Introduction

FEMA is currently updating coastal Flood Study information for the shoreline and coastal communities adjacent to the Pacific Coast as part of the Open Pacific Coast (OPC) Study, and adjacent to the San Francisco Bay as part of the San Francisco Bay Area Coastal (BAC) Study. The update provides 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 the Special Flood Hazard Area (SFHA) within the coastal areas of the City and County of San Francisco (CCSF). Coastal High Hazard Areas will be mapped with support by the coastal hazard modeling results. These changes will impact property owners in some areas within the City and County.

This fact sheet explains the next steps in the Post Preliminary Map Production Phase of the Flood Insurance Rate Map (FIRM) creation for CCSF as part of both the OPC and BAC studies. These next steps include the comment process, community and public meetings, community adoption/compliance requirements, future map change options, and insurance implications.

Review and Comment Period

On November 12, 2015, after the coastal hazard analyses and mapping work was completed, your community received a preliminary version of the FIRM panels and Flood Insurance Study (FIS) report. 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 shown on the preliminary 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 FIRM panels and FIS report.

After FEMA meets with community officials, San Francisco is encouraged to hold a public meeting to present the study results and preliminary FIRM. This meeting gives interested parties an opportunity to view the preliminary flood maps and ask questions about how the maps 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 in the local newspaper twice. 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.

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 FHDs are scientifically or technically incorrect. At the end of the 90-day appeal period, FEMA addresses all appeals and comments and finalizes the FIRM panels and FIS report.

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 FHDs if they are 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 new FIRM and FIS report are published.

All appeals and other 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

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. 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.