



FEMA



# Collier County, Florida Flood Insurance Rate Map Amendments Frequently Asked Questions

New flood insurance rate maps became effective for Collier County, Florida and incorporated areas on May 16, 2012. The flood maps show the extent to which the incorporated and unincorporated areas of Collier County are at risk of flooding.

These maps were produced through the cooperative efforts of Collier County and the Federal Emergency Management Agency (FEMA). FEMA, State, regional and local officials use the flood maps to determine floodplain management and flood insurance requirements.

Flood maps can be amended at any time, even after they become effective, to incorporate updated data. As such, Collier County recently provided FEMA with elevation data to support that approximately 10,000 properties in the unincorporated areas of Collier County and approximately 20 properties in Naples should be removed from high-risk areas of flooding shown on the new maps. These areas are called Special Flood Hazard Areas (SFHAs). Because the most recent elevation data was not included in its entirety when preparing the flood maps that just went into effect, FEMA, in coordination with local officials, has initiated a cost-effective process to issue amendments, called full panel Letters of Map Amendments (LOMAs), that will remove some properties from the high-risk areas of flooding.

By removing properties from high-risk areas of flooding on flood insurance rate maps, this also removes the Federal mandatory flood insurance purchase requirement for those properties. However, a mortgage lender, as a condition of the mortgage loan, may require the purchase of flood insurance in any flood zone.

On June 14, map amendment documents will be available through the [Collier County Land Development Services website](#) and through the [FEMA Map Information eXchange website](#). Residents who may be affected are encouraged to visit the websites, or call the Collier County Floodplain Hotline at (239) 252-2942 to find out if their property will be removed from the SFHAs shown on the new maps. The following are answers to frequently asked questions concerning map amendments.

## Overview

Flood insurance rate maps for Collier County, Florida became effective on May 16, 2012. The flood maps show the areas that are at high risk of flooding. These areas, called Special Flood Hazard Areas (SFHAs), are labeled as Zone A, Zone AH, Zone AE, or Zone VE on the Collier County flood maps.

Flood maps can be amended at any time to incorporate updated data. As such, Collier County provided FEMA with data to support that approximately 10,000 properties in the unincorporated areas of Collier County, and approximately 20 properties in Naples, should be removed from SFHAs shown on the new flood maps.

These properties will be removed from the SFHAs by a map change called a Letter of Map Amendment (LOMA).

FEMA, in coordination with local officials, has initiated a cost-effective process to issue full panel LOMA determinations that will remove these structures. These determinations will be available for residents to see on June 14, 2012.

## For More Information

The flood maps, full panel LOMAs, and other useful information are available through dedicated pages on the Collier County Land Development Services Website: [www.colliergov.net](http://www.colliergov.net). The flood maps and LOMAs will also be available from the FEMA Map Information eXchange website: [www.msc.fema.gov](http://www.msc.fema.gov).

Collier County residents may also call the Collier County Floodplain Hotline at 239-252-2942 or a Map Specialist in the FEMA Map Information eXchange toll free at 1-877-FEMA MAP (1-877-336-2627).

## What are Letters of Map Amendment (LOMAs)?

- FEMA uses the most accurate flood hazard information available and applies rigorous standards in developing flood maps.
- Small areas may be inadvertently shown within a high-risk area of flooding on a flood map because of map scale limitations. The LOMA process allows FEMA to evaluate the location of individual properties in relation to high-risk areas of flooding, and make map amendments to the flood maps, as necessary.
- A LOMA is an official determination from FEMA that establishes whether a structure is located in an area at high-risk of flooding on a flood map. A LOMA “removal” determination removes the high-risk area designation from the structure.
- Thus, a LOMA “removal” determination removes the Federal mandatory flood insurance purchase requirement.
- FEMA will generally issue a LOMA to a property owner, at the request of a property owner, because a property located on natural high ground above the base flood elevation has been inadvertently mapped as being in an area at high-risk of flooding.
- Because a LOMA officially amends the effective flood map, it is a public record that the community maintains. All LOMAs are noted on the community’s master copy of the flood maps and filed by panel number in a Community Map Repository. The Community Map Repository address is shown on the flood maps.

## How do I know if I might be affected by these full panel LOMAs?

- The full panel LOMAs apply to approximately 10,000 properties in the unincorporated areas of Collier County, and approximately 20 properties in Naples, that are shown on the new maps to be located in areas at high risk of flooding. These areas would be labeled as Zone A, Zone AH, Zone AE, or Zone VE, on the flood maps.
- These map amendments do not apply to properties in Everglades City or the city of Marco Island.

- Collier County residents living in unincorporated areas of Collier County or Naples should first find out if their property is shown to be in a high-risk area of flooding on the new flood maps that went into effect on May 16, 2012.
- Residents can look up their property through the [Collier County Land Development Services website](#) or through the [FEMA Map Information eXchange website](#).
- From these websites, residents who are shown in a high-risk area of flooding on the new maps may also find out if their property is included in the full panel LOMAs. The full panel LOMA determination documents will be available on June 14, 2012.
- Residents may also call the Collier County Floodplain Hotline at (239) 252-2942 if they have any questions.

## What does the high-risk area of flooding mean?

- High risk areas of flooding, or SFHAs, are the areas that have a one percent or greater chance of flooding in any given year.
- The one percent-annual-chance flood is sometimes referred to as the base flood, or the 100-year flood.
- By law, Federally regulated or insured mortgage lenders require flood insurance on properties that are located in areas subject to high risk of flooding.
- A mortgage lender, as a condition of the mortgage loan, may require the purchase of flood insurance in any flood zone.

## Why are there going to be amendments to Collier County’s brand new maps?

- Flood maps can be amended at any time, even after they become effective, to incorporate updated data. As such, Collier County recently provided FEMA with elevation data to support that approximately 10,000 properties in the unincorporated areas of Collier County, and approximately 20 properties in Naples, should be removed from high-risk flood areas shown on the new maps.
- Because this most recent elevation data was not included in its entirety when preparing the flood maps that just went into effect,

FEMA, in coordination with local officials, has initiated a cost-effective process to issue full panel LOMA determinations to remove some properties from SFHAs shown on the new flood maps.

- FEMA typically evaluates LOMA applications individually after they are submitted; this is the first time FEMA has undertaken this initiative to issue full panel LOMAs.
- This process minimizes the financial burden for the affected property owners, while reducing the burden on the general taxpayer.
- These map amendments will provide property owners and community officials with the most accurate flood hazard and risk information possible.

### **When will the full panel LOMAs be issued?**

- On June 14, 2012, Collier County residents may find out if their property is affected by these full panel LOMAs
- The full panel LOMA determination documents will be available by this date through the [Collier County Land Development Services website](#) and through the [FEMA Map Information eXchange Center website](#).
- Collier County residents with questions may also contact the Collier County Floodplain Hotline at (239) 252-2942.

### **What happens if a property is not included in the full panel LOMAs?**

- Collier County residents who are not affected by these amendments but feel their property is incorrectly depicted on the new flood maps may also request a LOMA through the standard LOMA application process. Application forms and instructions on how to submit a LOMA application can be found on FEMA's website [here](#).
- If a structure or a portion of a structure is clearly shown on the flood map as being within the high-risk area of flooding, standard items required to support the LOMA application will include application forms, a tax assessor's map or other suitable map to aid in the location of a property, the

recorded deed or plat for the property, and elevation information for the structure.

- All elevation data must be certified by a licensed land surveyor or registered professional engineer. Other supporting data may be required.

### **What happens to standard LOMA applications that were submitted before the flood maps became effective on May 16, 2012?**

- If a standard LOMA application package was submitted to FEMA with all required data before May 16, 2012, it may still be included in the full panel LOMA determinations, rather than being determined individually.
- If a property cannot be included in the full panel LOMA determinations, and all required forms and data were submitted, FEMA will issue an individual determination for the property within 30 to 60 days of receipt of all required forms and data, consistent with National Flood Insurance Program (NFIP) regulations.

### **If FEMA has issued a standard LOMA based on the previously effective flood maps for Collier County, is it still valid?**

- If FEMA issued a standard LOMA or Letter of Map Revision Based on Fill (LOMR-F) determination for a property based on the previous flood maps, dated November 17, 2005, and that determination did not change, the property may be included in a FEMA document known as a revalidation letter.
- The revalidation letter became effective on May 17, 2012. The revalidation letter also may be viewed on the [Collier County Land Development Services website](#) or the [FEMA Map Information eXchange website](#).
- If the property was previously removed from the high-risk area of flooding and remains eligible for removal, the property will be included in the revalidation letter.
- If the property is not included in the revalidation letter, the property owner may write to FEMA at the following address regarding its status. This is the same address to which LOMA and LOMR-F applications are to be submitted:

LOMC Clearinghouse  
847 South Pickett Street  
Alexandria, VA 22304

**If a LOMA application is submitted after May 16, 2012, how long will it take FEMA to issue a determination?**

- FEMA will process LOMA applications received after May 16, 2012 within 30 to 60 days from the receipt of all required forms and data, consistent with the NFIP regulations.
- To avoid duplicating the LOMA effort, however, FEMA will not issue determinations for standard LOMA applications submitted to FEMA after May 16 until after all full panel LOMAs are issued.

**What should property owners do if they have already paid for a survey and planned to submit a LOMA application to FEMA?**

- FEMA encourages property owners to submit the survey to FEMA with the LOMA application and other supporting documentation.
- If a property is part of the full panel LOMA determinations FEMA will keep the survey and LOMA application on file.
- If a property is not included in the full panel LOMA determinations, FEMA will process the LOMA application within 30 to 60 days from the date all required forms and data are received.

**Who should property owners contact if they have questions?**

- People with questions may contact the FEMA Map Information eXchange via telephone toll free, at 1-877-FEMA MAP (1-877-336-2627), or they may also e-mail questions to [FEMAMapSpecialist@riskmapcds.com](mailto:FEMAMapSpecialist@riskmapcds.com).
- Collier County residents may also contact the Collier County Floodplain Hotline at (239) 252-2942.
- Map amendment documents will be available on June 14, 2012 through the [Collier County Land Development Services website](#) and through the [FEMA Map Information eXchange website](#).