January 16, 2002

MEMORANDUM FOR: Write Your Own (WYO) Principal Coordinators and the NFIP Servicing Agent

FROM: Howard Leikin
      Deputy Administrator
      Federal Insurance and Mitigation Administration

SUBJECT: Revised Flood Insurance Rate Map – Huntington Beach

On October 19, 2001 the Federal Emergency Management Agency (FEMA) issued an advance copy of a Letter of Map Revision (LOMR) for Huntington Beach, California. The advance copy was issued with new base flood elevations and is under a regulatory 90-day appeal period. FEMA does not anticipate any appeals because the A99 Special Flood Hazard Area (SFHA) is removed, thereby, rendering approximately 75% of the current SFHA as Zone X. There are approximately 18,000 NFIP policyholders in this community. The effective date for the LOMR is February 13, 2002.

FEMA has prepared a public information document, available at www.fema.gov/mit/tsd/st_hunt.htm. This document provides information about obtaining National Flood Insurance policy refunds for buildings that will be removed from the SFHA and advice about obtaining flood insurance at Zone A99 rates for those that will be placed in the new Zone AE SFHA.

It is anticipated that policyholders no longer required, by law, to maintain flood insurance will request policy cancellations and refunds. Please refer to “Clarification of the NFIP Cancellation Rules Due to a Map Revision” issued by FEMA on December 20, 2001, and posted at www.nfipbsa-csc.com/wyobull/wyobull.htm. As you assist policyholders in this process we hope that you will successfully encourage them to retain their flood insurance coverage, with a Preferred Risk Policy if eligible.

An advance copy of the LOMR was made available in November for subscribers to the FEMA Letter of Map Change (LOMC) service. It will be made available again, after the effective date in February. Non-subscribers should contact the FEMA Map
Service Center at 1-800-358-9616 to get a copy of the revised Flood Insurance Rate Map.

We hope these materials will assist you in serving your policyholders in the affected areas. If you have questions, please contact your NFIP Bureau Program Coordinator.

cc: Vendors, IBHS, FIPNC, WYO Marketing Committee, Government Technical Representative

Suggested Routing: Accounting, Claims, Data Processing, Marketing, Underwriting