



PROPOSED FLOOD INSURANCE RATE MAP CHANGES FOR THE VENTANA CANYON AND ESPERERO WASHES

OVERVIEW

The Pima County Regional Flood Control District (District) has submitted a Letter of Map Revision (LOMR) application to the Federal Emergency Management Agency (FEMA) to re-map the 100-year and 500-year floodplains, the floodway and to modify the Base Flood Elevations (BFEs) for the Ventana Canyon and Esperero Washes. The new proposed maps are based on better hydrologic and hydraulic data and modeling. If accepted by FEMA the LOMR would modify the Flood Insurance Rate Map panels 04019C1655, 1663 and 1665.

FLOOD INSURANCE RATE MAPS

What is a Flood Insurance Rate Map?

FIRMs are issued by FEMA through the National Flood Insurance Program. They identify federally recognized flood hazard areas. The FIRM reflects insurance risk designations for flooding. Communities participating in the National Flood Insurance Program are required to have building standards for new construction in FEMA 100-

year floodplains or Special Flood Hazard Areas (SFHAs) to reduce flood damages. Federally insured lenders are required by the Flood Disaster Protection Act of 1973 to have flood insurance on properties with structures located in a federally mapped floodplain. Lenders pass that insurance requirement to the property owners. Information about SFHA designations is available at FEMA's website:

www.fema.gov/plan/prevent/floodplain/nfipkeywords/sfha.shtm. FEMA also has a tutorial on their website entitled, "How to Read a FIRM." You may view this tutorial at: www.fema.gov/media/fhm/firm/ot_firm.htm

What is a LOMR?

A LOMR is an official revision to a FIRM issued by FEMA. LOMRs reflect changes to the mapped 100-year floodplains or SFHAs shown on the FIRM. A LOMR may also modify the 500-year floodplain boundaries. Changes include modifications to Base Flood Elevations, floodplain widths and floodways. LOMRs are issued after a floodplain has been remapped due to a major flood event, after better mapping data becomes available, or after structural flood control improvements have been installed. Additional information about SFHA designations is available at FEMA's website:

<http://www.fema.gov/plan/prevent/floodplain/nfipkeywords/sfha.shtm>

Why are the Ventana Canyon Wash and Esperero Wash floodplains being re-mapped?

The District has noticed significant errors with the current floodplain mapping. This included the floodplains not fitting the

topography and errors with the discharge values.

When will FEMA issue a LOMR?

It is difficult to predict FEMA's processing schedule with LOMR applications. The District anticipates the LOMR will be issued sometime within the next six months. Additional notifications will be sent out once the LOMR is issued.

When does a LOMR change a Flood Insurance Rate Map?

LOMRs become effective sometime after the 90-day technical appeal period. The Effective Date is listed on the LOMR cover letter. That date may change pending any successful technical appeals.

Where can I go to view the new maps?

You may see the maps at the District's office. The contact information is at the end of this brochure.

What if I disagree with the proposed map revisions?

There will be a 90-day appeal period that will state when FEMA provides the community notice of the LOMR. During the appeal period, individuals who disagree with the map revisions may submit technical or scientific data to FEMA to dispute the new information. FEMA will only accept technical and scientific data for appeals. Property owners who wish to file an appeal are encouraged to retain the services of a registered civil engineer to prepare the technical data.

If my property is going to be removed from the mapped SFHA, does that mean it will never flood?

No. The 100-year flood has a one percent statistical chance of occurring during any given year; storms do occur that have intensities that result in floods greater than the 100-year flood. Be aware the FIRMs only reflect the federally mapped floodplains. Property owners are encouraged to inquire with the Floodplain Management Division of the District to determine if their property is impacted by local floodplains.

RESIDENCE/BUSINESS IS REMOVED FROM THE SFHA

Can I drop my flood insurance if my residence or business is to be removed from the SFHA?

The Flood Disaster Protection Act of 1973 directs federally regulated lenders to require flood insurance on loans secured by a building located in a SFHA. Once an area has been removed from a SFHA, the lender is no longer mandated by the National Flood Insurance Reform Act to require flood insurance. However, even if your structure has been removed from the mapped floodplain, flood insurance is recommended by FEMA. The new flood zone designation may result in lower insurance premiums.

What if my lender requires me to carry flood insurance even if my residence or business is outside the SFHA?

A few lenders may still require flood insurance based on their lending policies even when a structure lies outside a SFHA. If a residence or business has been removed from the SFHA,

premiums paid on flood insurance should be decreased to reflect the lower flood risk.

Can I still obtain flood insurance if my home/business is removed from the mapped floodplain?

Yes. Flood insurance can be purchased and is recommended even if you're not in an SFHA. Additionally, flood insurance is very reasonably priced for non-SFHA areas.

Can I get a refund on the flood insurance I have paid once my residence or business has been removed from the SFHA?

Property owners whose buildings have been removed from a SFHA may be eligible for a one-year premium refund. Your lender must provide you with a letter agreeing to remove the requirement for flood insurance. If your lender refuses to send you a letter stating that they will not require flood insurance, or if you do not have a lender, you will not be eligible for a refund. To find out if you may be eligible for a refund, please follow these steps:

1. View the revised flood maps to determine if your structure has been removed from the SFHA. If your property has been or will be removed from the SFHA, please follow steps 2 through 5.
2. Obtain a copy of the new FIRM impacting your parcel once it becomes effective.
3. Send your lender a copy of the FIRM along with a written request asking for a new flood map determination for your building based on new maps; some lenders may charge a fee. Ask the lender

for a written confirmation to include the following:

- Flood insurance was required originally as a condition of the loan.
 - Flood insurance is no longer required based on the new FIRM.
4. If your lender purchased the flood insurance policy for you, ask the lender to cancel the flood insurance policy and issue you a refund. Many of the policies purchased by lenders are not written through the NFIP and have a range of different refund standards. Owners should check with their lenders to determine what refund standards apply.
 5. If you purchased your flood insurance policy directly from an insurance agency, then ask your lender to provide you with a letter removing the requirement to carry flood insurance, and send a copy of the letter along with a copy of the new FIRM to your insurance agent asking to have the policy cancelled. A full refund of the premium is provided for the policy year in which the new FIRM became effective provided the policy is currently active and there are no claims pending.

RESIDENCE/BUSINESS IS ADDED TO THE SFHA

What does it mean if my residence/business is going to be added to a SFHA?

If your property is going to be added to a designated SFHA as a result of the LOMR, you should be aware that there may be a substantial savings in your flood insurance premium if you purchase your flood insurance prior to the effective date of the

LOMR. Flood insurance is very reasonably priced for non-SFHA areas, so purchasing insurance before your residence or business is shown as being in a SFHA allows you to lock in a lower rate. Insurance can be purchased from your local insurance agent. If you do not have an agent who can write a flood policy for you, you may call 1-800-427-4661 or visit www.floodsmart.gov to obtain the names and telephone numbers of insurance agents in your area.

If I obtain flood insurance at a lower rate, can I transfer that lower rate to future property owners?

Yes. Flood insurance policies are assignable. If you sell your property in the future, the flood insurance rate may be transferred to a new buyer if the flood insurance coverage is included as part of escrow. For information, please contact your insurance agent.

What does it mean if my property is in a SFHA, or the depth of flooding increases on my property?

The National Flood Insurance Program requires communities to adopt regulations and standards for construction within floodplains. When re-mapping adds an area to a SFHA or increases the flood depth, there will be additional building requirements for new construction to ensure flood safety. Property owners with existing structures may have some grandfathered rights to modify, improve or repair those structures depending on the type and extent of the construction and if the structure can be considered a non-conforming use. For more information about improvements to non-conforming uses, contact the District.

What does it mean if my property is located in a Floodway?

Floodway maps reflect fully developed floodplains or fully encroached floodplains. They generally coincide with the deepest and fastest moving areas of the 100-year floodplain. In such areas it may be difficult for property owners to demonstrate a proposed structure would be safe from flooding or erosion. At a minimum, property owners proposing improvements in a floodway would have to prove their improvements would not create a rise in the Base Flood Elevations to be in compliance with local, state, and federal guidelines.

What if I have additional questions about flood insurance?

If you have additional questions about the National Flood Insurance Program, please call 1-800-427-4661 or visit the National Flood Insurance Program website at: <http://www.fema.gov/nfip/>. For flood hazard mapping questions, property owners may contact the FEMA Map Assistance Center at: 1-877 FEMA MAP or visit the Flood Hazard Mapping website at: <http://www.fema.gov/plan/prevent/fhm/index>

LOCAL MAP REPOSITORY:

Unincorporated Pima County
Pima County Regional Flood Control District
97 E. Congress Street, 3rd Floor
Tucson Arizona, 85701-1797
(520) 243-1800

Pima County Flood Control District Board
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