



## Letters of Map Revision (LOMRs) Frequently Asked Questions

### What is a LOMR?

A LOMR is an official revision to the Flood Insurance Rate Maps (FIRMs) issued by the Federal Emergency Management Agency (FEMA). LOMRs reflect changes to the 100-year floodplains or Special Flood Hazard Areas (SFHA) shown on the FIRMs. In rare situations, LOMRs also modify the 500-year floodplain boundaries. Changes may include modifications to Base Flood Elevations, floodplain widths, and floodways. The 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: <https://www.fema.gov/special-flood-hazard-area>

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

FIRMs are issued by FEMA through the National Flood Insurance Program (NFIP), and display federally recognized flood hazard areas. Communities participating in the NFIP are required to have building restrictions for any new construction in a SFHA to reduce the potential for 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 National Flood Insurance Reform Act. 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-library/assets/documents/7984>

### When does a LOMR change a FIRM?

LOMRs become effective once the statutory Appeal 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 floodplain by a LOMR?

The Flood Disaster Protection Act of 1973 and the National Flood Insurance Reform Act of 1994 directs federally regulated lenders to require flood insurance on loans secured by a building located in an SFHA. Once an area has been removed from an SFHA, the lender is no longer mandated by the National Flood Insurance Reform Act to require flood insurance.

### What if my lender requires me to carry flood insurance even if my residence or business has been removed from the floodplain?

A few lenders may still require flood insurance based on their lending policies even when a structure lies outside an 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 floodplain?

Property owners whose buildings have been removed from an 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 property 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 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 to cancel the flood insurance policy and issue you a refund. Many of the policies purchased by lenders are not backed by the NFIP and, therefore, have a range of different refund standards. If your lender purchased the policy, we encourage you to check with your lender to determine what refund policies apply to your case. 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 that the policy be 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. The cancellation request must be received during the policy year, or within 6 months of the policy expiration date.

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

If your property will be located in a designated SFHA as a result of a LOMR, insurance can be purchased from your local insurance agent. Ask your insurance agent if you qualify for a Preferred Risk Policy (PRP) eligibility extension. If you do not have an agent who can write a flood policy for you, you may call 1-888-379-9531 to obtain the names and telephone numbers of insurance agents in your area. Or you may visit: [www.floodsmart.gov](http://www.floodsmart.gov)

### **What if I disagree with the new maps?**

When FEMA issues a LOMR, there is a 90-day Technical Appeal Period prior to the maps becoming effective. During that 90-day period, individuals who disagree with the new maps 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.

If the Technical Appeal Period has passed, the new maps are 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 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 communities within Pima County who are participating in the NFIP.

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

Not necessarily. The 100-year flood has a 1 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 FIRMs 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 floodplain?**

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

### **What if I have additional questions about flood insurance?**

For additional questions about the NFIP, please call 1-800-427-4661 or visit the NFIP website at: [www.floodsmart.gov](http://www.floodsmart.gov). For flood hazard mapping questions, property owners may contact FEMA's Flood Map Service Center at: 1-877 FEMA MAP or visit the Flood Hazard Mapping website at: <https://msc.fema.gov/portal>

#### **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 Area

#### **LOCAL MAP REPOSITORIES:**

##### **City of Tucson**

Development Services Department  
Engineering Division  
201 N. Stone Avenue, 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  
Department of Public Works  
11000 N. La Canada Drive  
Oro Valley, Arizona 85737  
(520) 229-4818

##### **Unincorporated Pima County**

Pima County Regional Flood Control District  
Floodplain Management Division  
201 N. Stone Ave. 9th Floor  
Tucson Arizona, 85701-1207  
(520) 724-4600

##### **Town of Sahuarita**

Town of Sahuarita, Public Works  
375 W. Sahuarita Center Way  
Sahuarita, Arizona 87629  
(520) 344-7100

##### **City of South Tucson**

Planning and Zoning Department  
1601 South Sixth Avenue  
South Tucson, Arizona 85713  
(520)917-1563

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