



### Flood Map Project Process



### Contact Information

If you have any questions or would like to discuss the status of the flood map project for Mono County, please contact :

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### Introduction

A Digital Flood Insurance Rate Map became effective for Mono County on February 18, 2011, and is being revised to reflect the new tri-valley study. At this point in the flood map project, we have met to determine study needs, obtained all available data, performed hydrologic and hydraulic analyses, and produced Preliminary Digital Flood Insurance Rate Map (DFIRM) panels 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 DFIRM panels, Flood Insurance Study (FIS) report, and Summary of Map Actions listing all Letters of Map Change that FEMA issued for the revised flood map panels. Your community officials will have 30 days to review this information and provide comments, such as changes or corrections to nontechnical information (such as corporate limits or road names). Any changes that FEMA receives will be assessed and incorporated, as appropriate, in the Preliminary DFIRM panels and FIS report.

Your community may decide to hold a public meeting to present the study results and Preliminary DFIRMs. This meeting gives interested parties an opportunity to view the changes to the flood map and ask questions about how the map changes will affect them.

### Appeal Process

FEMA provides a 90-day appeal period when new or revised flood elevations (called Base Flood Elevations, or BFEs) are proposed. Before the appeal period is initiated, FEMA will publish the proposed BFEs in the FEDERAL REGISTER and notify your community's Chief Executive Officer (CEO) of the determination. The BFEs were published in the Federal Register 11/29/2011 and the appeal period for Mono County begins 12/22/2011. FEMA will then publish information about the flood elevations in a local newspaper at least twice. To make these notices available to a broader audience, the newspaper notices will direct readers to FEMA's Web site, [https://www.floodmaps.fema.gov/fhm/Scripts/bfe\\_main.asp](https://www.floodmaps.fema.gov/fhm/Scripts/bfe_main.asp), which will contain a list of BFE changes by flooding source for each affected county.

The appeal period provides the community and owners or lessees of property in the community an opportunity to provide data or documentation indicating the BFEs are scientifically or technically incorrect. However, your community has the right, at any time, to submit scientific or technical data to improve the flood hazard information shown on the DFIRM through the Letter of Map Change process. At the end of the 90-day appeal period, FEMA addresses all appeals and other comments and finalizes the DFIRM and FIS report.

To support an appeal, the appellant should recalculate the BFE and provide the justification for the new methodology or change in assumptions. Anyone can also appeal the BFEs if they are technically



### What Is an Appeal?

An appeal is a formal objection to the proposed BFEs. An individual or the community may submit *technical or scientific data* to support an appeal. All appeals should be submitted through the community. All other change requests are considered comments.

### What Is a Comment?

Comments generally involve changes to one of the following:

- Flood Zone Boundary Delineations
- Floodway Limits
- Corporate Limits
- Roads and Road Names

### 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](http://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](http://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](http://www.fema.gov/plan/prevnt/fhm/fmc_loma.shtm).

incorrect, which means there is an error in the analysis. The error may consist of data that are incorrect or errors in the application of the analysis.

When FEMA receives an appeal, we suspend further processing until the appeal is resolved. If warranted, we will revise the Preliminary DFIRM 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 90-day appeal period to receive consideration before publication of the new DFIRM and FIS report.

During the 90-day appeal period, a community official or an individual property owner may wish to object to information shown on the DFIRM or FIS report other than the BFEs. Data and documentation also must be submitted to support these changes.

All appeals and other comments should be collected by your community and submitted to the FEMA Region IX office at:

FEMA Region IX  
Attention: Eric Simmons  
1111 Broadway, Suite 1200  
Oakland, CA 94607-4052

All appeals and other comments should be submitted through the CEO of your community or other community official.

### Map Adoption/Compliance Requirements

After all appeals and other comments are addressed, FEMA will issue a Letter of Final Determination (LFD) for Mono County, which establishes the final flood elevations and provides the effective date of the revised

DFIRM panels and FIS report to each community. The effective date is also the date when flood insurance rates will be based on the new flood data.

### Map Change Options

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 DFIRM 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* (shown as a zone labeled with letters starting with "A" or "V") and the owner has a mortgage through a federally regulated or insured lender, *flood insurance will be required when the DFIRM becomes effective*. Property owners who obtain flood insurance before the DFIRM 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](http://www.FloodSmart.gov) for more information.