# **Change of Address for Letter of Map Change (LOMC) Submissions**

Starting July 9, 2009, all new Letter of Map Change (LOMC) requests or additional data submittals for request in progress should be sent to the address listed below.

#### LOMC Clearinghouse 6730 Santa Barbara Court Elkridge, MD 21075

To expedite processing, please address your request to the attention of the following specialist:

#### **ATTENTION: LOMA MANAGER**

Use for MT-1 Requests, including Letters of Map Revision-Based on Fill (LOMR-F's), Letters of Map Amendment (LOMAs), Conditional Letters of Map Revision-Based on Fill (CLOMR-Fs), and Conditional Letters of Map Amendment (CLOMAs).

#### ATTENTION: LOMR MANAGER

Use for MT-2 Requests, including Letters of Map Revision (LOMRs) and Conditional Letters of Map Revision (CLOMRs).

Starting July 9, 2009, for MT-1 Requests and August 3, 2009, for MT-2 Requests, responsibility for review and processing of these requests has been assigned by FEMA Region to the following Production and Technical Service (PTS) contracting teams:

Regions IV, VIII, IX: BakerAECOM

If you have any questions about your type of request, please contact our Map Assistance Center at 1-877 fema map (1-877-336-2627) or visit our website at www.fema.gov/hazard/map/lomc.shtm.

#### Where can I go to view the new maps?

Communities participating in the NFIP are required to have Map Repositories. Please see the attached list with the addresses and phone numbers of those communities within Yolo County participating in the NFIP.

#### **Local Map Repositories:**

#### **County of Yolo**

292 W. Beamer Street Woodland, CA. 95695 (530) 666-8775

#### City of Woodland

300 First Street Woodland, CA. 95695 (530) 661-5821

#### **City of Winters**

318 First Street Winters, CA. 95694 (530) 795-4910

#### City of Davis

23 Russell Blvd. Suite 2 Davis, CA. 95616 (530) 757-5610

#### **City of West Sacramento**

1110 West Capitol Avenue West Sacramento, CA 95691 (916) 617-4500

For additional questions about the National Flood Insurance Program, please call 1-800-427-4661 or visit the NFIP website at: http://www.fema.gov/nfip/

#### **COUNTY of YOLO**

**Development Services Division** 

#### Floodplain Management Program

#### Letter of Map Revision (LOMRs)

Frequently Asked Questions



(530) 666-8775

#### What is a LOMR?

A LOMR is an official revision to a Flood Insurance Rate Map (FIRM) issued by the Federal Emergency Management Agency (FEMA). LOMR's reflect to the mapped 100-Special Flood Hazard year floodplains or Areas (SFHA's) shown on the FIRM. In rare situations, LOMR's also modify the 500-year floodplain boundaries. Changes may include modifications to Base Flood Elevations (BFE's), floodplain widths, and floodways. LOMR's are issued after a floodplain has been remapped due to a major flood event, after better mapping data becomes available, or after structural flood control improvements have been installed. Additional information about SFHA designations is available at FEMA's website: http://www.fema.gov/plan/prevent/ floodplain/nfipkeywords/sfha.shtm

## What is a Flood Insurance Rate Map (FIRM)?

FIRMs are issued by FEMA through the National Flood Insurance Program (NFIP), which reflect federally recognized flood hazard areas. Communities participating in the NFIP are required to have building standards for new construction in SFHAs to reduce flood damages. Property owners who own residences or business within SFHAs and who have mortgages through a federally insured lending institution are required to have flood insurance per the Flood Disaster Protection Act of 1973. The FIRM panels reflect insurance risk designations for flooding. FEMA has a tutorial on their website entitled, 'How to Read a FIRM'. You may view this tutorial at: http:// www.fema.gov/media/fhm/firm/ot\_firm.htm

# Can I drop my Flood Insurance if my residence or business is removed from the mapped Floodplain by a LOMR?

The Flood Disaster Protection Act of 1973 directs federally regulated lenders to require flood insurance on loans secured by a building located in a SFHA. Once an area has been removed from a SFHA, the lender is no longer mandated by the National Flood Insurance Reform Act to require flood insurance. However, even if your structure has been removed from the mapped floodplain, flood insurance is recommended by FEMA. The new flood zone designation will have lower insurance premiums.

# What if my Lender requires me to carry Flood Insurance even if my residence or business is outside the mapped Floodplain?

A few lenders may still require flood insurance based on their lending policies even when a structure lies outside a SFHA. If a residence or business has been removed from the SFHA by a LOMR, premiums paid on flood insurance should be decreased to reflect the lower flood risk.

## When does a LOMR change a Flood Insurance Rate Map?

LOMRs become effective once any necessary due process period is over. The effective Date is listed on the LOMR cover letter.

# If I obtain Flood Insurance at a lower rate, can I transfer that lower rate to future property owners?

Flood insurance policies are assignable. If you purchased flood insurance at the Zone X or Shaded Zoned X rate, you can continue to carry and renew flood insurance at that low rate as long as you maintain continuous coverage. Additionally, if you sell your property in the future, the Zone X rate may be transferred to a new buyer if the flood insurance coverage is included as part of escrow. For more information, please contact your insurance agent.

### What if I disagree with the map revision?

Individuals affected by proposed increases in the mapped flood hazard will be notified as part of the LOMR application process. If they approve of the revision, the LOMR will become effective on the date that it is issued. If not, the LOMR becomes effective after an appeal period. During this period, individuals who disagree with the map revision may submit technical or scientific data to FEMA to dispute the new information. Please be aware that FEMA will only accept technical and scientific data for appeals. Therefore, individuals who wish to make an appeal are strongly encouraged to retain the services of a registered professional civil engineer.

Once the appeal period has passed, the map revision is effective. Changes to the SFHA would have to be processed through a new LOMR application. In some circumstances, it may be feasible to obtain a Letter of Map Amendment (LOMA) to remove a structure or property from the mapped floodplain. To find out more information on the LOMR and LOMA processes visit the FEMA website at: http://www.fema.gov/