

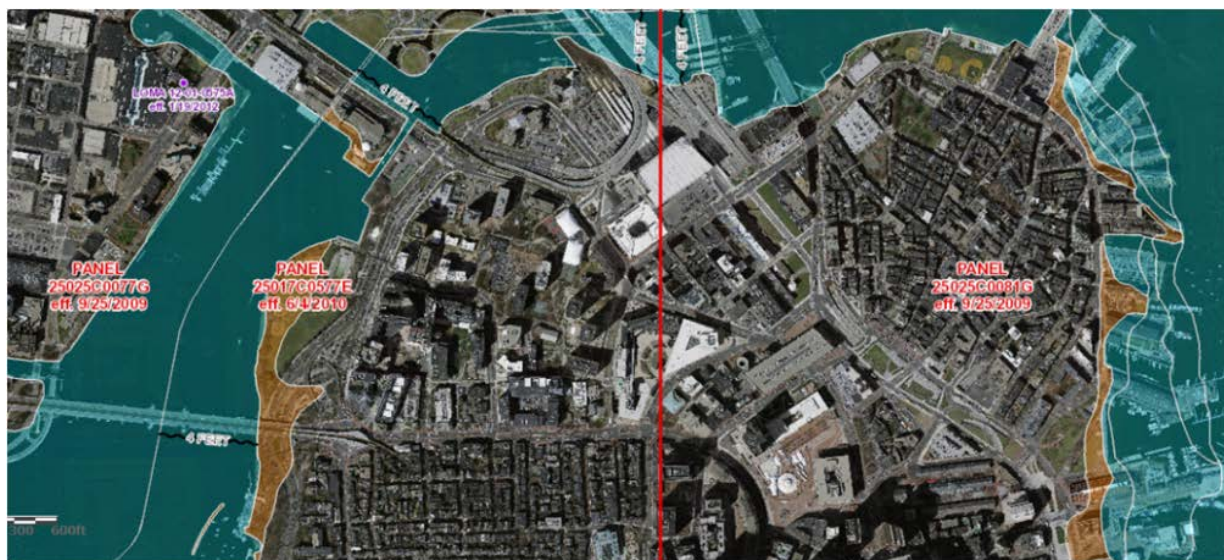
Flood Map Revision Processes

Information Sheet for Communities



FEMA

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Source: fema.gov

Overview

It is important for Flood Insurance Rate Maps (FIRMs) to present accurate, up-to-date flood hazard information to ensure that they provide a sound basis for new and/or improved structures in the floodplain, insurance rating, and risk communication. FEMA relies on community officials to notify the agency when conditions in the community change, resulting in changes to the flood hazard information depicted on the FIRM, and to submit the technical support data and documentation needed to reflect the updated flood hazard information on the FIRM.

Although communities may request revisions to any of the information presented on a FIRM, FEMA generally will not revise an effective FIRM unless the changes modify mapped Special Flood Hazard Areas (SFHAs), flood elevations, and/or regulatory floodways. Requests for revisions that involve other information (e.g., road names and configurations, corporate limits) are typically filed for future consideration.

This information sheet is meant to help you answer questions from residents and business owners in your community who will be affected by upcoming changes to the flood hazard maps.

Frequently Asked Questions

1. What happens after the preliminary Flood Insurance Study (FIS) report and FIRM are released?

Following the issuance of preliminary versions of a revised FIS report and FIRM, FEMA provides a 30-day period for community officials and other stakeholders to review the products.

Typically, a statutory 90-day appeal period is held as part of the due process that occurs when preliminary maps are first released during a flood risk study. The 90-day appeal period will be initiated after a proposed flood hazard determination notice is published in the *Federal Register*, an official letter of notification is sent to community officials, and a notice of proposed flood hazard determinations is published twice in the local newspaper.

2. What are the options if someone objects to map revisions or finds errors in the information shown on the preliminary FIS report and FIRM?

During the official 90-day appeal period, owners or lessees of real property within the community who believe their property rights are adversely affected by FEMA's proposed determinations may submit scientific and/or technical data that would justify revising the preliminary FIS report and FIRM.

Objections to the addition or modification of Base Flood Elevations (BFEs), base flood depths, SFHA boundaries or zone designations, or regulatory floodways on the FIRM are referred to as "appeals" if they are accompanied by the required supporting technical data and documentation. SFHAs are the areas subject to inundation by the base (1-percent-annual-chance) flood. A regulatory floodway is the channel of a river or other watercourse and the adjacent land areas that must remain open to permit the passage of the base flood.

Information submitted to address issues such as corporate limit revisions, road name and configuration errors and revisions, base map errors, and other possible omissions or potential improvements to the preliminary FIS report and FIRM is referred to as a "comment."

3. Who can submit appeals and comments?

Local community officials, homeowners, landowners, business owners, and lessees can submit appeals and comments. Prior to FEMA's review, local community officials—as participants in the National Flood Insurance Program (NFIP)—are asked by FEMA to review and provide their input on the comments, appeals, and other feedback submitted by members of the public.



4. Is there a comment period after FEMA changes the preliminary FIRM?

FEMA typically provides a 30-day comment period after making technical changes to the preliminary FIS report and FIRM. Significant changes are generally presented on a “revised preliminary” FIRM. In instances involving more than one revised preliminary version of the FIS report and FIRM and extensive collaboration with the communities, FEMA may elect to issue a final resolution letter expressing its intent to make the updated flood hazard data available for regulatory purposes, in the interest of protecting life and property.

5. What if a community does not agree with FEMA’s resolution of an appeal?

A community, Tribe, or political entity that has the authority to adopt and enforce floodplain ordinances for the area under its jurisdiction can request that FEMA use a Scientific Resolution Panel (SRP) when conflicting technical and/or scientific data are presented. The SRP process is managed by the National Institute for Building Sciences (NIBS), a non-profit organization independent of FEMA.

A SRP can be requested if a community:

- Has not received a Letter of Final Determination (LFD)
- Submitted conflicting technical and/or scientific data resulting in different flood hazards than those proposed by FEMA during the 90-day appeal period
- Allowed at least 60 days of community consultation with FEMA (but no more than 120 days)

Additionally, a community that has received a FEMA-issued resolution letter and has not exercised the SRP process will have 30 days from the issuance of the letter to request an SRP. To request an SRP, the community’s Chief Executive Officer or an authorized representative completes an SRP Request Form and submits it to FEMA during the time periods outlined above. For more details, please refer to the following fact sheet on the SRP process: http://www.floodsrp.org/pdfs/srp_fact_sheet.pdf

6. How long after changes are made to the preliminary FIS report and FIRM will the Letter of Final Determination (LFD) be issued?

This is a difficult question to answer, as there are many factors that contribute to when the LFD is scheduled. After all appeals and comments received during the 90-day appeal period are resolved, changes are sometimes warranted (based on addressing those appeals and comments) that require issuing a revised preliminary FIS report and FIRM. In addition, appellants have the opportunity to request an SRP if they are not satisfied with FEMA’s resolution of their appeal.

If the appellant chooses to enter the SRP process, the project will be delayed further, and the LFD cannot be issued until the SRP has made its determination. The FIRM panels

must then go through a final set of quality reviews—which takes roughly 60 days—before the LFD can be scheduled.

The LFD serves as notice that FEMA considers the flood hazard information shown on the FIS report and FIRM to be final, all appeals and comments have been resolved, all quality reviews have been completed and addressed, and the FIS report and FIRM will become effective 6 months from the date of that letter. The LFD kicks off a 6-month adoption/compliance period during which the mapped communities and tribes must update their ordinances and adopt the FIRM in order to remain in good standing in the NFIP.

7. When will revised preliminary versions of the FIS report and FIRM panels be available for public review, and where can they be viewed?

Both preliminary and revised preliminary versions of the FIS reports and FIRMs are available online at the FEMA Flood Map Service Center (msc.fema.gov/portal). They are usually available online for 6 months after the appeal period ends. Preliminary and revised preliminary FIS reports and FIRM panels can also be viewed locally at Community Map Repositories.

8. Can a revised preliminary FIS report and FIRM be appealed?

If revised preliminary FIS report materials and/or FIRM panels are sent to the community during the initial 30-day comment period, prior to the start of the 90-day appeal period, those corrections can be appealed. If preliminary FIS report materials and/or FIRM panels are revised as a result of appeals or comments submitted during the 90-day appeal period, FEMA typically provides only an additional 30-day comment period for community officials and appellants to submit additional data or documentation.

9. What are the options if residents believe their home is not shown in the correct flood zone on the preliminary or revised preliminary FIRM?

If appropriate, residents may file an appeal during the 90-day appeal period, by providing scientific or technical data to show that the preliminary FIRM is incorrect, or they can request a Letter of Map Change—usually a Letter of Map Amendment (LOMA)—once the maps become effective.

10. What are LOMAs and LOMRs?

A LOMA provides property owners with an official determination on the relation of a lot or structure to the SFHA. FEMA does not charge a fee to review a LOMA request, but requesters are responsible for providing the required elevation and survey information specific to their property. For FEMA to remove the SFHA designation from a structure through the LOMA process, NFIP regulations require the elevation of the lowest ground touching the structure—the Lowest Adjacent Grade—to be at or above the BFE.

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Elevation data is not required for lots or structures that are correctly shown outside the SFHA. A LOMA determination must be based on the currently effective FIRM (not a preliminary FIRM).

A Letter of Map Revision (LOMR) is FEMA's revision to an effective FIRM based on updated topographic data or physical measures that affect the hydrologic and/or hydraulic characteristics of a flooding source and thus modify the mapped regulatory floodway, BFEs, or SFHA boundaries. At any time, community officials can submit scientific or technical data to FEMA to support a LOMR. To assist in the map revision process, FEMA has developed a package of step-by-step instructions and forms, which is available on the FEMA website [at www.fema.gov/media-library/assets/documents/1343](http://www.fema.gov/media-library/assets/documents/1343).

11. What are the next steps for a community after the comment period for the revised preliminary FIRM panels is over and the LFD has been issued?

After receiving an LFD, communities have 6 months to adopt up-to-date floodplain management ordinances. Communities will be contacted by their State NFIP Coordinator's Office, who will work with them to make any needed regulatory updates and identify the new FIRM panels that define SFHAs in their community.

If a community does not adopt an updated ordinance by the date the FIRM becomes effective, it will be suspended from participation in the NFIP.



Source: fema.gov

The following sanctions apply if a community is suspended from the NFIP:

- **Flood Insurance Impact:** Property owners will not be able to purchase NFIP flood insurance policies, and existing policies will not be renewed.
- **Development Loan Impact:** Federal grants or loans for development will not be available in identified flood hazard areas under programs administered by Federal agencies such as the Department of Housing and Urban Development, the Environmental Protection Agency, and the Small Business Administration.
- **Disaster Assistance Impact:** Federal disaster assistance will not be provided to repair insurable buildings in identified flood hazard areas for damage caused by a flood.



- **Mortgage and Loan Impact:**

- Federal mortgage insurance or loan guarantees, such as those written by the Federal Housing Administration and the Department of Veteran Affairs, will not be provided in identified flood hazard areas.
- Federally insured or regulated lending institutions, such as banks and credit unions, are allowed to make conventional loans for insurable buildings in flood hazard areas of non-participating communities. However, the lender must notify applicants that the property is in a flood hazard area and that the property is not eligible for Federal disaster assistance. Some lenders voluntarily choose not to make these loans.

Regaining NFIP Eligibility: If a community is suspended, it may regain its NFIP eligibility by enacting the floodplain management measures established in the NFIP regulations (44 CFR 60.3). If development takes place in your community during the period suspension that does not meet the minimum NFIP requirements, your community will be asked to take actions to reduce the increased flood hazard prior to reinstatement.

12. What are the next steps for the community after the FIS report and FIRM become effective?

At the end of the 6-month adoption/compliance period, the new FIS report and FIRM will become effective for flood insurance rating and floodplain management purposes. The community is then responsible for enforcing its floodplain management ordinance based on the information in the new FIS report and FIRM.

13. Where can I find guidelines, standards documentation, and forms for flood risk projects, how to process Letters of Map Change, and related Risk MAP activities?

For hard copies of any forms, please contact the FEMA Region I office at 1-877-336-2734 or www.fema.gov/region-i-ct-me-ma-nh-ri-vt.

These forms can also be downloaded from www.fema.gov/forms.

The Standards for Flood Risk Analysis and Mapping can be found at www.fema.gov/media-library/assets/documents/35313.