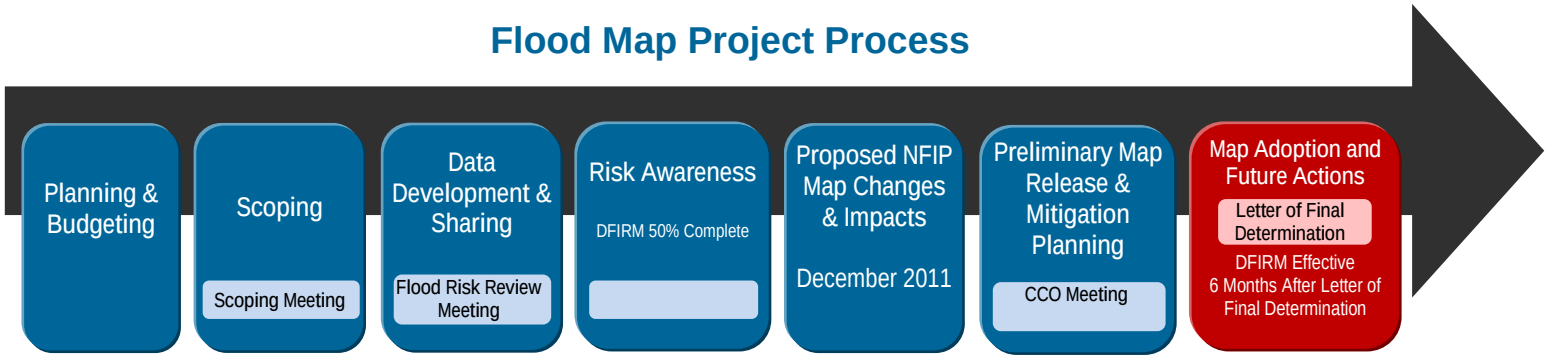
Preliminary DFIRM Issued

Pinal County, AZ

Flood Map Project Process



Contact Information

If you have any questions or would like to discuss the status of the flood map project for your county, please contact **[FEMA or BakerAECOM].**

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Region IX Engineer

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***BakerAECOM*:**

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FEMA Map Information eXchange (FMIX):

1-877-FEMA-MAP
(1-877-336-2627)

FEMAMapSepcialist@RiskMAPCDS.com

Digital Data:

http://www.bakeraecom.com/index.php/arizona/pinal-county/

Introduction

We have previously met with your community to determine study needs, obtained all available data, performed hydrologic and hydraulic analyses, and produced a Preliminary Flood Insurance Rate Map (FIRM) for community review. In this fact sheet, we cover the next steps, including community and public meetings, the appeal and comment processes, community adoption/compliance requirements, future map change options, and insurance implications.

Review and Comment Period

After FEMA completed the hydrologic and hydraulic analyses and mapping work, your community received a Preliminary version of the FIRM and Flood Insurance Study (FIS) report, and a Summary of Map Actions listing Letters of Map Change (LOMCs) issued by FEMA that may be affected by the FIRM when it becomes final. Your community will have 30 days to review this information and provide comments, such as changes or corrections to nontechnical information like corporate limits or road names. FEMA will assess requested changes and incorporate them, as appropriate, in the Preliminary FIRM and FIS report. During the 30-day review period, FEMA will contact you to schedule a meeting with community officials to formally present the study results, to respond to your comments and questions, and to discuss the floodplain management and adoption/compliance requirements.

After meeting with you and other community officials, your community may decide to hold a public meeting to present the study results and Preliminary FIRM. This meeting gives interested parties an opportunity to view the FIRM and ask questions about how FIRM will affect them.

Appeal Process

FEMA will provide a 90-day appeal period for all proposed new or modified flood hazard information shown on a FIRM. This includes additions or modifications to Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Areas (SFHAs), zone designations, or regulatory floodways. Before the appeal period is initiated, FEMA will publish a "proposed flood hazard determinations" notice in the FEDERAL REGISTER and notify your community's Chief Executive Officer (CEO) of the determination. FEMA will then publish a notice concerning the proposed flood hazard determinations in your local newspaper, a minimum of two times. The newspaper notices will direct readers to FEMA's "Flood Hazard Determinations on the Web" site at, www.floodmaps.fema.gov/bfes, as well as a link to where the Preliminary FIRM and FIS report may be viewed online.

The appeal period provides the community and owners or lessees of property in the community an opportunity to provide data or documentation indicating that the proposed flood hazard determinations are scientifically or technically incorrect. Data or documentation required to support appeals will vary and FEMA has guidance to help appellants submit the appropriate data and documentation (see link in sidebar).

When FEMA receives an appeal, we suspend further processing until the appeal is resolved. If warranted, we will revise the Preliminary FIRM and FIS report. Under Part 67 of the National Flood Insurance Program (NFIP) regulations, the required scientific and/or technical data to support an appeal must be submitted during the

What Is an Appeal?

An appeal is a formal objection to FEMA's proposed flood hazard determinations (i.e., added or modified BFEs, base flood depths, SFHA boundaries or zone designations, or regulatory floodways. An individual or the community may submit *technical or scientific data* to support an appeal. All appeals should be submitted through the community.

What Is a Comment?

A comment is an objection to a base map feature change. Comments generally involve changes to one of the following:

- Corporate Limits
- Road Configurations
- Road Names
- Base map errors

Where Can I Get More Information?

For more information on appeals, see Chapter 3 of FEMA's *Appeals, Revisions, and Amendments to National Flood Insurance Program Maps: A Guide for Community Officials*, dated December 2009. You may download the Guide from the FEMA Library at www.fema.gov/library.

You may view Part 67 of the NFIP regulations on the FEMA Web site at www.fema.gov/plan/prevnt/fhm/frm_docs.shtm.

More information on map amendments and revisions is available on FEMA's Web site at www.fema.gov/plan/prevnt/fhm/fmc_loma.shtm.

90-day appeal period to receive consideration before FEMA finalizes the new FIRM and FIS report.

During the appeal period, a community official or an individual property owner may wish to object to information, shown on the FIRM or FIS report that is not related to proposed additions or modifications of BFEs, base flood depths, SFHAs, zone designations, or regulatory floodways. This type of objection is referred to as a "comment." Data and documentation also must be submitted to support these changes.

All appeals and other comments should be collected by your community and submitted through the CEO or other community official to:

FEMA Region IX
Attention: Robert Bezek
1111 Broadway, Suite 1200
Oakland, CA 94607-4052

Map Adoption/Compliance Requirements

After all appeals and other comments are addressed, FEMA will issue a Letter of Final Determination (LFD) for each affected community. The LFD finalizes the flood hazard information and provides the new FIRM and FIS report to each community. The LFD also starts the 6-month adoption/ compliance period during which your community must adopt or amend its floodplain management regulations to reflect the changes in the FIRM and FIS report. Ordinances must meet or exceed minimum NFIP requirements and be legally enforceable before the FIRM effective date.

The FIRM and FIS report become effective at the end of the 6-month period. The effective date is also the date when flood insurance rates will be based on the new flood data.

In some cases, communities may have to adopt additional floodplain management requirements if a new type of flood hazard data is provided, such as a new flood zone or the addition of a floodway designation. Your State NFIP Coordinator may have a State Model Ordinance that you can use as the foundation for your ordinance.

Should your community fail to update its ordinance, it will be subject to suspension from the NFIP, which would make flood insurance and certain types of Federal disaster assistance unavailable within the community. Suspension of a participating community occurs automatically when a community fails to adopt an updated ordinance within 6 months of the date the LFD is issued. It is your community's responsibility to notify FEMA Region IX once you have updated the ordinances. FEMA and your State NFIP Coordinator can work with you to update your ordinance and avoid suspension.

Map Change Options

Your community has the right, at any time, to submit scientific or technical data to improve the flood hazard information shown on the FIRM through the LOMC process. In addition to the appeal process, community officials and citizens may submit scientific or technical data to improve the flood hazard information shown on the effective FIRM for their community at any time. FEMA established the Letter of Map Amendment and Letter of Map Revision Based on Fill processes for individual structures or lots and the Letter of Map Revision process for more extensive changes. Detailed information on map revisions and amendments is provided in the *Guide for Community Officials* and on FEMA's Web site (see links in sidebar).

Flood Insurance Implications

If a property is *mapped into a high-risk area* (an SFHA labeled with letters starting with "A" or "V") on the new FIRM and the owner has a mortgage through a federally regulated or insured lender, *flood insurance will be required when the FIRM becomes effective*. Property owners who obtain flood insurance before the FIRM becomes effective and then maintain it may be able to benefit from the NFIP's "grandfathering" insurance rating process and pay a lower premium.

Everyone is at some risk from flooding—even those behind levees or in low- or medium-risk areas. Therefore, FEMA encourages everyone to purchase flood insurance. Property owners should contact their insurance agent or visit www.FloodSmart.gov for more information.