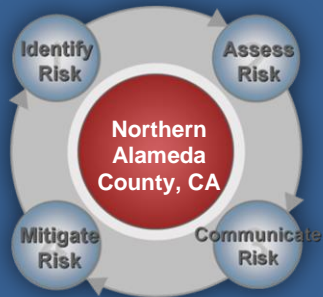


## San Francisco Bay Area Coastal Study, Northern Alameda County, California



### Contact Information

If you have any questions or would like to discuss the status of the flood map project for your county, please contact the Federal Emergency Management Agency (FEMA) or BakerAECOM.

#### FEMA Region IX:

Eric Simmons  
1111 Broadway, Suite 1200  
Oakland, CA 94607-4052  
(510) 627-7029  
Eric.Simmons@fema.dhs.gov

#### BakerAECOM:

Kris May  
Project Manager  
(510) 622-6640  
Kris.May@aecom.com

### Where Can I Find Digital Data?

PDF copies of the preliminary FIRM panels and FIS, and the GIS digital data are available on FEMA's Preliminary Flood Hazard Data website:

<http://hazards.fema.gov/femaportal/prelimdownload>

PDF copies of the SOMA are available on the Alameda BAC Study page at [www.r9coastal.org](http://www.r9coastal.org)

### Introduction

FEMA is currently updating coastal Flood Study information for the shoreline and coastal communities adjacent to San Francisco Bay.

The update includes 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 revisions to the Special Flood Hazard Area (SFHA) within the coastal areas of Alameda County. Coastal High Hazard Areas will be mapped with support by the coastal hazard modeling results. These changes will impact propertyowners in the Cities of Alameda, Albany, Berkeley, Emeryville, Fremont, Hayward, Newark, Oakland, San Leandro and Union City. Flood zone updates for the Alameda County cities south of the San Mateo Bridge including Fremont, Hayward, Newark, and Union City, are currently delayed pending review of the southern Alameda coastal analysis completed by Alameda County's consultant.

This fact sheet explains the next steps in the Post Preliminary Map Production Phase of the Physical Map Revision (PMR). PMR production involves depicting results of new engineering analysis on updated flood insurance rate map (FIRM) panels using the best available data. 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 April 16, 2015, after the coastal hazard analyses and mapping work was completed, your community received a preliminary version of the FIRM panels,

Flood Insurance Study (FIS) report, and Summary of Map Action (SOMA) listing all Letters of Map Change (LOMC) that FEMA issued for the flood map panels being revised. Community officials have until May 15, 2015 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 revised FIRM panels and FIS report.

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 changes shown on the revised FIRM panels.

After FEMA meets with community officials, your community is encouraged to hold a public meeting to present the study results and Preliminary FIRM panels. This meeting gives interested parties an opportunity to view the changes to the flood map and ask questions about how the map changes will affect them.

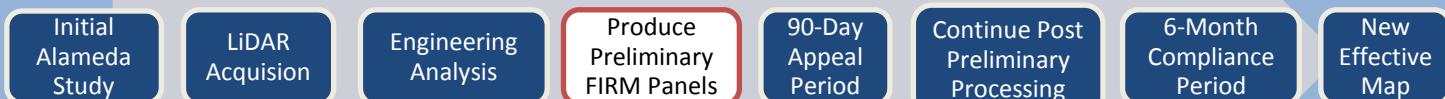
### Appeal Process

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

2015-07-21 6-A

Exhibit 3

Physical Map Revision Production Time Line



**San Francisco Bay Area Coastal Study, Northern Alameda County, California****What Is an Appeal?**

An appeal is a formal objection to the proposed new or revised flood elevations, the addition or modification of any Special Flood Hazard Area (SFHA) boundary or zone designation, and the addition or modification of any regulatory floodway. An individual or the community must submit *technical or scientific data* to support an appeal. All appeals should be submitted through the community. All other change requests are considered comments. For more information on FEMA's appeal process refer to:

[www.fema.gov/library/viewRecord.do?id=4053](http://www.fema.gov/library/viewRecord.do?id=4053)

**What Is a Comment?**

Comments generally involve one of the following:

- Corporate limits
- Roads and road names

**Where Can I Get More Information?**

You may view Part 67 of the NFIP regulations on the FEMA Web site at [www.gpo.gov/fdsys/pkg/CFR-2002-title44-vol1/pdf/CFR-2002-title44-vol1.pdf](http://www.gpo.gov/fdsys/pkg/CFR-2002-title44-vol1/pdf/CFR-2002-title44-vol1.pdf)

More information on map amendments and revisions is available on FEMA's Web site at [www.fema.gov/national-flood-insurance-program-2/letter-map-change](http://www.fema.gov/national-flood-insurance-program-2/letter-map-change)

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](http://www.floodmaps.fema.gov/fhm/scripts/bfe_main.asp#1),

as well as a link 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 support an appeal, the appellant should provide the justification for the new methodology or change in assumptions. 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 panels 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: **Eric Simmons**  
1111 Broadway, Suite 1200  
Oakland, CA 94607-4052

Your community has the right, at any time, to submit scientific or technical data to improve the flood hazard information shown on the FIRM panels through the Letter of Map Change process.

**Map Adoption/Compliance Requirements**

After all appeals and comments are addressed, FEMA will issue a Letter of Final Determination (LFD) for each affected community, which establishes the final flood elevations and provides the new FIRM panels and FIS report to each community. The LFD starts the 6-month adoption and compliance period during which your community must adopt or amend its floodplain management regulations to reflect the changes in the FIRM.

**Map Change Options**

In addition to the appeal process, community officials and citizens may submit scientific or technical data to improve the flood hazard information shown on the effective FIRM panels for their community at any time. FEMA established the Letter of Map Amendment and Letter of Map Revision Based on Fill processes for individual structures or lots, and the Letter of Map Revision process for more extensive changes. Detailed information on map revisions and amendments is provided in the *Guide for Community Officials* and on FEMA's Web site (see links in sidebar).

**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*. Property owners who obtain and maintain flood insurance before the FIRM panels become effective may be able to benefit from the NFIP's "grandfathering" insurance rating process and pay a lower premium. 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](http://www.FloodSmart.gov) for more information.