



Federal Emergency Management Agency

Washington, D.C. 20472

CORRESPONDENCE 2

page 1 of 9

CERTIFIED MAIL
RETURN RECEIPT REQUESTED

IN REPLY REFER TO:
115-N(C)

March 26, 2008

Mr. Thomas Mayfield
1010 Tenth Street
Suite 6500
Modesto, California 95354

Community: Stanislaus County, CA
(Unincorporated Areas)
Community No.: 060384
Map Panels Affected: See Attached List

Dear Chairman Mayfield:

On September 28, 2007, the Department of Homeland Security's Federal Emergency Management Agency (FEMA) provided you with Preliminary copies of the revised Flood Insurance Rate Map (FIRM) and Flood Insurance Study (FIS) report for Stanislaus County, California and Incorporated Areas for your review and comment. Those Preliminary copies presented revised flood hazard information for your community, but did not present revised elevations of the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). Therefore, no appeal period was required.

Your community was provided with a 30-day review period, and that period has now elapsed. All comments and concerns about the Preliminary copies of the revised FIRM and FIS report submitted to FEMA have been addressed and resolved; therefore, the revised FIRM panels, as referenced above, will be effective as of September 26, 2008, and revise the FIRM that was in effect prior to that date. For insurance rating purposes, the community number and new suffix code for the FIRM panels being revised are indicated on the panels and must be used for all new policies and renewals.

We have updated the 1% annual chance floodplain along Stanislaus River based on LOMR 08-09-0041X, dated October 19, 2007, and along San Joaquin River based on updated topographic information. These modifications have been incorporated and reflected on enclosed proof panels 0165E, 0330E, and 0540E.

The revised FIRM is pursuant to Section 206 of the Flood Disaster Protection Act of 1973 (P.L. 93-234) and are in accordance with the National Flood Insurance Act of 1968, as amended, (Title XIII of the Housing and Urban Development Act of 1968, P.L. 90-448) 42 U.S.C. 4001-4128, and 44 CFR Part 65. Pursuant to Section 1361 of the National Flood Insurance Act of 1968, as amended, communities participating in the National Flood Insurance Program (NFIP) are required to adopt and enforce floodplain management regulations that meet or exceed minimum NFIP criteria. These criteria are the minimum required and do not supersede any State or local requirements of a more stringent nature. This includes adoption of the effective FIS report and FIRM and the modifications made by this map revision. Our records show that your community has met the requirements under 60.3(d).

A Consultation Coordination Officer (CCO) has been designated to assist your community with any difficulties you may be encountering in enacting the floodplain management regulations. The CCO will be the primary liaison between your community and FEMA. For information about your CCO, please contact:

2008 APR 14 P 3:09

BOARD OF SUPERVISORS

Ms. Sally Ziolkowski
Director, Federal Insurance and Mitigation Division
Federal Emergency Management Agency, Region IX
1111 Broadway Street, Suite 1200
Oakland, California 94607-4052
(510)-627-7103

To assist your community in maintaining the FIRM, we have enclosed a Summary of Map Actions to document previous Letter of Map Change (LOMC) actions (i.e., Letters of Map Amendment, Letters of Map Revision) that will be superseded when the revised FIRM panels referenced above become effective. Information on LOMCs is presented in the following four categories: (1) LOMCs for which results have been included on the revised FIRM panels; (2) LOMCs for which results could not be shown on the revised FIRM panels because of scale limitations or because the LOMC issued had determined that the lots or structures involved were outside the Special Flood Hazard Area as shown on the FIRM; (3) LOMCs for which results have not been included on the revised FIRM panels because the flood hazard information on which the original determinations were based are being superseded by new flood hazard information; and (4) LOMCs issued for multiple lots or structures where the determination for one or more of the lots or structures cannot be revalidated through an administrative process like the LOMCs in Category 2 above. LOMCs in Category 2 will be revalidated through a single letter that reaffirms the validity of a previously issued LOMC; the letter will be sent to your community shortly before the effective date of the revised FIRM and will become effective 1 day after the revised FIRM becomes effective. For the LOMCs listed in Category 4, we will review the data previously submitted for the LOMA or LOMR request and issue a new determination for the affected properties after the revised FIRM becomes effective.

The FIRM and FIS report for your community have been prepared in our countywide format, which means that flood hazard information for all jurisdictions within Stanislaus County has been combined into one FIRM and FIS report. When the FIRM and FIS report are printed and distributed, your community will receive only those panels that present flood hazard information for your community. We will provide complete sets of the FIRM panels to county officials, where they will be available for review by your community.

The FIRM panels have been computer-generated. Once the FIRM and FIS report are printed and distributed, the digital files containing the flood hazard data for the entire county can be provided to your community for use in a computer mapping system. These files can be used in conjunction with other thematic data for floodplain management purposes, insurance purchase and rating requirements, and many other planning applications. Copies of the digital files or paper copies of the FIRM panels may be obtained by calling our Map Service Center, toll free, at 1-800-358-9616. In addition, your community may be eligible for additional credits under our Community Rating System if you implement your activities using digital mapping files.

If you have any questions regarding the necessary floodplain management measures for your community or the NFIP in general, we urge you to contact the Director, Federal Insurance and Mitigation Division of

FEMA in Oakland, California at (510) 627-7103, for assistance. If you have any questions concerning mapping issues in general please call our Map Assistance Center, toll free, at 1-877-FEMA MAP (1-877-336-2627).

Sincerely,



William R. Blanton Jr., CFM, Chief
Engineering Management Branch
Mitigation Directorate

List of Enclosures:

National Flood Insurance Program Elevation Certificate and Instructions
Frequently Asked Questions Regarding the Effect That Revised Flood Hazards Have on Existing Structures
Lowest Floor Elevation Certifications for Flood Insurance Post Flood Insurance Rate Map Construction
Use of Flood Insurance Study (FIS) Data As Available Data
National Flood Insurance Program Regulations
Final Summary of Map Actions
Proof Panels 06099C0165E, 0330E, 0540E

cc: Community Map Repository
Tony Refuerzo, Road Commissioner

Map Panels Affected: 06099C0145E, 0165E, 0170E, 0180E, 0190E, 0195E, 0205E, 0210E, 0215E, 0220E, 0275E, 0285E, 0300E, 0305E, 0310E, 0330E, 0335E, 0340E, 0345E, 0365E, 0366E, 0367E, 0368E, 0369E, 0380E, 0390E, 0395E, 0425E, 0450E, 0500E, 0515E, 0520E, 0525E, 0530E, 0535E, 0540E, 0545E, 0555E, 0560E, 0600E, 0650E, 0730E, 0731E, 0732E, 0733E, 0734E, 0745E, 0755E, 0760E, 0765E, 0770E, 0800E, 0925E, 0930E, 0931E, 0932E, 0933E, 0934E, 0945E, 0975E

NOTES TO USERS

This map is for use only as a reference for the National Flood Insurance Program. It does not constitute a warranty, nor does it constitute a contract. The National Flood Insurance Program is a federal program that provides flood insurance to property owners in participating communities. The National Flood Insurance Program is administered by the Federal Emergency Management Agency (FEMA).

To obtain more information on areas shown on this map, please contact the local community's Flood Insurance Study (FIS) administrator. The FIS administrator is the official responsible for the community's participation in the National Flood Insurance Program. The FIS administrator's name and contact information are listed in the legend.

Community Flood Insurance Studies (CFIS) are prepared by FEMA in cooperation with the local community. The CFIS is a study of the community's flood hazards and is used to determine the community's flood insurance risk. The CFIS is used to determine the community's flood insurance risk and to provide information to the community's Flood Insurance Study administrator.

The FIS administrator is the official responsible for the community's participation in the National Flood Insurance Program. The FIS administrator's name and contact information are listed in the legend.

For more information on the National Flood Insurance Program, please contact FEMA at 400 West Capitol Mall, Sacramento, CA 95833. The FEMA website is located at <http://www.fema.gov>.

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LEGEND

GENERAL NOTES:
 1. The FIS is a study of the community's flood hazards and is used to determine the community's flood insurance risk.
 2. The FIS is used to determine the community's flood insurance risk and to provide information to the community's Flood Insurance Study administrator.
 3. The FIS administrator is the official responsible for the community's participation in the National Flood Insurance Program. The FIS administrator's name and contact information are listed in the legend.

ZONE X
 Zone X is a flood hazard zone that is subject to flooding. Zone X is a flood hazard zone that is subject to flooding.

ZONE AE
 Zone AE is a flood hazard zone that is subject to flooding. Zone AE is a flood hazard zone that is subject to flooding.

ZONE A
 Zone A is a flood hazard zone that is subject to flooding. Zone A is a flood hazard zone that is subject to flooding.

ZONE V
 Zone V is a flood hazard zone that is subject to flooding. Zone V is a flood hazard zone that is subject to flooding.

ZONE D
 Zone D is a flood hazard zone that is subject to flooding. Zone D is a flood hazard zone that is subject to flooding.

ZONE C
 Zone C is a flood hazard zone that is subject to flooding. Zone C is a flood hazard zone that is subject to flooding.



LEGEND
 ZONE X: Flood Hazard Zone
 ZONE AE: Flood Hazard Zone
 ZONE A: Flood Hazard Zone
 ZONE V: Flood Hazard Zone
 ZONE D: Flood Hazard Zone
 ZONE C: Flood Hazard Zone

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ZONE V
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ZONE D
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ZONE C
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NATIONAL FLOOD INSURANCE PROGRAM
FIRM
FLOOD INSURANCE RATE MAP
STANISLAUS COUNTY, CALIFORNIA
AND INCORPORATED AREAS
PANEL 540 OF 1075
SEE MAP INDICATING PANEL LOCATIONS

COMMUNITY
STANISLAUS COUNTY

DATE
SEPTEMBER 26, 2008

EFFECTIVE DATE
SEPTEMBER 26, 2008

MAP NUMBER
540

PROOF

FEDERAL EMERGENCY MANAGEMENT AGENCY

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NOTES TO USERS

This map is for use in administering the National Flood Insurance Program. It does not necessarily identify all areas subject to flooding, particularly those local drainage sources of small size. The community map preparator should be consulted for precise locations of additional flood hazard information.

To obtain more detailed information in areas where Flood Hazard Elevations (FHEs) and/or Floodways have been determined, users are encouraged to consult the Flood Profiles and Floodway Data and/or Summary of Stillwater Elevations tables contained within the Flood Insurance Study (FIS) report that accompanied the FIRM. Users should be aware that FHEs shown on the FIRM represent rounded whole-foot elevations. These FHEs are intended for flood insurance rating purposes only and should not be used as the sole source of flood elevation information. Accuracy of flood elevation data presented on the FIS report should be checked in conjunction with the FIRM for purposes of construction and/or floodplain management.

Coastal Flood Elevations shown on this map apply only to waters of the North American Vertical Datum of 1988 (NAVD 88). Users of the FIRM should be aware that coastal flood elevations are also provided in the Summary of Stillwater Elevations table in the Flood Insurance Study Report for the jurisdiction. Elevations shown in the Summary of Stillwater Elevations table should be used for construction and/or floodplain management purposes when they are higher than the elevations shown on the FIRM.

Boundaries of the Floodways were computed at cross sections and interpolated between cross sections. The Floodways were based on hydraulic considerations with regard to movement of the National Flood Insurance Program Floodway walls and other pertinent floodway data are provided in the Flood Insurance Study report for the jurisdiction.

Certain areas not in Special Flood Hazard Areas may be protected by flood control structures. Refer to Section 2.4 Flood Protection Measures of the Flood Insurance Study report for information on flood control structures in this jurisdiction.

The projection used in the preparation of this map was California State Plane, Zone 10. The horizontal datum was NAD83. GRS80 spheroid. Differences in datum, spheroid projection or State Plane zones used in the production of FIS files for adjacent jurisdictions may result in slight positional differences in map features across jurisdiction boundaries. These differences do not affect the accuracy of the FIRM.

Flood elevations on this map are referenced to the North American Vertical Datum of 1988. These flood elevations must be compared to structure and ground elevations referenced to the same vertical datum. For information regarding conversion between the National Geodetic Vertical Datum of 1928 and the North American Vertical Datum of 1988, visit the National Geodetic Survey website at <http://www.ngs.noaa.gov> or contact the National Geodetic Survey at the following address:

NGS Information Services
NAD83 NAD28
National Geodetic Survey, 55MC-2, #202
1515 East-West Highway
Silver Spring, Maryland 20910-3282
(301) 713-3242

To obtain current elevation description and/or location information for bench marks shown on this map, please contact the Information Services Branch of the National Geodetic Survey at (301) 713-3242, or visit their website at <http://www.ngs.noaa.gov/>

Basic map information shown on this FIRM was derived from multiple sources. This information was compiled from the National Geodetic Survey 2004 Federal Emergency Management Agency 2004 and U.S. Geological Survey 1989 and 1993. Additional information was photogrammetrically compiled at a scale of 1:12,000 from aerial photographs of about 2002.

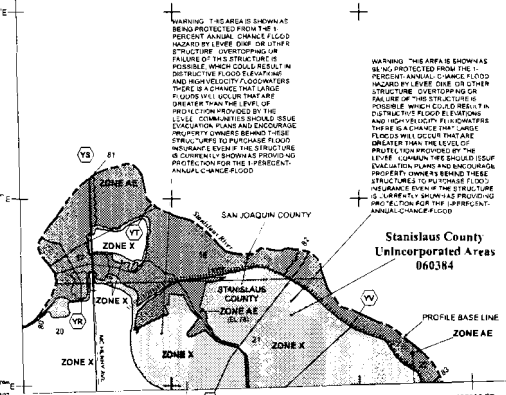
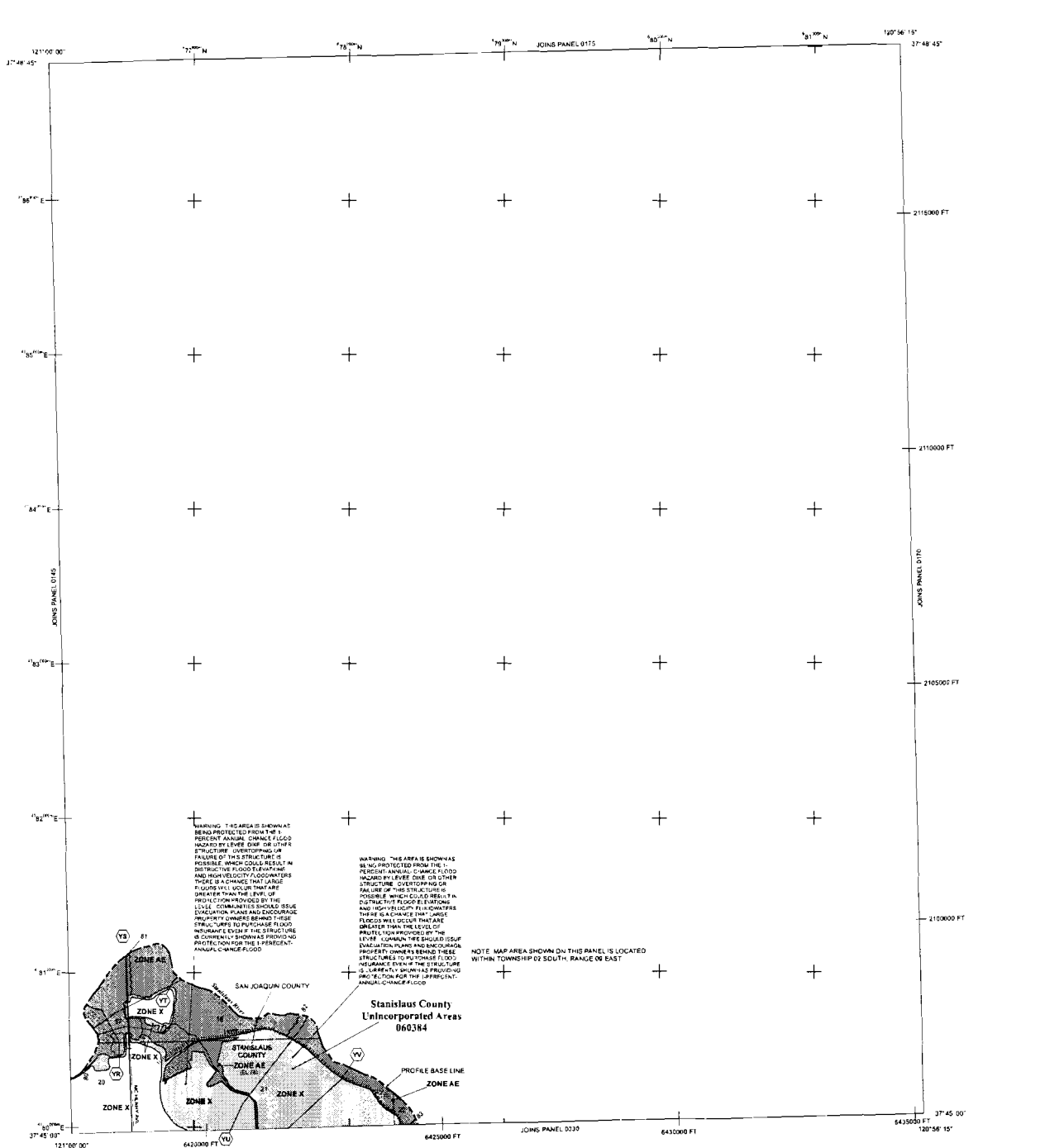
This map reflects more detailed and up-to-date stream channel configurations than those shown on the previous FIRM for this jurisdiction. The Floodways and Floodways that were transferred from the previous FIRM may have been adjusted to conform to these new stream channel configurations. As a result, the Flood Profiles and Floodway Data tables in the Flood Insurance Study report (which guides authoritative hydrologic data) may reflect stream channel changes that differ from what is shown on this map.

Corporate limits shown on this map are based on the best data available at the time of publication. Because changes due to incorporations or de-incorporations may have occurred after this map was published, map users should contact appropriate community officials to verify current corporate limit locations.

Please refer to the separately printed Map Index for an overview map of the county showing the layout of map panels, community map resolution addresses, and a Listing of Communities table containing National Flood Insurance Program data for each community as well as a listing of the panels in which each community is located.

Contact the FEMA Map Service Center at 1-800-358-2619 for information on available products associated with this FIRM. Available products may include previously issued Listings of Map Change as Flood Insurance Study report, and/or digital versions of this map. The FEMA Map Service Center may also be reached by Fax at 1-800-358-2620 and their website at <http://www.mfc.fema.gov>

If you have questions about this map or questions concerning the National Flood Insurance Program in general, please call 1-877-FEMA-Map (1-877-362-6271) or visit the FEMA website at <http://www.fema.gov>



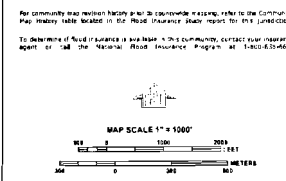
WARNING: THIS AREA IS SHOWN AS BEING PROTECTED FROM THE 1 PERCENT ANNUAL CHANCE FLOOD HAZARD BY LEVEE DAM OR OTHER STRUCTURE. OVERTOPPING OR FAILURE OF THIS STRUCTURE IS POSSIBLE. SUCH COLLAPSE WILL INCREASE FLOOD FLOW AND INCREASE FLOOD VELOCITY. FLOODWAYS THERE IS A CHANCE THAT LARGE FLOODS WILL OCCUR THAT ARE GREATER THAN THE LEVEL OF PROTECTION PROVIDED BY THE STRUCTURE. COMMUNITIES SHOULD REEVALUATE PLANS AND ENCOURAGE PROPERTY OWNERS BEHIND THESE STRUCTURES TO PURCHASE FLOOD INSURANCE. IF THE STRUCTURE IS CURRENTLY SHOWN AS PROVIDING PROTECTION FOR THE 1 PERCENT ANNUAL CHANCE FLOOD.

NOTE: MAP AREA SHOWN ON THIS PANEL IS LOCATED WITHIN TOWNSHIP 02 SOUTH, RANGE 02 EAST

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LEGEND

- SPECIAL FLOOD HAZARD AREAS (SFHAs) SUBJECT TO INUNDATION BY THE 1% ANNUAL CHANCE FLOOD
- ZONE A: No Base Flood Elevations determined.
- ZONE AE: Base Flood Elevations determined.
- ZONE AH: Flood depths of 1 to 3 feet (usually areas that are dry during normal stages of the flood).
- ZONE AO: Flood depths of 1 to 3 feet (usually areas that are dry during normal stages of the flood).
- ZONE AR: Special Flood Hazard Area boundary protection from the 1% annual chance flood by a flood control system that will adequately perform. The flood control system may include levees, dikes, or other structures designed to provide protection from the 1% annual chance of greater flood.
- ZONE AS: Area to be protected from 1% annual chance flood by a Federal Flood Insurance Study under construction. No Base Flood Elevations determined.
- ZONE AV: Coastal Flood Risk with velocity hazard (wave action). Base Flood Elevations determined.
- ZONE VE: Coastal Flood Risk with velocity hazard (wave action). Base Flood Elevations determined.
- FLOODWAY AREAS IN ZONE AE
- OTHER FLOOD AREAS
- ZONE B: Areas of 0.2% annual chance flood (area of 1% annual chance flood with a depth of less than 1 foot or with average water less than 1.5 feet deep and water velocity not exceeding 1.5 ft/sec).
- ZONE C: Areas in which flood hazards are unclassified, but possible.
- COASTAL BARRIER RESOURCES SYSTEM (CBRS) AREAS
- OTHER FLOOD AREAS (SFHAs)
- CBRS Area and OPA Area are normally located within or adjacent to Special Flood Hazard Areas.
- Boundary
- Multiple Boundary
- Size of Boundary
- CBRS and OPA Boundary
- Floodway Boundary
- Base Flood Elevation, Flood depths at Flood Resilience
- Base Flood Elevation, Flood depths at Flood Resilience
- Cross section Pin
- Trench Pin
- Contour Pin
- Elevation Pin
- Profile Pin
- Flood Resilience
- EFFECTIVE DATE OF COUNTYWIDE FLOOD INSURANCE RATE MAP FIRM
- EFFECTIVE DATE(S) OF REVISION(S) TO THIS PANEL



NATIONAL FLOOD INSURANCE PROGRAM

FIRM

FLOOD INSURANCE RATE MAP

STANISLAUS COUNTY, CALIFORNIA AND INCORPORATED AREAS

PANEL 165 OF 1075

(SEE MAP INDEX FOR FIRM PANEL LAYOUT)

CONTAINS:

COMMUNITY	NORMAL	FLOOD	WALL
STANISLAUS COUNTY	060384	060384	060384

PROOF

MAP NUMBER 06095C0165E

EFFECTIVE DATE SEPTEMBER 26, 2008

Federal Emergency Management Agency

FINAL SUMMARY OF MAP ACTIONS

Community: STANISLAUS COUNTY

Community No: 060384

To assist your community in maintaining the Flood Insurance Rate Map (FIRM), we have summarized below the previously issued Letter of Map Change (LOMC) actions (i.e., Letters of Map Revision (LOMRs) and Letters of Map Amendment (LOMAs)) that will be affected when the revised FIRM becomes effective on September 26, 2008.

1. LOMCs Incorporated

The modifications effected by the LOMCs listed below will be reflected on the revised FIRM. In addition, these LOMCs will remain in effect until the revised FIRM becomes effective.

LOMC	Case No.	Date Issued	Project Identifier	Old Panel	New Panel
102	93-09-637P	08/27/1993	ORESTIMBA CREEK	0603840720C	06099C0770E 06099C0931E
102	01-09-1115P	08/23/2002	SALADO CREEK	0603840685B	06099C0732E 06099C0734E
LOMR	08-09-0041X	10/19/2007	STANISLAUS COUNTY LOMR	0603840140C 0603840280C	06099C0165E 06099C0330E

2. LOMCs Not Incorporated

The modifications effected by the LOMCs listed below will not be reflected on the revised FIRM panels because of scale limitations or because the LOMC issued had determined that the lot(s) or structure(s) involved were outside the Special Flood Hazard Area, as shown on the FIRM. These LOMCs will remain in effect until the revised FIRM becomes effective. These LOMCs will be revalidated free of charge 1 day after the revised FIRM becomes effective through a single revalidation letter that reaffirms the validity of the previous LOMCs.

LOMC	Case No.	Date Issued	Project Identifier	Old Panel	New Panel
LOMR-F	96-09-020A	12/08/1995	PORTION OF PARCEL 1 -- 11056 SHOEMAKER AVENUE	0603840250B	06099C0300E
LOMA	97-09-280A	02/28/1997	PATTERSON COLONY SUB-TRACT NO. 1, LOT 39 -- 2631 OLIVE AVENUE	0603840490C	06099C0540E
LOMR-F	97-09-943A	09/17/1997	PATTERSON COLONY SUB-TRACT NO. 4, LOT 957 -- 548 SEQUOIA AVENUE	0603840470C	06099C0520E
LOMA	98-09-096A	11/13/1997	14225 TIM BELL ROAD-- PARCEL 3	0603840340A	06099C0390E
LOMA	98-09-051A	03/02/1998	1185 BEARD ROAD -- PARCEL 4, PORTION OF SECTION 21, T3S, R11E, M.D.B.&M.	0603840320A	06099C0367E
LOMR-F	01-09-146A	12/18/2000	WESTSIDE VILLAGE APTS, BLDGS. 1-10 & COMM CENTER -- 2030 PRINCE STREET	0603840895B	06099C0934E 06099C0945E

FINAL SUMMARY OF MAP ACTIONS

SOMA-2
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Community: STANISLAUS COUNTY

Community No: 060384

LOMC	Case No.	Date Issued	Project Identifier	Old Panel	New Panel
LOMA	01-09-123A	01/19/2001	1617 RIVER ROAD -- PORTION OF SECTION 3, T4S, R9E, M.D.B.&M.	0603840505A	06099C0555E
LOMR-F	02-09-893A	06/05/2002	1637 RIVER ROAD -- PORTION OF SECTION 3, T4S, R9E, M.D.B.&M.	0603840505B	06099C0555E
LOMR-F	04-09-1070A	07/12/2004	2110 PRINCE ROAD -- ROLLING HILLS APTS, PARCEL MAP 51/50, PARCEL A, PORTION OF SECTION 18, T7S, R9E	0603840895B	06099C0945E
LOMA	04-09-1413A	10/08/2004	1154 MITCHELL ROAD -- PORTION OF SECTION 1, T4S, R9E, M.D.B.&M.	0603840510B	06099C0560E

3. LOMCs Superseded

The modifications effected by the LOMCs listed below have not been reflected on the Final revised FIRM panels because they are being superseded by new detailed flood hazard information or the information available was not sufficient to make a determination. The reason each is being superseded is noted below. These LOMCs will no longer be in effect when the revised FIRM becomes effective.

LOMC	Case No.	Date Issued	Project Identifier	Reason Determination Will be Superseded
			NO CASES RECORDED	

1. Insufficient information available to make a determination.
2. Lowest Adjacent Grade and Lowest Finished Floor are below the proposed Base Flood Elevation.
3. Lowest Ground Elevation is below the proposed Base Flood Elevation.
4. Revised hydrologic and hydraulic analyses.
5. Revised topographic information.

4. LOMCs To Be Redetermined

The LOMCs in Category 2 above will be revalidated through a single revalidation letter that reaffirms the validity of the determination in the previously issued LOMC. For LOMCs issued for multiple lots or structures where the determination for one or more of the lots or structures has changed, the LOMC cannot be revalidated through this administrative process. Therefore, we will review the data previously submitted for the LOMC requests listed below and issue a new determination for the affected properties after the effective date of the revised FIRM.

LOMC	Case No.	Date Issued	Project Identifier	Old Panel	New Panel
			NO CASES RECORDED		