

Elevation Evidence Report

SAMPLE - address withheld

RESULT

Strong LOMA candidate

The lowest ground elevation sampled at the identified building's perimeter is +4.4 ft relative to the BFE - above it by more than this screening's combined error budget (including the BFE's own ~1.0 ft uncertainty). The screening strongly suggests LOMA eligibility (a certified field survey at the structure is required to confirm).

This property is currently mapped INSIDE the Special Flood Hazard Area, so flood insurance is federally REQUIRED with any federally-backed mortgage.

3 Letters of Map Change are on record near this property - nearby owners have used FEMA's map-change process.

MAP CHANGE RECORDS AT AND NEAR THIS PROPERTY (WITHIN 500 FT)

Case number not published - case closed 2002-03-06 - Completed

Case number not published - case closed 2016-01-19 - Completed

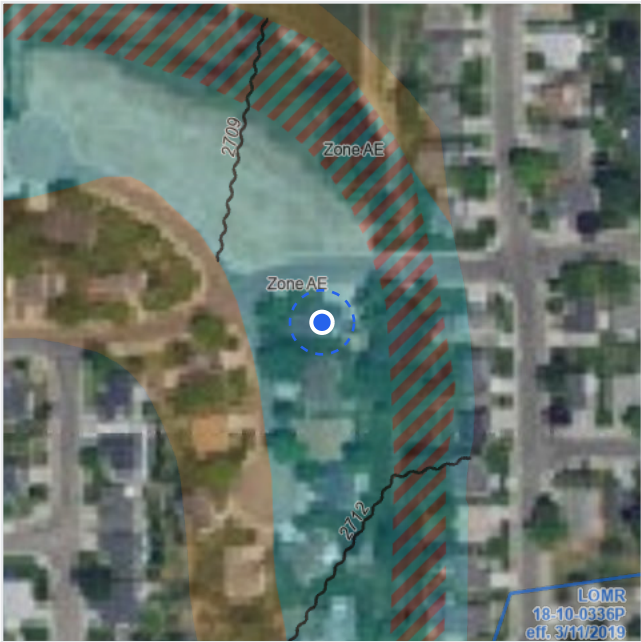
Case number not published - case closed 2022-06-10 - Completed

Nearby letters of map change show that FEMA's map-change process has been used in this area. A record within 500 ft is NOT evidence about this property unless the case documents name this specific lot or structure - pull the case letter to confirm what it covers.

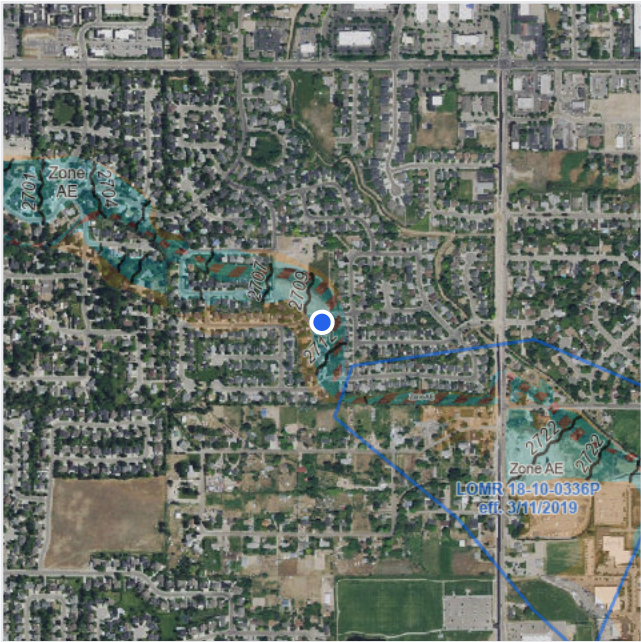
FLOOD MAP & ELEVATION FINDINGS

Matched address	SAMPLE - address withheld
Flood zone (effective NFHL)	AE
In Special Flood Hazard Area	Yes
FIRM panel	16001C0258H (effective 2003-02-19)
Base Flood Elevation	2709.0 ft NAVD88 (from nearest BFE line)
BFE source	nearest BFE line (151 ft away; no bracketing pair for interpolation)
Elevation sampling basis	building perimeter, ~6 ft outside the mapped footprint (structure's nearest wall at the geocoded point; Residential; ~2,117 sq ft)
Geocode basis	US Census geocoder, refined to an OpenStreetMap address point that falls inside a federally mapped structure (community-edited source; not independently verified), positional uncertainty ~40 ft
Lowest sampled ground elevation (LiDAR)	2713.4 ft
Highest sampled ground elevation (LiDAR)	2714.5 ft
Margin: lowest sampled ground vs BFE	+4.4 ft

PROPERTY LOCATION VS. EFFECTIVE FLOOD ZONES



Site view (~800 ft across). Shaded areas are the mapped flood zones; the blue dot marks the geocoded location and the dashed circle its ~40 ft positional uncertainty.



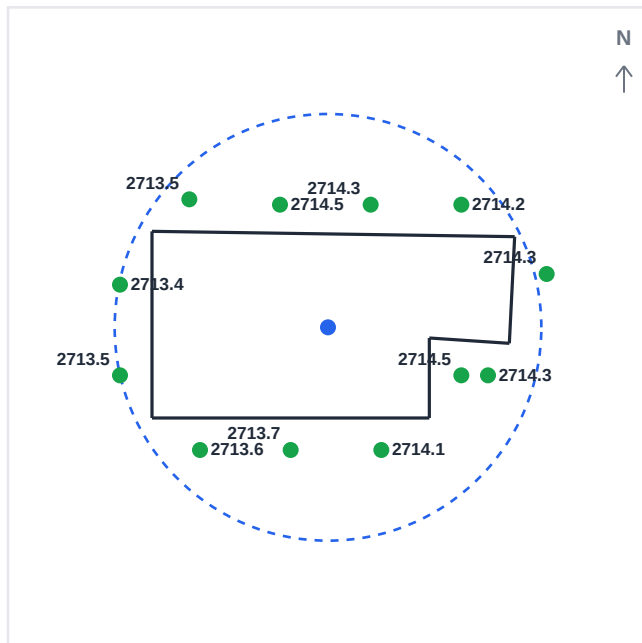
Neighborhood view (~1 mile across) for mapping context.

LIDAR-DERIVED ELEVATION PROFILE



Sampled ground elevations (NAVD88 ft) ordered lowest to highest - the horizontal position is ordering only, not location. Whiskers show ± 1.0 ft (95%) LiDAR vertical uncertainty for vegetated ground; the shaded band around the BFE line shows its rounding and interpolation uncertainty. Green = at/above BFE, red = below. See the plan view below for where each sample sits.

SAMPLE POSITIONS (PLAN VIEW)



Box is ~120 ft across. Blue dot = geocoded point; the dashed circle is its ~40 ft positional uncertainty - the circle bounds the address point, not the building, so samples tracing the building's walls can sit outside it. Black outline = the building footprint identified from the federal USA Structures dataset (~2,117 sq ft, Residential); samples ring its perimeter about 6 ft outside the walls. If this outline is not your house (for example, a shop or outbuilding on the parcel), use the correction link in your delivery email and we will re-run the analysis at the correct structure, free. Each sample is labeled with its ground elevation (ft NAVD88).

RECOMMENDED NEXT STEPS

1. Order an Elevation Certificate from a licensed land surveyor (commonly \$500-\$2,000 depending on your market; for a lot-only removal, ask whether the simpler MT-EZ elevation form suffices). Hand the surveyor this report - the research half is done, which usually shortens their work.
2. File a LOMA with FEMA. There is no FEMA fee for a standard single-structure LOMA. If your surveyor is registered for FEMA's eLOMA program, determinations can come back very quickly; standard mail-in review takes up to 60 days. Note eLOMA only covers structures on natural grade outside the floodway.
3. Deliver FEMA's determination letter to your lender and insurer. The federal mandatory purchase requirement is lifted - though your lender retains discretion to still require coverage under its own credit policy, and most waive it when shown the LOMA. If the lender waives in writing and no claim has been paid this term, ask your agent about cancelling under the NFIP's map-revision cancellation rules; the refund amount depends on the cancellation reason and timing.

METHODOLOGY & LIMITATIONS

Flood zone, Base Flood Elevation, FIRM panel, and Letter-of-Map-Change records are read live from FEMA's National Flood Hazard Layer (NFHL). Ground elevations are derived from USGS 3DEP LiDAR (specified non-vegetated vertical accuracy ~0.6 ft at 95% confidence; vegetated areas such as yards ~1.0 ft), sampled at the perimeter of the building footprint identified from the federal USA Structures dataset when one is found near the geocoded point (the findings table states which basis applied), otherwise on a grid within ~40 ft of the geocoded point. Either way this is automated sampling anchored to a GEOCODED position and a national footprint dataset - it is not the field-surveyed Lowest Adjacent Grade defined by FEMA, and grid-based results may reflect yard low points (approximating the harder lot-level test). Verdict thresholds incorporate a combined error budget for LiDAR accuracy, whole-foot BFE rounding, and geocoding position. All elevations NAVD88 unless noted. Geocoding uses the US Census Bureau geocoder with fallback and refinement from OpenStreetMap/Nominatim (data (c) OpenStreetMap contributors, ODbL). Where noted, NGVD29 flood elevations are converted to NAVD88 via NOAA's VDatum service (VERTCON model) with the conversion and its uncertainty disclosed in the BFE source. This report is an automated informational screening. It is NOT a land survey, an Elevation Certificate, an engineering opinion, an insurance recommendation, or a FEMA determination, and no professional service or instrument of service is provided. Eligibility for any Letter of Map Amendment is determined solely by FEMA based on field-surveyed elevations certified by a licensed professional.

Questions about this analysis? Write to hello@removefloodinsurance.com. Any licensed land surveyor in your state can perform LOMA field work - this report gives them a running start.