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HOW TO CHALLENGE FLOOD INSURANCE REQUIREMENTS WITH A LOMA

What is a LOMA?

A Letter of Map Amendment (LOMA) is an official FEMA determination that removes a property from a Special Flood Hazard Area (SFHA) if it's proven to be above the floodplain.

Steps for Homeowners

1. [Get an Elevation Certificate](#)

Hire a licensed land surveyor or engineer to complete an elevation certificate for your property. The certificate shows your home's elevation relative to the Base Flood Elevation (BFE).

2. [Submit a LOMA Application](#)

Go to FEMA's website and submit an application:

<https://www.fema.gov/flood-maps/change-your-flood-zone/paper-application-forms>

3. [Wait for FEMA Review](#)

FEMA typically responds within 30-90 days.

4. [Get the Determination](#)

If approved, your lender may waive the flood insurance requirement.