



Federal Emergency Management Agency

Washington, D.C. 20472

February 10, 2015

THE HONORABLE DAVE CASE
ADA COUNTY
200 WEST FRONT STREET, 3RD FLOOR
BOISE, ID 83702

CASE NO.: 15-10-0399A
COMMUNITY: CITY OF EAGLE, ADA COUNTY,
IDAHO
COMMUNITY NO.: 160003

DEAR MR. CASE:

This is in reference to a request that the Federal Emergency Management Agency (FEMA) determine if the property described in the enclosed document is located within an identified Special Flood Hazard Area, 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), on the effective National Flood Insurance Program (NFIP) map. Using the information submitted and the effective NFIP map, our determination is shown on the attached Letter of Map Revision based on Fill (LOMR-F) Determination Document. This determination document provides additional information regarding the effective NFIP map, the legal description of the property and our determination.

Additional documents are enclosed which provide information regarding the subject property and LOMR-Fs. Please see the List of Enclosures below to determine which documents are enclosed. Other attachments specific to this request may be included as referenced in the Determination/Comment document. If you have any questions about this letter or any of the enclosures, 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, LOMC Clearinghouse, 847 South Pickett Street, Alexandria, VA 22304-4605.

Sincerely,

Luis Rodriguez, P.E., Chief
Engineering Management Branch
Federal Insurance and Mitigation Administration

LIST OF ENCLOSURES:

LOMR-F DETERMINATION DOCUMENT (REMOVAL)

cc: State/Commonwealth NFIP Coordinator
Community Map Repository
Region
Mr. Thomas Ahlquist



Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP REVISION BASED ON FILL DETERMINATION DOCUMENT (REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	CITY OF EAGLE, ADA COUNTY, IDAHO	Lots 33 through 36, 38 through 41, Block 1; Lot 14, Block 3; Lots 8, 9, 11, 12, 14 through 16, Block 4; Lot 2, Block 6, Mace River Ranch Subdivision No. 2, as shown on the Plat Map, recorded as Instrument No. 2014-096344, in Book 107, Pages 14960 through 14966, in the Office of the Recorder, Ada County, Idaho The portion of the properties are more particularly described by the following metes and bounds:
	COMMUNITY NO.: 160003	
AFFECTED MAP PANEL	NUMBER: 16001C0153H; 16001C0161H DATE: 2/19/2003; 2/19/2003	
FLOODING SOURCE: BOISE RIVER		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 43.688, -116.362 SOURCE OF LAT & LONG: ARCGIS 10.1 DATUM: NAD 83

DETERMINATION

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
33	1	Mace River Ranch No. 2	640 West Back Forty Drive	Portion of Property	X (shaded)	-	-	2551.5 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.)

LEGAL PROPERTY DESCRIPTION
DETERMINATION TABLE (CONTINUED)
PORTIONS REMAIN IN THE SFHA

REVISED BY LETTER OF MAP REVISION
STUDY UNDERWAY

This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Revision based on Fill for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the described portion(s) of 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 revises 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, LOMC Clearinghouse, 847 South Pickett Street, Alexandria, VA 22304-4605.

Luis Rodriguez, P.E., Chief
Engineering Management Branch
Federal Insurance and Mitigation Administration



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LETTER OF MAP REVISION BASED ON FILL DETERMINATION DOCUMENT (REMOVAL)

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

LEGAL PROPERTY DESCRIPTION (CONTINUED)

Lot 33, Block 1:

BEGINNING at the Southeast corner of Lot 33, Block 1, Mace River Ranch Subdivision No. 2; thence S84°54'46"E, 102.00 feet; thence N05°05'14"W, 185.00 feet; thence N84°54'46"E, 82.00 feet; thence S38°46'38"E, 36.06 feet; thence S05°05'14"E, 155.00 feet to the POINT OF BEGINNING.

Lot 34, Block 1:

BEGINNING at the Southeast corner of Lot 34, Block 1, Mace River Ranch Subdivision No. 2; thence S84°54'46"W, 102.00 feet; thence N05°05'14"W, 185.00 feet; thence N84°54'46"E, 102.00 feet; thence S05°05'14"E, 185.00 feet to the POINT OF BEGINNING.

Lot 35, Block 1:

BEGINNING at the Southeast corner of Lot 35, Block 1, Mace River Ranch Subdivision No. 2; thence S84°54'46"W, 102.00 feet; thence N05°05'14"W, 185.00 feet; thence N84°54'46"E, 102.00 feet; thence S05°05'14"E, 185.00 feet to the POINT OF BEGINNING.

Lot 36, Block 1:

BEGINNING at the Southeast corner of Lot 35, Block 1, Mace River Ranch Subdivision No. 2; thence S84°54'46"W, 113.80 feet; thence N01°05'44"E, 186.08 feet; thence N84°54'46"E, 102.00 feet; thence S05°05'14"E, 185.00 feet to the POINT OF BEGINNING.

Lot 38, Block 1:

BEGINNING at the Southeast corner of Lot 38, Block 1, Mace River Ranch Subdivision No. 2; thence 29.26 feet along a curve to the right having a radius of 461.25 feet and a chord that bears S89°15'04"W, 29.69 feet; thence N88°54'16"W, 70.32 feet; thence N01°05'44"E, 185.00 feet; thence S88°54'16"E, 85.24 feet; thence N84°54'46"E, 14.84 feet; thence S01°05'44"W, 185.64 feet to the POINT OF BEGINNING.


Lot 8, Block 4:

BEGINNING at the Northeast corner of Lot 8, Block 4, Mace River Ranch Subdivision No. 2; thence 83.48 feet along a curve to the left having a radius of 487.71 feet and a chord that bears S10°07'29"E, 83.38 feet; thence S75°26'55"W, 121.19 feet; thence N14°21'20"W, 79.00 feet; thence N05°13'16"W, 25.00 feet; thence N84°54'20"E, 125.00 feet to the POINT OF BEGINNING.

Lot 11, Block 4:

BEGINNING at the Northeast corner of Lot 11, Block 4, Mace River Ranch Subdivision No. 2; thence S05°13'16"E, 120.00 feet; thence S84°54'46"W, 90.28 feet; thence N05°05'14"W, 120.00 feet; thence N84°54'46"E, 90.00 feet to the POINT OF BEGINNING.

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, LOMC Clearinghouse, 847 South Pickett Street, Alexandria, VA 22304-4605.


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Engineering Management Branch
Federal Insurance and Mitigation Administration



Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP REVISION BASED ON FILL DETERMINATION DOCUMENT (REMOVAL)

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)


Lot 12, Block 4:

BEGINNING at the Northeast corner of Lot 12, Block 4, Mace River Ranch Subdivision No. 2; thence S05°05'14"E, 120.00 feet; thence S84°54'46"W, 87.26 feet; thence N88°54'16"W, 9.18 feet; thence N01°09'53"W, 120.49 feet; thence 35.00 feet along a curve to the left having a radius of 511.25 feet and a chord that bears N86°52'27"E, 34.99 feet; thence N84°54'46"E, 53.17 feet to the POINT OF BEGINNING.

DETERMINATION TABLE (CONTINUED)

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
34	1	Mace River Ranch No. 2	664 West Back Forty Drive	Portion of Property	X (shaded)	2550.5 feet	--	2551.2 feet
35	1	Mace River Ranch No. 2	698 West Back Forty Drive	Portion of Property	X (shaded)	2550.3 feet	--	2551.2 feet
36	1	Mace River Ranch No. 2	730 West Back Forty Drive	Portion of Property	X (shaded)	2550.1 feet	--	2551.1 feet
38	1	Mace River Ranch No. 2	766 West Back Forty Drive	Portion of Property	X (unshaded)	2550.0 feet	--	2551.1 feet
14	3	Mace River Ranch No. 2	754 South Lone Hollow Way	Portion of Property	X (shaded)	--	--	2552.1 feet
8	4	Mace River Ranch No. 2	787 South Lone Hollow Way	Portion of Property	X (shaded)	2550.5 feet	--	2550.9 feet
11	4	Mace River Ranch No. 2	719 West Back Forty Drive	Portion of Property	X (shaded)	--	--	2551.4 feet
12	4	Mace River Ranch No. 2	745 West Back Forty Drive	Portion of Property	X (shaded)	2550.0 feet	--	2551.3 feet

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, LOMC Clearinghouse, 847 South Pickett Street, Alexandria, VA 22304-4605.


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LETTER OF MAP REVISION BASED ON FILL DETERMINATION DOCUMENT (REMOVAL)

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

PORTIONS OF THE PROPERTY REMAIN IN THE SFHA (This Additional Consideration applies to the preceding 9 Properties.)

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.


REVISED BY LETTER OF MAP REVISION (This Additional Consideration applies to the preceding 9 Properties.)

The effective National Flood Insurance Program map for the subject property, has since been revised by a Letter of Map Revision (LOMR) dated 4/28/2009. The 4/28/2009 LOMR has been used in making the determination/comment for the subject property.

STUDY UNDERWAY (This Additional Consideration applies to all properties in the LOMR-F DETERMINATION DOCUMENT (REMOVAL))

This determination is based on the flood data presently available. However, the Federal Emergency Management Agency is currently revising the National Flood Insurance Program (NFIP) map for the community. New flood data could be generated that may affect this property. When the new NFIP map is issued it will supersede this determination. The Federal requirement for the purchase of flood insurance will then be based on the newly revised NFIP map.

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, LOMC Clearinghouse, 847 South Pickett Street, Alexandria, VA 22304-4605.


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LETTER OF MAP REVISION BASED ON FILL DETERMINATION DOCUMENT (REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	CITY OF EAGLE, ADA COUNTY, IDAHO	Lots 33 through 36, 38 through 41, Block 1; Lot 14, Block 3; Lots 8, 9, 11, 12, 14 through 16, Block 4; Lot 2, Block 6, Mace River Ranch Subdivision No. 2, as shown on the Plat Map, recorded as Instrument No. 2014-096344, in Book 107, Pages 14960 through 14966, in the Office of the Recorder, Ada County, Idaho The portion of the properties are more particularly described by the following metes and bounds:
	COMMUNITY NO.: 160003	
AFFECTED MAP PANEL	NUMBER: 16001C0153H; 16001C0161H DATE: 2/19/2003; 2/19/2003	
FLOODING SOURCE: BOISE RIVER		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 43.688, -116.362 SOURCE OF LAT & LONG: ARCGIS 10.1 DATUM: NAD 83

DETERMINATION

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
39	1	Mace River Ranch No. 2	749 West Back Forty Drive	Property	X (shaded)	2549.8 feet	--	2550.1 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.)

LEGAL PROPERTY DESCRIPTION STUDY UNDERWAY
DETERMINATION TABLE (CONTINUED)
REVISED BY LETTER OF MAP REVISION

This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Revision based on Fill for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that 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 revises 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, LOMC Clearinghouse, 847 South Pickett Street, Alexandria, VA 22304-4605.

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LEGAL PROPERTY DESCRIPTION (CONTINUED)

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BEGINNING at the Southeast corner of Lot 34, Block 1, Mace River Ranch Subdivision No. 2; thence S84°54'46"W, 102.00 feet; thence N05°05'14"W, 185.00 feet; thence N84°54'46"E, 102.00 feet; thence S05°05'14"E, 185.00 feet to the POINT OF BEGINNING.

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BEGINNING at the Southeast corner of Lot 38, Block 1, Mace River Ranch Subdivision No. 2; thence 29.26 feet along a curve to the right having a radius of 461.25 feet and a chord that bears S89°15'04"W, 29.69 feet; thence N88°54'16"W, 70.32 feet; thence N01°05'44"E, 185.00 feet; thence S88°54'16"E, 85.24 feet; thence N84°54'46"E, 14.84 feet; thence S01°05'44"W, 185.64 feet to the POINT OF BEGINNING.


Lot 8, Block 4:

BEGINNING at the Northeast corner of Lot 8, Block 4, Mace River Ranch Subdivision No. 2; thence 83.48 feet along a curve to the left having a radius of 487.71 feet and a chord that bears S10°07'29"E, 83.38 feet; thence S75°26'55"W, 121.19 feet; thence N14°21'20"W, 79.00 feet; thence N05°13'16"W, 25.00 feet; thence N84°54'20"E, 125.00 feet to the POINT OF BEGINNING.

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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, LOMC Clearinghouse, 847 South Pickett Street, Alexandria, VA 22304-4605.


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ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)


Lot 12, Block 4:

BEGINNING at the Northeast corner of Lot 12, Block 4, Mace River Ranch Subdivision No. 2; thence S05°05'14"E, 120.00 feet; thence S84°54'46"W, 87.26 feet; thence N88°54'16"W, 9.18 feet; thence N01°09'53"W, 120.49 feet; thence 35.00 feet along a curve to the left having a radius of 511.25 feet and a chord that bears N86°52'27"E, 34.99 feet; thence N84°54'46"E, 53.17 feet to the POINT OF BEGINNING.

DETERMINATION TABLE (CONTINUED)

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
40	1	Mace River Ranch No. 2	747 South Ranch House Way	Property	X (shaded)	--	--	2551.5 feet
41	1	Mace River Ranch No. 2	769 South Ranch House Way	Property	X (shaded)	--	--	2551.8 feet
9	4	Mace River Ranch No. 2	755 South Lone Hollow Way	Property	X (shaded)	--	--	2553.7 feet
14	4	Mace River Ranch No. 2	776 South Ranch House Way	Property	X (shaded)	--	--	2552.1 feet
15	4	Mace River Ranch No. 2	814 South Ranch House Way	Property	X (shaded)	--	--	2550.4 feet
16	4	Mace River Ranch No. 2	842 South Ranch House Way	Property	X (shaded)	--	--	2551.9 feet
2	6	Mace River Ranch No. 2	855 South Ranch House Way	Property	X (shaded)	--	--	2551.9 feet

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, LOMC Clearinghouse, 847 South Pickett Street, Alexandria, VA 22304-4605.


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LETTER OF MAP REVISION BASED ON FILL DETERMINATION DOCUMENT (REMOVAL)

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

REVISED BY LETTER OF MAP REVISION (This Additional Consideration applies to the preceding 8 Properties.)

The effective National Flood Insurance Program map for the subject property, has since been revised by a Letter of Map Revision (LOMR) dated 4/28/2009. The 4/28/2009 LOMR has been used in making the determination/comment for the subject property.

STUDY UNDERWAY (This Additional Consideration applies to all properties in the LOMR-F DETERMINATION DOCUMENT (REMOVAL))

This determination is based on the flood data presently available. However, the Federal Emergency Management Agency is currently revising the National Flood Insurance Program (NFIP) map for the community. New flood data could be generated that may affect this property. When the new NFIP map is issued it will supersede this determination. The Federal requirement for the purchase of flood insurance will then be based on the newly revised NFIP map.

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, LOMC Clearinghouse, 847 South Pickett Street, Alexandria, VA 22304-4605.


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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 Department of Homeland Security's 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 may be obtained by contacting the Flood Insurance Information Hotline, toll free, at 1-800-427-4661. 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.

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, 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, 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.