



# FEMA

## Letter of Map Revision (LOMR) for Los Angeles Areas of Park Mesa Heights and Hyde Park

### Background

The September 26, 2008, revision of the community's Flood Insurance Rate Map (FIRM) for the City of Los Angeles resulted in the flood risk designation for the Park Mesa Heights and Hyde Park areas being changed from a low-to-moderate risk zone to a high-risk zone, or Special Flood Hazard Area (SFHA). As a result, many property owners were required to purchase flood insurance to comply with the conditions of their mortgage loans. The community presented information to FEMA allowing the issuance of a Letter of Map Revision (LOMR) effective December 28, 2009, removing these properties from the SFHA and restoring the previous flood zone designations.

### Flood Insurance Options Resulting From a LOMR

As a result of the LOMR, the affected policyholders have two options regarding their flood insurance coverage.

#### Option 1 - Continue Coverage at a Lower Cost

You may continue coverage, in most cases, at a lower cost by having your Standard Rated Policy converted to a lower cost Preferred Risk Policy (PRP). In order to obtain a lower cost policy and a partial refund of premium paid, provide a copy of the LOMR to your insurance agent and request that your policy be converted.

#### Option 2 - Cancel Coverage and Obtain a Full Premium Refund

You may cancel coverage and obtain a full premium refund for coverage purchased as a direct result of the map change.

#### Cancellation of Coverage that Became Effective On or After December 28, 2008

National Flood Insurance Program (NFIP) rules and regulations allow for a full premium refund of a flood insurance policy when flood insurance was purchased as a requirement of a loan, but is no longer required because the property was removed from the SFHA by means of a LOMR. In order to cancel coverage and obtain a full premium refund, provide your insurance agent with the following for submission to your insurance company:

- A copy of the LOMR
- Your lender's written release stating that the policy was required as a condition for the loan and is no longer required due to the LOMR
- Your signed cancellation request

Your full annual premium will be refunded if the LOMR date is within your policy period.

## **Cancellation of Coverage that Became Effective Before December 28, 2008**

If your policy was effective on or after March 27, 2008, but before December 28, 2008, a full refund will be provided as long as no claim was paid during the policy year for which the premium is being refunded. There will be no premium refunds for policy years beginning before March 27, 2008. The cancellation request should include the following:

- Your name
- Insured property address
- Insurance company name
- Flood insurance policy number
- Your contact information, including mailing address and telephone number
- A statement signed by you, indicating your desire to cancel coverage and receive a full premium refund
- A copy of the LOMR
- Your lender's written release stating that the policy was required as a condition for the loan and is no longer required due to the LOMR, if applicable

Mail the above documentation directly to FEMA at the following address:

FEMA - Risk Insurance Division  
Underwriting Branch  
1800 South Bell Street  
Arlington, Virginia 20598-3010

If you have any questions, contact the Region IX Flood Insurance Specialist, Jana Critchfield, at (510) 627-7266.