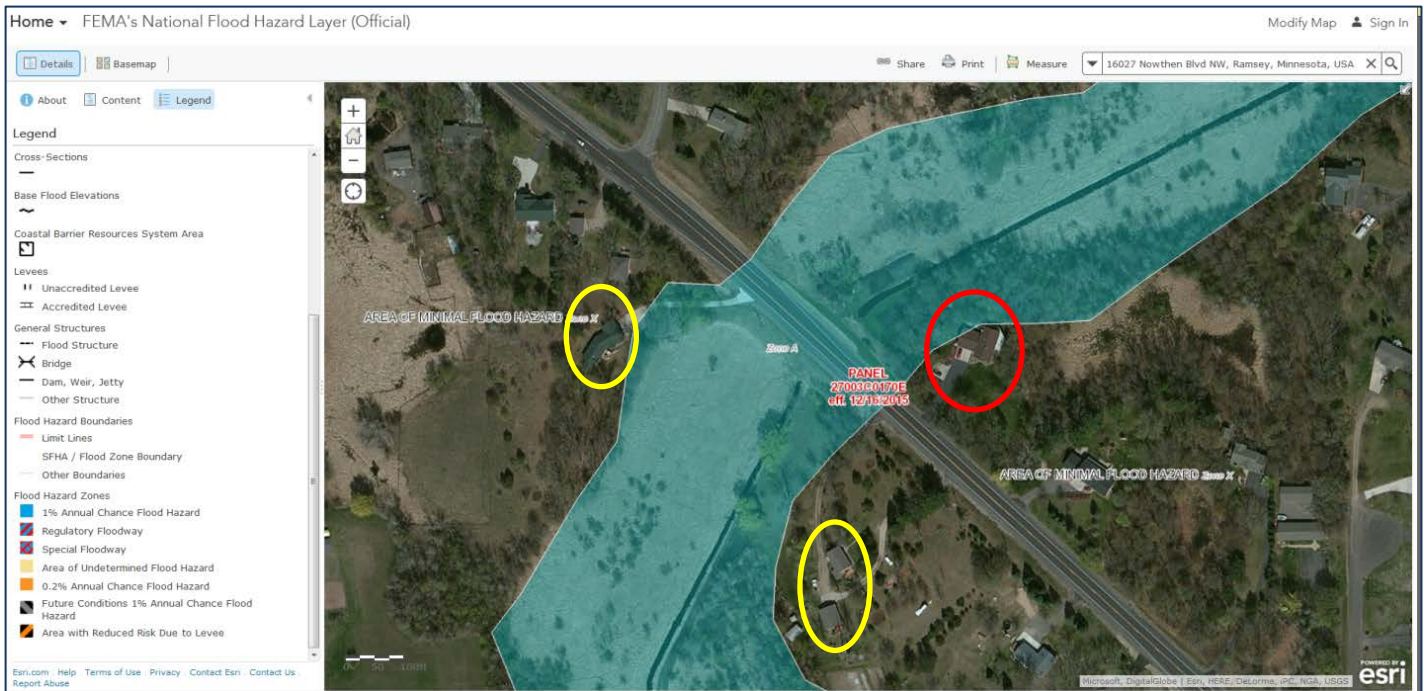


What Type of LOMA should I Pursue?



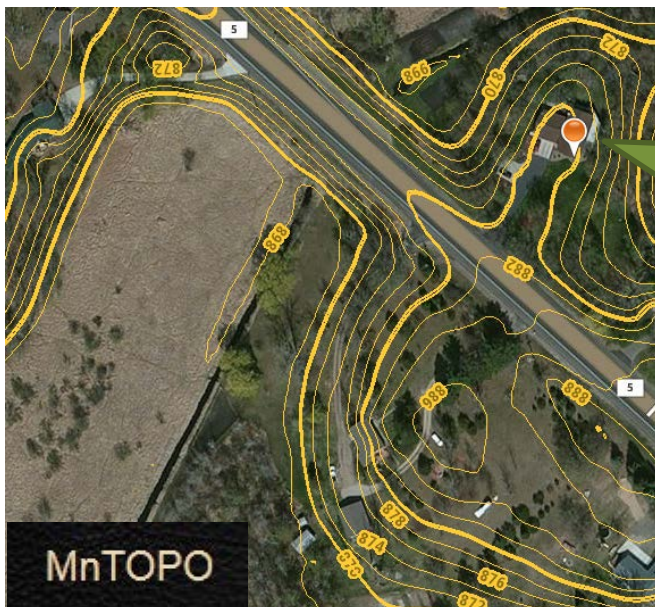
“Out as Shown” on map:

- High risk floodplain on part of lot, but no part of structure is in high risk floodplain.
- Eligible for LOMA-OAS, by submitting a good aerial photo with floodplain overlay
- No federal mandatory flood insurance requirement, but lender still may require it

“In” high risk floodplain on map:

- May be eligible for a LOMA with LiDAR or a regular LOMA with field survey
- Even if the structure is clearly higher than the base flood elevation (BFE), the lender must require flood insurance UNLESS they get a Letter of Map Amendment (LOMA) from FEMA.

If you're shown as “in”, but feel as though the map is wrong, you may still be eligible for a LOMA using LiDAR, by cross-referencing the BFE with LiDAR data using [MnTOPO](#).



Is the 2-ft contour line below house (and not going through) more than one foot above the BFE?

Yes – Eligible for LOMA with LiDAR

No – Regular LOMA. Field survey needed by licensed surveyor or professional engineer.