



# Letter of Map Revision for Sacramento, California, Shows Effects of Levee Restoration for Sacramento River and Morrison Creek

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**Effective Date:** February 21, 2007

**Areas Affected:** South Area (including Meadowview Park and the Pocket), downtown City of Sacramento, and unincorporated areas of Sacramento County

**Areas Not Affected:** Areas along Unionhouse, Elder, and Florin Creeks

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## Overview/Background

The U.S. Army Corps of Engineers (USACE) has restored levees along the Sacramento River and Morrison Creek. This will affect the flood insurance requirements for many property owners in the Sacramento River and Morrison Creek floodplains, which include parts of the City of Sacramento. Local flood control officials and the USACE studied the flood hazards and submitted data to the Federal Emergency Management Agency (FEMA) for review. On February 21, 2007, FEMA issued a Letter of Map Revision (LOMR) showing the revised flood hazard areas.

Restoration of the Sacramento River and Morrison Creek levees removed many houses from the high-risk area, known as the Special Flood Hazard Area (SFHA), the area subject to inundation by the base (1-percent-annual-chance) flood. The Federal flood insurance requirement applies to structures located in high-risk areas that carry a mortgage backed by a federally regulated lender or servicer. Therefore, many property owners will no longer be federally required to purchase flood insurance. These property owners have the option to convert their existing policy to a low-cost Preferred Risk Policy, which costs about half as much as a Standard Flood Insurance Policy, while maintaining the same level of protection and keeping the policy's original effective date (so there will not be a lapse in coverage).

While the LOMR changed the flood zone in areas along the Sacramento Riverbank levee between River Miles 53.6 and 45.3, and along Morrison Creek from Beach Lake to Brookfield Road, it does not affect other areas of Sacramento, including areas along Unionhouse, Elder, and Florin Creeks. Therefore, homeowners in these areas must maintain flood insurance if they have a federally backed mortgage. Local officials and the USACE are working on plans to submit data for a LOMR request that will remove these areas from the high-risk flood zone as well.



For more information on the restoration of the American River levee system, please visit the Sacramento Area Flood Control Agency website at [www.safca.org](http://www.safca.org).

For more information on the National Flood Insurance Program (NFIP) or flood insurance, please visit FEMA's FloodSmart website at [www.floodsmart.gov](http://www.floodsmart.gov). For answers to pertinent questions regarding the NFIP, please select one of the topics below. If you have additional questions about how you may be affected by a flood map change, please contact a map specialist toll-free at 1-877-FEMA MAP (1-877-336-2627) or e-mail a [Map Specialist](#).

Additional information for Write Your Own (WYO) companies, insurance regulators or agents, and lenders is available on the NFIP website.

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## **How to Obtain a Copy of the LOMR and Map Attachments**

You may [download PDF files of the LOMR and map attachments here](#). Please note that the files are large and may download slowly. If you experience problems, please contact the FEMA Map Assistance Center toll-free at 1-877-336-2627 (FEMA MAP).

Your local Community Map Repository (CMR) has copies of the LOMR and map attachments that you may view. The CMR for the City of Sacramento is located at the Engineering Services Division, 1395 35th Avenue, Sacramento, California 95822. The CMR for Sacramento County is at 827 Seventh Street, Room 301, Sacramento, California 95814.

You also may order copies of the LOMR and map attachments through the LOMC Distribution Coordinator, Michael Baker Jr., Inc., 3601 Eisenhower Avenue, Suite 100, Alexandria, Virginia 22304, or by fax at (703) 960-9125. Please note that the standard [Flood Insurance Study backup data fees](#) apply.

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