



Services for properties in or near Special Flood Hazard Districts

Your property may be affected by the recent changes to the National Flood Insurance Program (NFIP) mapping. Lennon, Smith, Souleret Engineering, Inc. (LSSE) has over 70 employees and 30 years of experience providing civil engineering and surveying to individuals, municipalities and private companies. We are knowledgeable about the new flood insurance rate maps (FIRMs) and floodplain ordinances which are being adopted by municipalities and how these new changes impact properties.

Insurance companies and mortgage companies are now requiring property owners to provide information as to the location of special flood hazard districts with respect to the property and structures thereon. Depending on the location, insurance rates may increase to reflect the true risk without federally subsidized insurance. Therefore, property owners must provide Elevation Certificates (EC) to establish the base flood elevation (BFE) on the property. Depending on the BFE location, the property owner may be required to flood-proof the structure or have the property or structure removed from the flood zone using a Letter of Map Amendment (LOMA).

Our services include:

- **Preparation of FEMA Elevation Certificate (EC)**

Mortgage companies require that all property and structures within a flood zone be insured. Insurance underwriters determine the cost of flood insurance based on the property or structures location within the flood zone. The location is determined by obtaining an elevation certificate which establishes the BFE and if the property or structure is above or below that elevation. If a new structure is being built near a flood zone, an elevation certificate may be required prior to issuance of a building permit. A survey is performed and photographs are taken and the FEMA EC form is completed and provided to the property owner.

- **Preparation of Letter of Map Amendment (LOMA)**

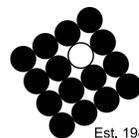
The LOMA application removes a structure or the entire property or portions thereof from the flood zone and may even eliminate the requirement for flood insurance coverage. Filling out the LOMA will apply not only to your current situation, but establishes a reference for future sales and refinancing. LSSE provides the required surveys and documents for preparing the LOMA application.

- **Design of Flood Venting Structures**

Insurance rates can be reduced by flood venting a structure within a flood zone. LSSE can help owners design flood proofing measures and document and certify the improvements to reduce flood insurance costs.

For additional information or to inquire about our services, call Kevin A. Brett, P.E. or Joseph Duganich, P.L.S. at our office.

In addition, you can email info@lsse.com with the subject line "FEMA Flood Application" and we will respond promptly to your request.



Est. 1985

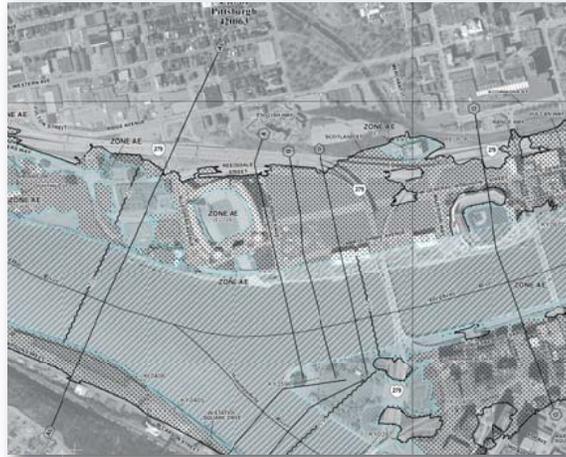
**Lennon, Smith, Souleret
Engineering, Inc.**

Civil Engineers and Surveyors

Coraopolis, Allegheny County, PA
Greensburg, Westmoreland County, PA (Branch)
(412) 264-4400 • www.lsse.com



Property surveys help establish your risk and rates for flood insurance.



Updated Flood Hazard Maps provide flood risk information for making more informed decisions about protecting property and financial interests.



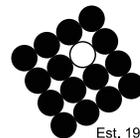
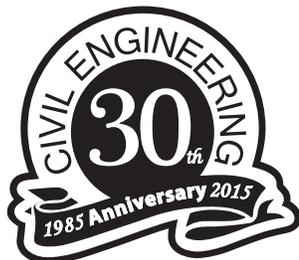
Property Surveys and FEMA maps are combined to establish true risk to structures.

Lennon, Smith, Souleret Engineering, Inc. (LSSE)
was established in 1985 and maintains one of the
region's largest engineering units
dedicated to civil engineering and surveying.

**LSSE serves 60 local municipal clients and numerous commercial,
institutional and private clients in the region.**

LSSE's recent experience includes:

- Prominent role in the region's largest wet weather facilities plan;
- Green infrastructure design and implementation;
- Property surveys and documentation for residential through large scale commercial sites;
- FEMA Elevation Certificates and LOMA applications;
- GIS mapping of flood prone areas;
- Stormwater management and erosion control; and
- Design of flood venting structures in redevelopments and new developments.



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