



Understanding a Letter of Map Revision (LOMR)

The Federal Emergency Management Agency (FEMA) issued a Letter of Map Revision (LOMR) for portions of the Villages of Cedarhurst, Lynbrook, Valley Stream and the Town of Hempstead on January 16, 2013. The LOMR will become effective July 16, 2013. A LOMR is an official revision to a Flood Insurance Rate Map (FIRM), and illustrates changes to the extent of flood hazards. FIRMs are used to determine who may be required to buy flood insurance and the floodplain development regulations that apply in the flood risk zones depicted. The information below is intended to help you better understand LOMRs and what you can do if a LOMR affects your property.

How can a LOMR change flood hazards within a community?



A LOMR is issued to reflect physical changes to a community's flood map. LOMRs can change Base (1-percent-annual-chance) floodplains, also known as Special Flood Hazard Areas (SFHAs); 0.2-percent-annual-chance floodplains (areas of moderate risk); Base Flood Elevations (BFEs), which are the level to which base flood waters are expected to rise; or regulatory floodways, which include stream channels and the areas immediately adjacent. The LOMR issued on January 16, 2013 will not affect any regulatory floodways.

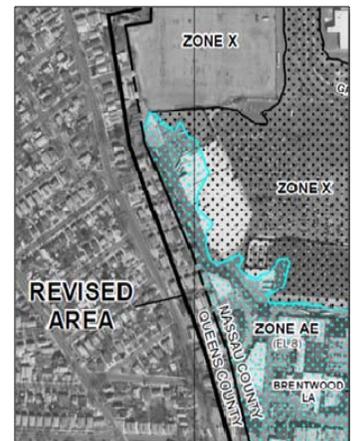
The LOMR process allows a specific area to be updated in significantly less time than it would take to update the flood hazards for an entire community. The LOMR that will be issued for your community will become effective six months after it is issued. For LOMR updates, you may contact your community's Floodplain Administrator or you may check online in the Nassau County section of <https://www.rampp-team.com/ny.htm>.

How will I understand what has changed?

When viewing the new flood hazard information for your community, you will notice a solid thick black line on the map. This is the boundary of the area that has been revised by the LOMR.

SFHAs within your community will be labeled as Zone AE on the FIRM and shaded with blue dots. Areas within the 0.2-percent-annual-chance floodplain (area of moderate risk) will be labeled as Zone X, and will be shown as an area shaded with black dots. Areas of minimal risk are also labeled as Zone X, but will not be shaded.

In SFHAs that are affected by coastal flooding, the BFE will be shown in parentheses underneath the zone label. For example, (EL 8) means that the BFE has been rounded to the nearest whole foot of 8 feet.



What should I do if my property is no longer in an SFHA?

The Federal flood insurance requirement applies to structures located in SFHAs that are offered as collateral for a loan from a federally regulated lending institution.

If your house is no longer shown in the SFHA (once the LOMR is effective) and you have been required to carry flood insurance, contact your lending institution to inform them that your flood hazard has changed, and ask for a letter which removes the flood insurance requirement. You will need to provide this letter to your insurance agent before your flood insurance policy can be modified or cancelled.

If your lender still requires flood insurance, or if you need to obtain an official FEMA flood zone determination that is specific to your house, you may request a Letter of Map Amendment (LOMA), free of charge. You may apply for a LOMA online at <http://www.fema.gov/online-lomc>, or you may visit FEMA's website at http://www.floodmaps.fema.gov/pdf/fhm/mt1_complete.pdf to download an application that can be completed and mailed in for review. If you need assistance with the application, you may contact the FEMA Map Information eXchange (FMIX), toll-free at (877) 336-2627. To support the application, you will need to either upload or mail a copy of your recorded subdivision plat map (if you live in a subdivision) or a copy of your recorded property deed, accompanied by a tax assessor's map. Recorded plat maps and deeds can be obtained from the County Clerk's office, and tax assessor's maps are available at the Department of Assessment. If any other documentation is required, your case reviewer will contact you directly.

After receiving the flood insurance waiver from your lender, your insurance agent will submit a form to either cancel or modify your policy. If you have not received a claim payment from the National Flood Insurance Program (NFIP), you may be eligible for a refund of the flood insurance premium paid for the current policy year. If the LOMR becomes effective within a six month period after you renew your policy, you may also be eligible for a refund of the premium for an additional policy year. If your flood insurance policy is not through the NFIP, refund policies and procedures may be different than those that exist for NFIP policies, and it is recommended that you contact your insurance servicer for more information.

It is important to mention that a lender may still require flood insurance as a condition of a loan, but premiums are lower for structures outside the SFHA. Additionally, if a property has been removed from the SFHA, it does not mean the risk of flooding has been eliminated. In fact, approximately 30 percent of all flood insurance claims occur in areas designated at moderate or minimal flood risk. Therefore, FEMA recommends flood insurance coverage, even if it is not required by law or a lender.

What should I do if my property is still in an SFHA?

If your property is still shown in the SFHA, check to see whether the BFE has changed in your area. This LOMR shows reduced flood hazards in Nassau County by both decreasing the extent of the floodplain and by lowering the expected flood level in most areas. Even if your house is still shown in the SFHA, you may be eligible for a reduction in the cost of your flood insurance if the elevations of your house are used to determine your flood insurance premium. It is recommended that you contact your flood insurance agent for more information. You may also contact the NFIP, toll-free at (800) 638-6620, or you may visit the NFIP online at www.floodsmart.gov.

You may also want to consider applying for a Letter of Map Amendment (LOMA) to receive an official FEMA flood zone determination for your property. If the Lowest Adjacent Grade (LAG) to a structure is at or above the BFE, the structure may be able to be removed from the SFHA. The LAG is defined as the elevation of the lowest ground touching the structure, including any patios, stairs, deck supports, or garages. A licensed land surveyor or professional engineer will need to certify the LAG on either the Elevation Form within the application or on a FEMA Elevation Certificate.

If your property has been elevated by fill material, you may request a Letter of Map Revision Based on Fill (LOMR-F). For those requests involving structures/properties elevated by fill, the lowest floor elevation, including basements and crawlspaces, must also be equal to or greater than the BFE to be considered for removal from the SFHA. Also, a signed Community Acknowledgement Form and a processing fee must be provided. The LOMA/LOMR-F application is available on FEMA's website at http://www.floodmaps.fema.gov/pdf/fhm/mt1_complete.pdf. Information concerning LOMR-F fees can be found online at <http://www.fema.gov/forms-documents-and-software/flood-map-related-fees#2>. You may contact the FEMA Map Information eXchange (FMIX), toll-free at (877) 336-2627, for assistance with the application.

What if there is already a LOMA for my property?

LOMAs that have already been issued for properties located in areas revised by the LOMR will be reevaluated to determine whether a new determination should be issued. New LOMAs may be issued if the BFE changes for a property, or if a property is no longer located in an SFHA.