



Letter of Map Revision for Sacramento, CA

Effects of Restoration of American River Levees

Effective Date: February 18, 2005

Areas Affected: Downtown, East Sacramento, Woodlake, Oak Park, and the unincorporated areas of Sacramento County

Areas Not Affected: South Area (including Meadowview and the Pocket), areas east of Mayhew Channel, areas near Chicken and Strong Ranch Sloughs

[Download](#) a copy of the LOMR and Associated Map Attachments

Overview/Background

The U.S. Army Corps of Engineers (USACE) has restored levees along the American River that may affect the flood insurance requirement for nearly 50,000 houses in the American River floodplain, which includes downtown 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 18, 2005, FEMA issued a Letter of Map Revision (LOMR) showing the revised flood hazard areas.

Restoration of the American River 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 the price of 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 removed areas in downtown Sacramento, East Sacramento, Woodlake, Oak Park, and the unincorporated areas of Sacramento County from the high-risk area, the LOMR does not affect other Sacramento areas-including Meadowview, the Pocket, the Chicken and Strong Ranch Sloughs floodplain, and the Mayhew Channel floodplain. Therefore, homeowners in these areas must maintain flood insurance if they have a federally backed mortgage.

The South Sacramento Streams floodplain (including Meadowview and the Pocket) has three major sources of flood risk: the American River, the Sacramento River, and the South Sacramento Streams that travel through local flood control channels. Local officials and the USACE are working to remove these areas from the high-risk area, and plan to submit data for a LOMR request in Spring 2006.



Areas east of the Mayhew Channel are still located in a high-risk area. Once improvements to the Mayhew Levee are complete, local officials will submit data to FEMA for review. FEMA expects to receive the data in early 2007.

Currently, most property near Chicken and Strong Ranch Sloughs is located in Zone A99, a high-risk area that will ultimately be protected from a flood-control system that is under construction. Homeowners receive reduced flood insurance premiums when located in Zone A99. In the near future, some areas near the Sloughs (possibly including areas **not** currently located in a high-risk area) will be designated Zone AE, a higher-risk flood zone. While flood insurance is more costly in Zone AE, FEMA has Grandfather rules that allow property owners, **who maintain continuous flood insurance coverage**, to continue to buy flood insurance that is cost-rated for the flood zone used when the flood insurance policy was originally purchased. Thus, property owners who do not have a lapse in their flood insurance coverage will not see a dramatic increase to their flood insurance premium.

For more information on the restoration of the American River levee system, please visit the Sacramento Area Flood Control Agency Web site at www.safca.org.

For more information on the National Flood Insurance Program (NFIP) or flood insurance, please visit FEMA's FloodSmart Web site at 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 Web site](#).

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 located 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](#) pertain.

General Program/Mapping Questions

- [What is the National Flood Insurance Program?](#)



FEMA

- [What are the benefits of the National Flood Insurance Program?](#)
- [Why is purchasing flood insurance important to homeowners?](#)
- [When did the City of Sacramento first join the National Flood Insurance Program? Is the city still participating in the Program?](#)
- [How will the new maps affect citizens of Sacramento?](#)
- [Will flood insurance be required for the structures that are located in the designated floodplain?](#)

Insurance Questions

- [Can I purchase a flood insurance policy at a lower rate?](#)
- [How are flood insurance premium rates calculated?](#)
- [How much does flood insurance cost?](#)
- [What is the maximum structural coverage available?](#)
- [What is the maximum contents coverage available?](#)
- [How do I purchase a flood insurance policy?](#)
- [What are the "grandfathering" rules of the National Flood Insurance Program?](#)
- [Can County residents qualify for "grandfathered" insurance rates if they purchase flood insurance now?](#)

Map Change Processes

- [What is a LOMR?](#)
- [What processes are available for changing or correcting the information shown on the flood hazard map when large areas of a community are affected?](#)
- [What type of data must be submitted by a community to support a map revision?](#)
- [What can homeowners do if they believe their homes should not be included in a Special Flood Hazard Area?](#)
- [What kind of information must be submitted by a homeowner to support having a home removed from the Special Flood Hazard Area?](#)
- [How does FEMA respond to requests to have homes removed from the floodplain?](#)
- [Does FEMA charge a fee for reviewing map change requests?](#)
- [Under what circumstances will FEMA waive the review and processing fee for a map change request?](#)
- [How do I obtain a copy of the flood hazard map for the City of Sacramento?](#)
- [Does FEMA have any reference documents that would be useful to homeowners and other interested citizens?](#)

[Hot Map Changes Archive](#)
[Status of Map Change Requests](#)