Introduction
At this point in the flood map revision project, we have obtained all available data, reviewed floodplain mapping, and are producing a Preliminary Flood Insurance Rate Map (FIRM) for community review. In this fact sheet, we cover the next steps, including community and public meetings, the appeal and comment processes, community adoption/compliance requirements, future map change options, and insurance implications.

Review and Comment Period
After FEMA completed the floodplain mapping review, your community will receive a Preliminary version of the FIRM panels, Flood Insurance Study (FIS) report, and Summary of Map Actions listing all Letters of Map Change that FEMA issued for the effective flood map. Your community officials will have 30 days to review this information and provide comments, such as changes or corrections to nontechnical information (such as corporate limits or road names). Any changes that FEMA receives will be assessed and incorporated, as appropriate, in the Preliminary FIRM panels and FIS report. During the 30-day review period, FEMA will contact Pima County to schedule a meeting with community officials to formally present the study results, to respond to your comments and questions, and to discuss the floodplain management and adoption/compliance requirements.

After meeting with you and other community officials, Pima County may decide to hold a public meeting to present the study results and Preliminary FIRM panels. This meeting gives interested parties an opportunity to view the changes to the flood map and ask questions about how the map changes will affect them.

Appeal Process
FEMA provides a 90-day appeal period when new or revised flood elevations (called Base Flood Elevations, or BFEs) are proposed. Before the appeal period is initiated, FEMA will publish the proposed BFEs in the FEDERAL REGISTER and notify your community’s Chief Executive Officer (CEO) of the determination. FEMA will then publish information about the flood elevations in a local newspaper at least twice. To make these notices available to a broader audience, the newspaper notices will direct readers to FEMA’s Web site, https://www.floodmaps.fema.gov/fhm/Scripts/bfe_main.asp, which will contain a list of BFE changes by flooding source for each affected county.

The appeal period provides the community and owners or lessees of property in the community an opportunity to provide data or documentation indicating the BFEs are scientifically or technically incorrect. However, your community has the right, at any time, to submit scientific or technical data to improve the flood hazard information shown on the FIRM panels through the Letter of Map Change process. At the end of the 90-day appeal period, FEMA addresses all appeals and other comments and finalizes the DFIRM and FIS report.

To support an appeal, the appellant should recalculate the BFE and provide the justification for the new methodology or change in assumptions. Anyone can also appeal the BFEs if they are technically incorrect, which means there is an error in the analysis. The error may consist of data that are incorrect or errors in the application of the analysis.
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What Is an Appeal?
An appeal is a formal objection to the proposed BFEs. An individual or the community may submit technical or scientific data to support an appeal. All appeals should be submitted through the community. All other change requests are considered comments.

What Is a Comment?
Comments generally involve changes to one of the following:
- Flood Zone Boundary Delineations
- Floodway Limits
- Corporate Limits
- Roads and Road Names

Where Can I Get More Information?

You may view Part 67 of the NFIP regulations on the FEMA Web site at www.fema.gov/plan/prevnt /fhm/frm_docs.shtm.

More information on map amendments and revisions is available on FEMA’s Web site at www.fema.gov/plan/prevnt /fhm/fmc_loma.shtm.

When FEMA receives an appeal, we suspend further processing until the appeal is resolved. If warranted, we will revise the Preliminary DFIRM and FIS report. Under Part 67 of the National Flood Insurance Program (NFIP) regulations, the required scientific and/or technical data to support an appeal must be submitted during the 90-day appeal period to receive consideration before publication of the new DFIRM and FIS report.

During the 90-day appeal period, a community official or an individual property owner may wish to object to information shown on the DFIRM or FIS report other than the BFEs. Data and documentation also must be submitted to support these changes.

All appeals and other comments should be collected by your community and submitted to the FEMA Region IX office at:

FEMA Region IX
Attention: Robert Bezek
1111 Broadway, Suite 1200
Oakland, CA 94607-4052

All appeals and other comments should be submitted through the CEO of your community or other community official.

Map Adoption/Compliance Requirements
After all appeals and other comments are addressed, FEMA will issue a Letter of Final Determination (LFD) for each affected community, which establishes the final flood elevations and provides the new FIRM panels and FIS report to each community. The LFD also starts the six-month adoption/compliance period during which your community must adopt or amend its floodplain management regulations to reflect the changes in the FIRM panels and FIS report. Ordinances must meet or exceed 44 CFR 60.3 and be legally enforceable before the FIRM panels effective date.

The FIRM panels and FIS report become effective at the end of the six-month period. The effective date is also the date when flood insurance rates will be based on the new flood data.

In some cases, communities may have to adopt additional floodplain management requirements if a new type of flood hazard data is provided, such as a new flood zone or the addition of a floodway designation. Your State NFIP Coordinator may have a State Model Ordinance that you can use as the foundation for your ordinance.

Should your community fail to update its ordinance, it will be subject to suspension from the NFIP, which would make flood insurance and certain types of Federal disaster assistance unavailable within the community. Suspension of a participating community occurs automatically when a community fails to adopt an updated ordinance within six months of the Letter of Final Determination that notified them of that requirement. It is your community’s responsibility to notify FEMA Region IX once you have updated the ordinances. FEMA and your State NFIP Coordinator can work with you to update your ordinance and avoid suspension.

Map Change Options
In addition to the appeal process, community officials and citizens may submit scientific or technical data to improve the flood hazard information shown on the effective FIRM panels for their community at any time. FEMA established the Letter of Map Amendment and Letter of Map Revision Based on Fill processes for individual structures or lots and the Letter of Map Revision process for more extensive changes. Detailed information on map revisions and amendments is provided in the Guide for Community Officials and on FEMA’s Web site (see links in sidebar).

Flood Insurance Implications
If a property is mapped into a high-risk area (shown as a zone labeled with letters starting with “A” or “V”) and the owner has a mortgage through a federally regulated or insured lender, flood insurance will be required when the DFIRM becomes effective. Property owners who obtain flood insurance before the DFIRM becomes effective and then maintain it may be able to benefit from the NFIP’s “grandfathering” insurance rating process and pay a lower premium.

Everyone is at some risk from flooding—even those behind levees or in low- or medium-risk areas. Therefore, FEMA encourages everyone to purchase flood insurance. Property owners should contact their insurance agent or visit www.FloodSmart.gov for more information.