Introduction

FEMA is currently updating coastal Flood Study information for the shoreline and coastal communities along the Pacific coast. The update includes new coastal hazard analyses to define the 1- and 0.2%-annual-chance coastal flood events (the 100- and 500-year coastal flood events), and revise the boundaries of Special Flood Hazard Areas (SFHAs) along the coast of Santa Barbara County. SFHAs will be mapped based on the results of new coastal hazard modeling. These updates will impact some property owners in the incorporated and unincorporated areas of Santa Barbara County.

This fact sheet explains the next steps in the Post Preliminary Map Production phase of FEMA’s flood map revision process. Map production involves depicting results of new engineering analyses on updated Flood Insurance Rate Map (FIRM) panels using the best available data. These next steps include the comment and appeal processes, community and public meetings, community adoption/compliance requirements, future map change options, and flood insurance implications.

Review and Comment Period

On December 15, 2016, after the coastal hazard analyses and mapping work was completed, your community received a preliminary version of the FIRM panels, Flood Insurance Study (FIS) report, and Summary of Map Actions (SOMA) listing all Letters of Map Change (LOMCs) that FEMA issued for the flood map panels being revised.

Next, FEMA will meet with community officials to formally present the study results, respond to comments and questions, and discuss the floodplain management and adoption/compliance requirements associated with the SFHA changes shown on the revised FIRM panels.

Following the meeting, community officials will have 30 days to provide initial comments, such as changes or corrections to non-technical information (such as corporate limits or road names). Any comments that FEMA receives will be assessed and incorporated, as appropriate, into the revised FIRM panels and FIS report.

After FEMA meets with community officials, your community is encouraged to hold a public meeting to present the study results and Preliminary FIRM panels. This meeting gives interested parties an opportunity to view the changes to the flood maps 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 are proposed and when any regulatory floodway or SFHA boundary or zone designations are added or modified. Before the appeal period is initiated, FEMA will publish the proposed Flood Hazard Determination (FHD) in the Federal Register and notify your community’s Chief Executive Officer of the determination. FEMA will then publish information about the proposed FHD twice in the local newspaper. To make these notices available to a broader audience, the newspaper notices will direct readers to FEMA’s “Flood Hazard Determinations on the Web” at http://www.floodmaps.fema.gov/fhm/scripts/bfe_main.asp#1, and to the Preliminary FIRM and FIS report online.
What Is an Appeal?
An appeal is a formal objection to the proposed new or revised flood elevations, the addition or modification of any Special Flood Hazard Area boundary or zone designation, or the addition or modification of any regulatory floodway. An individual or the community must submit technical or scientific data to support an appeal. All appeals should be submitted through the community. All other change requests are considered comments. For more information on FEMA’s appeal process refer to: www.fema.gov/library/viewRecord.do?id=4053

What Is a Comment?
Comments typically involve the following:
- Corporate limits
- Base map corrections, such as road names

Where Can I Get More Information?

More information on map amendments and revisions is available on FEMA’s Web site at: www.fema.gov/national-flood-insurance-program-2/letter-map-change

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 FHD is scientifically or technically incorrect.

To demonstrate that FEMA’s analysis methodology is scientifically incorrect, the appellant must provide a justification that use of a different methodology or change in assumptions would produce more accurate results. Anyone can also appeal the FHD if it is technically incorrect, which means there is an error in the analysis. The error may involve data that are incorrect or errors in the application of the analysis. 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 the final FIRM panels and FIS report are published. All appeals and comments should be collected by your community and submitted to the FEMA Region IX office at:

FEMA Region IX
Attention: Ed Curtis
1111 Broadway, Suite 1200
Oakland, CA 94607-4052

At the end of the 90-day appeal period, FEMA addresses all appeals and comments and finalizes the FIRM panels and FIS report.

Map Adoption/Compliance Requirements
After all appeals and comments are addressed, FEMA will issue a Letter of Final Determination (LFD) for each affected community, which establishes the final flood elevations and provides the new FIRM panels and FIS report to each community. The LFD starts the 6-month adoption and compliance period, during which your community must adopt or amend its floodplain management regulations to reflect the changes in the FIRM.

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 FIRM panels 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 website (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 FIRM panels become effective. Property owners who obtain and maintain flood insurance before the FIRM panels become effective 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 in low- or medium-risk areas. Therefore, FEMA encourages that everyone purchase flood insurance. Property owners should contact their insurance agent or visit www.FloodSmart.gov for more information.