



# City of Alamogordo

Engineering Department 1376 E. Ninth Street Alamogordo, New Mexico 88310 Ph. (575)439-4235 FAX (575)439-4343

## FEMA-116-2022

October 26, 2022

Lorraine B. Labelle  
1107 Lackland Ave  
Alamogordo, NM 88310

The property located at 1107 Lackland Ave., Sacramento Park, Lot: 7, Block: 9, Alamogordo, Otero County, New Mexico, has been located on the City's Flood Insurance Rate Map (FIRM). The main building on this property is located in a Special Flood Hazard Area.

Alamogordo's community number: 350045  
The property is located on panel number: 1180 Suffix: D  
The date of the FIRM index: December 17, 2010  
The property is located in FIRM zone: AH  
The base flood elevation at the property is, 4208 NAVD '88

Enclosed is an elevation certificate for the referenced property. A licensed surveyor, architect or engineer will need to certify the actual elevation of the building **and a copy of the certificate returned to this office for our records**. Please be advised that City Code requires written certification that the elevation of the lowest floor of the structure is at or above the elevation specified in Section B (block B9) of the Elevation Certificate. For non-residential structures only, flood-proofing is allowable below the required BFE or height, following FEMA requirements for flood-proofing (Technical Bulletin 2). A flood-proofing certificate, certified by a registered professional engineer or architect, will be required along with the Elevation Certificate.

Federal law requires that a flood insurance policy be obtained as a condition of a federally backed mortgage or loan that is secured by the building. It is up to the lender to determine whether flood insurance is required for a property. Flood insurance is available in Alamogordo. More information on flood insurance is attached.

NOTE: This information is based on the current Flood Insurance Rate Map for the city. This letter does not imply that the referenced property will or will not be free from flooding or damage. A property not in a Special Flood Hazard Area may be damaged by a flood greater than that predicted on the FIRM or from a local drainage problem not shown on the map. This letter is for informational purposes only. This letter does not create liability on the part of the city, or any officer or employee thereof, for any damage that results from reliance on this information.

If you need any further assistance, please feel free to contact me at (575) 439-4235 (ext. 1) or via email at [nbeshaler@ci.alamogordo.nm.us](mailto:nbeshaler@ci.alamogordo.nm.us). Flood information and city ordinances are available on the city's website <https://ci.alamogordo.nm.us>

Sincerely,

Nancy Beshaler, CFM  
Floodplain Manager

## FLOOD INSURANCE

**NFIP:** Alamogordo participates in the National Flood Insurance Program (NFIP). The NFIP makes federally backed flood insurance available for all buildings, whether they are in a floodplain or not. Flood insurance covers direct losses caused by surface flooding, including an arroyo flowing over its banks, and local drainage problems.

The NFIP insures buildings, including mobile homes, with two types of coverage: structural and contents. Structural coverage is for the walls, floors, insulation, furnace, and other items permanently attached to the structure. Contents coverage may be purchased separately provided the contents are in an insurable building.

**Mandatory Purchase Requirement:** The mandatory purchase requirement applies to all forms of federal or federally related financial assistance for buildings located in a Special Flood Hazard Area (SFHA). This requirement affects loans and grants for the purchase, construction, repair, or improvement of any publicly or privately owned buildings in the SFHA, including machinery, equipment, fixtures, and furnishings contained in such buildings.

Financial assistance programs affected include loans and grants from agencies such as the Department of Veterans Affairs, Farmers Home Administration, Federal Housing Administration, Small Business Administration, and Federal Emergency Management Agency. The requirement also applies to secured mortgage loans from financial institutions, such as commercial lenders, savings and loan associations, savings banks, and credit unions that are regulated, supervised or insured by Federal agencies such as the Federal Deposit Insurance Corporation and the Office of Thrift Supervision. It also applies to all mortgage loans purchased by Fannie Mae or Freddie Mac in the secondary mortgage market.

**How it Works:** Before a person can receive a loan or other financial assistance from one of the affected agencies or lenders, there must be a check (Map Determination) to see if the building is in a Special Flood Hazard Area (SFHA). The SFHA is the base (100-year) floodplain mapped on a Flood Insurance Rate Map (FIRM). It is shown as one or more zones that begin with the letter 'A' or 'V'.

Copies of the FIRMs are available for review at the public library, the Engineering Department at City Hall, the city's website <https://ci.alamogordo.nm.us/317/Flood-Information>, and FEMA's website <https://msc.fema.gov/portal>. Many lenders and insurance agents also have copies. It is the agency's or the lender's responsibility to check the FIRM to determine if the building is in an SFHA.

If the building is in a SFHA, the agency or lender is required by law to require the recipient to purchase a flood insurance policy on the building. The requirement is for structural coverage equal to the amount of the loan (or other financial assistance) or the maximum amount available, whichever is less. The maximum amount available for a single-family house is \$250,000.

The mandatory purchase requirement does not affect loans or financial assistance for items that are not covered by a flood insurance policy, such as vehicles, business expenses, landscaping, and vacant lots. It does not affect loans for buildings that are not in the SFHA, even though a portion of the lot may be flood prone. While not mandated by law, a lender may require a flood insurance policy as a condition of a loan for a property in any zone on a Flood Insurance Rate Map.

# FEMA DETERMINATION FEE

OCT 26 2022

## FC-011-3705-312-1120

FLOOD MAP INFORMATION FOR NEW CONSTRUCTION (GOLD FORM)

### 8 1/2" X 11" Scaled Site Plan Required

Fee: **\$85.00**

Receipt No.: 44686

ALL of the following information is required for accurate flood map information. Turnaround time is typically 3 business days. If all of the information is not provided below, your request may not be processed. You may either pick-up the information once it is complete or we will mail it to you. We **WILL NOT FAX** the information. If you have any questions, please call the Planning & Zoning Department at (575) 439-4220. You may fax your request to (575) 439-4343.

DATE OF REQUEST: 10-21-2022

REQUESTOR'S NAME: Alamotero Land Surveyors LLC

REQUESTOR'S PHONE NO.: 575-437-7074

REQUESTOR'S ADDRESS: 1101 N. Florida Ave., Alamogordo, NM. 88310

NAME TO BE PUT ON LETTER IF OTHER THAN REQUESTOR'S NAME:

Labelle, Lorraine B

CHECK ONE:  MAIL DOCUMENT TO REQUESTOR'S ADDRESS ABOVE

CALL REQUESTOR AT PHONE NUMBER ABOVE WHEN DOCUMENT IS READY TO BE PICKED-UP

PROPERTY ADDRESS: 1107 Lackland Ave., Alamogordo, NM. 88310

PROPERTY FULL LEGAL DESCRIPTION:

Sacramento Park, Lot: 7, Block: 9

(Example: Lot 123, Block 123, Mountain Subdivision, Unit 123)

NOTE: Legal descriptions may be found on Warranty Deeds, Mortgages, Tax Records, or acquired from the Otero County Assessor.

CHECK ONE: Building Use:  Residential  Non-Residential

Special Instructions: \_\_\_\_\_

### FOR OFFICE USE ONLY

Date: 10-24-22 Zone: AH Elevation: 4208 Panel No. 1180D

Map Panel Date: December 17, 2010, Datum: NAVD '88 Letter Number: FEMA-116-2022

Previous Letter Number: \_\_\_\_\_

Comments: \_\_\_\_\_

$\frac{118}{591} \times 5 = 1$



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# ELEVATION CERTIFICATE

**Important:** Follow the instructions on pages 1-9.

116-2022

Copy all pages of this Elevation Certificate and all attachments for (1) community official, (2) insurance agent/company, and (3) building owner.

| SECTION A – PROPERTY INFORMATION   |                 |                                   |  |                          |   | FOR INSURANCE COMPANY USE |
|--|-----------------|-----------------------------------|--|--------------------------|---|---------------------------|
| A1. Building Owner's Name<br>Lorraine B. Labelle   |                 |                                   |  |                          |   | Policy Number:            |
| A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.<br>1107 Lackland Ave. (SEE COMMENTS)   |                 |                                   |  |                          |   | Company NAIC Number:      |
| City<br>Alamogordo   |                 | State<br>New Mexico               |  | ZIP Code<br>88310        |   |                           |
| A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.)<br>Sacramento Park, Lot:7, Block:9, Alamogordo, Otero County, New Mexico  |                 |                                   |  |                          |   |                           |
| A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.) <u>NO BUILDING AT 1107 LACKLAND AVE.</u>  |                 |                                   |  |                          |   |                           |
| A5. Latitude/Longitude: Lat. <u>N/A</u> Long. <u>N/A</u> Horizontal Datum: <input type="checkbox"/> NAD 1927 <input checked="" type="checkbox"/> NAD 1983  |                 |                                   |  |                          |   |                           |
| A6. Attach at least 2 photographs of the building if the Certificate is being used to obtain flood insurance.  |                 |                                   |  |                          |   |                           |
| A7. Building Diagram Number _____  |                 |                                   |  |                          |   |                           |
| A8. For a building with a crawlspace or enclosure(s):  |                 |                                   |  |                          |   |                           |
| a) Square footage of crawlspace or enclosure(s) _____ N/A sq ft  |                 |                                   |  |                          |   |                           |
| b) Number of permanent flood openings in the crawlspace or enclosure(s) within 1.0 foot above adjacent grade <u>N/A</u>  |                 |                                   |  |                          |   |                           |
| c) Total net area of flood openings in A8.b _____ N/A sq in  |                 |                                   |  |                          |   |                           |
| d) Engineered flood openings? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No  |                 |                                   |  |                          |   |                           |
| A9. For a building with an attached garage:  |                 |                                   |  |                          |   |                           |
| a) Square footage of attached garage _____ N/A sq ft   |                 |                                   |  |                          |   |                           |
| b) Number of permanent flood openings in the attached garage within 1.0 foot above adjacent grade <u>N/A</u>   |                 |                                   |  |                          |   |                           |
| c) Total net area of flood openings in A9.b _____ N/A sq in  |                 |                                   |  |                          |   |                           |
| d) Engineered flood openings? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No  |                 |                                   |  |                          |   |                           |
| SECTION B – FLOOD INSURANCE RATE MAP (FIRM) INFORMATION  |                 |                                   |  |                          |   |                           |
| B1. NFIP Community Name & Community Number<br>City of Alamogordo 350045  |                 |                                   |  | B2. County Name<br>Otero |   | B3. State<br>New Mexico   |
| B4. Map/Panel Number<br>35035C 1180  | B5. Suffix<br>D | B6. FIRM Index Date<br>12-17-2010 | B7. FIRM Panel Effective/ Revised Date<br>12-17-2010 | B8. Flood Zone(s)<br>AH  | B9. Base Flood Elevation(s) (Zone AO, use Base Flood Depth)<br>4208 |                           |
| B10. Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered in Item B9:<br><input type="checkbox"/> FIS Profile <input type="checkbox"/> FIRM <input type="checkbox"/> Community Determined <input checked="" type="checkbox"/> Other/Source: <u>CITY OF ALAMOGORDO FLOODPLAIN MANAGER</u> |                 |                                   |  |                          |   |                           |
| B11. Indicate elevation datum used for BFE in Item B9: <input type="checkbox"/> NGVD 1929 <input checked="" type="checkbox"/> NAVD 1988 <input type="checkbox"/> Other/Source: _____   |                 |                                   |  |                          |   |                           |
| B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No<br>Designation Date: _____ <input type="checkbox"/> CBRS <input type="checkbox"/> OPA  |                 |                                   |  |                          |   |                           |

# ELEVATION CERTIFICATE

OMB No. 1660-0008  
Expiration Date: November 30, 2022

|  |                     |                   |                                  |
|--|---------------------|-------------------|----------------------------------|
| <b>IMPORTANT: In these spaces, copy the corresponding information from Section A.</b>  |                     |                   | <b>FOR INSURANCE COMPANY USE</b> |
| Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.<br>1107 Lackland Ave. (SEE COMMENTS) |                     |                   | Policy Number:                   |
| City<br>Alamogordo   | State<br>New Mexico | ZIP Code<br>88310 | Company NAIC Number              |

## SECTION C – BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)

C1. Building elevations are based on:  Construction Drawings\*  Building Under Construction\*  Finished Construction  
\*A new Elevation Certificate will be required when construction of the building is complete.

C2. Elevations – Zones A1–A30, AE, AH, A (with BFE), VE, V1–V30, V (with BFE), AR, AR/A, AR/AE, AR/A1–A30, AR/AH, AR/AO. Complete Items C2.a–h below according to the building diagram specified in Item A7. In Puerto Rico only, enter meters.

Benchmark Utilized: RTXNET NMAL 0519 Vertical Datum: 4374.55'

Indicate elevation datum used for the elevations in items a) through h) below.

NGVD 1929  NAVD 1988  Other/Source: \_\_\_\_\_

Datum used for building elevations must be the same as that used for the BFE.

Check the measurement used.

- |   |       |     |                               |                                 |
|---|-------|-----|-------------------------------|---------------------------------|
| a) Top of bottom floor (including basement, crawlspace, or enclosure floor)   | _____ | N/A | <input type="checkbox"/> feet | <input type="checkbox"/> meters |
| b) Top of the next higher floor   | _____ | N/A | <input type="checkbox"/> feet | <input type="checkbox"/> meters |
| c) Bottom of the lowest horizontal structural member (V Zones only)   | _____ | N/A | <input type="checkbox"/> feet | <input type="checkbox"/> meters |
| d) Attached garage (top of slab)  | _____ | N/A | <input type="checkbox"/> feet | <input type="checkbox"/> meters |
| e) Lowest elevation of machinery or equipment servicing the building<br>(Describe type of equipment and location in Comments) | _____ | N/A | <input type="checkbox"/> feet | <input type="checkbox"/> meters |
| f) Lowest adjacent (finished) grade next to building (LAG)  | _____ | N/A | <input type="checkbox"/> feet | <input type="checkbox"/> meters |
| g) Highest adjacent (finished) grade next to building (HAG)   | _____ | N/A | <input type="checkbox"/> feet | <input type="checkbox"/> meters |
| h) Lowest adjacent grade at lowest elevation of deck or stairs, including structural support                                  | _____ | N/A | <input type="checkbox"/> feet | <input type="checkbox"/> meters |

## SECTION D – SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION

This certification is to be signed and sealed by a land surveyor, engineer, or architect authorized by law to certify elevation information. I certify that the information on this Certificate represents my best efforts to interpret the data available. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.

Were latitude and longitude in Section A provided by a licensed land surveyor?  Yes  No  Check here if attachments.

|   |                              |                   |
|---|------------------------------|-------------------|
| Certifier's Name<br>LARRY L. STERLING         | License Number<br>NMPS 11010 |                   |
| Title<br>PROFESSIONAL SURVEYOR                |                              |                   |
| Company Name<br>ALAMOTERO LAND SURVEYORS, LLC |                              |                   |
| Address<br>1101 NORTH FLORIDA AVENUE          |                              |                   |
| City<br>ALAMOGORDO                            | State<br>New Mexico          | ZIP Code<br>88310 |



Signature: Larry L. Sterling Date: 10-27-2022 Telephone: (575) 437-7074 Ext. \_\_\_\_\_

Copy all pages of this Elevation Certificate and all attachments for (1) community official, (2) insurance agent/company, and (3) building owner.

Comments (including type of equipment and location, per C2(e), if applicable)

No buildings or apparent construction located at 1107 Lackland Ave., Sacramento Park, Lot:7, Block:9, Alamogordo, Otero County, New Mexico.

# ELEVATION CERTIFICATE

OMB No. 1660-0008  
Expiration Date: November 30, 2022

|  |                     |                   |                                  |
|--|---------------------|-------------------|----------------------------------|
| <b>IMPORTANT: In these spaces, copy the corresponding information from Section A.</b>                                  |                     |                   | <b>FOR INSURANCE COMPANY USE</b> |
| Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.<br>1107 Lackland Ave |                     |                   | Policy Number:                   |
| City<br>Alamogordo   | State<br>New Mexico | ZIP Code<br>88310 | Company NAIC Number              |

## SECTION E – BUILDING ELEVATION INFORMATION (SURVEY NOT REQUIRED) FOR ZONE AO AND ZONE A (WITHOUT BFE)

For Zones AO and A (without BFE), complete Items E1–E5. If the Certificate is intended to support a LOMA or LOMR-F request, complete Sections A, B, and C. For Items E1–E4, use natural grade, if available. Check the measurement used. In Puerto Rico only, enter meters.

- E1. Provide elevation information for the following and check the appropriate boxes to show whether the elevation is above or below the highest adjacent grade (HAG) and the lowest adjacent grade (LAG).
- a) Top of bottom floor (including basement, crawlspace, or enclosure) is \_\_\_\_\_  feet  meters  above or  below the HAG.
- b) Top of bottom floor (including basement, crawlspace, or enclosure) is \_\_\_\_\_  feet  meters  above or  below the LAG.
- E2. For Building Diagrams 6–9 with permanent flood openings provided in Section A Items 8 and/or 9 (see pages 1–2 of Instructions), the next higher floor (elevation C2.b in the diagrams) of the building is \_\_\_\_\_  feet  meters  above or  below the HAG.
- E3. Attached garage (top of slab) is \_\_\_\_\_  feet  meters  above or  below the HAG.
- E4. Top of platform of machinery and/or equipment servicing the building is \_\_\_\_\_  feet  meters  above or  below the HAG.
- E5. Zone AO only: If no flood depth number is available, is the top of the bottom floor elevated in accordance with the community's floodplain management ordinance?  Yes  No  Unknown. The local official must certify this information in Section G.

## SECTION F – PROPERTY OWNER (OR OWNER'S REPRESENTATIVE) CERTIFICATION

The property owner or owner's authorized representative who completes Sections A, B, and E for Zone A (without a FEMA-issued or community-issued BFE) or Zone AO must sign here. The statements in Sections A, B, and E are correct to the best of my knowledge.

|  |      |           |          |
|--|------|-----------|----------|
| Property Owner or Owner's Authorized Representative's Name |      |           |          |
| Address  | City | State     | ZIP Code |
| Signature  | Date | Telephone |          |

Comments

Check here if attachments.



**ELEVATION CERTIFICATE**

**BUILDING PHOTOGRAPHS**

See Instructions for Item A6.

OMB No. 1660-0008  
Expiration Date: November 30, 2022

|  |                     |                   |                                  |
|--|---------------------|-------------------|----------------------------------|
| <b>IMPORTANT: In these spaces, copy the corresponding information from Section A.</b>                                  |                     |                   | <b>FOR INSURANCE COMPANY USE</b> |
| Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.<br>1107 Lackland Ave |                     |                   | Policy Number:                   |
| City<br>Alamogordo   | State<br>New Mexico | ZIP Code<br>88310 | Company NAIC Number              |

If using the Elevation Certificate to obtain NFIP flood insurance, affix at least 2 building photographs below according to the instructions for Item A6. Identify all photographs with date taken; "Front View" and "Rear View"; and, if required, "Right Side View" and "Left Side View." When applicable, photographs must show the foundation with representative examples of the flood openings or vents, as indicated in Section A8. If submitting more photographs than will fit on this page, use the Continuation Page.

Photo One

Photo One

Photo One Caption NO BUILDING ON Sacramento Park, Lot:7, Block:9, Alamogordo, Otero County, New Mexico Clear Photo One

Photo Two

Photo Two

Photo Two Caption NO BUILDING ON Sacramento Park, Lot:7, Block:9, Alamogordo, Otero County, New Mexico Clear Photo Two

**ELEVATION CERTIFICATE**

**BUILDING PHOTOGRAPHS**

Continuation Page

OMB No. 1660-0008

Expiration Date: November 30, 2022

**IMPORTANT: In these spaces, copy the corresponding information from Section A.**

**FOR INSURANCE COMPANY USE**

Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.  
1107 Lackland Ave

Policy Number:

City State ZIP Code  
Alamogordo New Mexico 88310

Company NAIC Number

If submitting more photographs than will fit on the preceding page, affix the additional photographs below. Identify all photographs with: date taken; "Front View" and "Rear View"; and, if required, "Right Side View" and "Left Side View." When applicable, photographs must show the foundation with representative examples of the flood openings or vents, as indicated in Section A8.

Photo Three

Photo Three

Photo Three Caption NO BUILDING ON Sacramento Park, Lot:7, Block:9, Alamogordo, Otero County, New Mexico

Clear Photo Three

Photo Four

Photo Four

Photo Four Caption NO BUILDING ON Sacramento Park, Lot:7, Block:9, Alamogordo, Otero County, New Mexico

Clear Photo Four

U.S. DEPARTMENT OF HOMELAND SECURITY  
Federal Emergency Management Agency  
National Flood Insurance Program

## ELEVATION CERTIFICATE AND INSTRUCTIONS

### Paperwork Reduction Act Notice

Public reporting burden for this data collection is estimated to average 3.75 hours per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and submitting this form. You are not required to respond to this collection of information unless a valid OMB control number is displayed on this form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing the burden to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 500 C Street SW, Washington, DC 20742, Paperwork Reduction Project (1660-0008). **NOTE: Do not send your completed form to this address.**

### Privacy Act Statement

**Authority:** Title 44 CFR § 61.7 and 61.8.

**Principal Purpose(s):** This information is being collected for the primary purpose of estimating the risk premium rates necessary to provide flood insurance for new or substantially improved structures in designated Special Flood Hazard Areas.

**Routine Use(s):** The information on this form may be disclosed as generally permitted under 5 U.S.C. § 552a(b) of the Privacy Act of 1974, as amended. This includes using this information as necessary and authorized by the routine uses published in DHS/FEMA-003 – National Flood Insurance Program Files System or Records Notice 73 Fed. Reg. 77747 (December 19, 2008); DHS/FEMA/NFIP/LOMA-1 – National Flood Insurance Program (NFIP) Letter of Map Amendment (LOMA) System of Records Notice 71 Fed. Reg. 7990 (February 15, 2006); and upon written request, written consent, by agreement, or as required by law.

**Disclosure:** The disclosure of information on this form is voluntary; however, failure to provide the information requested may result in the inability to obtain flood insurance through the National Flood Insurance Program or the applicant may be subject to higher premium rates for flood insurance. Information will only be released as permitted by law.

### Purpose of the Elevation Certificate

The Elevation Certificate is an important administrative tool of the National Flood Insurance Program (NFIP). It is to be used to provide elevation information necessary to ensure compliance with community floodplain management ordinances, to determine the proper insurance premium rate, and to support a request for a Letter of Map Amendment (LOMA) or Letter of Map Revision based on fill (LOMR-F).

The Elevation Certificate is required in order to properly rate Post-FIRM buildings, which are buildings constructed after publication of the Flood Insurance Rate Map (FIRM), located in flood insurance Zones A1–A30, AE, AH, A (with BFE), VE, V1–V30, V (with BFE), AR, AR/A, AR/AE, AR/A1–A30, AR/AH, and AR/AO. The Elevation Certificate is not required for Pre-FIRM buildings unless the building is being rated under the optional Post-FIRM flood insurance rules.

As part of the agreement for making flood insurance available in a community, the NFIP requires the community to adopt floodplain management regulations that specify minimum requirements for reducing flood losses. One such requirement is for the community to obtain the elevation of the lowest floor (including basement) of all new and substantially improved buildings, and maintain a record of such information. The Elevation Certificate provides a way for a community to document compliance with the community's floodplain management ordinance.

Use of this certificate does not provide a waiver of the flood insurance purchase requirement. Only a LOMA or LOMR-F from the Federal Emergency Management Agency (FEMA) can amend the FIRM and remove the Federal mandate for a lending institution to require the purchase of flood insurance. However, the lending institution has the option of requiring flood insurance even if a LOMA/LOMR-F has been issued by FEMA. The Elevation Certificate may be used to support a LOMA or LOMR-F request. Lowest floor and lowest adjacent grade elevations certified by a surveyor or engineer will be required if the certificate is used to support a LOMA or LOMR-F request. A LOMA or LOMR-F request must be submitted with either a completed FEMA MT-EZ or MT-1 package, whichever is appropriate.

This certificate is used only to certify building elevations. A separate certificate is required for floodproofing. Under the NFIP, non-residential buildings can be floodproofed up to or above the Base Flood Elevation (BFE). A floodproofed building is a building that has been designed and constructed to be watertight (substantially impermeable to floodwaters) below the BFE. Floodproofing of residential buildings is not permitted under the NFIP unless FEMA has granted the community an exception for residential floodproofed basements. The community must adopt standards for design and construction of floodproofed basements before FEMA will grant a basement exception. For both floodproofed non-residential buildings and residential floodproofed basements in communities that have been granted an exception by FEMA, a floodproofing certificate is required.

Additional guidance can be found in FEMA Publication 467-1, Floodplain Management Bulletin: Elevation Certificate, available on FEMA's website at <https://www.fema.gov/media-library/assets/documents/3539?id=1727>.