



July 13, 2011

TO: Residents, Town of Yountville

RE: FEMA and Flood Insurance

This handout will explain to the residents of Yountville their alternatives to paying for flood insurance if they have received a notice due to the Federal Emergency Management Agencies (FEMA's) change to the datum elevation. Previously, the Town attempted to help the residents by completing a Letter of Map Amendment (LOMA) form stating that properties are not in the regulator floodplain. This has not always proved successful with FEMA or lenders. As of November 9, 2009, a new policy has been instituted.

When a resident receives a notice from their insurance carrier, the Town will furnish them the Base Flood Elevation for their particular parcel. If they choose not to carry flood insurance, the property owner can take this Base Flood Elevation to a land surveyor who can determine their Finished Floor elevation. FEMA also requires that the Lowest Adjacent Grade on their parcel also be determined. This will also be determined by a surveyor, and the burden for determining these elevations will be borne by the individual homeowners. The fees for this service will vary, and it is recommended that several surveyors be contacted for this cost. Please be advised that if a resident decides not to carry flood insurance, it is their decision, and not a guarantee that their home will not flood.

It is also necessary to understand that even after an Elevation Certificate or Letter of Map Revision (LOMR-F) has been filed, the lending institution has the option of requiring flood insurance from a homeowner. The LOMR-R is an attempt by the homeowner to avoid flood insurance, if they choose.

In summary, the Town of Yountville will furnish a Base Flood Elevation when requested, and will advise residents in obtaining an Elevation Certificate or LOMR-F, with the information supplied from the private sector. To obtain this information, please call Rob Urmini at 948-2631.