



**D**id you know that 6 out of 10 Homeowners who are paying for flood insurance probably don't need it?

**W**hy?

Because consultants for lenders look at a flood map to determine if your property is in a special flood hazard area, requiring flood insurance from you if it is.

**H**owever, consultants for the lenders are not necessarily mappers and they may not have the expertise to accurately interpret the map.

**Land-Tech Surveying & Mapping Corp.** has licensed mappers who can accurately read the flood maps and determine if your property is truly in a special flood hazard area.

**A**s a result, we can often either *reduce your flood insurance costs or eliminate the need all together.*

**W**e break our services into three specific steps and, all through the process, we become your advocate, making any necessary calls to the lender, their consultant or your insurance company.

## Summary of Services

### **Step 1.**

#### Flood Hazard Determination

**W**e obtain a determination directly from the County or City and we overlay your existing survey onto the flood maps to determine if your property is, in fact, in a special flood hazard area. This first step is a very simple and economical one.

If necessary, we then:

### **Step 2.**

#### Elevation Certificate

**W**e prepare an elevation certificate, which allows you to purchase the best available rate for flood insurance.

**I**t is important to obtain quotes for flood insurance from two or more companies. All proposals should be exactly the same and, if they are not, at least one of them is wrong. Insurance companies occasionally quote more coverage than the lender is requiring, so you should confirm the amount the bank is requiring prior to obtaining quotes for flood insurance.

**A**fter we provide you with an elevation certificate, and even after you purchase the flood insurance, if we determine that the map is wrong, we can proceed with step 3.

### **Step 3.**

#### Letter of Map Amendment (LOMA) or Letter of Map Revision (LOMR)

**W**e apply to FEMA, through their consultant, for an amendment or revision based on actual elevations. The letter of map amendment advises them that the map is based on erroneous data.

**I**f we find that your property is above the Base Flood Elevation, we can **guarantee** an amendment.

**T**he beauty of the letter is that it removes your property from a special flood hazard area and, if your lender waives the requirement of the flood insurance, it is no longer required. Even if you already purchased the flood insurance, the insurance company is now required, by federal code, to give you a complete refund of your current policy premium, if there has been no claim in the current policy year.

#### Approximate One-Time Costs:

Flood Hazard Determination: \$150

Elevation Certificate: \$250

LOMA or LOMR: \$250

#### Yearly Flood Insurance Costs:

Can range from hundreds to thousands of dollars per year.

***Your savings can be significant!***

## **Other Services We Offer**

Acreage Surveys  
ALTA Surveys  
As-Built Surveys  
Commercial Property Surveys  
Condominium Plats / Exhibits  
Conflict Resolution  
Construction Staking  
Consulting Services  
Court-Qualified  
    Expert Witness Testimony  
Due Diligence Reports  
Engineering Design Surveys  
Forensic Surveys  
GPS (Static and Real Time)  
Jurisdictional Wetlands  
    Determinations / Locations  
Mortgage / Refinancing Surveys  
Plot (Site) Plans / Permit Surveys  
Residential Property Surveys  
Route Surveys  
Subdividing / Platting  
Topographic Surveys  
Tree Surveys  
Volume Surveys



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**PAYING FOR  
FLOOD INSURANCE  
YOU DON'T NEED?**

**LAND-TECH  
SURVEYING & MAPPING  
CAN HELP YOU!**