



Federal Emergency Management Agency

Washington, D.C. 20472

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CITY OF PALM SPRINGS
ENGINEERING

The Honorable Lloyd Maryanov
Mayor, City of Palm Springs
P.O. Box 2743
Palm Springs, California 92263-2743

IN REPLY REFER TO:
Case No.: 95-09-359A
Community: City of Palm Springs, California
Community No.: 060257
Map Panel Affected: 0008 B

T-218-65-R-N-NF

Dear Mayor Maryanov:

This is in response to a letter dated March 14, 1995, from Mr. Richard L. Clark, ASL Consulting Engineers, requesting that the Federal Emergency Management Agency (FEMA) determine whether the following property is located in a Special Flood Hazard Area (SFHA), an area that would be inundated by the 100-year (1-percent annual chance) flood. This property has been elevated by the placement of fill.

Property Description: Lots 1 through 30, Tract 24325, as shown on the Plat recorded in Book 245 of Maps, Pages 76 and 77, in the Office of the Recorder, Riverside County, California

Community: City of Palm Springs

State: California

All fees necessary to process this Letter of Map Revision (LOMR), a total of \$915, have been received.

On April 4, 1995, we received all information necessary to process Mr. Clark's request. After comparing this information to the National Flood Insurance Program (NFIP) map for your community, we determined that Lots 3, 4, 5, 7 through 20, 23, 24, and 25 described above would not be inundated by the 100-year flood. Therefore, this letter revises the NFIP map for the City of Palm Springs, California (NFIP Map Number 060257, Panel 0008 B, dated March 2, 1983), to remove these lots from the SFHA. These lots are now located in Zone B, an area between the limits of the 100-year and 500-year floods.

Although the criteria for removal of a parcel of land based on fill have been met for this request, we encourage you to require that the lowest adjacent grade and lowest floor (including basement) of any structure placed on the property be elevated to a level at or above the base flood elevation.

You should note that this property could be inundated by a flood greater than the 100-year flood or by local flooding conditions not shown on the NFIP map. Also, although we have based our determination on the flood data presently available, we are currently revising the NFIP map for the City of Palm Springs, California. When the new NFIP map is issued, it will supersede this letter. Although the Federal requirement for purchasing flood insurance will then be based on the newly issued NFIP map, Mr. Clark may submit a written request for reissuance of the determination made in this letter.

Even though this property is not included in an SFHA, it could be inundated by a flooding event of greater magnitude than the 100-year flood. In fact, more than 25 percent of all losses in the NFIP occur to structures located outside the SFHA in Zones B, C, or X. More than 25 percent of all policies purchased under the NFIP protect structures located in these zones. This clearly illustrates that there is a risk of flooding in non-SFHAs. That risk is just not as great as the flood risk to structures located in SFHAs. In order to offer flood insurance protection to owners of such structures, the NFIP offers two types of flood insurance policies: the Standard Policy and the Preferred Risk Policy (PRP). The PRP is available at low cost for one- to four-family homes located outside the SFHA with little or no loss history. The Standard Policy is available for all other structures. Owners should discuss their individual flood risk situation and insurance needs with their insurance agent or company before making a final decision regarding flood insurance coverage.

To ensure continued eligibility to participate in the NFIP, your community must enforce its floodplain management regulations using, at a minimum, the flood elevations and zone designations shown on the NFIP map for your community, including the revision effected by this letter. This response is based on the minimum criteria established by the NFIP. State and community officials, based on knowledge of local conditions and in the interest of public safety, may set higher standards for construction in the floodplain. If the State of California or your community has adopted more restrictive or comprehensive floodplain management criteria, those criteria take precedence over the minimum Federal criteria.

This revision has been made pursuant to Section 206 of the Flood Disaster Protection Act of 1973 (Public Law 93-234) and is in accordance with the National Flood Insurance Act of 1968, as amended (Title XIII of the Housing and Urban Development Act of 1968, Public Law 90-448), 42 U.S.C. 4001-4128, and 44 CFR Part 65.

Because this LOMR will not be printed and distributed to primary map users, such as local insurance agents and mortgage lenders, your community will serve as a repository for these new data. We encourage you to disseminate the information reflected by this LOMR throughout your community so that interested persons, such as property owners, local insurance agents, and mortgage lenders, may benefit from the information. We also encourage you to prepare an article for publication in your community's local newspaper that would describe the changes that have been made and the assistance that officials of your community will give to interested persons by providing these data and interpreting the NFIP maps. When, in the future, a sufficient number of revisions have occurred on the affected panel, we will initiate a physical map revision to republish and distribute the panel to incorporate the changes that were made effective by letter.

A copy of this LOMR is being sent to your community's official NFIP map repository where, in accordance with regulations adopted by your community when it made application to join the NFIP, it should be attached to the community's official record copy of the NFIP map, which is available for public inspection.

We also determined that Lots 1, 2, 6, and 26 through 29 described above would be inundated by the 100-year flood and are correctly shown on the current NFIP map as being in an SFHA, designated Zone A3. The elevation of the lowest ground on a lot must be at or above the 100-year flood elevation for the lot to be outside the SFHA. Because the elevation of the lowest ground on each of the lots listed below is lower than the corresponding 100-year flood elevation, the lots are within the SFHA; therefore, flood insurance is required.

<u>Lot</u>	<u>Elevation of Lowest Ground (in feet)</u>	<u>100-Year Flood Elevation (in feet)</u>
1	376.3	376.8
2	376.6	376.8
6	376.0	376.8
26	376.6	376.8
27	375.7	376.8
28	375.4	376.8
29	375.0	376.8

These elevations are referenced to the National Geodetic Vertical Datum. This determination is based on the flood data presently available.

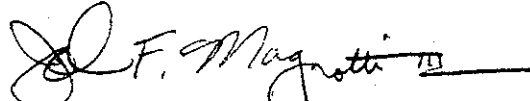
Finally, we determined that the fill placed on Lots 21, 22, and 30 is located within the regulatory floodway for Palm Canyon Wash; therefore, flood insurance is required. This determination is based on the flood data presently available.

The regulatory floodway is the area that must be maintained in an unobstructed condition in order to prevent unacceptable increases in flood levels. Therefore, no construction may take place in a regulatory floodway that would cause any increase in the 100-year flood level. Because the regulatory floodway is adopted and enforced by the community, any proposed revision to the regulatory floodway must be submitted to FEMA by community officials. The community should contact the Director, Mitigation Division of FEMA in San Francisco, California, at (415) 923-7177 for guidance on the data that must be submitted to revise a regulatory floodway.

Should you wish to resubmit this request, Section 72.7 of the NFIP regulations provides a period of 90 days from the date of this letter for resubmission of revised data without repayment of review fees. Data submitted after 90 days, or data which show that the project has been significantly altered in design or scope, other than as necessary to respond to findings made in FEMA's original determination, will be subject to all submittal payment procedures described in Section 72.4, including the initial fee.

If you have any questions or if we can be of further assistance, please contact Ms. Agnes De Coca of our staff in Washington, DC, either by telephone at (202) 646-2746 or by facsimile at (202) 646-4596.

Sincerely,



Michael K. Buckley, P.E., Chief
Hazard Identification Branch
Mitigation Directorate

cc: Community Map Repository

Mr. Richard L. Clark
ASL Consulting Engineers