City of Fernan Lake
P.O. BOX 1775
COEUR D'ALENE, IDAHO 83816

October 10, 2011

Dear Fernan Property Owner,

Flood Insurance - Special Flood Hazard Area

Many property owners have been advised by their bank, insurance company or others that Flood Insurance is required. This is particularly the case if your home is along Lakeview Drive bordering Fernan Lake. However, the Special Flood Hazard Area (SFHA) is designated on a map that is not at a scale or accuracy that it is certain your home or property is actually below the established elevation where it is within the SFHA. The mapping inaccuracy and the tendency to error on the side of caution have resulted in many of these notifications requiring flood insurance.

Many of the homes (first floor elevation) along Lakeview Drive are above the elevation that would place them in the SFHA area and would not require Flood Insurance. To determine if your property is in the SFHA you must get a survey by a Licensed Professional. If it is found that your house is above the elevation established for the SFHA you can file a Letter of Map Amendment with FEMA. If FEMA agrees with the findings, a Letter of Map Amendment (LOMA) is issued which officially revises an effective FEMA National Flood Insurance Plan map. A LOMA results from an administrative procedure involving the review of scientific or technical data submitted by the owner or lessee of property who believes the property has incorrectly been included in a designated Special Flood Hazard Area (SFHA) or has been incorrectly identified in the wrong SFHA. A LOMA amends the currently effective FEMA map and establishes that a specific property is not located in the SFHA.

There are several Licensed Professionals in the area that can perform the survey, prepare the Elevation Certificate and submit the LOMA. The cost for the survey and elevation certificate varies from $800 to $1,500. If several property owners joined together in the contracting there could be some savings primarily in the mobilization cost.

At this time FEMA has implemented an on-line eLOMA. This time saving, user friendly web-based application provides licensed land surveyors and professional engineers (Licensed Professionals) with a system to submit the Letter of Map Amendment (LOMA) requests to FEMA. This tool is designed to make a determination based on the information submitted by the Licensed Professional and allow them to generate a determination from FEMA in minutes, provided all pertinent data is on file.

Submitting and getting an approval of the LOMA will allow your lending institution or insurance company to waive flood insurance, however; they are not required to waive this requirement.

If you have any questions, please contact Jim Coleman, City Engineer, at 208-762-4704 or jcoleman@colemaneng.com.

Sincerely,

R. James Coleman, P.E.