the maps were initially prepared. After reviewing this information, and if warranted, FEMA can revise the mapped SFHAs by LOMA or LOMR. If the question is whether the NFIP map was read correctly, the determination review procedure is appropriate. If the question is whether the SFHA should be changed, LOMA or LOMR procedures are appropriate. In most instances, only one procedure is applicable. However, should both procedures be underway simultaneously, most likely they will be addressed separately. While FEMA has 45 days to respond to a request for determination review, FEMA has 60 or 90 days, respectively, to respond to LOMA and LOMR requests because a more detailed review is necessary. Any determination made through the determination review procedure will consider only effective LOMAs or LOMRs, and the submittal and response timeframes for the determination review process will not change as a result of any ongoing LOMA or LOMR reviews.

## Providing a Copy of the NFIP Map

Seven responders questioned why a copy of the NFIP map must be submitted with the request when FEMA already has the maps on file.

Response. The purpose of FEMA's review is to judge whether the determination presented by the lender is appropriate. If the location of the structure on the NFIP map used in that determination is not provided with the submitted data, FEMA would have to make an independent determination, which was not the intent of the NFIRA. Further, if a copy of the NFIP map used to make the determination is not provided, it would be unclear whether the current NFIP map panel was used to make the determination. A full copy of the map panel is not required. The title block, including map date, scale bar, and north arrow, and the portion of the map including the property location (with the property location noted) are the only portions of the NFIP map that need to be provided.

## FEMA Processing

*Effective date.* Four responders had concerns about the effective date for the use of the Standard Flood Hazard Determination Form (SFHDF) and the commencement of FEMA's reviews under 44 CFR 65.17, and two responders suggested that any form be admissible before January 1996.

*Response.* FEMA is currently developing a system to handle requests for determination reviews and will begin accepting requests under § 65.17 on January 2, 1996. The mandatory use of the SFHDF by lenders also begins on January 2, 1996.

*Technical data requirements.* Five responders expressed the need for FEMA to define the technical data requirements and provide examples.

*Response*. FEMA needs the same technical data that were used by the lender or third party determinator to make the determination. Items that typically complete this requirement include, but are not limited to, a copy of the tax assessor's map showing the property, a map showing the location of the structure on the property, a copy of the plat for the subdivision/tract or similar document, and information showing the relationship of the NFIP map and the location of the structure on the property. Structures located in rural areas or areas where the NFIP map contains few physical features may need additional data so that the structure can be definitively located on the property and the property located relative to reference features. Multiple-unit structures would need data for the entire building. Properties with multiple buildings must show data for all structures. If a building has a porch or deck, this should be indicated in detail.

*Incomplete submittals.* One responder asked what happens to incomplete submissions and three asked when the fee is returned.

*Response.* Incomplete submissions are returned in their entirety, with the fee, to the borrower. Requests received with a postmark more than 45 days after the date the lender notified the borrower that flood insurance is required will also be returned to the borrower with the fee. The only data retained by FEMA are the database record of the receipt and disposition of the request. There are no circumstances when the fee can be reimbursed to the lender or borrower.

*Format for requests.* Five responders requested that FEMA provide a form or a format for requesting the reviews.

*Response.* FEMA will provide guidance on how to request a review, but does not plan to develop an official form to be used when requesting determination reviews. This issue has been discussed with the lending industry trade associations and they are willing to develop a recommended format that can be used.

Publication of Letters of Determination Review. One responder asked whether FEMA will publish public notices of determination reviews similar to LOMAs and LOMRs.

*Response.* No publication by FEMA is contemplated because the determination review does not change the effective map.

*Distribution of correspondence.* One responder suggested that copies of the correspondence be provided to the borrower and the lender.

*Response.* Copies of the Letter of Determination Review will be sent to the lender and the borrower, as well as to the third party determinator, if known. Packages returned for insufficiency will be sent to the borrower with notice of return to the lender.

*Review of Accuracy of NFIP Map.* One responder asked whether FEMA's review would include verification of the accuracy of the NFIP map.

*Response.* No. The purpose of the review is to determine whether or not the security property has been accurately located on the effective NFIP map. If the accuracy of the NFIP map is in question, procedures under 44 CFR parts 70 and 65 must be used to request a LOMA or LOMR.

*Review for Letters of Map Change.* One responder asked whether FEMA would review for LOMAs and LOMRs, how it would perform this task, and what LOMA/LOMR information would be provided back to the borrower and lender.

*Response.* When reviewing a lender's or its agent's determination, FEMA will check its Community Information System database for LOMAs and LOMRs that would affect the determination. If the original determination overlooked a LOMA or LOMR, FEMA's final response will so state and will provide the date of the letter. LOMAs and LOMRs are available through the community's map repository. In addition, FEMA publishes a compendium of all map changes semi-annually in the Federal Register.

*Initiation of LOMA/LOMR process.* Two responders promoted the automatic initiation of the LOMA/LOMR process.

*Response.* There will not be an automatic initiation of the LOMA/ LOMR procedures from the 44 CFR 65.17 submission. Elevation data are not considered in the determination review process, but are frequently required for the LOMA/LOMR process. The § 65.17 procedure has been designed for fast response and the review of extra data will not be performed at this time. FEMA's response to a request for determination review that includes elevation data will include information regarding other procedures that are available to consider the elevation data.

*Format of FEMA's Response.* One responder asked whether FEMA's review would result in a Standard Flood Hazard Determination Form prepared by FEMA.

*Response.* No. The intent of these procedures is to provide a review of a