



Letters of Map Revision (LOMRs) Frequently Asked Questions

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). LOMRs reflect changes to the mapped 100-year floodplains or Special Flood Hazard Areas (SFHAs) shown on the FIRM. In rare situations, LOMRs also modify the 500-year floodplain boundaries. Changes may include modifications to Base Flood Elevations, floodplain widths, and floodways. LOMRs 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 businesses 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

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.

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.

Can I get a refund on the flood insurance I have paid once my residence or business has been removed from the mapped floodplain?

Property owners whose buildings have been removed from a SFHA and are now located in a Zone X or a Shaded Zone X may be eligible for a one-year premium refund. Your lender must provide you with a letter agreeing to remove the requirement for flood insurance. If your lender refuses to send you a letter stating that they will not require flood insurance, you will not be eligible for a refund. If you do not have a lender, you will not be eligible for a refund. To find out if you are eligible for a refund, please follow these steps:

1. View the revised flood maps to determine if your structure has been re-mapped to a Zone X or Shaded Zone X. You may view the maps at the local map repository for your community (see next page). If a cover letter was attached to this information sheet, the letter may state

what the floodprone status is for your property or will be once the LOMR becomes effective. If your property has been or will be removed from the mapped floodplain, please follow steps 2 through 5.

2. Obtain a copy of the LOMR issued by FEMA.
3. Send your lender a copy of the LOMR along with a written request asking for a new flood map determination for your building based on this map revision. (Some lenders may charge a small fee.) Ask the lender for a written confirmation to include the following:
 - Flood insurance was required originally as a condition of the loan.
 - Flood insurance is no longer required based on FEMA's LOMR.
4. If your lender purchased the flood insurance policy for you and billed you for it, ask that the lender cancel the flood insurance policy and issue you a refund. Many of the policies purchased by lenders are not written through the NFIP and, therefore, have a range of different refund standards. Owners should check with their lenders to determine what refund standard applies. If you bought your flood insurance policy directly from an insurance agent, read Step 5.
5. If the lender provides you with a letter removing the requirement to carry flood insurance, send a copy of the letter along with a copy of the LOMR cover letter to your insurance agent and

ask to have the policy cancelled. Typically, most insurance companies can process this refund within 60 days. A full refund of the premium is provided for the policy year in which the LOMR became effective provided the policy is currently active and there are no claims pending.

What does it mean if my residence/business is going to be added to a mapped floodplain?

If your property will be located in a designated SFHA as a result of a LOMR, you should be aware that there may be a substantial savings in your flood insurance premium if you purchase your flood insurance prior to the effective date of the LOMR. Insurance can be purchased from your local insurance agent. If you do not have an agent who can write a flood policy for you, you may call 1-800-427-4661 or visit www.floodsmart.gov to obtain the names and telephone numbers of insurance agents in your area.

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 Zone 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/>

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 Pima County participating in the NFIP.

My property has been removed from the mapped 100-year floodplain. Does that mean it will never flood?

No. The 100-year flood has a 1 (one) percent statistical probability of occurring during any given year; storms do occur that have intensities greater than the 100-year event. In addition, changes in river or watershed characteristics could increase flood depths and discharges. The Shaded Zone X designation may also represent areas of shallow flooding (less than one foot) during a 100-year event. Finally, the FIRM maps only reflect major floodplains. Some properties are adversely impacted by tributary flow or by local drainage not reflected on the federal maps.

Can I still obtain flood insurance if my home/business is removed from the mapped floodplain?

Yes, unless your community has been put on probation by FEMA for not following the NFIP guidelines.

What if I have additional questions about flood insurance?

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/>. For flood hazard mapping questions, property owners may contact the FEMA Map Assistance Center at 1-877 FEMA MAP or visit the Flood Hazard Mapping website at: <http://www.fema.gov/plan/prevent/fhm/index.shtm>

LIST OF ACRONYMS:

FEMA	Federal Emergency Management Agency
FIRM	Flood Insurance Rate Maps
LOMA	Letter of Map Amendment
LOMR	Letter of Map Revision

NFIP	National Flood Insurance Program
SFHA	Special Flood Hazard Areas

LOCAL MAP REPOSITORIES:

City of Tucson

Development Services Dept.
Engineering Division
201 N. Stone Ave., 1st Floor
Tucson, Arizona 85701-1207
(520) 791-5609

The Town of Marana

Marana Development Services Center
11555 W. Civic Center Drive
Marana, Arizona 85653
(520) 382-2600

The Town of Oro Valley

Oro Valley Community Development Department
11000 N. La Canada Drive
Department of Public Works
Oro Valley, Arizona 85737
(520) 229-4818

Unincorporated Pima County

Pima County Regional Flood Control District
Floodplain Management Division
97 E. Congress St., 3rd Floor
Tucson Arizona, 85701-1797
(520) 243-1800

Town of Sahuarita

Town of Sahuarita, Public Works
14311-1 South Rancho Sahuarita Blvd.
Sahuarita, Arizona 87629
(520) 399-3339

City of South Tucson (See Pima County Regional Flood Control District)

Pima County Flood Control District Board	
Ann Day, District 1	Ramon Valdez, District 2
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