

FREQUENTLY ASKED QUESTIONS

PAYETTE COUNTY, IDAHO FLOOD INSURANCE RATE MAP UPDATE

Why are the flood maps changing?



Flood risk changes over time, and our mapping technology has improved. By working with the State, Payette County, and local jurisdictions, FEMA is using the latest data and technology to update the flood maps. The new maps will more accurately show the risk of flooding in your community.

New maps can help your community understand its current flood risks. This will allow residents to make informed decisions about how to protect themselves from flood damage and loss.

What does this mean for me?



The new flood map shows areas of flood risk (high, moderate, low). It will help guide decisions on financial planning, investment and development. People who own structures in high-risk areas will need to buy flood insurance if they have loans from federally regulated or insured lenders. We encourage everyone to be aware of their flood risk and buy flood insurance.

How can I tell if I'm in a high-risk area?



There are several ways to see how the flood map update affects a specific property. You can view the updated flood map online at <https://tinyurl.com/IDPayetteFloodMap>.

You can also request a Property Identification Map. To do this, contact the **FEMA Region 10 Regional Service Center**: send an email to PropertyIDMap@starr-team.com. You will need to provide the address for the property. Also, please specify "Payette County, Idaho Flood Study Update", and note that you are asking for a Property Identification Map.



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Are these maps final? Can I submit an appeal?



When FEMA releases preliminary maps, it begins a public review process. Community members can submit comments and appeals during the 90-day appeal period. Even though FEMA has collected the latest technical information about the flood risk here, it is crucial that the people affected by these maps share their feedback and local knowledge. Submit comments and appeals through your local floodplain administrator.

To learn more about the comment and appeals process, please contact the FEMA Regional Service Center at: regionxhelpdesk@starr-team.com

What do I need to know about flood insurance? Am I required to buy it?



Flood damage is incredibly expensive to repair. However, it does not have to drain your bank account. To protect the life you have built and to provide financial well-being in the event of a loss, you can buy flood insurance. It will help you recover faster and more fully.

There are two circumstances in which you are required to carry flood insurance.

1. Your building is in an SFHA (high-risk zone) on the current flood map, and you have a federally backed mortgage (insured by the taxpayers).
2. If you live in a high-risk flood zone and you or a prior owner accepted federal disaster assistance for flood damage, a signed agreement states that the owner will obtain flood insurance for your home or building. You must maintain this coverage to receive any future federal disaster aid.

There are often options to get flood insurance at a lower cost. These options depend on your home's flood history and how it was built. Contact your insurance agent or a FEMA flood insurance specialist by sending an email to fema-R10-mit-fmi@fema.dhs.gov

Where can I learn more about the flood map update?



An online resource has been prepared for your community. It has videos and more information about the flood map update. You can view it at this link:

<https://tinyurl.com/IDPayetteFloodMap>.



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TAKE STEPS TO STAY SAFE

UNDERSTAND HOW THE RISK OF FLOODING IMPACTS YOU



FEMA

The Federal Emergency Management Agency is working with communities in Payette County to update maps that show the risk of flooding in your area.

Understand and manage the risk of flooding to your home, property or business by reviewing the steps below.

UNDERSTAND YOUR RISK

Flooding causes billions of dollars in damage to property and infrastructure across the country each year. To help residents in Payette County understand their risk and take steps to reduce the impacts of flooding, the Federal Emergency Management Agency and your local officials are working to update flood maps known as Flood Insurance Rate Maps. At this time, the updated flood maps are considered preliminary. They may change based on the public comment and appeal process.



ACCESS FLOOD MAPS ONLINE OR BY MAIL

You can view the preliminary flood maps for Payette County online. Visit <https://tinyurl.com/IDPayetteFloodMap> to see the preliminary flood map.

REVIEW THE IMPACTS OF FLOODING TO YOUR PROPERTY

The agency's flood maps show how likely it is for an area to flood based on different factors. The new maps show high-risk areas of flooding, called Special Flood Hazard Areas. While everyone lives in an area that can flood, the most at-risk areas are shown on the flood map in zones starting with the letter "A." As you review the flood map, make sure you know whether your property is in a high-risk area.

Risk Level	Zones and Descriptions
High Flood Risk (1%-annual chance)	Zones: A, AE, AE (Floodway), AH, AO Federal floodplain management standards apply. Flood insurance is required for those with a federally backed mortgage. Other federal, state and local floodplain regulations may apply.
Moderate Flood Risk (1%-annual chance)	Zone: X (1% depth less than 1 foot) Typically, no floodplain management standards apply. A lender may require flood insurance. Other federal, state and local floodplain regulations may apply.
Moderate Flood Risk (0.2%-annual chance)	Zone: X (0.2%-annual chance) Typically, no floodplain management standards apply. A lender may require flood insurance. Other federal, state and local floodplain regulations may apply.

EXPLORE AVAILABLE RESOURCES



ATTEND AN UPCOMING OPEN HOUSE

Flood Map Open Houses are a great chance for community members to talk with FEMA, state and their local officials about flood risk. Community members can also learn how FEMA, state and other partners can help them reduce risk. A Flood Map Open House shows residents how the new flood map may affect their property once adopted and then connects them with available support resources.

PAYETTE COUNTY OPEN HOUSE

Tuesday, June 2, 2026 | 6:00 – 8:00PM

Payette County Courthouse
1130 3rd Avenue North
Payette, Idaho

EXPLORE YOUR INSURANCE OPTIONS

While flood damage is extremely expensive, you can take steps to save money. You may have options to lower the cost of flood insurance based on how your home was built and its flood history.

There are two cases that require you to carry flood insurance:

1. Your building is in a high-risk flood zone on the current flood map and you have a federally backed mortgage (insured by the taxpayers).
2. If you live in a high-risk flood zone and you or a prior owner accepted federal disaster assistance for flood damage, an agreement was signed that states flood insurance would be maintained for your home or building. You must maintain this coverage to receive any future federal disaster aid.

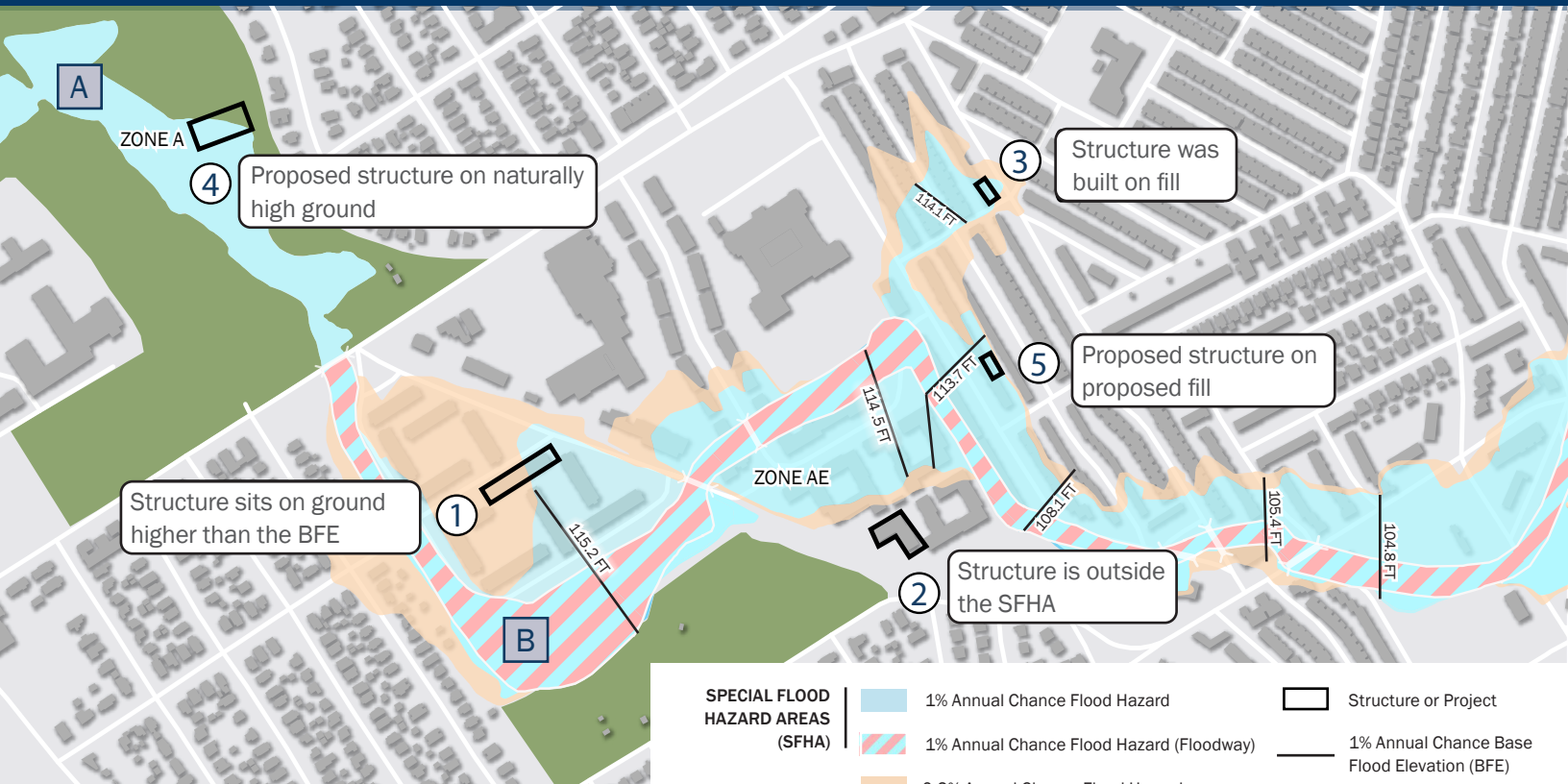


VISIT PAYETTE COUNTY'S ONLINE RESOURCE

An **online resource** is available to help you learn about your flood risk and how to better protect your home, property or business. For more information about the resources above, visit <https://tinyurl.com/IDPayetteFloodMap>.



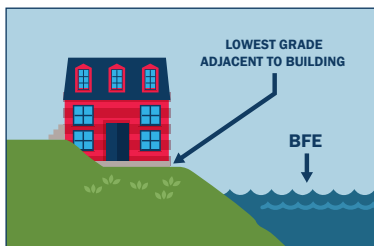
FEMA



Scenarios

Submittal requirements listed below represent the minimum required data items. FEMA may require additional information to complete the LOMC review.

1 Structure sits on ground higher than the Base Flood Elevation (BFE)



LOMC TYPE AND OUTCOME

Letter of Map Amendment (LOMA)

Structure is removed from the SFHA by letter from FEMA

SUBMITTAL REQUIREMENTS

Plat Map or Property Deed and Parcel/Tax Map

Elevation Information (Elevation Certificate or Form)

IMPACT TO FLOOD INSURANCE

Federal flood insurance purchase requirement removed

Lender may still require flood insurance

RESULTING FLOOD RISK (ASSUMING APPROVAL)

Structure downgraded from high to moderate or low flood risk on effective mapping

Risk is subject to change with future mapping updates and/or changes to structures and property

2 Structure is outside the SFHA



LOMC TYPE AND OUTCOME

Letter of Map Amendment (LOMA)

Structure is verified outside the SFHA by letter from FEMA

SUBMITTAL REQUIREMENTS

Plat Map or Property Deed and Parcel/Tax Map

Aerial Imagery, Boundary Survey, or Site Plan clearly displaying the structure location within the lot boundary

IMPACT TO FLOOD INSURANCE

Federal flood insurance purchase requirement removed

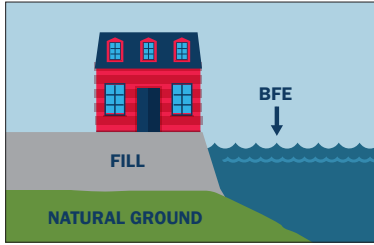
Lender may still require flood insurance

RESULTING FLOOD RISK (ASSUMING APPROVAL)

Structure confirmed to be within moderate or low flood risk zone as shown on the effective mapping

Risk is subject to change with future mapping updates and/or changes to structures and property

3 Structure was built on fill



LOMC TYPE AND OUTCOME

Letter of Map Revision–Based on Fill (LOMR-F)

Structure is removed from the SFHA by letter from FEMA

SUBMITTAL REQUIREMENTS

Plat Map or Property Deed and Parcel/Tax Map

Elevation Information (Elevation Certificate or Form)

Community Acknowledgment Form

Processing Fee

IMPACT TO FLOOD INSURANCE

Federal flood insurance purchase requirement removed

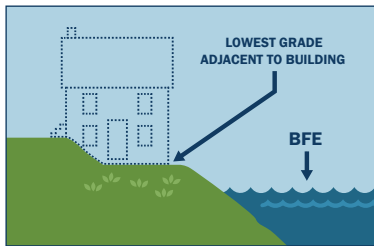
Lender may still require flood insurance

RESULTING FLOOD RISK (ASSUMING APPROVAL)

Structure downgraded from high to moderate or low flood risk on effective mapping

Risk is subject to change with future mapping updates and/or changes to structures and property

4 Proposed structure on naturally high ground



LOMC TYPE AND OUTCOME

Conditional Letter of Map Amendment (CLOMA)

FEMA comments by letter that the proposed structure, as built, would not be in the SFHA

SUBMITTAL REQUIREMENTS

Plat Map or Property Deed and Parcel/Tax Map

Elevation Information (Elevation Certificate or Form)

Processing Fee

IMPACT TO FLOOD INSURANCE

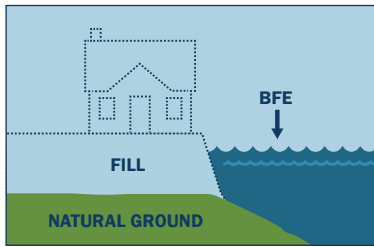
Federal flood insurance purchase requirement remains until structure is built, applicant submits LOMA request, and FEMA issues letter

RESULTING FLOOD RISK (ASSUMING APPROVAL)

Structure remains at high flood risk until a LOMA is issued to amend effective mapping.

Risk is subject to change with future mapping updates and/or changes to structures and property.

5 Proposed structure on proposed fill



LOMC TYPE AND OUTCOME

Conditional Letter of Map Revision–Based on Fill (CLOMR-F)

FEMA comments by letter that the proposed structure, as built, would not be in the SFHA

SUBMITTAL REQUIREMENTS

Plat Map or Property Deed and Parcel/Tax Map

Elevation Information (Elevation Certificate or Form)

Endangered Species Act Compliance

Community Acknowledgment Form

Processing Fee

IMPACT TO FLOOD INSURANCE

Federal flood insurance purchase requirement remains until structure is built, applicant submits LOMR-F request, and FEMA issues letter

RESULTING FLOOD RISK (ASSUMING APPROVAL)

Structure remains at high flood risk until a LOMR-F is issued to revise effective mapping.

Risk is subject to change with future mapping updates and/or changes to structures and property.

A For submittals requesting removal from Zone A, a BFE should be determined using best available resources. Copies of all supporting data used to determine the BFE should be submitted; otherwise, request that FEMA determine a BFE on your behalf.

B For submittals within a regulatory floodway, a Community Acknowledgment Form must be included. *Please note that the placement of fill within the regulatory floodway may result in a potential violation of NFIP regulations.*

HOW DO I SUBMIT AN APPLICATION?

The easiest and fastest way to submit an application is online using the Letter of Map Change (LOMC) tool: hazards.fema.gov/femaportal/onlinelomc/signin. This way, you can see the status in real time and get updates by email.

WHERE DO I GO IF I NEED HELP?

Your scenario not listed above? More information needed? Please visit www.fema.gov/letter-map-changes or contact the FEMA Mapping and Insurance eXchange (FMIX) at 1-877-336-2627.