

How To Request a Flood Hazard Determination Review from FEMA

A Letter of Determination Review (LODR) is an option available to a property owner to appeal a lender's flood zone determination. The request can be made to FEMA, at a current cost of \$80, jointly by a lender and borrower within 45 days of the notice to the borrower the building is located within the Special Flood Hazard Area (SFHA) by the lender.

The LODR review process enables FEMA to verify whether the building's location was correctly identified on the applicable Flood Insurance Rate Map (FIRM). A successful LODR releases the lender from the statutory obligation to require the purchase of flood insurance and identifies the building in a low-to moderate flood risk area. However, lenders retain the prerogative to require flood insurance absent the federal requirement, but as a regulatory safety and soundness measure.

Borrowers who have reason to dispute the flood hazard determination presented by a lender may request, jointly with the lender, for FEMA to review that determination. FEMA will make its determination within 45 days of receipt of all necessary data.

If the request for review is related to a loan and the loan closing occurs before the end of the 45-day response time, the purchase of flood insurance is required. If it is determined through the review process that the structure is not located in a Special Flood Hazard Area, and if the lender waives the flood insurance purchase requirement, a premium refund for the current policy term may be obtained if no claim on the policy has been made.

The Flood Hazard Determination Review process does not consider the elevation of the structure above the flood level. It considers only the location of the structure relative to the Special Flood Hazard Area shown on the effective Flood Insurance Rate Map.



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What Must Be Submitted To FEMA?

- A copy of the completed Standard Flood Hazard Determination Form (SFHDF);
- A copy of the dated notification to the borrower from the lender that the property is in a Special Flood Hazard Area;
- A copy of the effective Flood Insurance Rate Map panel for the community in which the structure is located, marked to show the location of the structure or manufactured home;
- A copy of all material used by the lender to make the flood hazard determination (FEMA must confirm the location of the structure on the FIRM by examining the data source used to make the determination);
- A letter to FEMA requesting a review of the lender's determination, signed by the borrower and the lender;
- \$80 payment by check or money order, in U.S. funds, made payable to "National Flood Insurance Program."
- Requests **MUST** be postmarked no later than 45 days following the date the lender notified the borrower that the property is in a Special Flood Hazard Area. Data and fee received bearing a postmark later than 45 days following lender notification will be returned to the sender without review by FEMA.
- A separate request with all required data and fee must be submitted for each individual structure requiring a review by FEMA.

For information about submitting a request, call a Map Specialist in the FEMA Mapping and Insurance eXchange (FMIX) at 1-877-336-2627 or mail the request to:

LOMC Clearinghouse

3601 Eisenhower Avenue, Suite 500

Alexandria, VA 22304-6426 Attn.: LODR Manager

What is FEMA's Response to Such Requests?

Within 45 days of receipt, FEMA will advise the lender and borrower of one of the following by letter:



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- Request was postmarked more than 45 days following notification; all materials and fees are returned.
- Insufficient information and/or fee was received; all materials and fees are returned.
- Incorrect map date was used to locate the property/structure; all materials and fees are returned.
- Sufficient information was received; structure is either inside or outside the designated Special Flood Hazard Area.
- Insufficient information was received to change the determination; all materials are returned, and the Letter of Map Amendment process is suggested.

What Is the Effect of FEMA's Response to Such Requests?

FEMA's review of the lender's determination and subsequent response does not result in an amendment or revision to the effective Flood Insurance Rate Map. It is only a finding as to the location of a building or manufactured home relative to a designated Special Flood Hazard Area, which has implications regarding the federal requirement for purchase of flood insurance. The determination by FEMA will remain in effect until the Flood Insurance Rate Map affecting the building or manufactured home is physically revised and republished.

Contact Us

For more information or additional assistance, call a Map Specialist toll free at 1-877-FEMA MAP (1-877-336-2627).

