



MOORE & BRUGGINK, INC.
consulting engineers

Do you need
flood insurance?
Identify Your Risk

Flood insurance can be essential to protecting the value of your home or commercial property. It can also be both expensive and unnecessary, costing you thousands over the lifetime of your mortgage. Moore & Bruggink has the expertise to help you determine your actual risk, so you can make informed decisions about the level of protection you need, and possibly eliminate or reduce flood insurance requirements.

Mortgage lenders, insurance companies and realtors look to Moore & Bruggink engineering consultants for professional advice. Property owners and developers rely on our expertise for research-based documentation and analysis of flood risk.

The Value of Professional Analysis

Flood Insurance can be a significant addition to your property insurance premiums. For waterfront and flood plain properties, the cost of flood insurance is a major factor in real estate transactions.

A Highly Credible Assessment of Your Flood Risk Status

The Federal Emergency Management Agency (FEMA) is in the process of updating and amending the maps used for assessing flood risk and establishing the need for flood insurance. These Flood Insurance Rate Maps (FIRMs) show residential and commercial land and structures in designated flood zones. Many of these properties may have

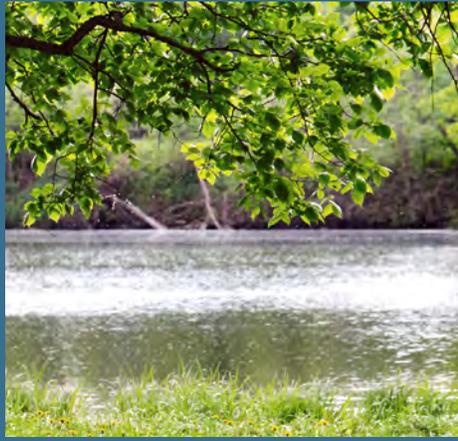
changed flood zone status since the last time FIRMs were issued. In West Michigan, many FIRMs have not been updated since the early 1980s.



LOMA and eLOMA

With documentation from Moore & Bruggink, you may be able to apply to FEMA for a LOMA (Letter of Map Amendment), which could remove your structure from the flood zone and in many cases eliminates the requirement for flood insurance. Moore & Bruggink's work can routinely be completed in one to two weeks, but be sure to allow for ample approval time for FEMA to generate a LOMA.

In certain circumstances, our clients are able to file for an eLOMA, submitted online at the FEMA website. If your property qualifies this fast-track option can save you additional time and money.



Significant Savings

Over time, you can save thousands of dollars by reducing or eliminating your flood insurance. Rates vary depending on the value of your home, but even if your flood insurance premium is just \$350 annually, you could save \$10,500 over the course of a 30-year mortgage. The higher your premiums, the more you may save.

Fast Cost Recovery

The cost of a flood risk analysis by Moore & Bruggink is not tied to the value of your property, but is dependent on the geography of your property's location. The cost may be reduced if one or more neighbors schedule a flood risk survey on the same day. In most cases, the cost of the survey and analysis is recovered in less than three years.

Full Documentation for LOMA or alternatives

Step by step, this is what we do to ensure an accurate analysis of your property.

1. We obtain a copy of the most current FIRM from FEMA.
2. An onsite survey is performed by one of our expert teams.
3. We complete a thorough analysis of the survey and assemble full documentation including an Elevation Certificate and the LOMA application.
4. If there is a discrepancy between our survey and that of the current FIRM, and the discrepancy favors the placement and elevation of your structure, we send our documentation to FEMA with a request for a LOMA.
5. When we receive the LOMA from FEMA, we compile complete documentation along with a

recommendation for elimination or reduction of flood insurance.

6. This documentation and recommendation can be submitted to your realtor, lender and insurance company.

If our analysis reveals that your property is indeed in a flood zone, we offer alternative measures to help you protect your property and reduce or eliminate the need for flood insurance. These may include:

- Physical property improvements such as seawalls, relandscaping, fill dirt to build elevation, and more.
- An integrated plan that details costs and offers a payback analysis that compares the cost of property improvement to reduced property insurance premiums.

After the improvements are made, a second survey is completed and a request to FEMA is made for a LOMA.

Professional Survey Services

Moore & Bruggink is West Michigan's foremost authority on flood zone analysis and solutions. Founded in 1956, Moore & Bruggink also offers a full range of civil engineering consulting services, including surveying, analysis and procurement of necessary documentation for determining if properties in or near designated flood zones need flood insurance.

www.mbce.com/services/survey



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For more information, or to schedule an assessment, contact Moore & Bruggink at 616-363-9801 or mailbox@mbce.com. You may also visit our website at www.mbce.com.