

# FEMA PRELIMINARY FLOOD INSURANCE STUDY REVIEW AND APPEAL

## BACKGROUND

FEMA develops and updates Flood Insurance Studies (FISs) and flood maps, or Flood Insurance Rate Maps (FIRMs). FEMA requires cities to regulate development based on the FIRMs. FEMA also requires federally-backed mortgage companies to require and rate flood insurance based on the FIRMs.

## UPDATED STUDY

For the past several years FEMA has been in the process of restudying the flood hazards in Davis County. On February 28<sup>th</sup>, 2014 FEMA published a Preliminary FIS and associated Flood Insurance Rate Maps (FIRM). The study included new flow estimates for most of the flooding sources in Layton City, and remapping the floodplain based on the new flow rates and more recent topography.

## REVIEW

Layton City has reviewed the Preliminary FIS, FIRMs and associated backup data. The flow rates have increased significantly. Layton City had an independent study performed to estimate the flow rates. Both the FEMA and independent study flow rates are shown on the map on the back of this page.

## APPEAL

Layton City intends to appeal the FEMA study, based on the following:

- Layton City has over 20 regional storm drain detention ponds that are used to reduce the downstream peak flow. The FEMA study only include 2 of the detention ponds
- The hypothetical storm that was used in the FEMA study is not standard for this part of the country.
- Inaccurate/missing data in the hydraulic models that FEMA used to map the floodplains.

It is our recommendation that FEMA incorporate all of the regional detention basins and use a hypothetical storm that was developed for this part of the county. We believe those changes will greatly reduce the flood discharge flow rate and the associate floodplain delineation. Additionally, the City will be collecting new topographic data this fall. We will recommend to FEMA that they use the new topographic data to map the floodplain.

## HOW IS MY PROPERTY AFFECTED?

To see how your property is affected, go to [www.laytoncity.org](http://www.laytoncity.org), click on "FEMA Floodplain Info" then click the link to open the web map viewer to view your property, the Preliminary FEMA floodplain and the approximate floodplain Layton City has developed (based on an independent study). Please note: **THE APPROXIMATE FLOODPLAIN SHOWN ON THE WEB MAP IS PROVIDED TO GENERALLY SHOW HOW THE FLOODPLAIN MIGHT BE MODIFIED IF THE APPEAL IS APPROVED. THE APPROXIMATE FLOODPLAIN DOES NOT MEET FEMA'S MAPPING STANDARDS AND SHOULD NOT BE VIEWED AS DEFINITIVE OR FINAL.**