



FEMA

# Local Officials Toolkit

*What to Do Before and After Your Flood Maps are Finalized*





# FEMA REGION III LOCAL OFFICIALS TOOLKIT

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## USER'S GUIDE

As a local official, your role includes communicating to a variety of audiences, including residents, business owners or other community officials, about flood risk and steps they can take to minimize the impacts of these risks. Throughout FEMA's Risk Mapping, Assessment, and Planning (Risk MAP) program, FEMA will encourage and sometimes require you to communicate various messages to these audiences. Messages touch on the flood map update process, how the updates change the depiction of flood risk, and potential changes to flood insurance requirements. To support this outreach, FEMA has compiled this Local Officials Toolkit to summarize each Risk MAP phase following the Community Coordination and Outreach (CCO) Meeting. The toolkit offers tips and resources to talk about flood risk with other community officials and the public during the flood mapping process.

### You should use this toolkit to:



Understand what comes next during the remaining phases of the flood map update process once you have attended your community's CCO Meeting. Each chapter of this toolkit will provide detailed information on what actions are required from your community during each phase, along with resources to support those actions.



Identify outreach tactics you can use to inform other community officials and local property owners about how the flood map updates will affect them. FEMA encourages you to begin this outreach immediately following the CCO Meeting and has the resources to support your efforts. Examples of outreach activities include hosting a public open house, tabling at local community events, and sending letters or postcards to business owners. Throughout the toolkit, there are templates and downloadable resources available for each type of outreach tactic.

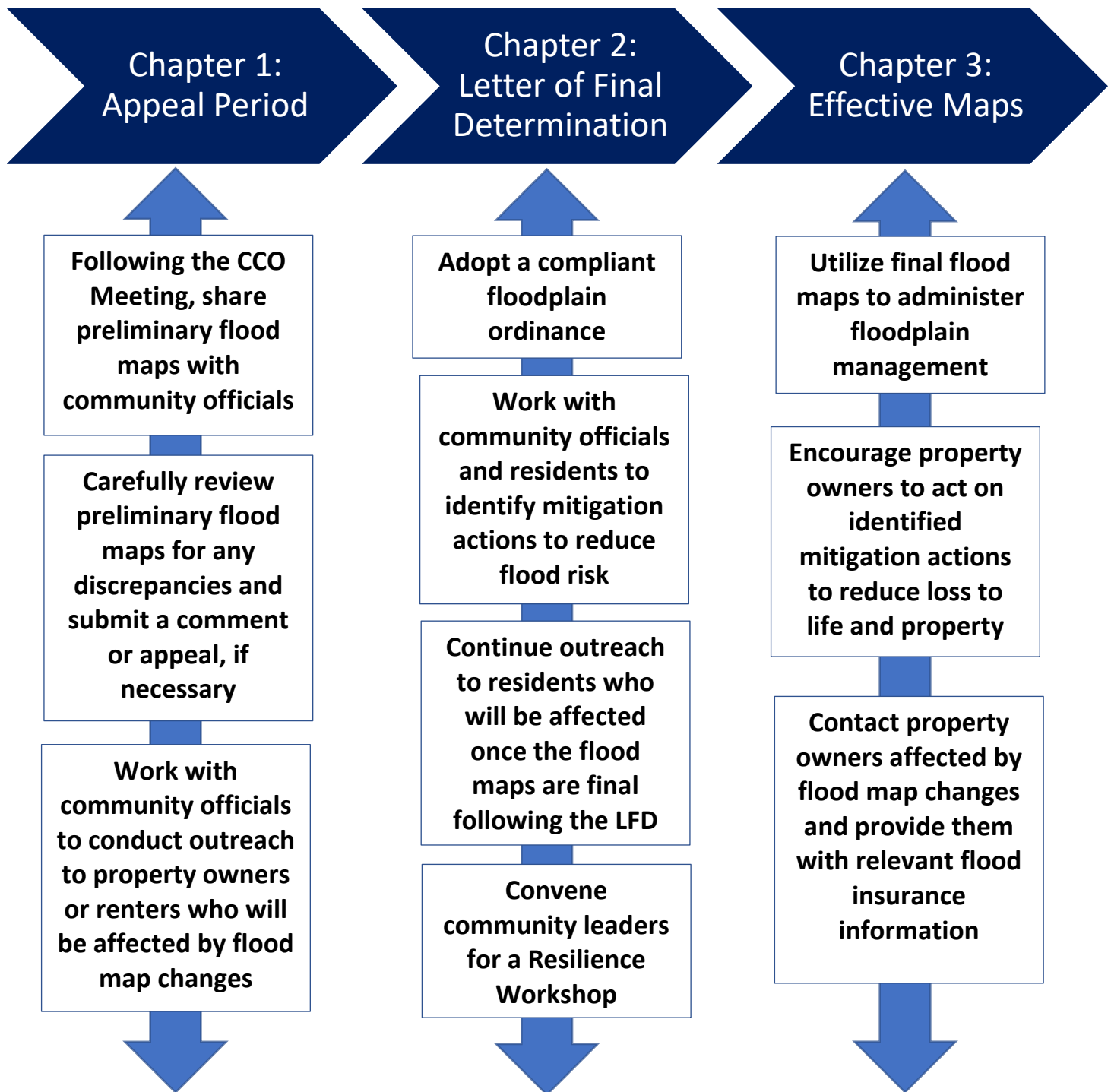


Encourage developers and property owners to take mitigation actions to reduce flood risk and loss to life and property. Within Chapters 1, 2, and 3 of this toolkit, we provide descriptions of mitigation projects, such as relocating flood prone structures or elevating utilities, that can greatly reduce flood risk. You are also encouraged to identify a local official to serve as a champion or lead for a community's mitigation projects during the flood mapping process and beyond.



Continue to collaborate with leaders in the community to communicate flood risk and the importance of being prepared for a flood event. Chapter 2 provides details on hosting a Resilience Workshop, which FEMA identifies as one way of bringing community leaders together to discuss flood risk and to identify projects to help reduce that risk.

## CHAPTER OVERVIEW



This toolkit and the resources it contains, although provided by FEMA, are designed to support *your* efforts as a local official to reduce flood risk throughout your community. It is important that residents receive this information from you, a trusted community leader, as they make decisions about flood risk, preparedness, and flood insurance that will impact their livelihood. With support from FEMA, the following toolkit will equip you with the information and resources you need to help your community make informed decisions.

## Chapter 1: Appeal Period

At this point, you have attended the CCO Meeting where you examined the newly released preliminary maps, (also referred to as Flood Insurance Rate Maps (FIRMs)) and discussed the importance of outreach to the business and property owners affected by the upcoming map changes. During this meeting, FEMA also discussed the upcoming 90-day appeal period for your community's preliminary maps and Flood Insurance Study (FIS) report.

### Take the following actions just prior to and during the Appeal Period:

- After the CCO Meeting: Share preliminary maps with all local officials and key stakeholders, such as local floodplain administrators, building officials and zoning administrators.
- Carefully review preliminary maps for discrepancies. Take the following actions to address discrepancies:
  - Submit an appeal: Work with an engineer to submit an appeal to FEMA that is supported by technical and/or scientific data.
  - Submit a comment: Send comments to your FEMA Region III Project Officer.
- Conduct outreach to notify business and property owners affected by the flood map changes:
  - Plan an Open House where the public can ask questions and learn how the new maps affect their property.
  - Stand up information booths at local community events.
  - Send mailings to properties affected by upcoming map changes.
- Prepare to adopt compliant floodplain ordinance to maintain your community's standing in the National Flood Insurance Program (NFIP).

Appeals	Comments
<ul style="list-style-type: none"><li>• Must be supported by engineering data</li><li>• Proposes changes to flood hazard data, such as Base Flood Elevations (BFEs) or Special Flood Hazard Areas (SFHA)</li></ul>	<ul style="list-style-type: none"><li>• Not required to be supported by engineering data</li><li>• Proposes changes to non-flood hazard data, such as road name changes or corporate limit boundaries</li></ul>

### FEMA is providing the following resources:

- FEMA Region III's [Changes Since Last FIRM Viewer](#) (*instructions on how to access viewer are listed on sample FEMA postcards provided on page 9 of this toolkit*)
- Sample letters to property and business owners who are affected by upcoming flood map changes
- Sample letters to government officials
- Sample outreach materials
  - Postcards

*Questions about local responsibilities? Your State National Flood Insurance Program (NFIP) coordinating office is an excellent resource during this process. Please visit your State's floodplain management website for contact information.*

## 1a. SAMPLE LETTER TO CONSTITUENTS WHOSE PROPERTIES ARE BEING MAPPED OUT OF THE FLOODPLAIN

Dear [Property Owner/Renter]:

Flooding can be the most frequent and costly disaster in a community, as it is in our nation. The likelihood of inland, riverine, and coastal flooding changes over time due to erosion, changing land use, changing weather patterns, and other factors. The risk for flooding can vary within the same neighborhood and even between adjacent properties, but nobody is exempt from flood risk – where it can rain, it can flood. Knowing your flood risk is the first step to flood protection.

A multi-year project to re-examine [community name]'s flood zones and develop detailed digital flood hazard maps has been completed. The new maps, also known as Flood Insurance Rate Maps (FIRMs), were just released for public view. The new maps reflect current flood risk based on the latest data and a more accurate understanding of our area's topography. As a result, you and other property owners throughout the [county/community] will have up-to-date, internet-accessible information about flood risk to your property.

### How will the flood map changes affect you?

Based on the new maps, your property is **no longer located within the high-risk flood zone**, also known as the Special Flood Hazard Area (SFHA). The purchase of flood insurance is not required for structures outside of this area; however, we **strongly recommend** maintaining flood insurance coverage. The flood risk has only been reduced, *not removed*. Most property owners can maintain coverage by converting their current flood insurance policy to a lower-cost Preferred Risk Policy (PRP) when they are no longer within the high-risk flood zone. A PRP is available to the owners of buildings that are shown on the effective flood maps to be in the low- or moderate-risk zone and have a limited loss history. The premium rating for a PRP offers a significant cost savings, while providing the broadest coverage and the benefits of protection.

### How do I view the flood maps? [use if the appeal period has not yet occurred]

The new maps are still in the preliminary phase, which means they are an early look at a property's projected flood risk, so we now can review them together and provide feedback. You can view the preliminary maps online through the FEMA Map Service Center at [www.msc.fema.gov](http://www.msc.fema.gov). In the coming months, a notice will appear in our local newspaper, the [insert name of newspaper], indicating the start of a 90-day formal appeal period. If you believe the maps incorrectly represent flood hazards and have engineering data to support this, you can file an appeal to improve the accuracy of the maps during this period. To submit an appeal, please contact [community official name] at [email address].

### What is the map update timeline? [use after appeal period has ended]

The preliminary maps, which show an early look at a property's projected flood risk, were released to the [County/community name] on [date]. Following the release, FEMA and its partners held a meeting with [County/community name] to discuss how the preliminary maps will affect property owners. After that meeting, a 90-day appeal period started on [date] and ended on [date]. During this period, [County/community] had the opportunity to submit appeals, supported by engineering data, related to discrepancies in the flood hazard data that they noticed in the preliminary flood maps. Now that the appeal period has passed, FEMA and its partners will finalize the maps. FEMA will notify the community that the maps should be considered final through a Letter of Final Determination (LFD). The community then has six (6) months from the LFD date until the final flood maps are used to determine flood insurance rates and building and development regulations.

We encourage you to view the preliminary maps online through [FEMA's Flood Map Changes Viewer](#). If you have questions about the flood map updates or insurance, you can contact your local officials or the FEMA Map Information eXchange (FMIX), toll free, at 1-877-FEMA-MAP. Additional information on flood insurance can also be found at [www.floodsmart.gov](http://www.floodsmart.gov).

## 1b. SAMPLE LETTER TO CONSTITUENTS WHOSE PROPERTIES ARE BEING MAPPED INTO THE FLOODPLAIN

Dear Property Owner:

Flooding can be the most frequent and costly disaster in a community, as it is in our nation. The likelihood of inland, riverine, and coastal flooding changes over time due to erosion, changing land use, changing weather patterns, and other factors. The risk for flooding can vary within the same neighborhood and even between adjacent properties, but nobody is exempt from flood risk – where it can rain, it can flood. Knowing your flood risk is the first step to flood protection.

A multi-year project to re-examine [community name]'s flood zones and develop detailed digital flood hazard maps has been completed. The new maps, also known as Flood Insurance Rate Maps (FIRMs), were just released for public view. The new maps reflect current flood risk based on the latest data and a more accurate understanding of our area's topography. As a result, you and other property owners throughout the [county/community] will have up-to-date, Internet-accessible information about flood risk to your property.

### How will these changes affect you?

Based on the new maps, **your property is being mapped into a higher risk flood zone**, known as the Special Flood Hazard Area (SFHA). If you have a mortgage from a federally regulated lender and your property is in the SFHA, you are **required** by Federal law to carry flood insurance when these flood maps are put into effect. We recommend that you use this time to contact your insurance agent to get the most favorable rate and learn about options offered by the National Flood Insurance Program (NFIP) for properties being mapped into higher risk areas for the first time.

If you do not have a mortgage, you are still **strongly recommended** to purchase flood insurance. Over the life of a 30-year loan, you are about three times more likely to have a flood in your home than a fire, and most homeowners' insurance policies do not provide coverage for damage due to flooding. To learn more about flood insurance rates and what options are available to you, we recommend that you contact your insurance agent.

An additional resource for property owners, both with and without a mortgage, is [www.floodsmart.gov](http://www.floodsmart.gov), which provides information about the National Flood Insurance Policy (NFIP) and the costs of flood insurance.

### How do I view the flood maps? [use if appeal period has not yet occurred]

The maps that were just released are still preliminary, which means they provide an early look at a property's projected flood risk. You can determine where your property falls on the preliminary maps online by visiting the [FEMA's Flood Map Changes Viewer](#) and entering your address. Whether or not your property falls within a flood zone, it is important to use this time to understand your flood risk and research your flood insurance options. Once FEMA considers the preliminary maps final, they will become effective, which means they will be used to determine your property's flood risk as well as flood insurance rates and requirements.

### What is the map update timeline? [use after appeal period has ended]

The preliminary maps, which show an early look at a property's projected flood risk, were released to the [County/community name] on [date]. Following the release, FEMA and its partners held a meeting with [County/community name] to discuss how the preliminary maps will affect property owners. After that meeting, a 90-day appeal period started on [date] and ended on [date]. During this period, [County/community] had the opportunity to submit appeals, supported by engineering data, related to discrepancies in the flood hazard data that they noticed in the preliminary flood maps. Now that the appeal period has passed, FEMA and its partners will finalize the maps. FEMA will notify the community that the maps should be considered final through a Letter of Final Determination (LFD). The community then has six (6) months from the LFD date until the final flood maps are used to determine flood insurance rates and building and development regulations.

### **Why are these maps important to you?**

These flood hazard maps are important tools for protecting lives and property in [community name]. The flood maps help business owners and residents make informed decisions about personal safety and financial protection. These maps also allow community planners, local officials, engineers, builders, and others to make determinations about where and how new structures and developments should be built.

If you have questions about the flood map updates or insurance, you can contact your local officials or the FEMA Map Information eXchange (FMIX), toll free, at 1-877-FEMA-MAP. Additional information on flood insurance can also be found at [www.floodsmart.gov](http://www.floodsmart.gov).



## 1c. SAMPLE LETTER TO GOVERNMENT OFFICIALS

Not all community officials may be able to participate in the CCO Meeting, or you might find it necessary to brief others throughout the government on key takeaways or next steps related to the map update. The following is a sample of an email you can edit and send to additional staff and those in leadership on the status of the flood mapping effort. We recommend sending this email after the CCO Meeting.

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Dear Community Partner,

Our community recently attended a meeting with representatives from the Federal Emergency Management Agency (FEMA), our State Coordinator for the National Flood Insurance Program (NFIP), and other stakeholders to discuss the status of the update to flood maps affecting [County name].

### How will these changes affect our community?

Some properties will be mapped *into* the floodplain; some properties are *already* in the floodplain and will remain there; and some properties will be mapped *out* of the floodplain. Once finalized, the new maps will also require us to adopt a compliant floodplain ordinance. It's important for us to be aware of these changes for a few reasons:

- Properties mapped out of the floodplain will no longer carry a federal requirement to purchase insurance, but these properties are still strongly encouraged to maintain insurance.
  - Property owners outside of the high-risk flood zone may purchase flood insurance at a more favorable rate.
- Flood insurance is required for properties with federally backed mortgages, if they will remain in the floodplain or will be mapped into the floodplain.
  - The NFIP provides coverage, and local insurance agents can work with these property owners to confirm rates.

### When do the maps become effective?

The maps that were just released are still preliminary. Beginning on [date] and continuing through [date], there will be a 90-day appeal period. During this period, members of the community will have the opportunity to submit engineering data with an appeal regarding their individual property or overall accuracy of the preliminary flood maps. To discuss or submit an appeal, please contact [name] at [email address].

For more information about the flood map updates, you can visit FEMA.gov, FEMA's [Map Service Center](#), or FEMA's [Flood Map Changes Viewer](#).

Please let me know if you have any questions about the new flood maps and the steps that we will be taking before these maps become effective.

## Find your Flood Map Postcard

The below postcard (included at end of this Toolkit) can be shared with your community to help them understand their flood risk by guiding them to FEMA's Changes Since Last FIRM (CSLF) viewer. As an inexpensive and effective outreach tactic, this postcard can and should be distributed at every possible opportunity, such as through mailings or at community outreach events.

A photograph of a man in a grey long-sleeved shirt and brown pants carrying a young child in his arms. They are standing in a flooded area with water up to their knees. In the background, there are trees and a house partially submerged in water.

**ANYWHERE IT CAN RAIN, IT CAN FLOOD.**

**Are you at risk of flooding?**

No matter where you live or work, some risk of flooding exists. Flood hazards change over time, and our community is in the process of updating its current flood maps in partnership with the Federal Emergency Management Agency (FEMA).

FEMA is encouraging you to access your flood map and learn your risk today.

 **FEMA**

**Find out your risk in 4 easy steps.**

During a map change, your property may experience an increase, decrease, or no change in risk. Start protecting your property and livelihood today:

1. Visit <https://bit.ly/39U2dpL>.
2. Type in your address.
3. Identify your flood zone. Your risk and insurance requirements may have changed.
4. Learn more about your flood risk and secure the insurance protection you need by talking to your insurance agent. Purchasing now could save you money.

Need help with next steps? Visit [www.floodsmart.gov](http://www.floodsmart.gov) to learn what you can do to prepare.

 **FEMA**

## Chapter 2: Letter of Final Determination (LFD)

Your community's FEMA-issued Preliminary flood map is now considered a final flood map and will go into effect six (6) months from the date FEMA issues a Letter of Final Determination (LFD). As a local official whose community participates in the National Flood Insurance Program (NFIP), you are required to adopt a compliant floodplain ordinance within those six months before the maps become effective. Failure to adopt a compliant floodplain ordinance will result in your community's suspension from the program. Over the next six months, local insurance lenders will also refer to these maps to determine whether flood insurance is required for structures.

### Take the following actions when your community receives an LFD:

- Adopt a compliant floodplain ordinance.
  - Ordinance must meet or exceed the minimum NFIP requirements to be considered compliant.
  - State-specific model ordinances, which meet the minimum NFIP requirements, are available. You can use your State's model ordinance as a guide and may adopt higher standards or draft your own floodplain ordinance based on your community's needs and flood risk.
- Identify mitigation projects, which work to reduce the loss of life and property, within your community to reduce flood risk. Examples include:
  - Adopting and enforcing more stringent building codes for new development.
  - Acquiring, elevating or relocating structures that are in flood-prone areas.
- Encourage residents to identify mitigation projects they can do to their own properties. Examples of some low-cost projects include:
  - Maintain proper water runoff and drainage
  - Install a rain barrel
  - Elevate utilities and service equipment
  - Seal your foundation and basement walls
  - Prevent sewer backups
- Identify a community champion(s) to lead mitigation projects and encourage flood risk preparedness.
- Continue conducting outreach to business and property owners who are affected by the flood map changes to notify them that the changes will go into effect in 6 months.
- Host a Resilience Workshop, with support from the state and FEMA Region III.

#### **What is a Resilience Workshop?**

A Resilience Workshop is an opportunity for community leaders to work together to identify ways to create a safe, prepared and resilient community through hazard mitigation. During the workshop, community leaders can discuss flood risk, identify projects to help reduce that risk, and assess funding opportunities.

### FEMA is providing the following resources:

- [Brochure: Why Do I Need Flood Insurance?](#)
- [Brochure: Preferred Risk Policy for Homeowners and Renters](#)
- [Brochure: Protect Your Home from Flooding – Low Cost Options You Can Do Yourself](#)

*\* You can access local model floodplain ordinance tools through your State floodplain management website or your State NFIP Coordinator.*

## Chapter 3: Effective Maps

Six months have passed since your community received FEMA's Letter of Final Determination (LFD), and your community's new Flood Insurance Rate Map (FIRM) and Flood Insurance Study (FIS) report are now effective. As a local official, you will use these newly-effective maps to continue to administer floodplain management regulations. Flood insurance rates are now based on the new flood data, and federally insured or regulated lenders will use the newly effective maps to determine if flood insurance is required as a condition of a loan.

Although FEMA and its partners have completed the mapping process, you should continue to communicate with other community officials, residents and business owners to increase awareness of flood risk and flood insurance options, and to identify local strategies to reduce risk.

### **Insurance rating options can offer savings**

Buildings newly mapped into the Special Flood Hazard Area (SFHA) may be eligible for a lower premium during the first 12 months after a map change. Rates will then go up no more than 18 percent each year. Buying a policy before the new flood map goes into effect, therefore, might save property owners money. Property owners can also consult their insurance agents for more information on how to save on their policies. If an owner sells their property, the policy can be transferred to the buyers, allowing them to keep the existing rate.

### **Take the following actions when your community's maps become effective:**

- Use effective FIRMs to administer floodplain management regulations and manage new development.
  - Encourage local officials to work with local permitting offices to determine how to permit within the floodplain.
  - Advise communities to adopt higher standards to limit development in the floodplain.
- Encourage community leaders to take part in the local hazard mitigation planning process.
  - A mitigation plan is a community driven document that identifies areas most vulnerable to or at risk for natural hazards and outlines a strategy to reduce those risks.
    - FEMA's [Hazard Mitigation Grant Program](#) supports cost-effective post-disaster projects.
  - Encourage community leaders and individual property owners to undertake mitigation projects as part of this mitigation planning process. Examples include:
    - Acquiring and relocating and/or demolishing properties subject to severe flooding
    - Creating a buffer area by protecting natural resources, such as floodplains, wetlands, or sensitive habitats
    - Implementing stormwater management and drainage improvements
    - Elevating utilities
    - Encouraging installation of rain barrels
- If you have not done so already, notify property owners and renters who are newly mapped into or out of the floodplain that the new flood maps are effective and provide information on insurance options.
- If property owners believe that their property is incorrectly mapped into the floodplain, they can submit a Letter of Map Change (LOMC) application.
  - Applications can be submitted online or mailed in paper form. In most cases, FEMA requires a certified professional to evaluate the elevation of a structure. For more information, visit: <https://www.fema.gov/letter-map-changes>.

**FEMA is providing the following resources:**

- [Brochure: Protect Your Home from Flooding – Low Cost Options You Can Do Yourself](#)
- [Local Hazard Mitigation Planning Fact Sheet](#)

## RESOURCES

Community Officials	Property Owners
<ul style="list-style-type: none"><li>• <a href="#">What is Risk MAP?</a></li><li>• <a href="#">NFIP Public Awareness Materials Order Form</a></li><li>• <a href="#">National Flood Hazard Layer (NFHL)</a></li><li>• <a href="#">Risk MAP Flood Risk Products</a></li><li>• <a href="#">Letter of Map Amendment (LOMA) Resources</a></li><li>• <a href="#">Letter of Map Change (LOMC) Resources</a></li><li>• <a href="#">Community Rating System (CRS) Resources</a></li><li>• <a href="#">FEMA Region III Changes Since Last FIRM (CSLF) Viewer</a></li><li>• <a href="#">FEMA Flood Map Service Center</a></li><li>• <a href="#">Contact Us: FEMA Region III</a></li><li>• <a href="#">Flood Safety Social Media Toolkit</a></li></ul>	<ul style="list-style-type: none"><li>• <a href="#">FloodSmart.gov</a></li><li>• <a href="#">Brochure: Protect Your Home From Flooding – Low Cost Options You Can Do Yourself</a></li><li>• <a href="#">Brochure: Why Do I Need Flood Insurance?</a></li><li>• <a href="#">Preferred Risk Policy for Homeowners and Renters</a></li><li>• <a href="#">Brochure: Preferred Risk Policy for Businesses</a></li><li>• <a href="#">National Flood Insurance Program (NFIP) Resources</a></li><li>• <a href="#">NFIP Video: Why Do I Need Flood Insurance?</a></li><li>• <a href="#">Protecting Your Home and Property from Flood Damage</a></li><li>• <a href="#">FEMA Region III Changes Since Last FIRM (CSLF) Viewer</a></li><li>• <a href="#">FEMA Flood Map Service Center</a></li></ul>

# ANYWHERE IT CAN RAIN, IT CAN FLOOD.

## Are you at risk of flooding?

No matter where you live or work, some risk of flooding exists. Flood hazards change over time, and our community is in the process of updating its current flood maps in partnership with the Federal Emergency Management Agency (FEMA).

FEMA is encouraging you to access your flood map and learn your risk today.



FEMA



## Find out your risk in 4 easy steps.

During a map change, your property may experience an increase, decrease, or no change in risk. Start protecting your property and livelihood today:

1. Visit <https://bit.ly/39U2dpL>.
2. Type in your address.
3. Identify your flood zone. Your risk and insurance requirements may have changed.
4. Learn more about your flood risk and secure the insurance protection you need by talking to your insurance agent. Purchasing now could save you money.

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Need help with next steps? Visit [www.floodsmart.gov](http://www.floodsmart.gov) to learn what you can do to prepare.



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