



# Federal Emergency Management Agency

Washington, D.C. 20472

SEP 27 1996

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

IN REPLY REFER TO:  
Case No.: 96-09-1114A  
Community: City of Palm Springs, California  
Community No.: 060257  
Map Panel Affected: 0008 C

218-65-R (REI)

Dear Mayor Maryanov:

This responds to a letter dated August 9, 1996, from Ms. Marna Van Horn, Plan Check Assistant, City of Palm Springs, requesting that the Federal Emergency Management Agency reissue a Letter of Map Revision (LOMR) dated May 22, 1995, for the property described below:

Property Description: Lots 3, 4, 5, 7 through 20, 23, 24, and 25, 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 and State: City of Palm Springs, California

The May 22 LOMR that revised the National Flood Insurance Program (NFIP) map for the City of Palm Springs, California, dated March 2, 1983, has been superseded by a new NFIP map dated June 18, 1996. Therefore, this letter issues a new determination for the property based on the new NFIP map.

On September 3, 1996, we received all information necessary to process this request. After comparing this information to the NFIP map for your community, we determined that the property described above would not be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). Therefore, this letter revises the NFIP map for the City of Palm Springs, California (NFIP Map Number 060257, Panel 0008 C, dated June 18, 1996), to remove the property from the Special Flood Hazard Area (SFHA). The property is now located in Zone B, an area of moderate flooding outside the SFHA. Because portions of the property are in the SFHA, any future construction or substantial improvement on the property remains subject to Federal, State, and local regulations for floodplain management.

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 both the lowest adjacent grade (lowest ground touching the structure) and the 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 base 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, flood conditions may change or new information may be generated that would supersede this determination.

Even though this property is not included in an SFHA, it could be inundated by a flooding event of greater magnitude than the base 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. To offer flood insurance protection to owners of such structures, the NFIP offers two types of flood insurance. Property 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, County, or community has adopted more restrictive or comprehensive floodplain management criteria, those criteria take precedence over the minimum Federal criteria.

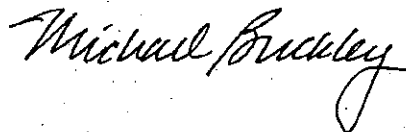
This revision has been made pursuant to Section 206 of the Flood Disaster Protection Act of 1973 (Public Law 93-234) and is in accordance with the National Flood Insurance Act of 1968, as amended (Title XIII of the Housing and Urban Development Act of 1968, Public Law 90-448), 42 U.S.C. 4001-4128, and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

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

Ms. Marna Van Horn  
Plan Check Assistant  
City of Palm Springs