

LOMR-F



Federal Emergency Management Agency

Washington, D.C. 20472

MAR 26 1999

LETTER OF MAP REVISION BASED ON FILL
218-65-RS

Community: Yavapai County, Arizona
Community No.: 040093
Map Panel Affected: 0880 B
Map Effective Date: August 19, 1985

IN REPLY REFER TO CASE NO. 99-09-467A

LOMR

We reviewed a request dated February 8, 1999, for a Letter of Map Revision. All required information for this request, including the required review and processing fee, was received on March 1, 1999. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we determined portions of the property described below are in a Special Flood Hazard Area (SFHA), the area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood); however, the structures on the property are not in the SFHA. This property was elevated by the placement of fill after the date of the earliest NFIP map showing the area in the SFHA.

Property Description: Lots 51, 52, 53, 63, 64, and 65, Las Piedras - Unit One, as shown on the Plat recorded as Document No. 3079022 in Book 37 of Maps, Page 54, in the Office of the Recorder, Yavapai County, Arizona

Flooding Source: Jacks Canyon

This letter revises the above-referenced NFIP map to remove the structures from the SFHA. The structures are now in Zone X (unshaded), an area of minimal flooding outside the SFHA. Flood insurance coverage for the structures may be available under a low-cost policy (see enclosed document). Because portions of the property remain in the SFHA, any future construction or substantial improvement on the property remains subject to Federal, State, and local regulations for floodplain management.

The enclosed document provides additional information about Letters of Map Revision. If you have any questions about this letter, please contact Mr. Max Yuan of our staff in Washington, DC, either by telephone at (202) 646-3843 or by facsimile at (202) 646-4596.

Sincerely,

Matthew B. Miller, P.E., Chief
Hazards Study Branch
Mitigation Directorate

Enclosure

cc: Community Map Repository



ADDITIONAL INFORMATION REGARDING LETTERS OF MAP REVISION BASED ON FILL

When making determinations on requests for Letters of Map Revision based on the placement of fill (LOMR-Fs), the Federal Emergency Management Agency (FEMA) bases its determination on the flood hazard information available at the time of the determination. Requesters should be aware that flood conditions may change or new information may be generated that would supersede FEMA's determination. In such cases, the community will be informed by letter.

Requesters also should be aware that removal of a property (parcel of land or structure) from the Special Flood Hazard Area (SFHA) means FEMA has determined the property is not subject to inundation by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This does not mean the property is not subject to other flood hazards. 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 National Flood Insurance Program (NFIP) map.

The effect of a LOMR-F is it removes the Federal requirement for the lender to require flood insurance coverage for the property described. The LOMR-F *is not* a waiver of the 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.

The LOMR-F provides FEMA's comment on the mandatory flood insurance requirements of the NFIP as they apply to a particular property. A LOMR-F is not a building permit, nor should it be construed as such. Any development, new construction, or substantial improvement of a property impacted by a LOMR-F must comply with all applicable State and local criteria and other Federal criteria.

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 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 his or her policy. The agent or company will then process the refund request.

Even though structures are not located in an SFHA, as mentioned above, they could be flooded by a flooding event with a greater magnitude than the base flood. In fact, more than 25 percent of all claims paid by the NFIP are for policies for structures located outside the SFHA in Zones B, C, X (shaded), or X (unshaded). More than one-fourth of all policies purchased under the NFIP protect structures located in these zones. The risk to structures located outside SFHAs is just not as great as the risk to structures located in SFHAs. Finally, approximately 90 percent of all federally declared disasters are caused by flooding, and homeowners insurance does not provide financial protection from this flooding. Therefore, FEMA encourages the widest possible coverage under the NFIP.

The NFIP offers two types of flood insurance policies to property owners: the low-cost Preferred Risk Policy (PRP) and the Standard Flood Insurance Policy (SFIP). The PRP is available for 1- to 4-family residential structures located outside the SFHA with little or no loss history. The PRP is available for townhouse/rowhouse-type structures, but is not available for other types of condominium units. The SFIP is available for all other structures. Additional information on the PRP and how a property owner can qualify for this type of policy is provided in the enclosed pamphlet. Before making a final decision about flood insurance coverage, FEMA strongly encourages property owners to discuss their individual flood risk situations and insurance needs with an insurance agent or company.

In addition to making flood insurance available in participating communities, we encourage communities to develop their own loss reduction and prevention programs. Our Project Impact initiative, developed by FEMA Director James Lee Witt, seeks to focus the energy of businesses, citizens, and communities in the United States on the importance of reducing their susceptibility to the impact of all natural disasters, including floods, hurricanes, severe storms, earthquakes, and wildfires. Natural hazard mitigation is most effective when it is planned for and implemented at the local level, by the entities who are most knowledgeable of local conditions and whose economic stability and safety are at stake. Information on Project Impact is provided on the enclosed Fact Sheet. Additional information on Project Impact may be obtained by visiting our Web site at www.fema.gov.

The revisions made effective by a LOMR-F are made pursuant to Section 206 of the Flood Disaster Protection Act of 1973 (P.L. 93-234) and are in accordance with the National Flood Insurance Act of 1968, as amended (Title XIII of the Housing and Urban Development Act of 1968, P.L. 90-448) 42 U.S.C. 4001-4128, and 44 CFR Part 65.

In accordance with regulations adopted by the community when it made application to join the NFIP, letters issued to revise an NFIP map must be attached to the community's official record copy of the map. That map is available for public inspection at the community's official map repository. Therefore, FEMA sends copies of all such letters to the affected community's official map repository.

To ensure continued eligibility to participate in the NFIP, the community must enforce its floodplain management regulations using, at a minimum, the flood elevations and zone designations shown on the NFIP map, including the revisions made effective by LOMR-Fs. LOMR-Fs are based on minimum criteria established by the NFIP. State/Commonwealth, county, and community officials, based on knowledge of local conditions and in the interest of safety, may set higher standards for construction in the SFHA. If the State/Commonwealth, county, or community has adopted more restrictive and comprehensive floodplain management criteria, these criteria take precedence over the minimum Federal criteria.

FEMA does not print and distribute LOMR-Fs to primary map users, such as local insurance agents and mortgage lenders; therefore, the community serves as the repository for LOMR-Fs. FEMA encourages communities to disseminate LOMR-Fs so that interested persons, such as property owners, insurance agents, and mortgage lenders, may benefit from the information. FEMA also encourages communities to prepare articles for publication in the local newspaper that describe the changes made and the assistance community officials will provide in serving as a clearinghouse for LOMR-Fs and interpreting NFIP maps.

When a restudy is undertaken, or when a sufficient number of revisions occur on particular map panels, FEMA initiates the printing and distribution process for the panels and incorporates the changes made effective by LOMR-Fs. FEMA notifies community officials in writing when affected map panels are being physically revised and distributed. If the results of particular LOMR-Fs cannot be reflected on the new map panels because of scale limitations, FEMA notifies the community in writing and revalidates the LOMR-Fs in that letter. LOMR-Fs revalidated in this way usually will become effective 1 day after the effective date of the revised map.

Michael Baker Jr., Inc.

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Community Map Repository
National Flood Insurance Program

Subject: Letters of Map Change

Dear Community Official:

On behalf of the Federal Emergency Management Agency (FEMA), we are enclosing a copy of recent Letters of Map Amendment (LOMAs) and/or Letters of Map Revision (LOMRs) issued to amend or revise the National Flood Insurance Program (NFIP) map for your community.

As you know, the repository is a local resource for information about the risks of flooding in your community. A FEMA priority is to ensure that changes to the flood-risk information, such as those resulting from the issuance of a map amendment or revision, are sent to the repository for the benefit of the public. Please note that NFIP regulations require that the repository attach the copy of the LOMA and/or LOMR to the appropriate NFIP map on file.

FEMA appreciates your cooperation in maintaining this valuable community resource. If you have any questions, or if the address of the repository for your community has changed, please contact me at the telephone number provided above.

Sincerely,

MICHAEL BAKER JR., INC.



C. Edward Crawford
LOMA/LOMR Manager



Federal Emergency Management Agency

Washington, D.C. 20472

August 3, 2010

The Honorable Chip Davis
 Chairman, Board of Supervisors
 Yavapai County
 1015 Fair Street
 Prescott, AZ 86305-1852

Case No: 07-09-1473V
 Community: Yavapai County, Unincorporated
 Areas, Arizona

Community No.: 040093

Effective Date: September 04, 2010

Dear Chairman Davis:

LOMC-VALID

This letter revalidates the determinations for properties and/or structures in the referenced community as described in the Letters of Map Change (LOMCs) previously issued by the Department of Homeland Security's Federal Emergency Management Agency (FEMA) on the dates listed on the enclosed table. As of the effective date shown above, these LOMCs will revise the effective National Flood Insurance Program (NFIP) map dated September 03, 2010 for the referenced community, and will remain in effect until superseded by a revision to the NFIP map panel on which the property is located. The FEMA case number, property identifier, NFIP map panel number, and current flood insurance zone for the revalidated LOMCs are listed on the enclosed table.

Because these LOMCs will not be printed or distributed to primary map users, such as local insurance agents and mortgage lenders, your community will serve as a repository for this new data. We encourage you to disseminate the information reflected by this letter throughout your community so that interested persons, such as property owners, local insurance agents, and mortgage lenders, may benefit from the information.

For information relating to LOMCs not listed on the enclosed table or to obtain copies of previously issued LOMR-Fs and LOMAs, if needed, please contact our FEMA Map Information eXchange (FMIX), toll free, at 1-877-FEMA-MAP (1-877-336-2627).

Sincerely,


Kevin C. Long, Acting Chief
 Engineering Management Branch
 Mitigation Directorate

Enclosure

cc: Community Map Repository
 Mr. Charles A. Cave, Project Manager Yavapai County Flood Control District
 Mr. Brian Cosson, CFM, NFIP State Coordinator
 LOMC Subscription Service Subscribers
 Mr. Edward Curtis, P.E., CFM, Senior Engineer, FEMA Region IX

REVALIDATED LETTERS OF MAP CHANGE FOR YAVAPAI COUNTY, AZ
Case No: 07-09-1473V **Community No.: 040093**

September 04, 2010

<u>Case No.</u>	<u>Date Issued</u>	<u>Identifier</u>	<u>Map Panel No.</u>	<u>Zone</u>
199107280FLA	07/16/1991	PORTION OF SECTION 24, T17N, R5E, G.&S.R.B.&M.	04025C1435G	X
95-09-139A	12/28/1994	WILDWOOD ESTATES, LOT 31-- 3 GLEN OAKS	04025C2035G	X
96-09-204A	04/15/1996	1335-1365 BATES ROAD -- PORTION OF SECTION 12, T15N, R3E, G.&S.R.B.&M.	04025C1780G	X
97-09-1121A 407-14-006A	12/11/1997	675 SOUTH SHEEPSHEAD CROSSING - - PORTION OF SECTION 4, T15N, R4E, G.&S.R.B.&M.	04025C1785G	X
98-09-085A	12/11/1997	PRESCOTT COUNTRY CLUB UNIT 2, TRACT A, PARCEL 3 -- 11990 TURQUOISE CIRCLE	04025C2095G	X
98-09-1062A	09/25/1998	11135 DORA LANE -- PORTION OF SECTIONS 3 & 10, T15N, R3W, G.&S.R.B.&M.	04025C1660G	X
98-09-1028A	11/06/1998	PENNY ACRES, LOT 3 -- 3731 CAROL LANE	04025C1780G	X
 99-09-467A	03/26/1999	LAS PIEDRAS UNIT ONE, LOTS 51-53, & 63-65	04025C1445G	X
99-09-523A	04/29/1999	SWINGING BRIDGE ESTATES, LOT 4 -- 115 COYOTE LANE	04025C1785G	X
00-09-229A	02/16/2000	605 NORTH BLACKHAWK DRIVE -- PORTION OF SECTION 35, T16N, R4E, G.&S.R.B.&M.	04025C1785G	X
00-09-648A	06/26/2000	LAS PIEDRAS UNIT 2, LOTS 84-109, 142-144	04025C1445G	X
00-09-654A	07/24/2000	KINGSWOOD HEIGHTS UNIT 1, LOT 3 -- 2580 TOLEMAR ROAD	04025C2035G	X
01-09-502A	05/02/2001	520 NORTH ARRIBA -- PORTION OF SECTION 35, T16N, R3E, G.&S.R.B.&M.	04025C1757G	X
02-09-114A	12/31/2001	CORDES LAKES UNIT 5, LOT 1488 -- 20041 EAST FREMONT DRIVE	04025C2890G	X
02-09-173A	02/20/2002	10201 RAFTER LANE -- PORTION OF SECTION 10, T15N, R4E, G.&S.R.B.&M.	04025C1785G	X
01-09-1162A	03/15/2002	VERDE PALISADES, BLOCK B, LOT 3 - - 1288 PALISADE DRIVE	04025C1759G	X

REVALIDATED LETTERS OF MAP CHANGE FOR YAVAPAI COUNTY, AZ
Case No: 07-09-1473V **Community No.: 040093**

September 04, 2010

Case No.	Date Issued	Identifier	Map Panel No.	Zone
02-09-237A	03/29/2002	732 FOREST SERVICE ROAD -- PORTION OF SECTION 14, T13N, R3E, G.&S.R.B.&M.	04025C2175G	X
02-09-766A	05/01/2002	2295 EAST ASPEN STREET -- PORTION OF SECTION 35, T16N, R3E, G.&S.R.B.&M.	04025C1757G	X
02-09-921A	06/12/2002	MONTEZUMA PARK UNIT 6, LOT 119 - - 3440 YUMA DRIVE	04025C1820G	X
02-09-1108A	09/18/2002	VERDE PALISADES, BLOCK B, LOT 4 - - 1275 PALISADE DRIVE	04025C1759G	X
02-09-1129A	10/09/2002	CANYON MESA COUNTRY CLUB, PHASE III, LOTS 1-2, 16-20	04025C1445G	X
03-09-0050A	11/12/2002	HIGHLAND ESTATES II, UNIT 2, LOT 65 -- 45 HIGHLAND DRIVE SOUTH	04025C1445G	X
03-09-0147A	12/02/2002	KINGSWOOD HEIGHTS UNIT 1, LOT 2 -- 2540 TOLEMAC WAY	04025C2035G	X
03-09-0130A	12/18/2002	200 WEST MULCAIRE DRIVE -- PORTION OF SECTION 33, T16N, R4E, G.&S.R.B.&M.	04025C1785G	X
03-09-0174A	12/26/2002	POQUITO VALLEY, LOT 30 -- 10195 NORTH POQUITO VALLEY ROAD	04025C1725G	X
04-09-0228A	01/21/2004	13125 WALTERS ROAD -- PORTION OF SECTION 32, T14N, R4W, G.&S.R.B.&M.	04025C2015G	X
03-09-1684A	02/06/2004	KINGSWOOD HEIGHTS UNIT 1, LOT 11 -- 2840 NORTH TOLEMAK ROAD	04025C2035G	X
04-09-0527A	05/28/2004	2605 WEST ROAD 3 NORTH -- PORTION OF SECTION 17, T16N, R2W, G.&S.R.B.&M.	04025C1315G	X
05-09-0644A	04/01/2005	MONTEZUMA PARK UNIT 6, LOT 119 - - 3440 YUMA DRIVE	04025C1820G	X
05-09-0553A	04/18/2005	KINGSWOOD HEIGHTS UNIT 1, LOT 4 -- 2600 NORTH TOLEMAC ROAD	04025C2035G	X
05-09-0914A	04/28/2005	CHINO LAKES, LOT 20B -- 3874 NORTH REED ROAD	04025C1315G	X
06-09-0168A	12/19/2005	8450 EAST MORNING STAR RANCH ROAD	04025C1725G	X
06-09-0291A	02/02/2006	HAYSTACK RANCHES, LOT 2B -- 5130 EAST HAYSTACK ROAD	04025C1320G	X
06-09-0291A	02/02/2006	HAYSTACK RANCHES, LOT 2B -- 5130 EAST HAYSTACK ROAD	04025C1350G	X

REVALIDATED LETTERS OF MAP CHANGE FOR YAVAPAI COUNTY, AZ
Case No: 07-09-1473V **Community No.: 040093**

September 04, 2010

Case No.	Date Issued	Identifier	Map Panel No.	Zone
06-09-0049A	02/28/2006	MONTEZUMA HAVEN, LOT 104 -- 4365 EAST AZTEC ROAD	04025C1820G	X
06-09-BA60A	08/02/2006	3525 WEST ROAD 2 NORTH	04025C1295G	X
07-09-0039A	11/07/2006	19605 EAST FREMONT DRIVE -- LOT 2273, CORDES LAKES UNIT 6	04025C2880G	X
07-09-0200A	11/21/2006	HAYSTACK RANCHES SECOND REPLAT, A PORTION OF LOT 2B --5350 EAST HAYSTACK RANCH ROAD	04025C1320G	X
07-09-0200A	11/21/2006	HAYSTACK RANCHES SECOND REPLAT, A PORTION OF LOT 2B --5350 EAST HAYSTACK RANCH ROAD	04025C1350G	X
07-09-0673A	02/20/2007	LOT 86, INSCRIPTION CANYON RANCH, UNIT 1 -- 13878 NORTH SIGNAL HILL ROAD	04025C1675G	X
07-09-0878A	03/20/2007	1318 SOUTH PARADISE DRIVE	04025C1759G	X
07-09-0406A	03/27/2007	CANYON MESA COUNTRY CLUB PHASE 1, UNIT 19 -- 44 RED RIVER ROAD (AZ)	04025C1445G	X
07-09-0726A	04/03/2007	PINE VALLEY Amended, LOT 195 -- 3070 VALLEY VISTA DRIVE	04025C1465G	X
07-09-0892A	04/19/2007	HI-LO RANCH -- 400 LOY LANE (AZ)	04025C1430G	X
07-09-1336A	07/19/2007	2525 CANTA LIBRE ROAD -- PORTION OF SECTION 17, T16N, R2W	04025C1315G	X
08-09-0147A	11/13/2007	1139 SOUTH FULLER LANE -- PORTION OF SECTION 3, T15N, R4E, G.&.S.R.B.M.	04025C1785G	X
07-09-1934A	12/18/2007	SECTIONS 3&10, T15N, R3W, G&SRB&M -- 5455 WEST STAZENSKI ROAD	04025C1660G	X
08-09-0095A	12/31/2007	PARCEL A, LOT 14, HAYSTACK RANCHES -- 5455 EAST HAYSTACK ROAD	04025C1350G	X
08-09-0573A	03/20/2008	2570 NORTH KOOLRIDGE WAY -- Sec 8, T16N, R22W, G.S.R.B.M.	04025C1315G	X
08-09-0743A	04/17/2008	PORTION OF SECTION 3, T15N, R3W, G.S.R.B.M.	04025C1660G	X
08-09-0849A	04/22/2008	PARCEL C, LOT 14, HAYSTACK RANCHES -- 5485 EAST HAYSTACK ROAD	04025C1350G	X

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September 04, 2010

<u>Case No.</u>	<u>Date Issued</u>	<u>Identifier</u>	<u>Map Panel No.</u>	<u>Zone</u>
08-09-0789A	04/24/2008	PORTION OF SECTIONS 3&10, T15N, R3W, GSRM -- 5275 WEST STAZENSKI ROAD	04025C1660G	X
08-09-1057A	07/15/2008	PORTION OF LOTS 249, 272, 273, 275, IDYLWILD TRACT -- 2221 VIEW DRIVE	04025C2045G	X
08-09-1316A	07/15/2008	CORDES LAKES, UNIT 5, LOT 1424 -- 20496 AZTEC TRAIL	04025C2890G	X
08-09-1386A	08/05/2008	33290 SOUTH HAWASI TRAIL -- PORTION OF SECTION 35, T9N, R3E, G.&.S.R.B.&.M.	04025C3610G	X
08-09-1879A	10/30/2008	641 WEST MARICOPA DRIVE -- LOT 1, BLOCK N, PLAT F, HASSAYAMPA MOUNTAIN CLUB, --	04025C2063G	X
09-09-1042A	03/26/2009	PORTION OF SECTION 9, T16N, R1W, G.&.S.R.B.&.M.	04025C1345G	X
09-09-1042A	03/26/2009	PORTION OF SECTION 9, T16N, R1W, G.&.S.R.B.&.M.	04025C1375G	X
09-09-1001A	04/21/2009	1900 WEST BIG CHINO ROAD -- PORTION OF SECTION 29, T18N, R2W, G.&.S.R.B.&.M.	04025C0970G	X
09-09-0842A	05/14/2009	2700 NORTH STARRY NIGHT WAY -- PORTION OF SECTION 8, T16N, R2W, G.&.S.R.B.&.M.	04025C1340G	X
09-09-1281A	05/19/2009	24100 TROY LANE -- SECTION 31, TOWNSHIP 18 NORTH, RANGE 2 WEST	04025C0970G	X
09-09-1009A	06/23/2009	MONTEZUMA PARK, UNIT 6, LOT 60 -- 3635 EAST MONTEZUMA AVENUE	04025C1820G	X
09-09-1679A	06/30/2009	COYOTE CREST 4TH, PARCEL 2 -- 8550 NORTH SERENITY DRIVE	04025C1725G	X
09-09-1516A	07/07/2009	2680 TOLEMAC WAY -- LOT 6, KINGSWOOD HEIGHTS UNIT 1	04025C2035G	X
09-09-2318A	08/27/2009	40 Juniper Street; Lot 45; Block 12; Unit 1; Pine Creek	04025C1445G	X
09-09-1539A	08/31/2009	LOT 22, CANYON MESA COUNTRY CLUB, UNIT 1, -- 64 RED RIVER ROAD	04025C1445G	X
10-09-1052A	02/11/2010	5475 WEST STAZENSKI DRIVE -- Sec 3 and 10, T15N, R3W, Gila and Salt River Base and Meridian	04025C1660G	X

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September 04, 2010

Case No.	Date Issued	Identifier	Map Panel No.	Zone
10-09-1052A	02/11/2010	5475 WEST STAZENSKI DRIVE -- Sec 3 and 10, T15N, R3W, Gila and Salt River Base and Meridian	04025C1675G	X
10-09-1174A	03/03/2010	(70-RS) 17655 WEST MODEL CREEK ROAD -- A PORTION OF SECTION 22, TOWNSHIP 11 NORTH, RANGE 5 WEST	04025C2745G	X