



## **WHITE MOUNTAIN SURVEY & ENGINEERING, INC.**

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### **FLOOD ELEVATION SERVICES**

If you wish to finance or insure developed real estate which lies in a designated flood zone, chances are you will need a Flood Elevation Certificate.

If your structure lies within a flood zone, with a base flood elevation established, it is necessary to transfer a USGS elevation to the property in question in order to establish the elevation of the lowest floor of the structure and the elevation of the surrounding ground immediately adjacent to the structure. This elevation is then compared to the published base flood elevation in order to determine whether the structure will be subject to flooding.

If the structure is found to be below the flood zone elevation, the depth it will flood will aid the insurer in setting the insurance premium.

If the structure is found to lie above the base flood elevation then you could apply for a Letter of Map Amendment (LOMA) to completely eliminate the need for flood insurance.

If your structure lies in an un-numbered A Zone with no base elevation established, then we only need to establish the relative elevation of the structure in relationship to the source of the potential flooding. The difference in the elevation between the lowest floor of the structure and the potential source of flooding will be used by your insurer to establish your insurance premium.

If the difference in elevation is significant you may wish to pursue a LOMA. This request will require the transfer of a USGS elevation to the property, as would be done for a numbered A zone with a base flood elevation established. This information is then provided to FEMA and they will compute the actual elevation the flooding will reach. If the structure lies above the computed flood elevation, FEMA will issue a Letter of Removal. If the structure lies below the computed elevation, FEMA will issue a letter of Non-removal.

White Mountain Survey & Engineering, Inc. has performed numerous Flood Elevation Certificates and Letters of Map Amendments for their clients over the last 30 plus years.