



Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	CITY OF LAGUNA HILLS, ORANGE COUNTY, CALIFORNIA	Lots 2 and 3 except portions south of the 14-foot pedestrian/bike trail easement and a portion of Lot 6, Tract 10885, as shown on the Plat recorded as Instrument No. 10747, in the Office of the Recorder, Orange County, California The legal description of the Lot 6 portion to be removed is as follows: BEGINNING at the southwest corner of Lot 6; thence N01°00'59"E, 278.49 feet; thence S88°59'01"E, 453.33 feet; thence S01°42'43"W,
	COMMUNITY NO.: 060760	
AFFECTED MAP PANEL	NUMBER: 06059C0429H	
	DATE: 2/18/2004	
FLOODING SOURCE: FACILITY NO. J05		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 33.587, -117.706 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 (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
2	--	Tract 10885	--	Portion of Property	X (unshaded)	238.0 - 238.6 feet	--	250.9 - 251.0 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 REISSUANCE
DETERMINATION TABLE (CONTINUED)
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 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 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



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**LETTER OF MAP AMENDMENT
DETERMINATION DOCUMENT (REMOVAL)**
ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

LEGAL PROPERTY DESCRIPTION (CONTINUED)

96.67 feet; thence S23°03'30"W, 62.42 feet; thence S36°45'32"W, 139.09 feet; thence S10°09'43"W, 31.13 feet; thence 16.46 feet along a curve to the left having a radius of 37.00 feet; thence S35°39'19"W, 171.47 feet; thence along the north right of way of Via Lomas 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)
3	--	Tract 10885	--	Portion of Property	X (unshaded)	238.6 - 251.4 feet	--	251.0 - 257.1 feet
6	--	Tract 10885	--	Portion of Property	X (unshaded)	252.2 - 256.0 feet	--	267.2 - 260.3 feet

PORTIONS OF THE PROPERTY REMAIN IN THE SFHA (This Additional Consideration applies to the preceding 3 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.

REISSUANCE (This Additional Consideration applies to all properties in the LOMA DETERMINATION DOCUMENT (REMOVAL))

The 9/15/1989, National Flood Insurance Program (NFIP) map has since been superseded by a new NFIP map dated 2/18/2004, for this community. Therefore, this document issues a new determination for the subject property based on the new 2/18/2004, 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, 3601 Eisenhower Avenue, Suite 130, Alexandria, VA 22304-6439.

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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.

Any development, new construction, or substantial improvement of a property affected by a LOMA must comply with all applicable State and local criteria and other Federal criteria.

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 one- to four-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 calling 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.

FEMA has established "grandfather" rules to benefit flood insurance policyholders who have maintained continuous coverage. Property owners also may wish to note that, if they live outside but on the fringe of the SFHA shown on an effective NFIP map and the map is revised to expand the SFHA to include their structure(s), their flood insurance policy rates will not increase as long as the coverage for the affected structure(s) has been continuous. These property owners would continue to receive the lower insurance policy rates.

LOMAs 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 a State, county, or community has adopted more restrictive and comprehensive floodplain management criteria, these criteria take precedence over the minimum Federal criteria.

In accordance with regulations adopted by the community when it made application to join the NFIP, determinations issued by FEMA to amend 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 determinations to the affected community's official map repository.

When a restudy is undertaken, or when a sufficient number of revisions or amendments occur on particular flood map panels, FEMA initiates the printing and distribution process for the affected panels. FEMA notifies community officials in writing when affected flood map panels are being physically revised and distributed. In such cases, FEMA attempts to reflect the results of the LOMA on the new panel. If the results of particular LOMAs cannot be reflected on the new flood map panel because of scale limitations, FEMA notifies the community by letter and revalidates the LOMAs in that letter. LOMAs revalidated in this way usually will become effective 1 day after the effective date of the new flood map.