

# LOMR CASE NUMBER 10-06-1078P

(Keep this reference number on hand!)

## ALBUQUERQUE WEST LEVEE OVERBANK AREA FLOOD ZONE REVISION

### RED ZONE AREA

**Flood Zone is changing from Zone X to Zone AE (Adversely Affected)**

- **Implications:**
  - Flood Zone is changing from a lower risk zone to a higher risk zone.
  - Homes with federally backed mortgages will now be required to have flood insurance.
  
- **What you should do if you need to purchase flood insurance:**
  - **Before the Flood Zone change, purchase flood insurance to LOCK IN current lower flood Zone X premium.**
    - To be safe, do this in **August or early September** as the zone change scheduled to happen on September 30, 2010 (this is one method of using the “Grandfather Rule”)
    - You should also ask for a “Preferred Risk Policy” which will give you an additional discount on the premiums for the first year
    - The premiums will go back to the “Standard Risk Policy” rate at the renewal time for the second year but will still be rated for Zone X.
  - If you miss the deadline and your **home was built AFTER 1983**, you can take advantage of another method of using the “Grandfather Rule” but you will not be able to receive the “Preferred Risk Policy” discount. For this method you will need to:
    - Request in writing that your County Floodplain Administrator conduct a Historic Flood Zone Determination for your home
    - Your request needs to include the address and date the home was built
    - Take the letter you receive back from your Floodplain Administrator to your insurance agent and they will “Grandfather” you in to Zone B, C or X for your insurance policy.
  - If you miss the deadline and your **home was built BEFORE 1983**, you will have to purchase flood insurance for the higher risk Zone AE.

*An “Elevation Certificate” prepared by a licensed surveyor can help you get lower rates for this flood zone. Base Flood Elevations required for the Elevation Certificate can be obtained from your County Floodplain Administrator.*
  - You can download a copy of the LOMR and associated maps from [www.bernco.gov/floodplain](http://www.bernco.gov/floodplain), and click on the “LOMR Directory”.

**For more information or questions:**

**Call Bernalillo County Public Works Division at 848-1511 or visit**

**[www.bernco.gov/floodplain](http://www.bernco.gov/floodplain)**