



Flood Map Update FAQ's

Q: When do the revised flood maps became effective?

A: The revised FEMA flood maps became effective January 22, 2019.

Q: Where can I get a copy of the revised flood maps?

A: The current flood maps can be viewed by typing in your address using the FEMA Flood Map Service Center website at <https://msc.fema.gov/portal/home>.

Q: How do the current flood maps affect my insurance rates?

A: The newly revised flood maps have decreases the Base Flood Elevation (BFE) on the majority of the flood prone properties. Your insurance agent/carrier should be able to provide you with flood insurance rates based on the current flood maps.

Q: What do I need to do as a homeowner to receive a reduction in my flood insurance?

A: Contact your insurance agent/carrier, they can review the current flood maps and let you know if your flood insurance premiums have changed. You may have to submit specific elevation (Elevation Certificate) information for your structure to get an accurate flood insurance premium.

Q: What do I need to do as a homeowner to remove the flood insurance requirement?

A: If your structure qualifies for removal, then the property owner will have to file a letter of Map Amendment (LOMA). A LOMA identifies an existing structure or parcel of land that would not be inundated by the base flood. FEMA suggests that homeowners use the LOMA if they don't know if fill was placed to raise the structure.

Q: What forms do I need to use and where can I find them?

A: You have 2 options the [MT-EZ form](#) or [MT-1 form](#) both of which can be found on FEMA's website.

Q: Is there any cost for submitting a LOMA?

A: There is no cost to file a LOMA.

Q: Can the City of Napa help me with this process?

A: The City of Napa can help with the LOMA application. The typical protocol is to set up a meeting with a City staff member to go over LOMA application. City staff will prepare a FIRMette, gather the APN map, get the record map (if any), and start the LOMA application. The property owner is responsible for completing the application, signatures and submittal of the application to FEMA.

Q: Will FEMA automatically notify me that I no longer need flood insurance?

A: No, the requirement for a property owner to have flood insurance is typically a condition of the homeowner's mortgage lender. FEMA does not notify the homeowner of changes to the property.

Q: What is the purpose of an Elevation Certificate?

A: The purpose of the Elevation Certificate is to document the elevation of the structure, adjacent ground, and determine the base flood elevation. The homeowner uses this when acquiring flood



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insurance. The City uses this to document compliance with City's floodplain ordinance.

Q: How long is an Elevation Certificate good for?

A: There is no expiration date for an EC provided there haven't been any changes to the structure. However, the EC should be based on the current Flood Insurance Rate Map. Those properties affected by the Napa Post-Bypass LOMR 16-09-1316P should reference the new maps that became effective 1/22/2019.

Q: If my neighbor's house has an Elevation Certificate and my house has the identical floor plan, can I use their Elevation Certificate?

A: No, the elevations of the building and land surrounding the property are unique to that property.

Q: I just purchased my house, how do I know if the previous property owner had an Elevation Certificate?

A: You can contact the City of Napa Public Works Department at 707.257.9520 and we can research if we have one on file. If so, the City we can provide copy for your records.

Q: Who can I contact to get more flood related information about my property?

A: You can contact Stephanie Proft or Rebecca Setliff at the City of Napa Public Works Department at 707-2587-9520 and they will be glad to help you.