



MEMORANDUM

Date: February 3, 2020

To: The Honorable Richard Elías, Chairman
Pima County Board of Supervisors

From: C.H. Huckelberry
County Administrator

A handwritten signature in black ink, appearing to read "CHH", is written over the printed name "C.H. Huckelberry".

Re: **El Vado Wash Letter of Map Revision**

Please see the attached January 31, 2020 memorandum from the Regional Flood Control District Director regarding flood control studies conducted in the El Vado Wash area. Based on reanalysis of the floodplain impacts, it is indicated that prior to a Flood Insurance Rate Map (FIRM) amendment, 116 properties were identified as being in a floodplain, 76 properties are now removed from the floodplain with only 40 parcels remaining within the floodplain.

The last step is to notify the affected properties in the District 5 and Ward 1 areas. The memorandum includes a brochure of frequently asked questions that will be included in the notice. If your office receives any inquiries regarding this matter, please refer them to the Regional Flood Control District at 520.724.4600.

CHH/anc

Attachment

c: The Honorable Lane Santa Cruz, Council Member Ward 1, City of Tucson
Carmine DeBonis, Jr., Deputy County Administrator for Public Works
Suzanne Shields, Director, Regional Flood Control District
Eric Shepp, Deputy Director, Regional Flood Control District
Andy Dinauer, Deputy Director, Regional Flood Control District

DATE: January 31, 2020

TO: C. H. Huckelberry
County Administrator

FROM: Suzanne Shields, P.E.
Director



SUBJECT: El Vado Wash Letter of Map Revision

The Federal Emergency Management Agency (FEMA) has approved a Letter of Map Revision (LOMR) submitted by the Pima County Regional Flood Control District (District) to revise the Flood Insurance Rate Maps (FIRMs) along the El Vado Wash (effective April 21, 2020). The El Vado Wash is located within the City of Tucson (City), south of Valencia Road and west of Nogales Highway. The Special Flood Hazard Area (SFHA) associated with the El Vado Wash was originally mapped by FEMA in 1989. An SFHA is considered a high flood risk area and flood insurance is a requirement for structures that have a federally backed mortgage.

The last remaining step for the LOMR is to notify the affected property owners. This memorandum is to inform you that that the District will be mailing notification letters along with the attached *LOMR Frequently Asked Questions* brochure next week. The affected properties are located in Board of Supervisors District 5 and in the City's Ward 1. If property owners call as a result of this notification, please direct constituents to the District or the City.

As shown on the attached maps, the LOMR impacts 116 properties, with 76 properties now removed from the SFHA and 40 parcels remaining within the floodplain. These map changes result in improved conditions for all properties within the original floodplain and will result in a significant reduction in the SFHA. For properties that remain in the floodplain, the District will offer to provide additional services in order to better identify the level of flood risk impacting each property. This information may be helpful when determining flood insurance premiums.

Please let me know if you have any questions.

SS/tj

Attachments

c: Carmine DeBonis, Deputy County Administrator – Public Works
Eric Shepp, P.E., Deputy Director – Regional Flood Control District
Andy Dinauer, P.E., Deputy Director – Regional Flood Control District



Letters of Map Revision (LOMRs) Frequently Asked Questions

What is a LOMR?

A LOMR is an official revision to the Flood Insurance Rate Maps (FIRMs) issued by the Federal Emergency Management Agency (FEMA). LOMRs reflect changes to the 100-year floodplains or Special Flood Hazard Areas (SFHA) shown on the FIRMs. In rare situations, LOMRs also modify the 500-year floodplain boundaries. Changes may include modifications to Base Flood Elevations, floodplain widths, and floodways. The 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: <https://www.fema.gov/special-flood-hazard-area>

What is a Flood Insurance Rate Map (FIRM)?

FIRMs are issued by FEMA through the National Flood Insurance Program (NFIP), and display federally recognized flood hazard areas. Communities participating in the NFIP are required to have building restrictions for any new construction in a SFHA to reduce the potential for flood damages. Property owners who own residences or businesses within SFHAs and who have mortgages through a federally insured lending institution are required to have flood insurance per the National Flood Insurance Reform Act. The FIRM panels reflect insurance risk designations for flooding. FEMA has a tutorial on their website entitled, *How to Read a FIRM*. You may view this tutorial at: <http://www.fema.gov/media-library/assets/documents/7984>

When does a LOMR change a FIRM?

LOMRs become effective once the statutory Appeal Period is over. The effective date is listed on the LOMR cover letter.

Can I drop my flood insurance if my residence or business is removed from the floodplain by a LOMR?

The Flood Disaster Protection Act of 1973 and the National Flood Insurance Reform Act of 1994 directs federally regulated lenders to require flood insurance on loans secured by a building located in an SFHA. Once an area has been removed from an SFHA, the lender is no longer mandated by the National Flood Insurance Reform Act to require flood insurance.

What if my lender requires me to carry flood insurance even if my residence or business has been removed from the floodplain?

A few lenders may still require flood insurance based on their lending policies even when a structure lies outside an SFHA. If a residence or business has been removed from the SFHA by a LOMR, premiums paid on flood insurance should be decreased to reflect the lower flood risk.

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

Property owners whose buildings have been removed from an SFHA and are now located in a Zone X or a Shaded Zone X 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, you will not be eligible for a refund. If you do not have a lender, you will not be eligible for a refund. To find out if you are eligible for a refund, please follow these steps:

1. View the revised flood maps to determine if your property has been re-mapped to a Zone X or Shaded Zone X. You may view the maps at the local map repository for your community (see next page). If a cover letter was attached to this information sheet, the letter may state what the floodprone status is for your property or will be once the LOMR becomes effective. If your property

has been or will be removed from the floodplain, please follow steps 2 through 5.

2. Obtain a copy of the LOMR issued by FEMA.
3. Send your lender a copy of the LOMR along with a written request asking for a new flood map determination for your building based on this map revision (some lenders may charge a small 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 FEMA's LOMR.
4. If your lender purchased the flood insurance policy for you and billed you for it, ask that the lender to cancel the flood insurance policy and issue you a refund. Many of the policies purchased by lenders are not backed by the NFIP and, therefore, have a range of different refund standards. If your lender purchased the policy, we encourage you to check with your lender to determine what refund policies apply to your case. If you bought your flood insurance policy directly from an insurance agent, read Step 5.
5. If the lender provides you with a letter removing the requirement to carry flood insurance, send a copy of the letter along with a copy of the LOMR cover letter to your insurance agent and ask that the policy be cancelled.

Typically, most insurance companies can process this refund within 60 days. A full refund of the premium is provided for the policy year in which the LOMR became effective provided the policy is currently active and there are no claims pending. The cancellation request must be received during the policy year, or within 6 months of the policy expiration date.

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

If your property will be located in a designated SFHA as a result of a LOMR, insurance can be purchased from your local insurance agent. Ask your insurance agent if you qualify for a Preferred Risk Policy (PRP) eligibility extension. If you do not have an agent who can write a flood policy for you, you may call 1-888-379-9531 to obtain the names and telephone numbers of insurance agents in your area. Or you may visit: www.floodsmart.gov

What if I disagree with the new maps?

When FEMA issues a LOMR, there is a 90-day Technical Appeal Period prior to the maps becoming effective. During that 90-day period, individuals who disagree with the new maps may submit technical or scientific data to FEMA to dispute the new information. Please be aware that FEMA will only accept technical and scientific data for appeals. Therefore, individuals who wish to make an appeal are strongly encouraged to retain the services of a registered professional civil engineer.

If the Technical Appeal Period has passed, the new maps are effective. Changes to the SFHA would have to be processed through a new

LOMR application. In some circumstances, it may be feasible to obtain a Letter of Map Amendment (LOMA) to remove a structure or property from the floodplain. To find out more information on the LOMR and LOMA processes visit the FEMA website at: <http://www.fema.gov>

Where can I go to view the new maps?

Communities participating in the NFIP are required to have Map Repositories. Please see the attached list with the addresses and phone numbers of communities within Pima County who are participating in the NFIP.

My property has been removed from the 100-year floodplain. Does that mean it will never flood?

Not necessarily. The 100-year flood has a 1 percent statistical probability of occurring during any given year; storms do occur that have intensities greater than the 100-year event. In addition, changes in river or watershed characteristics could increase flood depths and discharges. The Shaded Zone X designation may also represent areas of shallow flooding (less than one foot) during a 100-year event. Finally, the FIRMs only reflect major floodplains. Some properties are adversely impacted by tributary flow or by local drainage not reflected on the federal maps.

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

Yes, unless a community has been put on suspension by FEMA for not following the NFIP guidelines.

What if I have additional questions about flood insurance?

For additional questions about the NFIP, please call 1-800-427-4661 or visit the NFIP website at: www.floodsmart.gov. For flood hazard mapping questions, property owners may contact FEMA's Flood Map Service Center at: 1-877 FEMA MAP or visit the Flood Hazard Mapping website at: <https://msc.fema.gov/portal>

LIST OF ACRONYMS:

FEMA Federal Emergency Management Agency
FIRM Flood Insurance Rate Maps
LOMA Letter of Map Amendment
LOMR Letter of Map Revision
NFIP National Flood Insurance Program
SFHA Special Flood Hazard Area

LOCAL MAP REPOSITORIES:

City of Tucson

Development Services Department
Engineering Division
201 N. Stone Avenue, 1st Floor
Tucson, Arizona 85701-1207
(520) 791-5550 or (520) 791-5100

The Town of Marana

Marana Development Services Center
11555 W. Civic Center Drive
Marana, Arizona 85653
(520) 382-2600

The Town of Oro Valley

Oro Valley Community Development Department
Department of Public Works
11000 N. La Canada Drive
Oro Valley, Arizona 85737
(520) 229-4818

Unincorporated Pima County

Pima County Regional Flood Control District
Floodplain Management Division
201 N. Stone Ave. 9th Floor
Tucson Arizona, 85701-1207
(520) 724-4600

Town of Sahuarita

Town of Sahuarita, Public Works
375 W. Sahuarita Center Way
Sahuarita, Arizona 87629
(520) 344-7100

City of South Tucson

Planning and Zoning Department
1601 South Sixth Avenue
South Tucson, Arizona 85713
(520)917-1563

Pima County Board of Supervisors

Ally Miller, District 1
Ramón Valadez, District 2
Sharon Bronson, District 3
Steve Christy, District 4
Richard Elias, Chairman, District 5

C.H. Huckelberry Pima County Administrator

Revised May 17, 2019



Existing FEMA Floodplain



FEMA Floodplain Effective 4/21/2020



Pima County Regional Flood Control District
 201 N. Stone Ave - 9th Floor
 Tucson, Arizona 85701-1797
 (520) 724-4600, FAX: (520)724-4621
<http://www.rfcd.pima.gov>

El Vado Wash LOMR

Sheet 1 of 3

1 inch = 300 feet

— Base Flood Elevation
FEMA Floodplain Zone
 AE



Date: 12/18/2019



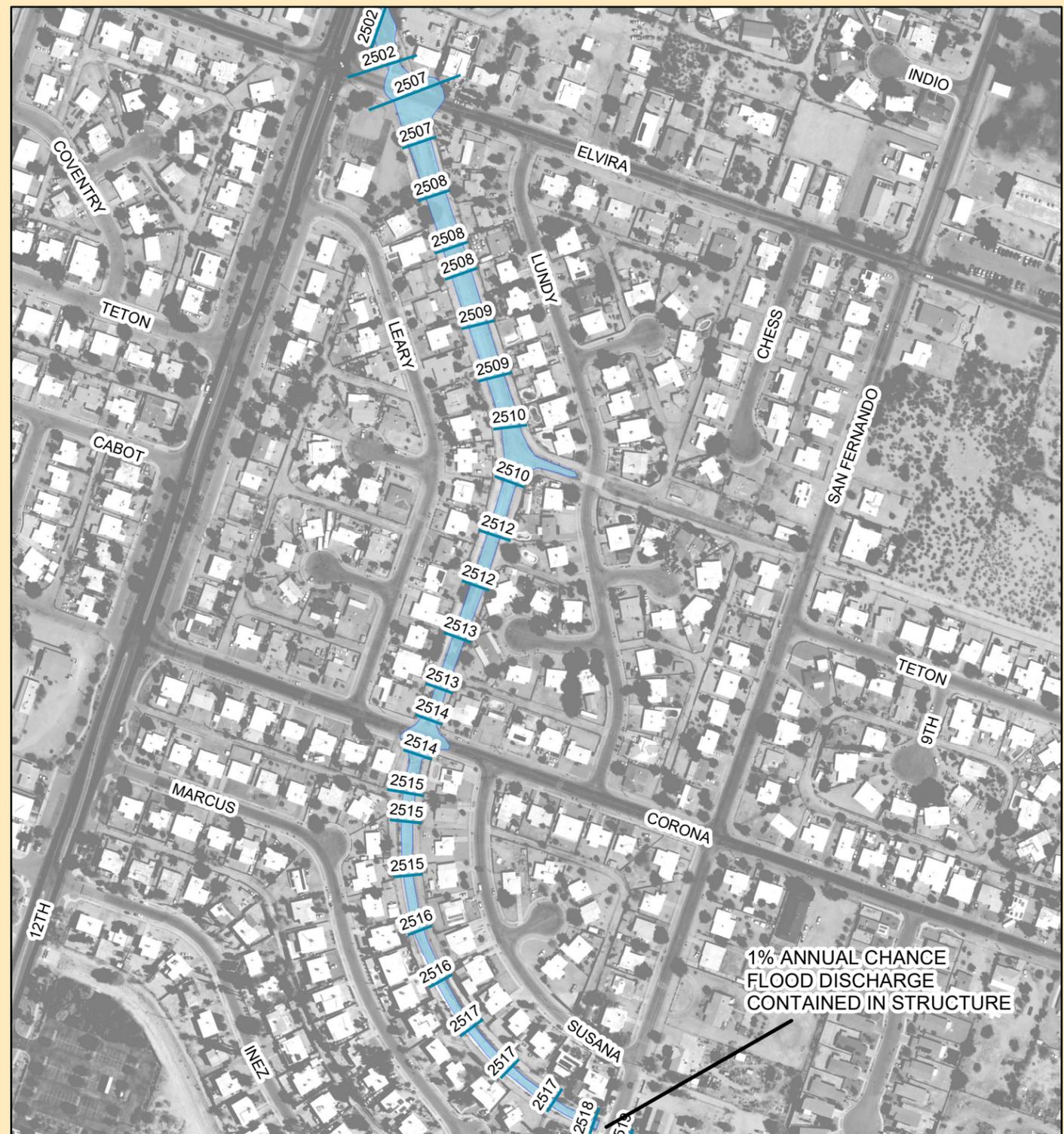
The information depicted on this display is the result of digital analyses performed on a variety of databases provided and maintained by several governmental agencies. The accuracy of the information presented is limited to the collective accuracy of these databases on the date of the analysis. The Pima County Regional Flood Control District makes no claims regarding the accuracy of the information depicted herein.

This product is subject to the GIS Division Disclaimer and Use Restrictions.

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Existing FEMA Floodplain



FEMA Floodplain Effective 4/21/2020



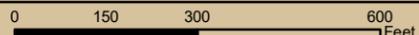
PIMA COUNTY
FLOOD CONTROL
Pima County Regional Flood Control District
201 N. Stone Ave - 9th Floor
Tucson, Arizona 85701-1797
(520) 724-4600, FAX: (520) 724-4621
<http://www.rfcd.pima.gov>

El Vado Wash LOMR

Sheet 2 of 3

- Base Flood Elevation
- FEMA Floodplain Zone**
- AE

1 inch = 300 feet



Date: 12/18/2019

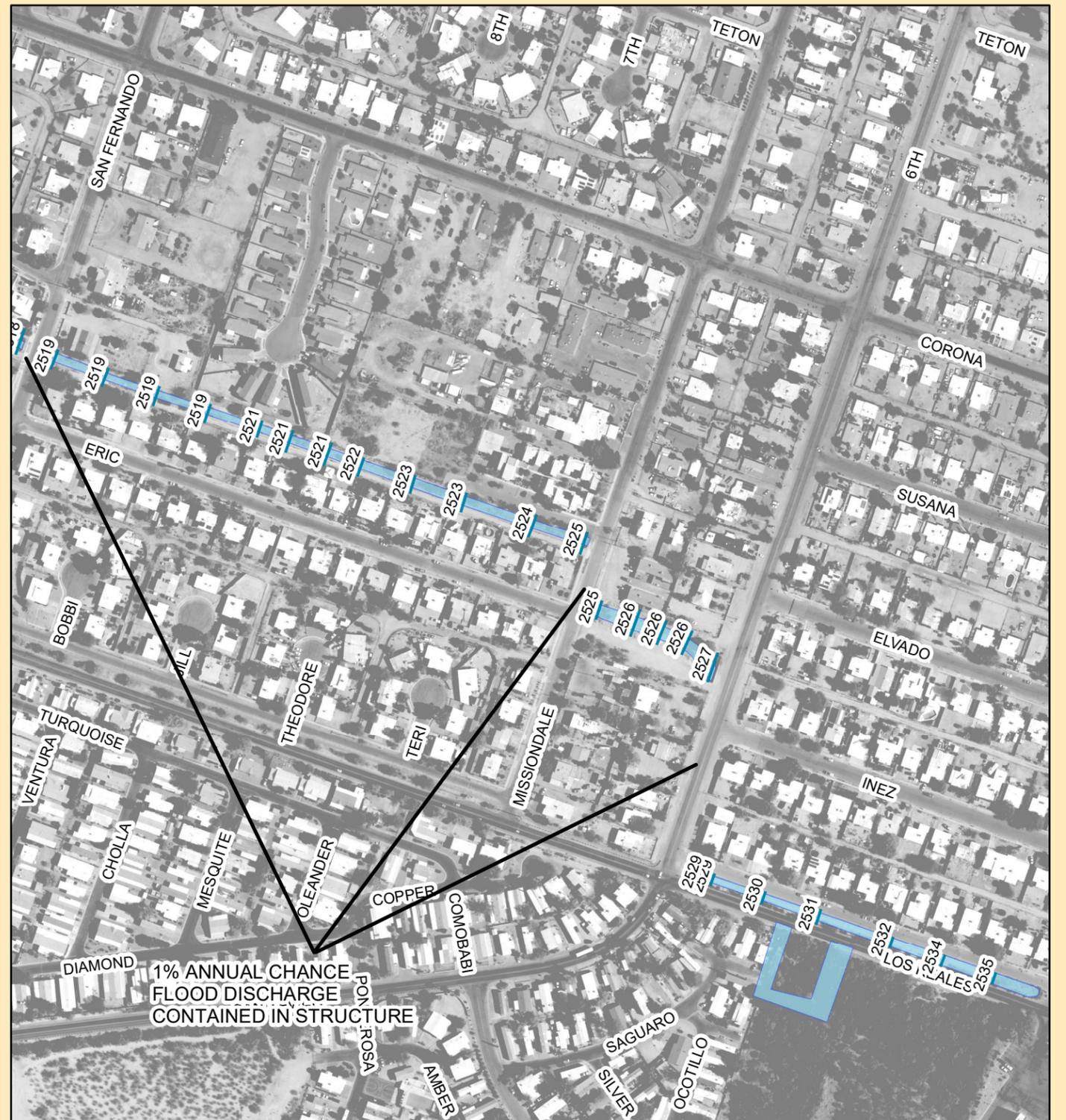
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Existing FEMA Floodplain



FEMA Floodplain Effective 4/21/2020



PIMA COUNTY
FLOOD CONTROL
Pima County Regional Flood Control District
201 N. Stone Ave - 9th Floor
Tucson, Arizona 85701-1797
(520) 724-4600, FAX: (520) 724-4621
<http://www.rfcd.pima.gov>

El Vado Wash LOMR

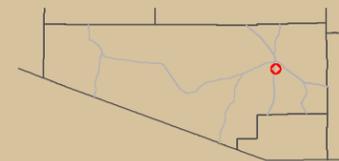
Sheet 3 of 3

1 inch = 300 feet

— Base Flood Elevation
FEMA Floodplain Zone
■ AE



Date: 12/18/2019



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