

Appeals and Comments

Information for Property Owners

Recently your community received preliminary flood hazard maps prepared with input from your community in an effort to best describe the flood risk within your community. The updated flood hazard maps were prepared with the most up to date information available. These maps, once finalized, serve as the basis for your community's floodplain management program and serve as a tool identifying areas prone to flooding. The maps are also used to determine flood insurance rates and requirements.

Property owners and residents are provided an opportunity to review and provide feedback on the preliminary flood hazard maps – also known as Flood Insurance Rate Maps (FIRMs) – during a formal review period called the “90-day Appeal Period.” Submitted written appeals and comments are consolidated by the community and provided to FEMA for consideration.

What's My Role as a Property Owner?

FEMA welcomes public input on the preliminary FIRMs and FIS report through the appeals process. Additional information provided can result in more accurate FIRMs and better informs a community and its residents of flooding risk.

If a property owner or other resident would like to submit an appeal or comment, they must submit their written request along with the required supporting data to the community Chief Executive Officer (e.g., the Mayor, Chairman of the Board of Supervisors, etc.) or other designated community official.



New Flood Maps = Better Informed Communities

FEMA's Risk MAP goal is to measurably increase the public's awareness and understanding of flood risk so that a community's current and future vulnerability to flooding is reduced. With this increased awareness and understanding, communities are in a better position to take actions that will reduce the impacts associated with coastal flooding, and make them more resilient in the face of a future flooding event.

This new study will provide updated flood risk data that will help communities implement a more sound approach to economic development, mitigation planning, emergency response and post-flood recovery. Residents and business owners will be able to make more informed decisions about their flood risk and take appropriate actions to physically and financially protect themselves.



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What is an Appeal?

An appeal is a formal written objection to the addition/modification of preliminary Base Flood Elevations/Flood Depths, Special Flood Hazard Area (SFHA) boundaries, Zone designations, or regulatory floodway boundaries depicted on the preliminary FIRMs your community received.

According to the National Flood Insurance Program regulations, an appeal should be accompanied by data and documentation indicating that the proposed new or modified flood hazard information shown on the preliminary products is scientifically or technically incorrect. Appellants are asked to demonstrate better methodologies, assumptions or data exists and provide alternative analyses or data used to develop the new or updated flood hazard information on the preliminary FIRM with their appeal package.

In order for FEMA to incorporate this information, the data provided will be reviewed to see if the information submitted is scientifically and technically sound and if any alternate analysis/data provided results in a change to the proposed BFEs, base flood depths, SFHA boundaries or zone designations and/or the regulatory floodways shown on the preliminary FIRM and/or FIS report.



Property owners and residents may locate property on the community's preliminary maps to determine if new flood hazard information shown on the maps affects the property in question. Areas eligible for appeal include:

- Streams with changes to Base Flood Elevations, (Zone AE and Zone AH areas),
- Flooding/Ponding areas with changes to base flood depths (Zone AO areas),

- Flooding sources with changes to SFHA boundaries,
- Modification/addition of Zone designations, and/or
- Modification/addition of the regulatory floodways depicted on the FIRMs.

The community will forward this information to FEMA for review. FEMA will respond to all appeals through formal written correspondence to both the community and the original appellants. If warranted, FEMA will revise the preliminary FIRM and/or FIS report to reflect the information submitted in support of the appeal and provide copies of these materials with the appeal resolution letter.

What is a Comment?

A comment is an objection to a base map feature modification/addition, update to the 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.

If needed, property owners and other residents should submit a map or other materials showing more up-to-date information on such features to their community CEO or other designated community official. The community will then consolidate all comments and appeals received related to the preliminary FIRM and FIS report and provide to FEMA. FEMA may use the submitted information to revise the preliminary FIRM and/or FIS report, or will explain why no changes could be made.

Where has the Map Changed?

FEMA Region 6 also makes available an interactive mapping tool for use by community officials, residents and business owners through our RiskMAP6.com website.



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