

IF YOU DISAGREE WITH THE PRELIMINARY FLOOD HAZARD MAP

The Federal Emergency Management Agency and the City of Prescott have released a preliminary Letter of Map Revision (LOMR). This LOMR updates certain portions of the City's current flood map. Community members are able to review the revised areas online. To see how a property may be affected, visit <https://prescott-az.gov/floodmap/> and click on the Flood Hazard Map Viewer.

If you disagree with the new flood risk identified for your property after viewing the map, there are two ways to try to amend it:

- **Appeal or Comment** – This is a formal process which occurs after the preliminary flood maps are released and before they become final. This is known as the 90-day Public Review and Comment Period; or
- **Letter of Map Change** – A property owner can submit a request for Letter of Map Change (LOMC), which if approved, will officially change the flood risk around a building from a high-risk area to a moderate-low risk area. This opportunity occurs **after** the new flood map (LOMR) becomes effective.

These two processes are described below:

APPEALS AND COMMENTS

When a new preliminary flood map is released, some residents, business owners, developers and others may disagree with how they are affected. FEMA provides for a 90-day Appeal and Comment Period when new or revised Base Flood Elevations (BFEs) are determined, or flood hazard zones or floodway boundaries change. Property owners, developers and others have opportunities to submit evidence on why they believe their property has been improperly mapped. However, it must be scientifically or technically based, not just “it hasn't flooded in a while (or ever).”

During the 90-day Appeal and Comment Period, they can submit:

- An Appeal – which is a formal written objection to the addition/modification of the BFE, Special Flood Hazard Area (SFHA), floodway, or flood zone change, and which requires analysis or scientific evidence showing the information on the preliminary product is scientifically or technically incorrect.
- A Comment – which is an objection to any other information related to the new map that is not an Appeal.

Note that any Appeals and Comments should be forwarded to the City to first review them. The City will then forward them to FEMA for review and resolution. During its review, FEMA evaluates the submitted data and requests additional data, as necessary. If no appeals or comments are received, the LOMR will become effective 30 days after the 90-day public comment period ends.

Appeals, comments, and questions should be sent to FloodplainAdministrationGroup@prescott-az.gov or call (928) 777-1130.

LETTER OF MAP CHANGES (LOMCs)

Due to map scale limitations, some property owners with individual lots or structures may believe their building is incorrectly shown within the high-risk area (Zone AE, known as a Special Flood Hazard Area, or SFHA). Once the preliminary flood maps become effective (targeted for mid-2024), they may submit mapping and survey information to FEMA to request a Letter of Map Amendment (LOMA), or Letter of Map Revision Based on Fill (LOMR-F). This officially changes the property's flood zone from a high-risk Zone AE to a moderate-low risk Zone X on the new maps after they are effective.

This process may also remove the Federal Mandatory Purchase Requirement when the LOMA or LOMR-F becomes effective. While your lender may no longer require flood insurance, it does not mean the risk of flooding has been removed; it is only reduced. You are strongly encouraged to continue to carry flood insurance. More than 30% of flood claims in Arizona come from policyholders in moderate-low risk flood zones.

For more information on LOMAs and LOMR-Fs, visit these FEMA resources:

- [Change Your Zone Designation](#)
- [How to Request a Letter of Map Amendment \(LOMA\) or Letter or Map Revision Based on Fill \(LOMR-F\) Fact Sheet](#)
- [Electronic Letter of Map Amendment \(eLOMA\) Fact Sheet](#)