

Adoption of Flood Insurance Rate Maps by Participating Communities

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FEMA

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Flooding is the most common and costly natural disaster in the United States, and it affects every State. Flooding can be caused by storms, dams or levees breaking, new development changing how water flows above and below the ground, snowmelt, and much more. The National Flood Insurance Program (NFIP) was established to reduce the financial risk for property owners and renters through insurance; in exchange, communities adopt floodplain management regulations that reduce future flood damages. This Federal program, established with the passage of the National Flood Insurance Act of 1968, has grown to include over 22,000 participating communities and to provide over \$1 trillion in flood insurance coverage.

This brochure addresses several questions about how communities adopt a Flood Insurance Rate Map (FIRM). As a participant in the NFIP, your community is responsible for making sure that its floodplain management regulations meet or exceed the minimum requirements of the NFIP. By law, the Department of Homeland Security's Federal Emergency Management Agency (FEMA) cannot offer flood insurance in communities that do not adopt and enforce those regulations, which can be found in Title 44 of the Code of Federal Regulations (CFR), Section 60.3. You can also find them in model ordinances developed by most States and by FEMA's Regional Offices.

The basis of your community's floodplain management regulations is the flood hazard data FEMA provides. In support of the NFIP, FEMA identifies flood hazards nationwide and publishes and periodically updates flood hazard data. These data are provided to communities in the form of a Flood Insurance Rate Map (FIRM) and Flood Insurance Study (FIS) report, typically prepared in a countywide format. While an FIS report accompanies most FIRMs, it is not created for all flood studies.

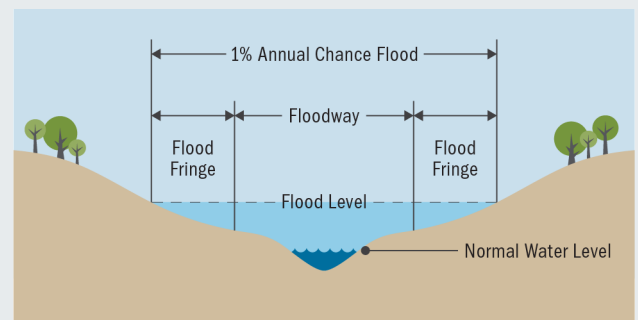
Knowing your flood hazards serves many important purposes, including an increased awareness of the hazard, especially for those who live and work in floodprone areas. The FIRM and FIS report provide States and communities with some of the information they need for land use planning, to reduce the risk of floodplain development, and to protect residents' health and safety through codes and regulations. States and communities also use the information for emergency management.

What is the process for developing new flood hazard data or revising existing data?

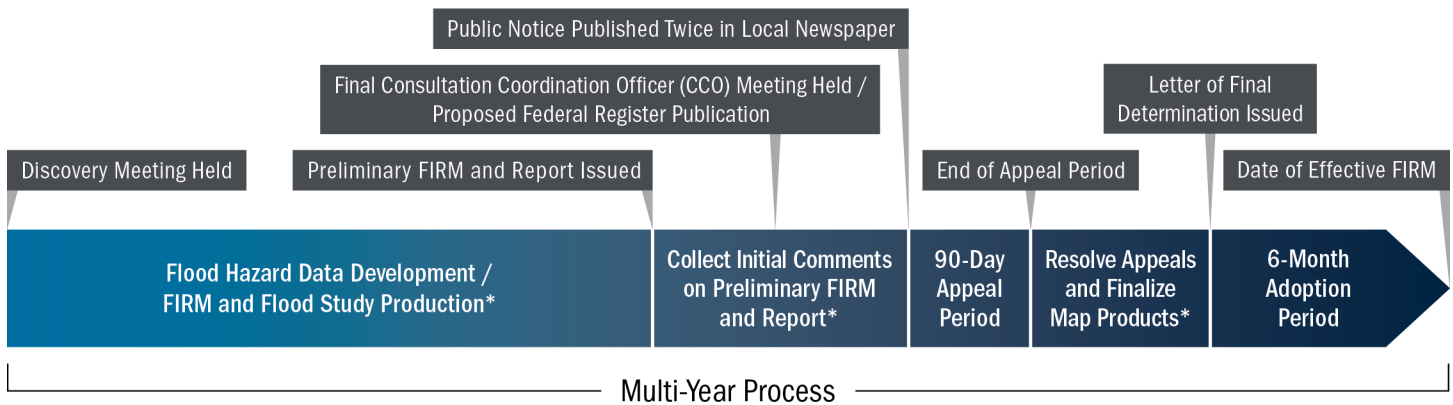
During the flood study process, FEMA coordinates closely with communities to develop new flood risk data or revise existing data. This coordination may lead to new or updated flood hazard mapping (i.e., FIRM and FIS report), flood risk assessment projects, and/or mitigation planning assistance. In general, the process includes the following activities, listed on the next page:

Floodplain Management Regulations

Floodplain management regulations include zoning ordinances, subdivision regulations, building codes, health regulations, and special purpose ordinances (such as a floodplain ordinance, grading ordinance or erosion control ordinance). The term describes any combination of these State or local regulations that provides standards for preventing and reducing flood damage.



Flood Study and Adoption Timeline



*The timeframe for completing these activities may vary.

- Under FEMA’s Risk Mapping, Assessment, and Planning (Risk MAP) program, FEMA with communities and other local stakeholders engages in a Discovery process to obtain a comprehensive picture of the community’s flooding issues, flood risk, and potential for flood mitigation activities, including the adoption of more restrictive floodplain management criteria. Stakeholders vary, but they typically include local officials, Tribal Nations, citizen associations, and representatives of levee boards, conservation districts, and economic development organizations. Information obtained during the Discovery meeting helps determine whether the community needs a flood risk assessment project, including new or updated flood hazard data and a corresponding FIRM and FIS report.
- If new or revised flood hazard data is needed, including an update to the FIRM and FIS report, FEMA works with the communities and other Discovery stakeholders to determine the parameters of the project, including which flooding sources and their extent (how much of the stream or coastline) to be studied.
- A detailed flood study typically includes determining the Base Flood Elevations (BFEs) and floodways for the project area. In addition, the mapping process includes activities such as obtaining the digital base map, developing the FIRM’s flood hazard database and, when appropriate, incorporating or revalidating previously issued Letters of Map Change, or LOMCs. LOMCs include Letters of Map Revision (LOMRs), Letters of Map Revision Based on Fill, and Letters of Map Amendment, which are used to amend or revise the effective FIRM and FIS report without physically revising and republishing these materials.
- When the study is complete, FEMA provides copies of a preliminary FIRM and FIS report for review and holds a Consultation Coordination Officer (CCO) meeting for officials from the communities involved in the study. FEMA may also hold public meetings—often referred to as Open Houses—to introduce and discuss the preliminary FIRM and FIS report with community members.
- After the CCO meeting, FEMA initiates a 90-day period for communities to submit appeals about the new or modified flood hazard information shown on the FIRM. This can include new or modified BFEs, base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations or regulatory floodways, SFHAs, which include all flood zones starting with the letters A or V, are the areas subject to inundation by the base (1-percent-annual-chance). FEMA will also accept comments from communities regarding the study. Comments are objections to a base map feature modification/addition,



One of the many homes that was flooded in Denham Springs, LA after prolonged rainfall devastated the community. August 2016



Aerial view of the flooding from Hurricane Florence—Bladen County, NC, September 18, 2018

- update to the Flood Insurance Study (FIS) report materials or any other non-appealable change. Comments usually involve changes to items such as road locations and road names, corporate limits updates, or other base map features.
- Before the appeal period is initiated, FEMA will publish a notice of proposed flood hazard determinations in the Federal Register and notify the community's Chief Executive Officer. FEMA will then publish information about the flood hazard determinations at least twice in a local newspaper. The appeal period provides community officials and people who own or lease property in the community an opportunity to submit scientific or technical information if they believe the flood hazard determinations are scientifically or technically incorrect.
 - Following the 90-day appeal period, FEMA resolves all appeals and finalizes the changes to the FIRM and FIS report.
 - FEMA then sends each affected community a Letter of Final Determination (LFD), which establishes the final flood hazard data and the effective date of the new FIRM and FIS report for the community. The LFD also initiates the six-month period during which each community must adopt or amend its floodplain management regulations to reference the date and title of the new FIRM and FIS report.
 - The FIRM and FIS report become effective at the end of the six-month period. At that time, flood insurance rates will be based on the new flood data, and the community will apply any floodplain management ordinances related to the new mapping. Federally insured or regulated lenders will also use the newly

effective FIRM to determine if flood insurance is required as a condition of a loan.

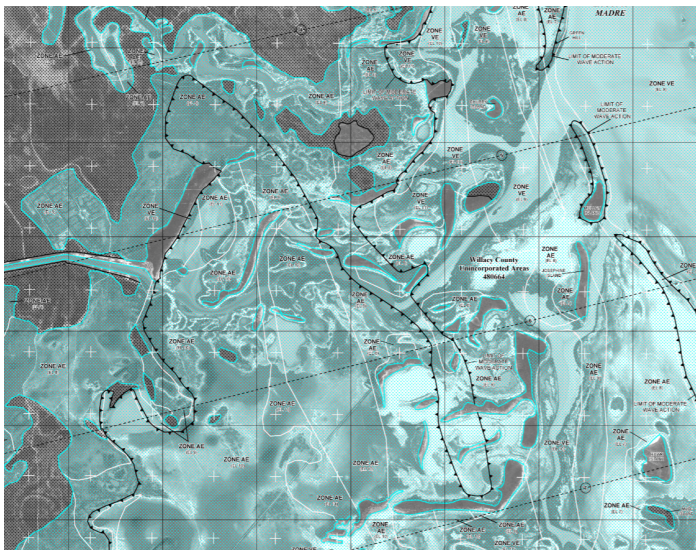
- Almost 300 communities, States, and regional agencies have entered into agreements with FEMA to be active partners in flood hazard mapping under the Cooperating Technical Partners (CTP) program. These agencies participate by developing and updating FIRMs and performing related activities. (See the box on the inside of the back cover page for a brief description of the CTP program.)

What must an NFIP-participating community do when FEMA provides new or revised flood hazard data?

Each time FEMA provides your community with new or revised flood hazard data, you must either adopt new floodplain management regulations to incorporate the data into your ordinance or amend the existing ones to reference the new FIRM and FIS report. Community floodplain management regulations must continue to meet any additional State requirements, and should adopt them through a process that complies with their State's requirements.

The following bullets will help you determine what type of changes your community will need to make to its floodplain management regulations when a new or revised FIRM and FIS report are provided:

- If your community's floodplain management regulations comply with the NFIP requirements when the LFD is issued, you will only need to amend the map reference section of your floodplain management regulations to identify the new FIRM and FIS report.



FIRM

- If your community has a legally valid automatic adoption clause established in the map reference section of the regulations, and the community’s regulations are otherwise compliant with the NFIP requirements, you do not need to amend the floodplain management regulations. Automatic adoption clauses adopt all future revisions to the FIRM without further action by the community, but they are not permitted in many States.
- If a new type of flood hazard data is added to your FIRM, your ordinance may need to meet additional requirements. This could apply when FEMA upgrades a flood zone without BFEs (such as Zone A) to a flood zone with BFEs (such as Zone AE) or adds a regulatory floodway or a Zone VE coastal high hazard designation.
- The LFD indicates the sections of the NFIP floodplain management requirements at 44 CFR Section 60.3 that your community must adopt, based on the type of flood hazard data that has been provided.

You can contact the FEMA Regional Office or your State NFIP Coordinating Agency for assistance on the specific requirements your community will need to adopt. (See the back cover page for contact information.)

If your community has adopted standards higher than the minimum requirements of the NFIP and participates in the Community Rating System (CRS), its residents may qualify for a reduction to their flood insurance premiums. (See page 7 for a description of the CRS.)

When must a community adopt the new or revised flood hazard data?

Your community must amend its existing floodplain management regulations or adopt new regulations before the effective date of the FIRM and FIS report, which is identified in the LFD. The LFD initiates the six-month adoption period.

Communities are encouraged to adopt the appropriate floodplain management regulations as soon as possible after the LFD is issued. The adopted regulations must be submitted to FEMA and the State and be approved by FEMA before the effective date of the FIRM and FIS report.

Did You Know?

A community may request that their *proposed* regulations be reviewed by the FEMA Regional Office at any time. In return, the Regional Office may request a copy of the *adopted* regulations from the community and may require an amendment or revision if it is determined that the community’s regulations are non-compliant.

FEMA will send two letters notifying your community that it must have approved floodplain management regulations in place before the effective date of the FIRM. The first is sent 90 days before the FIRM’s effective date, and the second is sent 30 days before. The second letter notifies the community that it will be suspended from the NFIP if it does not adopt the FIRM in time. Notice of the potential suspension is also published in the Federal Register.

If your community adopts or amends its floodplain management regulations in time (before the effective date of the FIRM and FIS report), and the FEMA Regional Office approves your regulations, the suspension will not go into effect, and the community will remain eligible to participate in the NFIP.

What happens if a community does not adopt the appropriate floodplain management regulations during the six-month adoption period?

If a community does not adopt new floodplain management regulations or amend its existing regulations and submit the adopted regulations to FEMA before the effective date of the FIRM and FIS report, the community will be suspended from the NFIP. The following sanctions apply if a community is suspended from the NFIP:

- Property owners will not be able to purchase NFIP flood insurance policies, and existing policies will not be renewed.



One way to apply floodplain management requirements is to elevate structures in certain flood zones. The two images above show an elevated home on pile foundation in a coastal community (left) and an elevated home on crawl space foundation in an inland community (right).

- Federal grants or loans for development will not be available in identified flood hazard areas. This applies to funds from programs administered by Federal agencies such as the Department of Housing and Urban Development, the Environmental Protection Agency, and the Small Business Administration.
- Federal disaster assistance will not be provided to permanently repair insurable buildings in identified flood hazard areas for damage caused by a flood.
- 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 may voluntarily choose not to make these loans.

If your community is suspended from participation in the NFIP, it may regain its 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 of 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 its reinstatement.

Digital Flood Hazard Information Resources

In accordance with the Flood Insurance Reform Act of 2004, all of FEMA's flood mapping products are now prepared digitally. Users have several different digital options for viewing the flood hazard information shown on their community's FIRM. All the digital flood hazard resources referenced below can be accessed through FEMA's Map Service Center (MSC) at <http://msc.fema.gov>.

- Once the FIRM is effective, FEMA will provide your community digital copies of the FIRM panels. These will also be available through the MSC. Letters of Map Change are also available through the MSC (in .pdf format).
- FIRMettes show a section of a FIRM panel specified by a user, plus the map scale, and other legend information from the FIRM. FIRMettes can be created online through the MSC and printed or saved in .pdf format at no cost.
- The FIRM database is designed for use with Geographic Information System (GIS) software. GIS users can integrate their own local datasets with FEMA's flood hazard data in the FIRM database to assist with floodplain management or

mitigation planning. The FIRM database is provided to your community once the FIRM becomes effective and can also be downloaded through the MSC.

- The National Flood Hazard Layer (NFHL) contains all effective digital flood hazard information from FIRM databases and LOMRs produced by FEMA, in one integrated nationwide dataset. It also contains the point locations of Letters of Map Revision Based on Fill and Letters of Map Amendment. The NFHL is available for viewing through FEMA's online map viewer. It can also be viewed as a layer in Google Earth or accessed via Web Map Service (WMS), a web-based method of viewing map information using commercial GIS software. Additional information on these services is available through the MSC.

Note for communities that do not yet have digitally produced FIRMs: scanned digital versions of the paper FIRM panels are available through the MSC. However, since the FIRMs were not produced digitally, there is no FIRM database, and that flood hazard information is not included in the NFHL.

Becoming a Cooperating Technical Partner



FEMA established the Cooperating Technical Partner program to increase local involvement in, and ownership of, the flood study process and the flood hazard data developed as part of that process. This program enables communities—as well

as regional and State agencies—that have the interest, capabilities, and resources, to be active partners in FEMA's flood hazard mapping program.

One of the major objectives of the CTP program is to recognize the States, regional agencies, and communities with proactive floodplain management programs that include identifying flood risk and getting the information incorporated into official FEMA flood hazard data. The CTP program maintains national standards consistent with the NFIP.

Some of the benefits of being a CTP include:

- CTPs can develop more detailed maps by making local geospatial data a part of the FIRM.
- CTPs receive support, such as access to existing data, access to custom-made FEMA tools, technical assistance, and national recognition.
- CTPs receive mentoring support, online examples of “best practices,” and free training.
- Communities that participate in the Community Rating System and also become CTPs (or those in an area covered by a regional or State CTP) may be eligible to receive CRS credit for CTP activities.

Another major objective and benefit of the CTP program is to share and leverage available funding and local data, to make the most of limited resources. Communities, States, and regional agencies can take advantage of these benefits by entering into an agreement with FEMA that formalizes the types of mapping activities and support the CTP will provide. Almost 300 communities, States, and regional agencies participate in the CTP program.

To learn more about becoming a CTP, visit <https://www.fema.gov/cooperating-technical-partners-program> or contact your FEMA regional office (see back page for contact information).

Becoming an NFIP Community Rating System Community



The NFIP Community Rating System recognizes community floodplain management practices that exceed the minimum requirements of the NFIP. The CRS recognizes these efforts by reducing the cost of

flood insurance premiums from 5 percent to 45 percent for flood insurance policies in participating communities.

Many communities may already be involved in activities that would earn credit under the CRS and reduce flood insurance premiums for their residents. Here are a few examples:

- Adopting and enforcing more protective building standards that result in safer new construction
- Informing the public about flood hazards and flood insurance and about how to reduce flood damage
- Preserving open space in the floodplain

To receive CRS credit, your community must submit a CRS application that identifies the floodplain management practices you are applying. (FEMA can help with the application.) After FEMA reviews and verifies your application, the flood insurance premium discounts will go into effect. The amount of the discount depends on the number of CRS-credited activities your community performs.

Community participation in the CRS has many benefits:

- Discounts for flood insurance premiums from 5 percent to 45 percent
- Enhanced public safety
- Reduced flood damage
- Increased environmental protection
- Informed community residents supporting improved flood protection measures that will make their neighborhoods safer from flood risks.

To learn more about CRS, visit <https://www.fema.gov/community-rating-system>.

FOR ASSISTANCE

If your community needs assistance to join the NFIP, you can contact the FEMA Regional Office (see below for address and telephone number). You can also contact your State Coordinating Agency for the NFIP. You can go to <https://www.fema.gov/fema-regional-contacts> for a listing of the FEMA Regional Offices or <http://www.floods.org/index.asp?menuID=274&firstlevelmenuID=185&siteID=1> for the NFIP State Coordinating Agencies.

REGION I

CT, ME, MA, NH, RI, VT
99 High Street
Boston, MA 02110
(877) 336-2734

REGION II

NJ, NY, PR, VI
26 Federal Plaza, Suite 1307
New York, NY 10278
(800) 611-6122

REGION III

DE, DC, MD, PA, VA, WV
615 Chestnut Street
One Independence Mall, 6th Floor
Philadelphia, PA 19106
(215) 931-5500

REGION IV

AL, FL, GA, KY, MS, NC, SC, TN
3003 Chamblee Tucker Road
Atlanta, GA 30341
(770) 220-5200

REGION V

IL, IN, MI, MN, OH, WI
536 South Clark Street, 6th Floor
Chicago, IL 60605
(312) 408-5500

REGION VI

AR, LA, NM, OK, TX
FRC 800 North Loop 288
Denton, TX 76209
(940) 898-5399

REGION VII

IA, KS, MO, NE
9221 Ward Parkway
Kansas City, MO 64114
(816) 283-7061

REGION VIII

CO, MT, ND, SD, UT, WY
Denver Federal Center
Building 710, Box 25267
Denver, CO 80225
(303) 235-4800

REGION IX

AZ, CA, HI, NV, American Samoa,
Guam, Marshall Islands,
and Northern Mariana Islands
1111 Broadway, Suite 1200
Oakland, CA 94607
(800) 611-6122

REGION X

AK, ID, OR, WA
Federal Regional Center
130 – 228th Street, Southwest
Bothell, WA 98021
(425) 487-4600