

Summary of Appendix A Changes

Affected Sample Document(s)	Description of Change
General	<p>Revised the signature block for the Chief of the Engineering Management Section to read as follows:</p> <p style="padding-left: 40px;">William R. Blanton, Jr., CFM, Chief Engineering Management Section Mitigation Division</p>
General	<p>Added documents for Proposed Rules published in the <i>Federal Register</i>, newspaper notices, and Proposed Rule and newspaper correction notices for maps and reports prepared in the FEMA Countywide Format to cover the requirements established in Procedure Memorandum No.18.</p>
General	<ul style="list-style-type: none"> • Removed “Chron File” from the bcc block of all letters. • Changed “Study Contractor” to “IDIQ Contractor” in the bcc block of all affected letters.
General	<p>Revised the descriptions of the documents in the Index at the beginning of Appendix A to eliminate the use of the terms “Flood Insurance Study,” “Flood Insurance Restudy,” “Limited Map Maintenance Program revision,” “FIS,” “RFIS,” and “LMMP” as product names. Described these collectively as “FEMA-contracted Flood Map Projects.”</p>
General	<p>Revised the “FOR FURTHER INFORMATION CONTACT” paragraph in Interim Rules, Proposed Rules, and Final Rules and in newspaper notices to read as follows:</p> <p>“FOR FURTHER INFORMATION CONTACT: William R. Blanton, Jr., Engineering Management Section, Mitigation Division, FEMA, 500 C Street, SW, Washington, DC 20472, (202) 646-3151 or (e-mail) bill.blanton@dhs.gov.”</p>
General	<p>Revised the signature block in all FEDERAL REGISTER notices to read as follows:</p> <p style="padding-left: 40px;">David I. Maurstad <u>Director,</u> <u>Mitigation Division,</u> <u>Federal Emergency Management Agency.</u></p>

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15-Series Letter	Combined all existing 15-series Letters of Final Determination (LFDs) for both participating and non-participating communities into one template.
15NP-ID	Created shorter version of LFD for newly identified communities (i.e., communities that had not previously been asked to participate in the National Flood Insurance Program.
19P/NP-Series Letter	Combined existing 19-series LFDs for both participating and non-participating communities with new or modified Base Flood Elevations (BFEs) into one template.
19P-N/N-NFP Letter	Combined existing 19-series LFDs for both participating and non-participating communities with no new or modified BFEs into one template.
115-CBRA Letter	Added this letter to cover processing of new or revised Coastal Barrier Resources System or Otherwise Protected Area boundaries.
140 Document	Revised the first sentence in the “Regulatory Flexibility Act” portion of this Proposed Rule to read as follows: “The FEMA Mitigation Division Director certifies that this Proposed Rule is exempt from the requirements of the Regulatory Flexibility Act because modified BFEs are required by the Flood Disaster Protection Act of 1973, 42 U.S.C. 4105, and are required to maintain community eligibility in the NFIP.”
140a Document	Revised the first sentence of the “Summary” portion of the notice to read as follows: “Technical information or comments are solicited on the proposed Base (1-percent-annual-chance) Flood Elevations (BFEs) shown on the Preliminary copies of the Flood Insurance Study (FIS) report and Flood Insurance Rate Map (FIRM) for your community.”
140a Document	Revised the “Address” portion of the notice to read as follows: “Preliminary copies of the FIS report and FIRM showing the proposed BFEs and their delineations are available for inspection at the (Community Map Repository Address) .”

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140a Document	<p>Added the following as the last two paragraphs to cover BFEs published on the Web rather than in the local newspaper(s):</p> <p>“Lessees and owners of real property in your community are encouraged to review the FIS report, FIRM, and related materials at the Community Map Repository address cited above. The proposed new or modified BFEs along flooding sources studied by detailed methods are shown on the Flood Profiles included in the Preliminary copies of the FIS report. The flooding sources studied by detailed methods are as follows: (Provide list of flooding sources for which BFEs are being proposed).</p> <p>Interested parties may view the proposed new or modified BFEs for these flooding sources by visiting the following page on the FEMA Flood Hazard Mapping Web site: _____. Interested parties also may acquire a hard copy of the proposed new or modified BFEs by contacting the Community Map Repository.”</p>
140b Document	Combined it with the 140a document.
140a, 140c, 142a, 142b, and 142c Documents	<p>Revised the first sentence of the third paragraph of the “Supplementary Information” portion of these notices to read as follows:</p> <p>“Pursuant to the provisions of 5 U.S.C. 605(b), the FEMA Mitigation Division Director hereby certifies that the proposed BFE determinations, if promulgated, will not have a significant economic impact on a substantial number of small entities.”</p>
140c Document	<p>Added the following as the last two paragraphs to cover BFEs published on the Web rather than in the local newspaper(s):</p> <p>“Lessees and owners of real property in the affected communities are encouraged to review the FIS report, FIRM, and related materials at the Community Map Repository addresses cited above. Proposed and proposed modified BFEs along flooding sources studied by detailed methods are shown on the Flood Profiles included in the Preliminary copies of the FIS report. The flooding sources studied by detailed methods are as follows: (Provide list of flooding sources for which BFEs are being proposed).</p> <p>Interested parties may view the proposed BFEs and proposed modified BFEs for these flooding sources by visiting the following page on the FEMA Flood Hazard Mapping Web site:</p>

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	_____ Interested parties also may acquire a hard copy of the proposed and proposed modified BFEs through the Community Map Repositories.”
142a	Revised the first paragraph of the “Summary” portion of the notice to read as follows: “On (First Publication Date) and (Second Publication Date) , a notice of proposed Base (1-percent-annual-chance) Flood Elevation (BFE) determinations was published for your community in the (Newspaper Name) . That notice listed BFEs for the flooding sources studied by detailed methods in your community. However, our recent review of the Preliminary version of the Flood Insurance Study (FIS) report and Flood Insurance Rate Map (FIRM) has confirmed that the information was, in part, incorrectly reported in the notice of proposed BFE determinations. This notice revises the proposed BFEs published previously for your community and, hence, supersedes the BFEs for the flooding sources listed below.”
179-CBRA Letter	Added this letter to cover processing of FIRMs/DFIRMs that only incorporate new or revised Coastal Barrier Resources System or Otherwise Protected Area boundaries.
179-CWG Letter	Added this letter to address the requirement established by Procedure Memorandum No. 15 for new FIRM Indexes prepared in the FEMA Countywide Format.
179-CWG-MAP Letter	Added this letter to address the requirement for FIS report and map materials that have been revised, but no flood hazard information has been changed.
179-Series Letters	Revised the existing letters to reference both the Map Service Center Web site and the toll-free number.
316-Series Letter	Added this series of letters, which are used in the pre-Preliminary processing of Physical Map Revisions.
CORPLTR1, CORPLTR2, and CORPLTR3	Added these letters to cover processing of corporate limits changes as discussed in Subsection 1.21.
CTP LTR1 Letter	Added this receipt acknowledgement letter to cover final draft materials submitted for CTP Program-related Flood Map Projects.

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CW-Series Letter (CW-NOTIFY)	Consolidated the existing letters (CW-1, CW-2, CW-3, and CW-4) to notify affected communities about countywide mapping and removed the standard language regarding the Project Impact initiative.
NOTICE 1 and NOTICE2 Letters	<ul style="list-style-type: none"> Added letters to cover processing of Notice-to-User Revisions.
PRELIM1, PRELIM2, and PRELIM3 Letters	<ul style="list-style-type: none"> Revised and consolidated the Preliminary transmittal letters for studies and restudies (CNTYPRE1, CNTYPRE2, CNTYPRE3, FISLTR1, FISLTR2, LMMPLTR2, LMMPLTR3, REGPREL, RFISLTR1, RFISLTR2) to create one letter each for transmittals to communities, FEMA IDIQs, and Regional Offices, respectively.
Reinstatement and Suspension Letters	<ul style="list-style-type: none"> Removed the bcc block Changed the signature block in the reinstatement and suspension letters to show the following: <div style="text-align: center;"> David I. Maurstad Director Mitigation Division </div>
Reinstatement Letter	<p>Replaced the existing first paragraph with the following:</p> <ul style="list-style-type: none"> “Based on our review of the floodplain management measures for the (Full Community Name), which were submitted to meet the requirements of Paragraph 60.3([c, d, e, d and e]) of the National Flood Insurance Program (NFIP) regulations, we find that they satisfactorily meet the program requirements at this time. On the basis of our acceptance of your submission and pursuant to Section 59.24 of these regulations, the (Full Community Name)’s eligibility is reinstated effective (Effective Date of Reinstatement).”
Reinstatement Letter	<p>Replaced the existing second paragraph with the following:</p> <ul style="list-style-type: none"> “There is a 30-day waiting period before any newly purchased flood insurance policy takes effect, or any additional coverage or endorsement which increases policy limits. The waiting period ends and the policy takes effect at 12:01 a.m. on the 30th calendar day after the insurance policy application date and the payment of premium.”

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Reinstatement Letter	<p>Replaced the existing third paragraph with the following:</p> <p>“There are 10 exceptions to the 30-day waiting period. The two most common exceptions are described here for your information. First, when the initial purchase of flood insurance is in connection with making, increasing, extending, or renewing a loan, there is no waiting period and coverage is effective immediately. Second, when the purchase of the flood insurance is related to the revision of an NFIP flood map, there is a 1-day waiting period. This means that flood insurance coverage is effective at 12:01 a.m. on the day after the coverage is purchased for a building where the flood map is revised and shows the building to be in a Special Flood Hazard Area (SFHA) when it had not been in an SFHA prior to the map revision. The SFHA is the area subject to inundation by the base (1-percent-annual-chance, or 100-year) flood. This exception is limited to a 13-month period that starts on the date we issue the revised map. Information concerning the remaining exceptions is detailed in the enclosed "Policy Issuance 5-98," dated October 1, 1998, issued by the NFIP.”</p>
Reinstatement Letter	<p>Revised the fourth paragraph to read as follows:</p> <p>“The Flood Insurance Rate Map (FIRM), which shows the Base Flood Elevations (BFEs) established for your community, became effective on (FIRM Effective Date). This date indicates the effective date for the authorization of the sale of first- and second-layer flood insurance coverage at actuarial rates for all new construction and substantial improvements to existing structures within your community. First-layer coverage on structures built before (FIRM Effective Date), will continue to be made available at subsidized rates, unless substantial improvements are made to the structures.”</p>
Reinstatement Letter	<p>Replaced the existing fifth paragraph with the following:</p> <p>“The cost for flood insurance on a structure will decrease the higher the structure’s first floor is above the BFEs established for your community will have higher flood insurance premiums than structures with first floors above the BFEs. In addition, on the effective date of the FIRM, the FIRM supersedes all previous maps for the purpose of determining whether individual properties are located inside or outside the SFHA. After the effective date of the FIRM, new construction will be charged actuarial rates that may be higher if the construction is not built in compliance with the floodplain management requirements of the NFIP.”</p>

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Reinstatement Letter	<p>Replaced the existing sixth paragraph with the following:</p> <p>“We believe the effective administration and enforcement of your adopted floodplain management regulations will enable your community to substantially reduce its future flood losses through the wise management of its floodplains. You should keep us advised, through your biennial report, of any problems associated with the administration of these regulations and of any variances granted for construction not in accordance with the adopted standards.”</p>
Reinstatement Letter	<p>Replaced the existing closing paragraph with the following:</p> <ul style="list-style-type: none"> • “Should you require further assistance or information, I recommend that you contact (<u>State NFIP Coordinator’s Name</u>), the State NFIP Coordinator. [Mr./ Ms.] (<u>State NFIP Coordinator’s Surname</u>) can assist you with any questions you may have and can be reached by telephone at (<u>State NFIP Coordinator’s Telephone Number</u>), by mail at (<u>State NFIP Coordinator’s Address</u>), or by email at (<u>State NFIP Coordinator’s E-Mail Address</u>). Our Regional Office staff in (<u>RO City and State</u>), is also available to assist you. Our Regional Office can be reached by telephone at (<u>RO Telephone</u>), or by mail. Send inquiries to the Director, Flood Insurance and Mitigation Division, Federal Emergency Management Agency, (<u>RO Mailing Address</u>).”
Reinstatement Letter	<ul style="list-style-type: none"> • Added an “Enclosure” line and referenced “Policy Issuance 5-98” below it.
30-Day Suspension (S-30) and 90-Day Suspension (S-90) Letter	<ul style="list-style-type: none"> • Added “State NFIP Coordinator” and “(<u>FEMA Regional Director’s Name</u>), Director, FEMA Region (<u>Region Number</u>)” to the cc: block.
30-Day Suspension (S-30) Letter	<p>Revised the first paragraph to read as follows:</p> <p>“Please consider this an official reminder that your community has until (<u>FIRM Effective Date</u>), to adopt, and have the Department of Homeland Security’s Federal Emergency Management Agency (FEMA) Regional Office approve, floodplain management measures that satisfy Paragraph 60.3([c, d, e, d and e]) of the National Flood Insurance Program (NFIP) regulations.”</p>

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30-Day Suspension (S-30) Letter	<p>Revised the second paragraph to read as follows:</p> <p>“I realize that you may be in the final adoption process or may have recently adopted the appropriate measures. If you have adopted the appropriate measures please submit these measures to the Floodplain Management Program at the <u>(Name of State Coordinating Agency)</u> in <u>(City, State Where State Coordinating Agency Located)</u>. You may contact <u>(State NFIP Coordinator Name)</u>, the State NFIP Coordinator, by telephone at <u>(State NFIP Coordinator Telephone Number)</u>, by mail at <u>(State NFIP Coordinator Address)</u>, or by e-mail at <u>(State NFIP Coordinator E-Mail Address)</u>.”</p>
30-Day Suspension (S-30) Letter	<p>Revised the third paragraph to read as follows:</p> <ul style="list-style-type: none"> • “The FEMA Regional Office staff in <u>(RO City and State)</u>, also is available to assist you with the adoption of adequate floodplain management measures. The FEMA Regional Office may be contacted by telephone at <u>(RO Telephone Number)</u> or by mail. Please send written inquiries to the Director, Flood Insurance and Mitigation Division, FEMA Region <u>(Region Number)</u>, <u>(RO Address)</u>. As stated in previous correspondence, I recommend that you contact the State NFIP Coordinator or the FEMA Regional Office if your community is encountering difficulties in enacting the appropriate measures.”
30-Day Suspension (S-30) Letter	<p>Revised the fourth paragraph to read as follows:</p> <ul style="list-style-type: none"> • “The NFIP regulations (copy enclosed) identify certain floodplain management measures for adoption by participating communities. Your community must adopt these measures by <u>(FIRM Effective Date)</u>, to avoid being suspended from participation in the NFIP on that date. Please note that there is a significant consequence to a community that is suspended from the NFIP. FEMA would like to assist in ensuring that your community is not faced with these consequences because flood insurance may not be sold or renewed within a suspended community.”

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30-Day Suspension (S-30) Letter	<p>Added a new fifth paragraph for communities in states in which automatic adoption of floodplain management ordinances is approved, which reads as follows:</p> <p>“The State NFIP Coordinating Office for your State has verified that [State] communities may include language in their floodplain management measures that automatically adopt the most recently available flood elevation data provided by FEMA. Your community’s floodplain management measures may be sufficient if the measurements include suitable automatic adoption language and are otherwise in accordance with the minimum requirements of the NFIP. The State NFIP Coordinator can assist you further in clarifying questions you may have about automatic adoption.”</p>
30-Day Suspension (S-30) Letter	<p>Revised the new sixth paragraph to read as follows:</p> <p>“It also is important to note that when a community is suspended from the NFIP, it is subject to the provisions of Section 202(a) of Public Law 93-234, as amended. This Section prohibits Federal officers or agencies from approving any form of loan, grant, guaranty, insurance, payment, rebate, subsidy, disaster assistance loan or grant, for acquisition or construction purposes within Special Flood Hazard Areas (SFHAs). The SFHAs are the areas subject to inundation by the base (1-percent-annual-chance, or 100-year) flood. For example, this suspension prohibits mortgage loans guaranteed by the Department of Veterans Affairs, insured by the Federal Housing Administration, or secured by the Rural Economic and Community Development Services would be prohibited. In the case of disaster assistance under the Robert T. Stafford Disaster Relief and Emergency Assistance Act of 1988, as amended, this prohibition only applies to assistance in connection with a flood.”</p>
30-Day Suspension (S-30) Letter	<p>Revised the new seventh paragraph to read as follows:</p> <p>“Furthermore, Section 202(b) of Public Law 93-234, as amended, requires federally regulated lending institutions to notify the purchaser or lessee of improved real property that is situated in an SFHA whether Federal disaster assistance will be available when such property is being used to secure a loan that is being made, increased, extended, or renewed.”</p>

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30-Day Suspension (S-30) Letter	<p>Revised the new next to last paragraph to read as follows:</p> <p>“A suspended community can regain eligibility in the NFIP by submitting a new application and enacting the floodplain management measures established in Section 60.3 of the NFIP regulations. However, during the NFIP suspension period, if the community permits development to take place in the floodplain that increases flood hazards, the community will be required to remedy the increased hazard to the maximum extent possible before eligibility can be restored.”</p>
30-Day Suspension (S-30) Letter	<p>Deleted the next to last paragraph, which read as follows:</p> <p>“The FIS and FIRM for your community have been prepared in our countywide format, whereby the flood hazard information for all jurisdictions within (County Name) County has been combined into one FIS and FIRM. If the FIRM for your community was computer generated, once the FIRM is published in final format, the digital files containing the flood hazard data for the entire county can be provided to your community for use in a computer mapping system. These files can be used in conjunction with other thematic data for floodplain management purposes, insurance purchase and rating requirements, and many other planning applications. Paper copies of the FIRM panels may be obtained by calling our Map Service Center, toll free, at 1-800-358-9616. Copies of the digital files may be obtained by calling our Map Assistance Center, toll free, at 1-877-FEMA MAP (1-877-336-2627). In addition, your community may be eligible for additional credits under the Community Rating System if you implement your activities using digital mapping files.”</p>
30-Day Suspension (S-30) Letter	<p>Revised the closing paragraph to read as follows:</p> <p>“If you require additional assistance or information, I recommend that you contact the office of the State NFIP Coordinator or the FEMA Regional Office. The FEMA Regional Office staff can provide technical assistance and guidance in the development of your community’s floodplain management measures. The adoption of compliant floodplain management measures will ensure your community’s continued participation in the NFIP and will provide property owners with a means to insure themselves against flood losses.”</p>

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90-Day Suspension (S-90) Letter	<p>Revised the first paragraph to read as follows:</p> <p>“I appreciate and commend you for the efforts that have been put forth in implementing the floodplain management measures for the <u>(Community Name and State)</u>. I also want to take this opportunity to remind you of the following:</p> <ul style="list-style-type: none"> • A Flood Insurance Study (FIS) report and Flood Insurance Rate Map (FIRM) have been completed for your community; • The FIS report and FIRM will become effective on <u>(FIRM Effective Date)</u>; and • By that date, the Department of Homeland Security’s Federal Emergency Management Agency (FEMA) Regional Office will have to approve the legally enforceable floodplain management measures your community adopts in accordance with Paragraph 60.3(c / d/ e/ d and e) of the National Flood Insurance Program (NFIP) regulations.”
90-Day Suspension (S-90) Letter	<p>Deleted the second paragraph which read as follows:</p> <p>“The FIS and FIRM for your community have been prepared in our countywide format, whereby the flood hazard information for all jurisdictions within <u>(County Name)</u> County has been combined into one FIS and FIRM. If the FIRM for your community was computer generated, once the FIRM is published in final format, the digital files containing the flood hazard data for the entire county can be provided to your community for use in a computer mapping system. These files can be used in conjunction with other thematic data for floodplain management purposes, insurance purchase and rating requirements, and many other planning applications. Paper copies of the FIRM panels may be obtained by contacting our Map Service Contractor at 1-800-358-9616. Copies of the digital files may be obtained by contacting the FEMA Map Assistance Center, toll free, at 1-877-FEMA MAP (1-877-336-2627). In addition, your community may be eligible for additional credits under the Community Rating System if you implement your activities using digital mapping files.”</p>

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90-Day Suspension (S-90) Letter	<p>Added the following as the second and third paragraphs to cover when the community does receive a Proof Copy with the letter:</p> <p>“Enclosed please find a Proof Copy of the final FIRM for your community, which your community may use as the basis for adopting the required floodplain management measures. Slight modifications were made in the Special Flood Hazard Areas since the Preliminary and/or Revised Preliminary copies of the FIS report and FIRM were issued to your community; therefore, your community should use the enclosed copy of the FIRM in adopting the required floodplain management measures. Final printed copies of the FIRM for your community will be sent to you within the next few months.</p> <p>If you encounter difficulties in enacting the measures, I recommend that you contact the <u>(Name of State Coordinating Agency)</u>. You may contact <u>(State NFIP Coordinator Name)</u>, the State National Flood Insurance Program (NFIP) Coordinator, by telephone at <u>(State NFIP Coordinator Telephone Number)</u>, by mail at <u>(State NFIP Coordinator Address)</u>, or by e-mail at <u>(State NFIP Coordinator E-Mail Address)</u>.”</p>
90-Day Suspension (S-90) Letter	<p>Added the following as the second and third paragraphs to cover when the community does not receive a Proof Copy with the letter:</p> <p>“As noted in our letter to your community dated <u>(LFD Date)</u>, no significant changes have been made to the flood hazard data presented on the Preliminary and/or Revised Preliminary copies of the FIRM for your community. Therefore, your community should use the Preliminary and/or Revised Preliminary copies of the FIRM as the basis for adopting the required floodplain management measures. Final printed copies of the FIRM for your community will be sent to you within the next few months.</p> <p>If you encounter difficulties in enacting the measures, I recommend that you contact the <u>(Name of State Coordinating Agency)</u>. You may contact <u>(State NFIP Coordinator Name)</u>, the State NFIP Coordinator, by telephone at <u>(State NFIP Coordinator Telephone Number)</u>, by mail at <u>(State NFIP Coordinator Address)</u>, or by e-mail at <u>(State NFIP Coordinator E-Mail Address)</u>.”</p>

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90-Day Suspension (S-90) Letter	<p>Revised the fourth paragraph to read as follows:</p> <p>“The FEMA Regional Office staff in (RO City and State), also is available to provide technical assistance and guidance in the development of floodplain management measures. The adoption of compliant floodplain management measures will provide protection for your community and will ensure participation in the NFIP. The FEMA Regional Office may be contacted by telephone, at (RO Telephone Number), or by mail. Please send written inquiries to the Director, Flood Insurance and Mitigation Division, FEMA Region (Region Number), (RO Address).”</p>
90-Day Suspension (S-90) Letter	<p>Added a new fifth paragraph for communities in states in which automatic adoption of floodplain management ordinances is approved, which reads as follows:</p> <p>“The State NFIP Coordinating Office for your State has verified that [State] communities may include language in their floodplain management measures that automatically adopt the most recently available flood elevation data provided by FEMA. Your community’s floodplain management measures may be sufficient if the measurements include suitable automatic adoption language and are otherwise in accordance with the minimum requirements of the NFIP. The State NFIP Coordinator can assist you further in clarifying questions you may have about automatic adoption.”</p>
90-Day Suspension (S-90) Letter	<p>Revised the next to last paragraph to read as follows:</p> <p>“I realize that you may have already contacted the State NFIP Coordinator or the FEMA Regional Office, and may now be in the final adoption process or may have recently adopted the appropriate measures. If you have not adopted the appropriate measures, please consider this letter a formal reminder that you only have 3 months remaining to adopt the appropriate floodplain management measures and request approval from the FEMA Regional Office. Your community's adopted measures will be reviewed upon receipt, and the FEMA Regional Office will notify you when your measures are approved.”</p>

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90-Day Suspension (S-90) Letter	Revised the last paragraph to read as follows: “I recommend that you submit your community's floodplain management measures and request for approval from the FEMA Regional Office by the FIRM effective date to avoid suspension from participation in the NFIP.”
Existing Data Study Letter (XDSLTR)	Deleted the letter.