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.
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](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...
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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.

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.

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.