



**Federal Emergency Management Agency**  
Washington, D.C. 20472

**LETTER OF MAP AMENDMENT  
DETERMINATION DOCUMENT (REMOVAL)**

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
<b>COMMUNITY</b>	TOWN OF CLARKDALE, YAVAPAI COUNTY, ARIZONA	Lot 3, Rio Vista, as shown on the Plat recorded in Book 7, Page 61, in the Office of the Recorder, Yavapai County, Arizona
	COMMUNITY NO.: 040095	
<b>AFFECTED MAP PANEL</b>	NUMBER: 04025C1418F	
	DATE: 6/6/2001	
FLOODING SOURCE: VERDE RIVER		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 34.770, -112.045 SOURCE OF LAT & LONG: PRECISION MAPPING STREETS 7.0      DATUM: NAD 83

**DETERMINATION**


LOT	BLOCK/SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NGVD 29)	LOWEST ADJACENT GRADE ELEVATION (NGVD 29)	LOWEST LOT ELEVATION (NGVD 29)
3	--	Rio Vista	115 Tule Lane	Structure	X (unshaded)	3355.2 feet	3365.9 feet	--

**Special Flood Hazard Area (SFHA)** - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood).

**ADDITIONAL CONSIDERATIONS** (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)  
PORTIONS REMAIN IN THE SFHA

This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Amendment for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the structure(s) on the property(ies) is/are not located in the SFHA, an area inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This document amends the effective NFIP map to remove the subject property from the SFHA located on the effective NFIP map; therefore, the Federal mandatory flood insurance requirement does not apply. However, the lender has the option to continue the flood insurance requirement to protect its financial risk on the loan. A Preferred Risk Policy (PRP) is available for buildings located outside the SFHA. Information about the PRP and how one can apply is enclosed.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, 3601 Eisenhower Avenue, Suite 130, Alexandria, VA 22304-6439.

  
 Doug Bellomo, P.E., Chief  
 Hazard Identification Section, Mitigation Division



# Federal Emergency Management Agency

Washington, D.C. 20472

## LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

### ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

**PORTIONS OF THE PROPERTY REMAIN IN THE SFHA (This Additional Consideration applies to the preceding 1 Property.)**

Portions of this property, but not the subject of the Determination/Comment document, may remain in the Special Flood Hazard Area. Therefore, any future construction or substantial improvement on the property remains subject to Federal, State/Commonwealth, and local regulations for floodplain management.

This attachment provides additional information regarding this request. If you have any questions about this attachment, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, 3601 Eisenhower Avenue, Suite 130, Alexandria, VA 22304-6439.

A handwritten signature in black ink, appearing to read "Doug Bellomo".

Doug Bellomo, P.E., Chief  
Hazard Identification Section, Mitigation Division



# Federal Emergency Management Agency

Washington, D.C. 20472

## ADDITIONAL INFORMATION REGARDING LETTERS OF MAP AMENDMENT

When making determinations on requests for Letters of Map Amendment (LOMAs), the Federal Emergency Management Agency (FEMA) bases its determination on the flood hazard information available at the time of the determination. Flood conditions may change or new information may be generated that would supersede FEMA's determination. When necessary, FEMA will inform the community by letter about superseded determinations.

Removal of a property (parcel of land or structure) from the Special Flood Hazard Area (SFHA), where flood insurance is required by law in connection with certain federally backed loans, means that FEMA has determined that the property is not subject to inundation by the base (1-percent-annual-chance) flood. This does not mean the property is not subject to other flood hazards.

A LOMA removes the Federal requirement for the lender to require flood insurance coverage for the affected property. It is *not* a waiver of a lender's condition that the property owner maintain flood insurance coverage for the property. *Only* the lender can waive the flood insurance purchase requirement, because the lender imposed the requirement. The property owner must request and receive a written waiver from the lender before canceling the policy. The lender may determine, on its own as a business decision, that it wishes to continue the flood insurance requirement to protect its financial risk on the loan.

If a lender releases a property owner from the flood insurance requirement, and the property owner decides to cancel the policy and seek a refund, the National Flood Insurance Program (NFIP) will refund the premium paid for the current policy year, provided that no claim is pending or has been paid on the policy during the current policy year. The property owner must provide a written waiver of the insurance requirement from the lender to the property insurance agent or company servicing the policy. The agent or company will then process the refund request.

Please note that your risk of flooding has not been eliminated, only reduced. The property could be inundated by a flood with a magnitude greater than the base flood or by localized flooding not shown on the effective NFIP map.

Therefore, canceling or not renewing your flood insurance policy could have disastrous consequences, leaving you with no insurance protection from future flood losses. There's a big difference between *having* to buy flood insurance because the law says you must and *choosing* to keep your flood insurance because it is in your best interest to do so.

Floods occur, with all too tragic frequency, in areas of moderate or minimal flood risk. In fact, about 25 percent of all flood insurance claims occur in these areas – outside the higher-risk designated A and V zones. Tropical Storm Allison (2001), Hurricane Floyd (1999), Hurricane Fran (1997), and the Great Midwest Flood (1993) all caused major flood damage beyond SFHAs where property owners must buy flood insurance. That's why FEMA encourages you to keep your flood insurance coverage, even if you are no longer required to do so by law.

The good news is that you now may be eligible to pay much less for your flood insurance coverage. Contact your insurance agent to discuss the pricing benefits you may enjoy as a result of this map action.

The LOMA provides FEMA's comment on the mandatory flood insurance requirements of the NFIP as they apply to a particular property. A LOMA is not a building permit, nor should it be construed as such.