

## APPENDIX D

### STANDARD DOCUMENTS USED IN PROCESSING SPECIAL CONVERSIONS

<u>Document No.</u>	<u>Description</u>	<u>Page</u>
179-M	Letter to Chief Executive Officer (CEO) of community transmitting printed copy of Flood Insurance Rate Map (FIRM)/ Digital Flood Insurance Rate Map (DFIRM)	D-5
195-CW	Conversion letter to CEO for minimally floodprone community; community participating in Emergency Phase of National Flood Insurance Program (NFIP) with an effective Flood Hazard Boundary Map (FHBM); transmits Preliminary copies of FIRM/DFIRM prepared in Countywide Format	D-7
195-CW-I	Conversion letter to CEO for minimally floodprone community; community participating in Emergency Phase of NFIP; FHBM <u>not</u> published; transmits Preliminary copies of FIRM/DFIRM prepared in Countywide Format	D-9
195-CW-I-NP	Conversion letter to CEO for minimally floodprone community; community <u>not</u> participating in Emergency Phase of NFIP; FHBM <u>not</u> published; transmits Preliminary copies of FIRM/DFIRM prepared in Countywide Format and initiates 1-year compliance period	D-11
195-CW-NP	Conversion letter to CEO for minimally floodprone community; community <u>not</u> participating in Emergency Phase of NFIP; FHBM published; transmits Preliminary copies of FIRM/DFIRM prepared in Countywide Format	D-15
196-C-D	Conversion letter to CEO for minimally floodprone community; community compliant with NFIP regulations; notifies community that FIRM, showing Zone D only, will be distributed 3 weeks before effective date	D-17
196-C-FHBM	Conversion letter to CEO for minimally floodprone community; community compliant with NFIP regulations; changes FHBM to FIRM	D-19
196-C-O	Conversion letter to CEO for minimally floodprone community; community compliant with NFIP regulations; transmits preliminary copies of FIRM for 30-day review	D-21

<u>Document No.</u>	<u>Description</u>	<u>Page</u>
196-CW	Letter to CEO for minimally floodprone community; community participating in Emergency Phase of NFIP with an FHBM; establishes effective date for countywide FIRM/DFIRM	D-23
196-CW-I	Letter to CEO for minimally floodprone community; community participating in Emergency Phase of NFIP; FHBM <u>not</u> published; establishes effective date for countywide FIRM/DFIRM	D-25
196-CW-NP	Letter to CEO for minimally floodprone community; community not participating in Emergency Phase of NFIP; FHBM published; establishes effective date for countywide FIRM/DFIRM	D-27
196-NC-D	Conversion letter to CEO for minimally floodprone community; community not compliant with NFIP regulations; notifies community that FIRM, showing Zone D only, will be distributed 3 weeks before effective date	D-29
196-NC-FHBM	Conversion letter to CEO for minimally floodprone community; community <u>not</u> compliant with NFIP regulations; changes FHBM to FIRM	D-31
196-NC-I	Conversion letter to CEO for minimally floodprone community; community not compliant with NFIP regulation; FHBM not published; transmits Preliminary copies of FIRM for 30-day review	D-33
196-NC-O	Conversion letter to CEO for minimally floodprone community; community not compliant with NFIP regulations; transmits Preliminary copies of FIRM/DFIRM for 30-day review	D-35
196-NP-I	Conversion letter to CEO for minimally floodprone community; community not participating in NFIP; no FHBM published; transmits Preliminary copies of FIRM/DFIRM	D-37
197-RP	Letter to CEO transmitting Revised Preliminary copies of FIRM/DFIRM	D-39
198	Notice distributed by Map Service Center; notifies user that FHBM has been converted to FIRM	D-41
204-CW	Conversion letter to CEO for non-floodprone community; transmits Preliminary copies of FIRM/DFIRM prepared in Countywide Format	D-43
205	Conversion letter to CEO for non-floodprone community; community participating in NFIP with an FHBM; rescinds FHBM	D-47

<u>Document No.</u>	<u>Description</u>	<u>Page</u>
205-CW	Letter to CEO for non-floodprone community; establishes effective date for countywide FIRM and conversion date for community	D-49
205-NP	Conversion letter for non-floodprone community; community not participating in NFIP; rescinds FHBM	D-51
206	Conversion letter for non-floodprone community; community participating in NFIP without an FHBM	D-53
RINSTATE	Letter reinstating community's participation in Regular Phase of NFIP	D-55
S-30.SPECL	Suspension letter to CEO for special conversion; notifies community that 30 days remain in 6-month compliance period	D-57
S-90.FHBM	Suspension letter to CEO for special conversion with FHBM; notifies community that 90 days remain in 6-month compliance period	D-59
S-90.FIRM	Suspension letter to CEO for special conversion with FIRM; notifies community that 90 days remain in 6-month compliance period	D-61
SCRR	Form submitted to FEMA Headquarters by FEMA Regional Office to request Special Conversion action	D-63

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# Federal Emergency Management Agency

Washington, D.C. 20472

\_\_\_\_\_  
(CEO Name and Address)  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

IN REPLY REFER TO:  
179-M

Dear \_\_\_\_\_:

Enclosed is the Flood Insurance Rate Map (FIRM) for your community, which has been prepared by the Department of Homeland Security's Federal Emergency Management Agency. The FIRM reflects the latest information available to us for the identification of flooding risks in your community. Copies of the FIRM are also being sent, under separate cover, to your community's map repository.

Additional copies of the enclosed materials may be ordered from our Map Service Center either by telephone, toll free, at 1-800-358-9616, or via the Map Service Center Website at <http://store.msc.fema.gov>.

Sincerely,

William R. Blanton, Jr., CFM, Chief  
Engineering Management Section  
Mitigation Division

Enclosure

Community Identification Number: **(CID)**

FIRM Effective Date: **(FIRM Effective Date)**

bcc: NSP Case File  
FEED File

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# Federal Emergency Management Agency

Washington, D.C. 20472

CERTIFIED MAIL  
RETURN RECEIPT REQUESTED

IN REPLY REFER TO:  
195-CW

\_\_\_\_\_  
(CEO Name and Address)  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Community: \_\_\_\_\_  
Community No.: \_\_\_\_\_

Dear \_\_\_\_\_:

We are pleased to formally notify you that the Department of Homeland Security's Federal Emergency Management Agency (FEMA) has examined flood hazards in the **(Community Name)** and determined Special Flood Hazard Areas (SFHAs) for your community. The SFHAs are the areas subject to inundation by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). The base, or 1-percent-annual-chance flood, is the national standard on which the flood insurance and floodplain management requirements of the National Flood Insurance Program (NFIP) are based.

The SFHAs for your community are shown on the enclosed panels from the Digital Flood Insurance Rate Map (DFIRM) for **(County Name)** County, **(State Name)** and Incorporated Areas. Because the amount of development in your community is minimal and is not expected to increase in the foreseeable future, there is no immediate need to use detailed-study methodology to determine Base Flood Elevations. Therefore, FEMA determined the SFHAs in your community using approximate-study methods. Additional information about flood hazards in your community and other communities in your area is presented in the enclosed copies of the Flood Insurance Study (FIS) report for **(County Name)** County, **(State Name)** and Incorporated Areas.

**[USE THE FOLLOWING TWO PARAGRAPHS IF A FINAL COMMUNITY COORDINATION MEETING WILL BE HELD]**

In the near future, a member of our Regional Office staff will be arranging a meeting with community officials and interested citizens from throughout **(County Name)** County. The purpose of the meeting will be to present the findings contained in the FIS report and presented on the DFIRM, to solicit comments, and to present an overview of the NFIP and its requirements.

If representatives of your community are interested in attending this meeting or if your community has any questions concerning this action or the NFIP in general, please call the Director, Flood Insurance and Mitigation Division, FEMA Region **(Region Numeral)**, in **(RO City and State)**, at **(RO Telephone Number)**.

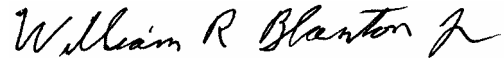
**[USE THE FOLLOWING TWO PARAGRAPHS IF A FINAL COMMUNITY COORDINATION MEETING WILL NOT BE HELD]**

If your community has any comments that might justify modifying our results, please identify the area of concern on one copy of the enclosed FIRM panel(s) and return it to us within 30 days of the date of this

letter. If you agree with the findings, please respond with a letter stating that you have reviewed the enclosed materials and have no comments at this time.

If your community has any questions concerning this action or the NFIP in general, please call the Director, Flood Insurance and Mitigation Division, FEMA Region **(Region Numeral)**, in **(RO City and State)**, at **(RO Telephone Number)**.

Sincerely,



William R. Blanton, Jr., CFM, Chief  
Engineering Management Section  
Mitigation Division

Enclosures

cc: Community Map Repository  
**(Community Floodplain Administrator)**  
State NFIP Coordinator

bcc: Regional Director R\_\_\_\_-MT  
**(FMS Staff)** MT-RR-FM  
Map Service Center  
NSP Case File





# Federal Emergency Management Agency

Washington, D.C. 20472

CERTIFIED MAIL  
RETURN RECEIPT REQUESTED

IN REPLY REFER TO:  
195-CW-I

\_\_\_\_\_  
**(CEO Name and Address)**  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Community: \_\_\_\_\_  
Community No.: \_\_\_\_\_

Dear \_\_\_\_\_:

We are pleased to formally notify you that the Department of Homeland Security's Federal Emergency Management Agency (FEMA) has examined flood hazards in the **(Community Name)** and determined Special Flood Hazard Areas (SFHAs) for your community. The SFHAs are the areas subject to inundation by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). The base, or 1-percent-annual-chance flood, is the national standard on which the flood insurance and floodplain management requirements of the National Flood Insurance Program (NFIP) are based.

The SFHAs for your community are shown on the enclosed panels from the Digital Flood Insurance Rate Map (DFIRM) for **(County Name)** County, **(State Name)** and Incorporated Areas. Because the amount of development in your community is minimal and is not expected to increase in the foreseeable future, there is no immediate need to use detailed-study methodology to determine Base Flood Elevations. Therefore, FEMA determined the SFHAs in your community using approximate-study methods. Additional information about flood hazards in your community and other communities in your area is presented in the enclosed copies of the Flood Insurance Study (FIS) report for **(County Name)** County, **(State Name)** and Incorporated Areas.

The enclosed Preliminary copies of the FIRM serve to initially identify the flood hazards in your community. By copy of this letter, a 6-month appeal period also begins. During this period, your community may submit scientific or technical data to refute our determination that SFHAs exist in your community. A successful appeal could result in our revising, or even rescinding, the FIRM.

**[USE THE FOLLOWING PARAGRAPHS IF A FINAL COMMUNITY COORDINATION MEETING WILL BE HELD]**

In the near future, a member of our Regional Office staff will be arranging a meeting with community officials and interested citizens from throughout **(County Name)** County. The purpose of the meeting will be to present the findings contained in the FIS report and presented on the FIRM, to solicit comments, and to present an overview of the NFIP and its requirements.

If representatives of your community are interested in attending this meeting or if your community has any questions concerning this action or the NFIP in general, please call the Director, Flood Insurance and Mitigation Division, FEMA Region **(Region Numeral)**, in **(RO City and State)**, at **(RO Telephone Number)**.

**[USE THE FOLLOWING PARAGRAPHS IF A FINAL COMMUNITY COORDINATION MEETING WILL NOT BE HELD]**

If your community has any comments that might justify modifying our results, please identify the area of concern on one copy of the enclosed FIRM panel(s) and return it to us within 30 days of the date of this letter. If you agree with the findings, please respond with a letter stating that you have reviewed the enclosed materials and have no comments at this time.

If your community has any questions concerning this action or the NFIP in general, please call the Director, Flood Insurance and Mitigation Division, FEMA Region **(Region Numeral)**, in **(RO City and State)**, at **(RO Telephone Number)**.

Sincerely,



William R. Blanton, Jr., CFM, Chief  
Engineering Management Section  
Mitigation Division

Enclosures

cc: Community Map Repository  
**(Community Floodplain Administrator)**  
State NFIP Coordinator

bcc: Regional Director R\_\_\_\_-MT  
**(FMS Staff)** MT-RR-FM  
Map Service Center  
NSP Case File



# Federal Emergency Management Agency

Washington, D.C. 20472

CERTIFIED MAIL  
RETURN RECEIPT REQUESTED

IN REPLY REFER TO:  
195-CW-I-NP

\_\_\_\_\_  
**(CEO Name and Address)**  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Community: \_\_\_\_\_  
Community No.: \_\_\_\_\_

Dear \_\_\_\_\_:

We are pleased to formally notify you that the Department of Homeland Security's Federal Emergency Management Agency (FEMA) has examined flood hazards in the **(Community Name)** and determined Special Flood Hazard Areas (SFHAs) for your community. The SFHAs are the areas subject to inundation by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). The base, or 1-percent-annual-chance flood, is the national standard on which the flood insurance and floodplain management requirements of the National Flood Insurance Program (NFIP) are based.

The SFHAs for your community are shown on the enclosed panels from the Digital Flood Insurance Rate Map (DFIRM) for **(County Name)** County, **(State Name)** and Incorporated Areas. Because the amount of development in your community is minimal and is not expected to increase in the foreseeable future, there is no immediate need to use detailed-study methodology to determine Base Flood Elevations. Therefore, FEMA determined the SFHAs in your community using approximate-study methods. Additional information about flood hazards in your community and other communities in your area is presented in the enclosed copies of the Flood Insurance Study (FIS) report for **(County Name)** County, **(State Name)** and Incorporated Areas.

Because we have not previously identified the SFHAs in your community, your community has not had the opportunity to join the NFIP. Now that we have prepared a DFIRM showing the SFHAs, we encourage your community to consider participation in the NFIP. Participation in the NFIP makes flood insurance available to residents at federally subsidized rates, thereby providing valuable financial protection against potential flood losses. Participation in the NFIP provides additional protection because it leads to local enactment of a sound floodplain management program that will ensure safe construction standards in SFHAs.

Additional information about the NFIP is provided in the enclosed brochure, entitled *Answers to Questions About The National Flood Insurance Program*. If you need assistance or more detailed information about the NFIP, please contact our Regional Office staff at the telephone number cited at the close of this letter.

The Flood Disaster Protection Act of 1973 (Public Law 93-234) requires, within participating communities, that flood insurance be purchased in connection with all Federal or federally related financial assistance (including mortgage loans from federally insured or regulated lending institutions) for the acquisition or construction of buildings in identified SFHAs. The amount of flood insurance required is the amount of the loan balance or the maximum amount of insurance available under the NFIP, whichever is less.

The enclosed Preliminary copies of the DFIRM serve to initially identify the flood hazards in your community. By copy of this letter, the following actions also are initiated:

1. A 6-month appeal period begins. During this period, your community may submit scientific or technical data to refute our determination that SFHAs exist in your community. A successful appeal could result in our revising, or even rescinding, the FIRM.
2. A 1-year compliance period begins for your community. During this 1-year period, your community must adopt floodplain management ordinances that meet the minimum requirements for participation in the NFIP. These requirements are detailed in Paragraph 60.3(b) of the NFIP regulations. (Refer to pages 213 and 214 of the enclosed copy of *National Flood Insurance Program and Related Regulations*.)

**[USE THE FOLLOWING TWO PARAGRAPHS IF A FINAL COMMUNITY COORDINATION MEETING WILL BE HELD]**

In the near future, a member of our Regional Office staff will be arranging a meeting with community officials and interested citizens from throughout **(County Name)** County. The purpose of the meeting will be to present the findings contained in the FIS report and presented on the DFIRM, to solicit comments, and to present an overview of the NFIP and its requirements.

If representatives of your community are interested in attending this meeting or if your community has any questions concerning this action or the NFIP in general, please call the Director, Flood Insurance and Mitigation Division, FEMA Region **(Region Numeral)**, in **(RO City and State)**, at **(RO Telephone Number)**.

**[USE THE FOLLOWING TWO PARAGRAPHS IF A FINAL COMMUNITY COORDINATION MEETING NOT BE HELD]**

If your community has any comments that might justify modifying our results, please identify the area of concern on one copy of the enclosed FIRM panel(s) and return it to us within 30 days of the date of this letter. If you agree with the findings, please respond with a letter stating that you have reviewed the enclosed materials and have no comments at this time.

If your community has any questions concerning this action or the NFIP in general, please call the Director, Flood Insurance and Mitigation Division, FEMA Region **(Region Numeral)**, in **(RO City and State)**, at **(RO Telephone Number)**.

Sincerely,



William R. Blanton, Jr., CFM, Chief  
Engineering Management Section  
Mitigation Division

Enclosures

cc: Community Map Repository  
**(Community Floodplain Administrator)**  
State NFIP Coordinator

bcc: Regional Director R\_\_\_\_-MT  
**(FMS Staff)** MT-RR-FM  
Map Service Center  
CSC  
NSP Case File

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# Federal Emergency Management Agency

Washington, D.C. 20472

CERTIFIED MAIL  
RETURN RECEIPT REQUESTED

IN REPLY REFER TO:  
195-CW-NP

\_\_\_\_\_  
**(CEO Name and Address)**  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Community: \_\_\_\_\_  
Community No.: \_\_\_\_\_

Dear \_\_\_\_\_:

We are pleased to formally notify you that the Department of Homeland Security's Federal Emergency Management Agency (FEMA) has examined flood hazards in the **(Community Name)** and determined Special Flood Hazard Areas (SFHAs) for your community. The SFHAs are the areas subject to inundation by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). The base, or 1-percent-annual-chance flood, is the national standard on which the flood insurance and floodplain management requirements of the National Flood Insurance Program (NFIP) are based.

The SFHAs for your community are shown on the enclosed panels from the Digital Flood Insurance Rate Map (DFIRM) for **(County Name)** County, **(State Name)** and Incorporated Areas. Because the amount of development in your community is minimal and is not expected to increase in the foreseeable future, there is no immediate need to use detailed-study methodology to determine Base Flood Elevations. Therefore, FEMA determined the SFHAs in your community using approximate-study methods. Additional information about flood hazards in your community and other communities in your area is presented in the enclosed copies of the Flood Insurance Study (FIS) report for **(County Name)** County, **(State Name)** and Incorporated Areas.

Your community, to date, has chosen not to join the NFIP. We encourage your community to consider participation in the NFIP. Participation in the NFIP makes flood insurance available to residents at federally subsidized rates, thereby providing valuable financial protection against potential flood losses. Participation in the NFIP provides additional protection because it leads to local enactment of a sound floodplain management program that will ensure safe construction standards in SFHAs. Additional information about the NFIP is provided in the enclosed brochure, entitled *Answers to Questions About The National Flood Insurance Program*.

**[USE THE FOLLOWING TWO PARAGRAPHS IF A FINAL COMMUNITY COORDINATION MEETING WILL BE HELD]**

In the near future, a member of our Regional Office staff will be arranging a meeting with community officials and interested citizens from throughout **(County Name)** County. The purpose of the meeting will be to present the findings contained in the FIS report and presented on the DFIRM, to solicit comments, and to present an overview of, and answer questions about, the NFIP and its requirements.

If representatives of your community are interested in attending this meeting or if your community has any questions concerning this action or the NFIP in general, please call the Director, Flood Insurance and Mitigation Division of FEMA in **(RO City and State)**, at **(RO Telephone Number)**.

**[USE THE FOLLOWING TWO PARAGRAPHS IF A FINAL COMMUNITY COORDINATION MEETING WILL NOT BE HELD]**

If your community has any comments that might justify modifying our results, please identify the area of concern on one copy of the enclosed DFIRM panel(s) and return it to us within 30 days of the date of this letter. If you agree with the findings, please respond with a letter stating that you have reviewed the enclosed materials and have no comments at this time.

If your community has any questions concerning this action or the NFIP in general, please call the Director, Flood Insurance and Mitigation Division, FEMA Region **(Region Numeral)**, in **(RO City and State)**, at **(RO Telephone Number)**.

Sincerely,



William R. Blanton, Jr., CFM, Chief  
Engineering Management Section  
Mitigation Division

Enclosures

cc: Community Map Repository  
**(Community Floodplain Administrator)**  
State NFIP Coordinator

bcc: Regional Director R\_\_\_\_-MT  
**(FMS Staff)** MT-RR-FM  
Map Service Center  
CSC  
NSP Case File





# Federal Emergency Management Agency

Washington, D.C. 20472

CERTIFIED MAIL  
RETURN RECEIPT REQUESTED

IN REPLY REFER TO:  
196-C-D

\_\_\_\_\_  
**(CEO Name and Address)**  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Community: \_\_\_\_\_  
Community No.: \_\_\_\_\_  
Date Converted to Regular Phase of National  
Flood Insurance Program: \_\_\_\_\_

Dear \_\_\_\_\_:

We are pleased to formally notify you that the Department of Homeland Security's Federal Emergency Management Agency (FEMA) has scheduled your community to be converted to the Regular Phase of the National Flood Insurance Program (NFIP) effective **(Effective Date of Conversion)**.

When FEMA determines that a community has Special Flood Hazard Areas (SFHAs), but that existing conditions indicate that these areas are remote and uninhabited, have minimal potential for future development and are, therefore, at minimal risk of flood damage, there is no immediate need to use detailed-study methodology to determine the elevations of the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood) or to delineate SFHAs. Where no immediate study or delineation of SFHAs is necessary, a community can be converted directly to the Regular Phase of the NFIP, under which residents and property owners are eligible to purchase larger amounts of flood insurance.

We are preparing a Flood Insurance Rate Map (FIRM) Index for your community. The FIRM Index will not delineate SFHAs, but will place your entire community in Zone D, areas of undetermined but possible flood hazards. We will mail final printed copies of the FIRM Index for your community to your community approximately 3 weeks before the effective date, which will be the date that your community is converted to the Regular Phase of the NFIP.

In the event that your community anticipates or experiences development activity, community officials should request that FEMA revise the FIRM to identify SFHAs and consider conducting a Flood Insurance Study to establish Base Flood Elevations and other flood risk information.

The Flood Disaster Protection Act of 1973 (Public Law 93-234), as amended, requires all communities, as a condition of eligibility in the NFIP, to adopt or show evidence of adoption of floodplain management regulations that meet the standards of Paragraph 60.3(a) of the NFIP regulations (copy enclosed). These standards are the minimum requirements and do not supersede any State or local requirements of a more stringent nature. Our records show that your community is in compliance with the referenced paragraph of the NFIP regulations.

If you require additional assistance or information, we encourage you to contact **(State NFIP Coordinator's Name)**, the State NFIP Coordinator. You may reach [Mr./Ms.] **(State NFIP Coordinator's Surname)** by

telephone at (**State NFIP Coordinator's Telephone Number**), by mail at (**State NFIP Coordinator's Address**), or by e-mail at (**State NFIP Coordinator's E-Mail Address**). Our Regional Office staff in (**RO City and State**), also is available to assist you. To obtain assistance from our Regional Office staff, please contact the Director, Flood Insurance and Mitigation Division, FEMA Region (**Region Numeral**), by telephone at (**RO Telephone Number**) or by mail at (**RO Address**).

Sincerely,



William R. Blanton, Jr., CFM, Chief  
Engineering Management Section  
Mitigation Division

Enclosure

cc: Community Map Repository  
**(Community Floodplain Administrator)**  
State NFIP Coordinator

bcc: Regional Director R\_\_\_\_-MT  
**(FMS Staff)** MT-RR-FM  
Map Service Center  
CSC  
NSP Case File



# Federal Emergency Management Agency

Washington, D.C. 20472

CERTIFIED MAIL  
RETURN RECEIPT REQUESTED

IN REPLY REFER TO:  
196-C-FHBM

\_\_\_\_\_  
(CEO Name and Address)  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Community: \_\_\_\_\_  
Community No.: \_\_\_\_\_  
Date Converted to Regular Phase of National  
Flood Insurance Program: \_\_\_\_\_

Dear \_\_\_\_\_:

We are pleased to formally notify you that the Department of Homeland Security's Federal Emergency Management Agency (FEMA) has scheduled your community to be converted to the Regular Phase of the National Flood Insurance Program (NFIP) effective **(Effective Date of FIRM Conversion)**. The current Flood Hazard Boundary Map (FHBM) for your community, dated **(Effective Date of FHBM)**, will remain in effect. A copy of the effective FHBM is enclosed. I recommend that the official record copy of the FHBM in the Community Map Repository be permanently marked as a Flood Insurance Rate Map with the date that your community is converted to the Regular Phase of the NFIP.

When FEMA determines that a community has Special Flood Hazard Areas (SFHAs), but that existing conditions indicate that these areas have minimal potential for future development and are, therefore, at minimal risk of flood damage, there is no immediate need to use detailed-study methodology to determine the elevations of the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). Where no immediate study need exists, a community can be converted to the Regular Phase of the NFIP, under which residents and property owners will be eligible to purchase larger amounts of flood insurance.

The SFHAs shown on the FHBM for your community are the areas subject to inundation by the base flood. We have not conducted a detailed Flood Insurance Study (FIS) for these areas; therefore, we have not determined Base Flood Elevations, nor have we established the full extent of the flood risk for these areas. In the event that your community anticipates or experiences development activity in these areas, community officials may request that we conduct a detailed FIS and develop a Digital Flood Insurance Rate Map (DFIRM) with more detailed risk data for floodplain management and insurance purposes.

Please keep in mind that community officials are required to regulate any new construction that may take place in the SFHAs in your community in accordance with Paragraph 60.3(b) of the NFIP regulations. Our records indicate that your community has adopted the necessary floodplain management ordinances.

If new construction takes place in the SFHA, and if Federal or federally related financial assistance is to be obtained for such construction, then in accordance with Section 102 of the Flood Disaster Protection Act of 1973, flood insurance will be required in the amount of Federal financial assistance or the maximum amount available under the NFIP, whichever is less. For structures built on or after the community's Regular Phase entry date, insurance is available only at actuarial rates. For structures in existence in the SFHAs before the effective date of your community's conversion to the Regular Phase of the NFIP, the first layer of insurance coverage will still be available at the subsidized rates or at actuarial rates (whichever will

produce the lower premium). The second layer of coverage will be available only at the actuarial rates established for your community.

Our decision not to conduct a detailed FIS is based on technical information available to us at this time. If additional technical information becomes available that shows the SFHAs in your community are more extensive, we will revise the FIRM to identify those areas and will consider conducting a detailed FIS to establish Base Flood Elevations and other flood risk information.

If you require additional assistance or information, we encourage you to contact **(State NFIP Coordinator's Name)**, the State NFIP Coordinator. You may reach [Mr./Ms.] **(State NFIP Coordinator's Surname)** by telephone at **(State NFIP Coordinator's Telephone Number)**, by mail at **(State NFIP Coordinator's Address)**, or by e-mail at **(State NFIP Coordinator's E-Mail Address)**. Our Regional Office staff in **(RO City and State)**, also is available to assist you. To obtain assistance from our Regional Office staff, please contact the Director, Flood Insurance and Mitigation Division, FEMA Region **(Region Numeral)**, by telephone at **(RO Telephone Number)** or by mail at **(RO Address)**.

Sincerely,



William R. Blanton, Jr., CFM, Chief  
Engineering Management Section  
Mitigation Division

Enclosures

cc: Community Map Repository  
**(Community Floodplain Administrator)**  
State NFIP Coordinator

bcc: Regional Director R\_\_\_\_-MT  
**(FMS Staff)** MT-RR-FM  
Map Service Center  
CSC  
NSP Case File



# Federal Emergency Management Agency

Washington, D.C. 20472

CERTIFIED MAIL  
RETURN RECEIPT REQUESTED

IN REPLY REFER TO:  
196-C-O

**(CEO Name and Address)**  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Community: \_\_\_\_\_  
Community No.: \_\_\_\_\_  
Date Converted to Regular Phase of National  
Flood Insurance Program: \_\_\_\_\_

Dear \_\_\_\_\_:

We are pleased to formally notify you that the Department of Homeland Security's Federal Emergency Management Agency (FEMA) has determined that your community will be converted to the Regular Phase of the National Flood Insurance Program (NFIP) effective **(Effective Date of Conversion)**. FEMA will publish a Flood Insurance Rate Map (FIRM) for your community that will become effective on that date.

When FEMA determines that a community has Special Flood Hazard Areas (SFHAs), but that existing conditions indicate that these areas have minimal potential for future development and are, therefore, at minimal risk of flood damage, there is no immediate need to use detailed-study methodology to determine the elevations of the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). Where no immediate study need exists, a community can be converted to the Regular Phase of the NFIP, under which residents and property owners will be eligible to purchase larger amounts of flood insurance.

Enclosed please find two Preliminary copies of the FIRM that we prepared for your community. We prepared the FIRM from the previously issued Flood Hazard Boundary Map (FHBM) for your community. The SFHAs that were shown on the FHBM are now designated Zone A on the FIRM, indicating those areas subject to inundation by the base flood. Because we determined that a detailed Flood Insurance Study (FIS) for these areas is not necessary, we have not determined Base Flood Elevations. The SFHA boundaries shown on the FIRM may vary from those shown on the FHBM. Any changes to the delineations shown on the FIRM were made to present the SFHA as accurately as possible and yet remain consistent with the map scale.

We ask that you review the FIRM and submit any comments within 30 days of your receipt of this letter. All comments received during the 30-day review period will be considered before we finalize the FIRM. If no comments are received during the 30-day review period, we will finalize the Preliminary version of the FIRM with no changes. We will mail final printed copies of the FIRM panels for your community to your community approximately 3 weeks before the effective date.

Please keep in mind that community officials are required to regulate any new construction that may take place in the SFHAs in your community in accordance with Paragraph 60.3(b) of the NFIP regulations. Our records indicate that your community has adopted the necessary floodplain management ordinance. If this

ordinance references a specific FHBM date, we suggest that the ordinance be revised, at your earliest convenience, to show the FIRM effective date because the currently effective FHBM will no longer be available from FEMA once the FIRM becomes effective.

If new construction takes place in the SFHA, and if Federal or federally related financial assistance is to be obtained for such construction, then in accordance with Section 102 of the Flood Disaster Protection Act of 1973 (Public Law 93-234), flood insurance will be required in the amount of Federal financial assistance or the maximum amount available under the NFIP, whichever is less. For structures built on or after the effective date of the FIRM, insurance is available at actuarial rates. For structures in existence in the SFHAs before the effective date of the FIRM, the first layer of insurance coverage will still be available at the subsidized rates or at actuarial rates (whichever will produce the lower premium). The second layer of coverage will be available only at the actuarial rates established for your community.

Our decision not to conduct a detailed FIS is based on technical information available to us at this time. If additional technical information becomes available that shows the SFHAs in your community are more extensive, we will revise the FIRM to identify those areas and will consider conducting a detailed FIS to establish Base Flood Elevations and other flood risk information.

If you require additional assistance or information, we encourage you to contact (**State NFIP Coordinator's Name**), the State NFIP Coordinator. You may reach [Mr./Ms.] (**State NFIP Coordinator's Surname**) by telephone at (**State NFIP Coordinator's Telephone Number**), by mail at (**State NFIP Coordinator's Address**), or by e-mail at (**State NFIP Coordinator's E-Mail Address**). Our Regional Office staff in (**RO City and State**), also is available to assist you. To obtain assistance from our Regional Office staff, please contact the Director, Flood Insurance and Mitigation Division, FEMA Region (**Region Numeral**), by telephone at (**RO Telephone Number**) or by mail at (**RO Address**).

Sincerely,



William R. Blanton, Jr., CFM, Chief  
Engineering Management Section  
Mitigation Division

Enclosures

cc: Community Map Repository  
**(Community Floodplain Administrator)**  
State NFIP Coordinator

bcc: Regional Director R\_\_\_\_-MT  
**(FMS Staff)** MT-RR-FM  
Map Service Center  
CSC  
NSP Case File



# Federal Emergency Management Agency

Washington, D.C. 20472

CERTIFIED MAIL  
RETURN RECEIPT REQUESTED

IN REPLY REFER TO:  
196-CW

\_\_\_\_\_  
**(CEO Name and Address)**  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Community: \_\_\_\_\_  
Community No.: \_\_\_\_\_  
Date Converted to Regular Phase of National  
Flood Insurance Program: \_\_\_\_\_

Dear \_\_\_\_\_:

On **(Date of 195-CW Letter)**, the Department of Homeland Security's Federal Emergency Management Agency (FEMA) provided you with Preliminary copies of the Digital Flood Insurance Rate Map (DFIRM) for **(County Name)**, **(State Name)** and Incorporated Areas that reflect existing Special Flood Hazard Areas (SFHAs) in the **(Community Name)**. We are pleased to formally notify you that the DFIRM has been finalized and will become effective on **(Effective Date of FIRM)**. We will mail final printed copies of the FIRM panels for your community to your community approximately 3 weeks before the effective date.

On the effective date of the DFIRM, your community will enter the Regular Phase of the National Flood Insurance Program (NFIP). As a result, residents and property owners in your community will be eligible to purchase larger amounts of flood insurance coverage than were available previously.

Because we have identified SFHAs for your community, certain additional requirements must be met under the National Flood Disaster Protection Act of 1973 (Public Law 93-234), as amended. To continue participation in the NFIP, your community must revise its floodplain management regulations to meet the standards set forth in Paragraph 60.3(b) of the enclosed NFIP regulations. Any revisions to your community's floodplain management regulations must reference the SFHAs (designated Zone A) shown on the DFIRM by the effective date of the DFIRM. To continue participation in the NFIP, your community must submit the revised floodplain management regulations for approval to:

**(Name, Address, and Telephone Number of Flood Insurance and Mitigation Division Director)**

Communities that fail to adopt compliant floodplain management regulations on or before the effective date of the DFIRM will be suspended from participation in the NFIP and subject to the prohibitions contained in Section 202(a) of the 1973 Act.

The effective date of the DFIRM also is the date on which the 1973 Act requires that flood insurance be purchased in connection with Federal or federally related financial assistance (including mortgage loans from federally insured or regulated lending institutions) for acquisition or construction of buildings in the SFHAs identified for your community. The amount of flood insurance required is the amount of the loan balance or the maximum amount of flood insurance available, whichever is less.

If you require additional assistance or information, we encourage you to contact **(State NFIP Coordinator's Name)**, the State NFIP Coordinator. You may reach [Mr./Ms.] **(State NFIP Coordinator's Surname)** by telephone at **(State NFIP Coordinator's Telephone Number)**, by mail at **(State NFIP Coordinator's**

Address), or by e-mail at (State NFIP Coordinator's E-Mail Address). Our Regional Office staff in (RO City and State), also is available to assist you. To obtain assistance from our Regional Office staff, please contact the Director, Flood Insurance and Mitigation Division, FEMA Region (Region Numeral), at the address and telephone number cited earlier in this letter.

Sincerely,



William R. Blanton, Jr., CFM, Chief  
Engineering Management Section  
Mitigation Division

Enclosure

cc: Community Map Repository  
(Community Floodplain Administrator)  
State NFIP Coordinator

bcc: Regional Director R\_\_\_\_-MT  
(FMS Staff) MT-RR-FM  
Map Service Center  
CSC  
NSP Case File





# Federal Emergency Management Agency

Washington, D.C. 20472

CERTIFIED MAIL  
RETURN RECEIPT REQUESTED

IN REPLY REFER TO:  
196-CW-I

(CEO Name and Address)  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Community: \_\_\_\_\_  
Community No.: \_\_\_\_\_  
Date Converted to Regular Phase of National  
Flood Insurance Program: \_\_\_\_\_

Dear \_\_\_\_\_:

On **(Date of 195-CW-I Letter)**, the Department of Homeland Security's Federal Emergency Management Agency (FEMA) provided you with preliminary copies of the Digital Flood Insurance Rate Map (DFIRM) for **(County Name)**, **(State Name)** and Incorporated Areas that reflect existing Special Flood Hazard Areas (SFHAs) in the **(Community Name)**. We are pleased to formally notify you that the DFIRM has been finalized and will become effective on **(Effective Date of DFIRM)**. We will mail final printed copies of the FIRM panels for your community to your community approximately 3 weeks before the effective date.

On the effective date of the DFIRM, your community will enter the Regular Phase of the National Flood Insurance Program (NFIP). As a result, residents and property owners in your community will be eligible to purchase larger amounts of flood insurance coverage than were available previously.

Because we have identified SFHAs for your community, certain additional requirements must be met under the National Flood Disaster Protection Act of 1973 (Public Law 93-234), as amended. In reviewing the floodplain management regulations that your community adopted in order to gain eligibility in the Emergency Phase of the NFIP, we noted that they meet the standards set forth in Paragraph 60.3(b) of the enclosed NFIP regulations. To continue participation in the NFIP, your community must revise its floodplain management regulations to reference the SFHAs (designated Zone A) shown on the DFIRM by the effective date of the DFIRM. Your community must submit the revised floodplain management regulations for approval to:

**(Name, Address, and Telephone Number of Flood Insurance and Mitigation Division Director)**

Communities that fail to adopt compliant floodplain management regulations on or before the effective date of the DFIRM will be suspended from participation in the NFIP and subject to the prohibitions contained in Section 202(a) of the 1973 Act.

The effective date of the DFIRM also is the date on which the 1973 Act requires that flood insurance be purchased in connection with Federal or federally related financial assistance (including mortgage loans from federally insured or regulated lending institutions) for acquisition or construction of buildings in the SFHAs identified for your community. The amount of flood insurance required is the amount of the loan balance or the maximum amount of flood insurance available, whichever is less.

If you require additional assistance or information, we encourage you to contact (**State NFIP Coordinator's Name**), the State NFIP Coordinator. You may reach [Mr./Ms.] (**State NFIP Coordinator's Surname**) by telephone at (**State NFIP Coordinator's Telephone Number**), by mail at (**State NFIP Coordinator's Address**), or by e-mail at (**State NFIP Coordinator's E-Mail Address**). Our Regional Office staff in (**RO City and State**), also is available to assist you. To obtain assistance from our Regional Office staff, please contact the Director, Flood Insurance and Mitigation Division, FEMA Region (**Region Numeral**), at the address and telephone number cited earlier in this letter.

Sincerely,



William R. Blanton, Jr., CFM, Chief  
Engineering Management Section  
Mitigation Division

Enclosures

cc: Community Map Repository  
**(Community Floodplain Administrator)**  
State NFIP Coordinator

bcc: Regional Director R\_\_\_\_-MT  
**(FMS Staff)** MT-RR-FM  
Map Service Center  
CSC  
NSP Case File



# Federal Emergency Management Agency

Washington, D.C. 20472

CERTIFIED MAIL  
RETURN RECEIPT REQUESTED

IN REPLY REFER TO:  
196-CW-NP

(CEO Name and Address)  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Community: \_\_\_\_\_  
Community No.: \_\_\_\_\_  
Date Converted to Regular Phase of National  
Flood Insurance Program: \_\_\_\_\_

Dear \_\_\_\_\_:

On **(Date of 195-CW-NP or 195-CW-I-NP Letter)**, the Department of Homeland Security's Federal Emergency Management Agency (FEMA) provided you with Preliminary copies of the Digital Flood Insurance Rate Map (DFIRM) for **(County Name)**, **(State Name)** and Incorporated Areas that reflect existing Special Flood Hazard Areas (SFHAs) in the **(Community Name)**. We are pleased to formally notify you that the DFIRM has been finalized and will become effective on **(Effective Date of DFIRM)**. We will mail final printed copies of the FIRM panels for your community to your community approximately 3 weeks before the effective date.

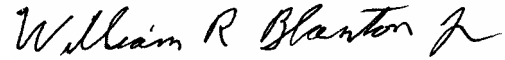
We note that your community is not participating in the National Flood Insurance Program (NFIP). Participation in the NFIP makes flood insurance available to residents at federally subsidized rates, thereby providing valuable financial protection against potential flood losses. Participation in the NFIP provides additional protection because it leads to local enactment of a sound floodplain management program that will ensure safe construction standards in SFHAs. Additional information about the NFIP is provided in the enclosed brochure, entitled *Answers to Questions About The National Flood Insurance Program*

Your community should note that no Federal financial assistance such as loans, grants, insurance, guarantees, or disaster assistance for flood-caused damage is available for the acquisition or construction of buildings within the identified SFHAs in your community. Such assistance will remain unavailable until your community adopts the floodplain management ordinances required to meet the minimum requirements of the NFIP set forth in Paragraph 60.3(b) of the enclosed NFIP regulations in the form of a legally enforceable document.

If you require additional assistance or information, we encourage you to contact **(State NFIP Coordinator's Name)**, the State NFIP Coordinator. You may reach [Mr./Ms.] **(State NFIP Coordinator's Surname)** by telephone at **(State NFIP Coordinator's Telephone Number)**, by mail at **(State NFIP Coordinator's Address)**, or by e-mail at **(State NFIP Coordinator's E-Mail Address)**. Our Regional Office staff in **(RO City and State)**, also is available to assist you. To obtain assistance from our Regional Office staff, please

contact the Director, Flood Insurance and Mitigation Division, FEMA Region **(Region Numeral)**, by telephone at **(RO Telephone Number)** or by mail at **(RO Address)**.

Sincerely,



William R. Blanton, Jr., CFM, Chief  
Engineering Management Section  
Mitigation Division

Enclosures

cc: Community Map Repository  
**(Community Floodplain Administrator)**  
State NFIP Coordinator

bcc: Regional Director R\_\_\_\_-MT  
**(FMS Staff)** MT-RR-FM  
Map Service Center  
CSC  
NSP Case File



# Federal Emergency Management Agency

Washington, D.C. 20472

CERTIFIED MAIL  
RETURN RECEIPT REQUESTED

IN REPLY REFER TO:  
196-NC-D

\_\_\_\_\_  
**(CEO Name and Address)**  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Community: \_\_\_\_\_  
Community No.: \_\_\_\_\_  
Date Converted to Regular Phase of National  
Flood Insurance Program: \_\_\_\_\_

Dear \_\_\_\_\_:

We are pleased to formally notify you that the Department of Homeland Security's Federal Emergency Management Agency (FEMA) has scheduled your community to be converted to the Regular Phase of the National Flood Insurance Program (NFIP) effective **(Effective Date of FIRM)**.

When FEMA determines that a community has Special Flood Hazard Areas (SFHAs), but that existing conditions indicate that these areas are remote and uninhabited, have minimal potential for future development and are, therefore, at minimal risk of flood damage, there is no immediate need to use detailed-study methodology to determine the elevations of the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood) or to delineate SFHAs. Where no immediate study need exists, a community can be converted directly to the Regular Phase of the NFIP, under which residents and property owners are eligible to purchase larger amounts of flood insurance.

We are preparing a Flood Insurance Rate Map (FIRM) Index for your community. The FIRM Index will not delineate SFHAs, but will place the entire community in Zone D, areas of undetermined but possible flood hazards. We will mail final printed copies of the FIRM Index for your community to your community approximately 3 weeks before the effective date cited above, which will be the date that your community is converted to the Regular Phase of the NFIP.

In the event that your community anticipates or experiences development activity, community officials should request that FEMA consider conducting a detailed Flood Insurance Study to identify SFHAs and establish Base Flood Elevations and other flood risk information and preparing a complete FIRM for your community.

The Flood Disaster Protection Act of 1973 (Public Law 93-234), as amended, requires all communities, as a condition of eligibility in the NFIP, to adopt or show evidence of adoption of floodplain management regulations that meet the standards of Paragraph 60.3(a) of the NFIP regulations (copy enclosed). These standards are the minimum requirements and do not supersede any State or local requirements of a more stringent nature. They must be enacted in a legally enforceable document on or before the FIRM effective date and submitted for approval to:

**(Name, Address, and Telephone Number of Flood Insurance and Mitigation Division Director)**

Communities that fail to adopt compliant floodplain management regulations on or before the effective date of the FIRM must be suspended from participation in the NFIP and will become subject to the prohibitions contained in Section 202(a) of the 1973 Act, as amended.

If you require additional assistance or information, we encourage you to contact (**State NFIP Coordinator's Name**), the State NFIP Coordinator. You may reach [Mr./Ms.] (**State NFIP Coordinator's Surname**) by telephone at (**State NFIP Coordinator's Telephone Number**), by mail at (**State NFIP Coordinator's Address**), or by e-mail at (**State NFIP Coordinator's E-Mail Address**). Our Regional Office staff in (**RO City and State**), also is available to assist you. To obtain assistance from our Regional Office staff, please contact the Director, Flood Insurance and Mitigation Division, FEMA Region (**Region Numeral**), at the address and telephone number cited earlier in this letter.

Sincerely,



William R. Blanton, Jr., CFM, Chief  
Engineering Management Section  
Mitigation Division

Enclosures

cc: Community Map Repository  
(**Community Floodplain Administrator**)  
State NFIP Coordinator

bcc: Regional Director R\_\_\_\_-MT  
(**FMS Staff**) MT-RR-FM  
Map Service Center  
CSC  
NSP Case File



# Federal Emergency Management Agency

Washington, D.C. 20472

CERTIFIED MAIL  
RETURN RECEIPT REQUESTED

IN REPLY REFER TO:  
196-NC-FHBM

\_\_\_\_\_  
**(CEO Name and Address)**  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Community: \_\_\_\_\_  
Community No.: \_\_\_\_\_  
Date Converted to Regular Phase of National  
Flood Insurance Program: \_\_\_\_\_

Dear \_\_\_\_\_:

We are pleased to formally notify you that the Department of Homeland Security's Federal Emergency Management Agency (FEMA) has scheduled your community to be converted to the Regular Phase of the National Flood Insurance Program (NFIP) effective **(Effective Date of Conversion)**. The current Flood Hazard Boundary Map (FHBM) for your community, dated **(Effective Date of FHBM)**, will remain in effect. A copy of the effective FHBM is enclosed. I recommend that the official record copy of the FHBM in the Community Map Repository be permanently marked as a Flood Insurance Rate Map (FIRM) with the date that your community is converted to the Regular Phase of the NFIP.

When FEMA determines that a community has Special Flood Hazard Areas (SFHAs), but that existing conditions indicate that these areas have minimal potential for future development and are, therefore, at minimal risk of flood damage, there is no immediate need to use detailed-study methodology to determine the elevations of the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). Where no immediate study need exists, a community can be converted to the Regular Phase of the NFIP, under which residents and property owners will be eligible to purchase larger amounts of flood insurance.

The SFHAs shown on the FHBM for your community are the areas subject to inundation by the base flood. FEMA has not conducted a detailed Flood Insurance Study (FIS) for these areas; therefore, we have not determined Base Flood Elevations, nor have we established the full extent of the flood risk for these areas. In the event that your community anticipates or experiences development activity in these areas, community officials may request that we conduct a detailed FIS and develop a FIRM with more detailed risk data for floodplain management and insurance purposes.

In reviewing the floodplain management regulations that your community initially adopted as a condition to participate in the Emergency Phase of the NFIP, we noted that they no longer satisfy current NFIP requirements. The NFIP floodplain management regulations have been revised substantially. Because of these revisions, your community must update its floodplain management regulations to meet the standards set forth in Paragraph 60.3(b) of the NFIP regulations (copy enclosed) on or before the effective date of your community's conversion to the Regular Phase of the NFIP in order to continue participation in the NFIP. Your community must submit revisions to the floodplain management ordinance for approval to:

**(Name, Address, and Telephone Number of Flood Insurance and Mitigation Division Director)**

Communities that fail to adopt compliant floodplain management regulations on or before the end of the formal 6-month compliance period, which begins on the date of this letter, must be suspended from participation in the NFIP and will become subject to the prohibitions contained in Section 202(a) of the National Flood Insurance Act of 1973, as amended.

Our decision not to conduct a detailed FIS is based on technical information available to us at this time. If additional technical information becomes available that shows the SFHAs in your community are more extensive, we will revise the FIRM to identify those areas and will consider conducting a detailed FIS to establish Base Flood Elevations and other flood risk information.

If you require additional assistance or information, we encourage you to contact **(State NFIP Coordinator's Name)**, the State NFIP Coordinator. You may reach [Mr./Ms.] **(State NFIP Coordinator's Surname)** by telephone at **(State NFIP Coordinator's Telephone Number)**, by mail at **(State NFIP Coordinator's Address)**, or by e-mail at **(State NFIP Coordinator's E-Mail Address)**. Our Regional Office staff in **(RO City and State)**, also is available to assist you. To obtain assistance from our Regional Office staff, please contact the Director, Flood Insurance and Mitigation Division, FEMA Region **(Region Numeral)**, at the address and telephone number cited earlier in this letter.

Sincerely,



William R. Blanton, Jr., CFM, Chief  
Engineering Management Section  
Mitigation Division

Enclosures

cc: Community Map Repository  
**(Community Floodplain Administrator)**  
State NFIP Coordinator

bcc: Regional Director R\_\_\_\_-MT  
**(FMS Staff)** MT-RR-FM  
Map Service Center  
CSC  
NSP Case File





# Federal Emergency Management Agency

Washington, D.C. 20472

CERTIFIED MAIL  
RETURN RECEIPT REQUESTED

IN REPLY REFER TO:  
196-NC-I

(CEO Name and Address)  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Community: \_\_\_\_\_  
Community No.: \_\_\_\_\_  
Date Converted to Regular Phase of National  
Flood Insurance Program: \_\_\_\_\_

Dear \_\_\_\_\_:

We are pleased to formally notify you that the Department of Homeland Security's Federal Emergency Management Agency (FEMA) has scheduled your community to be converted to the Regular Phase of the National Flood Insurance Program (NFIP) effective **(Effective Date of Conversion)**.

When FEMA determines that a community has Special Flood Hazard Areas (SFHAs), but that existing conditions indicate that these areas have minimal potential for future development and are, therefore, at minimal risk of flood damage, there is no immediate need to use detailed-study methodology to determine the elevations of the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). Where no immediate study need exists, a community can be converted to the Regular Phase of the NFIP, under which residents and property owners are eligible to purchase larger amounts of flood insurance.

Enclosed please find two Preliminary copies of the Flood Insurance Rate Map (FIRM) that we prepared for your community. The FIRM delineates SFHAs, designated Zone A, in your community and is scheduled to become effective on **(FIRM Effective Date)**, at the time that your community is converted to the Regular Phase of the NFIP. Please review the enclosed copies of the FIRM and submit any comments within 30 days of your receipt of this letter. We will mail final printed copies of the FIRM panels for your community to your community approximately 3 weeks before the effective date.

All comments received during the 30-day review period will be considered before we finalize the FIRM. If no comments are received during the 30-day review period, we will finalize the FIRM with no changes.

The SFHAs, designated Zone A, on the FIRM for your community are the areas subject to inundation by the base flood. We have not conducted a detailed Flood Insurance Study (FIS) for these areas; therefore, we have not determined Base Flood Elevations, nor have we established the full extent of the flood risk for these areas. In the event that your community anticipates or experiences development activity in these areas, community officials may request that we conduct a detailed FIS to develop more detailed risk data for floodplain management purposes.

Because we have defined SFHAs for your community, certain additional requirements must be met under the Flood Disaster Protection Act of 1973 (Public Law 93-234), as amended. Your community is required, as a condition of continued eligibility in the NFIP, to adopt or show evidence of adoption of floodplain management regulations that meet the standards of Paragraph 60.3(b) of the NFIP regulations (copy enclosed). These standards are the minimum requirements and do not supersede any State or local

requirements of a more stringent nature. They must be enacted in a legally enforceable document on or before the FIRM effective date and submitted for approval to:

**(Name, Address, and Telephone Number of Flood Insurance and Mitigation Division Director)**

Communities that fail to adopt compliant floodplain management regulations on or before the effective date of the FIRM must be suspended from participation in the NFIP and will become subject to the prohibitions contained in Section 202(a) of the 1973 Act.

The effective date of the FIRM is also the date on which the 1973 Act requires that flood insurance be purchased in connection with all Federal or federally related financial assistance (including mortgage loans from federally insured or regulated lending institutions) for acquisition or construction of buildings within your community's identified SFHAs. The amount of flood insurance required is the amount of the loan balance or the maximum amount of flood insurance available, whichever is less.

Our decision not to conduct a detailed FIS is based on technical information available to us at this time. If additional technical information becomes available that shows your community's SFHAs are more extensive, we will revise the FIRM to identify those areas and will consider conducting a detailed FIS to establish Base Flood Elevations and other flood risk information.

If you require additional assistance or information, we encourage you to contact **(State NFIP Coordinator's Name)**, the State NFIP Coordinator. You may reach [Mr./Ms.] **(State NFIP Coordinator's Surname)** by telephone at **(State NFIP Coordinator's Telephone Number)**, by mail at **(State NFIP Coordinator's Address)**, or by e-mail at **(State NFIP Coordinator's E-Mail Address)**. Our Regional Office staff in **(RO City and State)**, also is available to assist you. To obtain assistance from our Regional Office staff, please contact the Director, Flood Insurance and Mitigation Division, FEMA Region **(Region Numeral)**, at the address and telephone number cited earlier in this letter.

Sincerely,



William R. Blanton, Jr., CFM, Chief  
Engineering Management Section  
Mitigation Division

Enclosures

cc: Community Map Repository  
**(Community Floodplain Administrator)**  
State NFIP Coordinator

bcc: Regional Director R\_\_\_\_-MT  
**(FMS Staff)** MT-RR-FM  
Map Service Center  
CSC  
NSP Case File



# Federal Emergency Management Agency

Washington, D.C. 20472

CERTIFIED MAIL  
RETURN RECEIPT REQUESTED

IN REPLY REFER TO:  
196-NC-O

\_\_\_\_\_  
**(CEO Name and Address)**  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Community: \_\_\_\_\_  
Community No.: \_\_\_\_\_  
Date Converted to Regular Phase of National  
Flood Insurance Program: \_\_\_\_\_

Dear \_\_\_\_\_:

We are pleased to formally notify you that the Department of Homeland Security's Federal Emergency Management Agency (FEMA) has scheduled your community to be converted to the Regular Phase of the National Flood Insurance Program (NFIP) effective **(Effective Date of Conversion)**.

When FEMA determines that a community has Special Flood Hazard Areas (SFHAs), but that existing conditions indicate that these areas have minimal potential for future development and are, therefore, at minimal risk of flood damage, there is no immediate need to use detailed-study methodology to determine the elevations of the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). Where no immediate study need exists, a community can be converted to the Regular Phase of the NFIP, under which residents and property owners are eligible to purchase larger amounts of flood insurance.

Enclosed please find two Preliminary copies of the Flood Insurance Rate Map (FIRM) that we prepared for your community. We prepared the FIRM from the previously issued Flood Hazard Boundary Map (FHBM) for your community. The SFHAs that were shown on the FHBM are now designated Zone A on the FIRM, indicating those areas subject to inundation by the base flood. Because FEMA determined that a detailed Flood Insurance Study (FIS) for these areas is not necessary, Base Flood Elevations have not been determined. The SFHA boundaries shown on the FIRM may vary from those shown on the FHBM. Any changes to the delineations shown on the FIRM were made to present the SFHA as accurately as possible and yet remain consistent with the map scale.

Please review the enclosed copies of the FIRM and submit any comments within 30 days of your receipt of this letter. All comments received during the 30-day review period will be considered before we finalize the FIRM. If no comments are received during the 30-day review period, we will finalize the FIRM with no changes. We will mail final printed copies of the FIRM panels for your community to your community approximately 3 weeks before the effective date.

Because we have defined SFHAs for your community, certain additional requirements must be met under the Flood Disaster Protection Act of 1973 (Public Law 93-234), as amended. In reviewing the floodplain management regulations that your community initially adopted as a condition of participation in the Emergency Phase of the NFIP, we noted that they no longer satisfy current NFIP requirements. Your community must update its floodplain management regulations to meet the standards set forth in Paragraph 60.3(b) of the NFIP regulations (copy enclosed) on or before the FIRM effective date in order to

continue participation in the NFIP. Any revisions to your community's floodplain management regulations must reference the SFHA (designated Zone A) shown on the FIRM and must be submitted for approval to:

**(Name, Address, and Telephone Number of Flood Insurance and Mitigation Division Director)**

Communities that fail to adopt compliant floodplain management regulations on or before the effective date of the FIRM must be suspended from participation in the NFIP and will become subject to the prohibitions contained in Section 202(a) of the 1973 Act, as amended.

Our decision not to conduct a detailed FIS is based on technical information available to us at this time. If additional technical information becomes available that shows your community's SFHAs are more extensive, we will revise the FIRM to identify those areas and will consider conducting a detailed FIS to establish Base Flood Elevations and other flood risk information.

If you require additional assistance or information, we encourage you to contact **(State NFIP Coordinator's Name)**, the State NFIP Coordinator. You may reach [Mr./Ms.] **(State NFIP Coordinator's Surname)** by telephone at **(State NFIP Coordinator's Telephone Number)**, by mail at **(State NFIP Coordinator's Address)**, or by e-mail at **(State NFIP Coordinator's E-Mail Address)**. Our Regional Office staff in **(RO City and State)**, also is available to assist you. To obtain assistance from our Regional Office staff, please contact the Director, Flood Insurance and Mitigation Division, FEMA Region **(Region Numeral)**, at the address and telephone number cited earlier in this letter.

Sincerely,



William R. Blanton, Jr., CFM, Chief  
Engineering Management Section  
Mitigation Division

Enclosures

cc: Community Map Repository  
**(Community Floodplain Administrator)**  
State NFIP Coordinator

bcc: Regional Director R\_\_\_\_-MT  
**(FMS Staff)** MT-RR-FM  
Map Service Center  
CSC  
NSP Case File



# Federal Emergency Management Agency

Washington, D.C. 20472

CERTIFIED MAIL  
RETURN RECEIPT REQUESTED

IN REPLY REFER TO:  
196-NP-I

\_\_\_\_\_  
(CEO Name and Address)  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Community: \_\_\_\_\_  
Community No.: \_\_\_\_\_  
Date Converted to Regular Phase of National  
Flood Insurance Program: \_\_\_\_\_

Dear \_\_\_\_\_:

We are pleased to formally notify you that the Department of Homeland Security's Federal Emergency Management Agency (FEMA) has identified floodprone areas in your community. FEMA has prepared a Flood Insurance Rate Map (FIRM) for your community that depicts these Special Flood Hazard Areas (SFHAs) and has scheduled your community to be converted to the Regular Phase of the National Flood Insurance Program (NFIP) effective **(Effective Date of Conversion)**. Two Preliminary copies of the FIRM are enclosed for your review.

Please review the enclosed Preliminary copies of the FIRM and submit any comments within 30 days of your receipt of this letter. All comments received during the 30-day review period will be considered before we finalize the FIRM. If no comments are received from your community during the 30-day review period, we will finalize the FIRM with no changes. We will mail final printed copies of the FIRM to your community approximately 3 weeks before the effective date.

When FEMA determines that a community has SFHAs, but that existing conditions indicate that these areas have minimal potential for future development and are, therefore, at minimal risk of flood damage, there is no immediate need to use detailed-study methodology to determine the elevations of the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). Where no immediate study need exists, a community can be converted to the Regular Phase of the NFIP, under which residents and property owners are eligible to purchase larger amounts of flood insurance.

Because we had not previously identified these SFHAs, your community had not been formally invited to join the NFIP. Now that we have prepared a FIRM for your community, we encourage your community to consider participation so that community residents may be afforded flood protection by the availability of flood insurance and sound floodplain management on the part of your community. Additional information about the NFIP is provided in the enclosed brochure, entitled *Answers to Questions About The National Flood Insurance Program*

If your community decides to participate in the NFIP, individuals owning or buying property in your community can insure against flood losses for a reasonable cost. To make this flood insurance available to community residents, your community must adopt minimum floodplain management measures meeting NFIP standards that are designed to reduce future flood losses. For your convenience, a community application form is enclosed. If you need assistance or more detailed information on the NFIP, please call our Regional Office staff. The telephone number is provided at the close of this letter.

The Flood Disaster Protection Act of 1973 (Public Law 93-234), as amended, requires, within participating communities, that flood insurance be purchased in connection with all Federal or federally related financial assistance (including mortgage loans from federally insured or regulated lending institutions) for acquisition or construction of buildings in identified SFHAs. The amount of flood insurance required is the amount of the loan balance or the maximum amount of insurance available, whichever is less.

Effective with the date of this letter, a 1-year compliance period begins for your community. During this 1-year compliance period, your community must adopt a floodplain management ordinance that meets the minimum Federal requirements for participation in the NFIP. These requirements are outlined in Paragraph 60.3(b) of the NFIP regulations (copy enclosed).

Communities that fail to adopt the required ordinance cannot participate in the NFIP. Communities that are not participating at the end of the 1-year period become subject to sanctions outlined in Section 202(a) of the 1973 Act. Flood insurance, Federal grants and loans, Federal disaster assistance, and Federal mortgage insurance are not available for the acquisition or construction of buildings in identified SFHAs in nonparticipating communities.

Our decision not to conduct a detailed Flood Insurance study (FIS) is based on technical information available to us at this time. If additional technical information becomes available that shows the SFHAs in your community are more extensive, we will revise the FIRM to identify those areas and will consider conducting a detailed FIS to establish Base Flood Elevations and other flood risk information.

If you require additional assistance or information, we encourage you to contact **(State NFIP Coordinator's Name)**, the State NFIP Coordinator. You may reach [Mr./Ms.] **(State NFIP Coordinator's Surname)** by telephone at **(State NFIP Coordinator's Telephone Number)**, by mail at **(State NFIP Coordinator's Address)**, or by e-mail at **(State NFIP Coordinator's E-Mail Address)**. Our Regional Office staff in **(RO City and State)**, also is available to assist you. To obtain assistance from our Regional Office staff, please contact the Director, Flood Insurance and Mitigation Division, FEMA Region **(Region Numeral)**, at the address and telephone number cited earlier in this letter.

Sincerely,



William R. Blanton, Jr., CFM, Chief  
Engineering Management Section  
Mitigation Division

Enclosures

cc: Community Map Repository  
**(Community Floodplain Administrator)**  
State NFIP Coordinator

bcc: Regional Director R\_\_\_\_-MT  
**(FMS Staff)** MT-RR-FM  
Map Service Center  
CSC  
NSP Case File



# Federal Emergency Management Agency

Washington, D.C. 20472

IN REPLY REFER TO:  
197-RP

\_\_\_\_\_  
(CEO Name and Address)  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Community: \_\_\_\_\_  
Community No.: \_\_\_\_\_

Dear \_\_\_\_\_:

On **(Date of Preliminary Transmittal Letter)**, the Department of Homeland Security's Federal Emergency Management Agency (FEMA) transmitted Preliminary copies of the [Flood Insurance Rate Map (FIRM) / Digital Flood Insurance Rate Map (DFIRM)] for your community. FEMA will use the [FIRM/DFIRM] to convert your community to the Regular Phase of the National Flood Insurance Program (NFIP) as minimally floodprone, effective **(Conversion Effective Date)**.

We asked that you review the Preliminary copies of the [FIRM/DFIRM] and submit any comments within 30 days of your receipt of the **(Date of 196-Series Letter)**, letter. As a result of comments received during this 30-day review period, we have revised the [FIRM/DFIRM] for your community. Those revisions are shown on the enclosed Revised Preliminary copies of the [FIRM/DFIRM].

Please review the enclosed copies of the [FIRM/DFIRM] and provide us with your comments within 14 days of your receipt of this letter. We will consider any comments received during this 14-day period before we finalize the [FIRM/DFIRM]. If we do not receive any comments from your community during the 14-day review period, we will finalize the [FIRM/DFIRM] as shown on the enclosed Revised Preliminary copies with no changes. We will mail final printed copies of the [FIRM/DFIRM] panels for your community to your community approximately 3 weeks before the effective date.

If you require additional assistance or information, we encourage you to contact **(State NFIP Coordinator's Name)**, the State NFIP Coordinator. You may reach [Mr./Ms.] **(State NFIP Coordinator's Surname)** by telephone at **(State NFIP Coordinator's Telephone Number)**, by mail at **(State NFIP Coordinator's Address)**, or by e-mail at **(State NFIP Coordinator's E-Mail Address)**. Our Regional Office staff in **(RO City and State)**, also is available to assist you. To obtain assistance from our Regional Office staff, please contact the Director, Flood Insurance and Mitigation Division, FEMA Region **(Region Numeral)**, by telephone at **(RO Telephone Number)** or by mail at **(RO Address)**.

Sincerely,

William R. Blanton, Jr., CFM, Chief  
Engineering Management Section  
Mitigation Division

Enclosures

cc: Community Map Repository  
**(Community Floodplain Administrator)**  
State NFIP Coordinator

bcc: Regional Director R\_\_\_\_-MT  
**(FMS Staff)** MT-RR-FM  
Map Service Center  
CSC  
NSP Case File



IN REPLY REFER TO:  
198

THIS IS A SPECIAL NOTICE REGARDING THE CONVERSION FROM THE EMERGENCY PHASE TO THE REGULAR PHASE, WHICH SHOULD BE ATTACHED TO THE MAP FOR THE COMMUNITY CITED BELOW.

<u>Community Number</u>	<u>Community Name</u>	<u>County Name</u>	<u>State</u>
<u>Flood Hazard Boundary Map Date</u>	<u>Old Suffix</u>	<u>Regular Phase Entry and Initial Flood Insurance Rate Map Date</u>	<u>New Suffix</u>

This community will be converted to the Regular Phase of the National Flood Insurance Program (NFIP) effective on the date indicated above. This action has the effect of converting the Flood Hazard Boundary Map (FHBM), which is referenced above, to a Flood Insurance Rate Map (FIRM). The Department of Homeland Security's Federal Emergency Management Agency does not intend to republish the FHBM as a FIRM at this time. Therefore, for insurance application and rating purposes, please note that the map suffix has been advanced from that shown on the FHBM to the next letter, shown above. Also note that the Special Flood Hazard Areas, which are the shaded areas on the FIRM, are designated Zone A; all other areas are Zone X (unshaded). The conversion of a community to the Regular Phase of the NFIP affords additional limits of insurance coverage.

If the above is unclear, please call us at our toll-free number, (800) 638-6620, for more details.

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# Federal Emergency Management Agency

Washington, D.C. 20472

CERTIFIED MAIL  
RETURN RECEIPT REQUESTED

IN REPLY REFER TO:  
204-CW

(CEO Name and Address)  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Community: \_\_\_\_\_  
Community No.: \_\_\_\_\_

Dear \_\_\_\_\_:

We are pleased to formally notify you that the Department of Homeland Security's Federal Emergency Management Agency (FEMA) has examined flood hazards in the **(Community Name)**, and determined that no Special Flood Hazard Areas (SFHAs) exist for your community. The SFHAs are the areas subject to inundation by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). The base, or 1-percent-annual-chance, flood is the national standard on which the flood insurance and floodplain management requirements of the National Flood Insurance Program (NFIP) are based.

For this reason, we will rescind the previously published Flood Hazard Boundary Map (FHBM) and convert your community to the Regular Phase of the NFIP. The effects of participating in the Regular Phase of the NFIP as a community with no SFHAs identified are as follows:

1. Any regulation of the NFIP with which your community may have been complying within areas designated as SFHAs (Zone A) on the FHBM is no longer mandatory as a condition of your community's participation in the NFIP. However, you should recognize that floods larger than the base flood, which defines the SFHA, do occur. In view of your community's commitment, as expressed in the Resolution of Intent it adopted to qualify for initial eligibility in the NFIP, your community should exercise care in evaluating new development that could aggravate or create flood problems in your community or in adjacent communities.
2. Your entire community will be placed in Zone X (unshaded).
3. The maximum coverage available to your community under the Regular Phase is significantly greater than that available under the Emergency Phase.

The Flood Disaster Protection Act of 1973 (Public Law 93-234) and various regulations of the NFIP (42 U.S.C. Section 4001-4128) are based on Base Flood Elevations. FEMA has determined that no Base Flood Elevations are known to exist in your community.

In summary, by continuing its participation in the NFIP under the Regular Phase, your community makes available to its citizens, on a voluntary basis, additional amounts of insurance coverage at generally lower rates than would be available under the Emergency Phase of the NFIP. While no new floodplain management measures are required, your community is encouraged to implement regulatory measures to protect development from known, local hazards.

**[USE THE FOLLOWING PARAGRAPH IF THE COMMUNITY IS LOCATED ON PRINTED**

**PANEL(S)]**

Your community is shown on the enclosed panel(s) of the Flood Insurance Rate Map (FIRM) for **(County Name)** County, **(State Name)** and Incorporated Areas. Information about flood hazards in other communities in your area is presented in the enclosed copies of the Flood Insurance Study (FIS) report for **(County Name)** County, **(State Name)** and Incorporated Areas.

**[USE THE FOLLOWING PARAGRAPH IF THE COMMUNITY IS NOT LOCATED ON PRINTED PANEL(S)]**

Your community is shown on the enclosed copies of the Flood Insurance Rate Map (FIRM) Index for **(County Name)** County, **(State Name)** and Incorporated Areas. Information about flood hazards in other communities in your area is presented in the enclosed copies of the Flood Insurance Study (FIS) report for **(County Name)** County, **(State Name)** and Incorporated Areas.

**[USE THE FOLLOWING PARAGRAPH IF A FINAL COMMUNITY COORDINATION MEETING WILL BE HELD]**

In the near future, a member of our Regional Office staff will be arranging a meeting with community officials and interested citizens from throughout **(County Name)** County. The purpose of the meeting will be to present the findings contained in the FIS report and presented on the FIRM, to solicit comments, and to present an overview of the NFIP and its requirements.

If representatives of your community are interested in attending this meeting or if you have any questions concerning this action or the NFIP in general, please call the Director, Flood Insurance and Mitigation Division of FEMA in **(RO City and State)** at **(RO Telephone Number)**.

**[USE THE FOLLOWING TWO PARAGRAPHS IF A FINAL COMMUNITY COORDINATION MEETING WILL NOT BE HELD]**

If your community has any comments that might justify modifying our results, please identify the area of concern on one copy of the enclosed FIRM panel(s) and return it to us within 30 days of the date of this letter. If you agree with the findings, please respond with a letter stating that you have reviewed the enclosed materials and have no comments at this time.

If your community has any questions concerning this action or the NFIP in general, please call the Director, Flood Insurance and Mitigation Division of FEMA in **(RO City and State)**, at **(RO Telephone Number)**.

Sincerely,



William R. Blanton, Jr., CFM, Chief  
Engineering Management Section  
Mitigation Division

Enclosures

cc: Community Map Repository  
**(Community Floodplain Administrator)**  
State NFIP Coordinator

bcc: Regional Director R\_\_\_\_-MT  
**(FMS Staff)** MT-RR-FM  
Map Service Center  
CSC  
NSP Case File

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# Federal Emergency Management Agency

Washington, D.C. 20472

CERTIFIED MAIL  
RETURN RECEIPT REQUESTED

IN REPLY REFER TO:  
205

\_\_\_\_\_  
(CEO Name and Address)  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Community: \_\_\_\_\_  
County: \_\_\_\_\_  
Date Converted to Regular Phase of National  
Flood Insurance Program: \_\_\_\_\_

Dear \_\_\_\_\_:

We are pleased to formally notify you that information recently made available to the Department of Homeland Security's Federal Emergency Management Agency (FEMA) indicates that, for all practical purposes, your community would not be inundated by the base flood, which is the flood having a 1-percent chance of being equaled or exceeded in any given year. For this reason, we are rescinding the previously published Flood Hazard Boundary Map (FHBM) and converting your community to the Regular Phase of the National Flood Insurance Program (NFIP) effective on the date cited above. Please destroy all copies of the FHBM.

The effects of participating in the Regular Phase of the NFIP as a community with no Special Flood Hazard Areas (SFHAs) are as follows:

1. Any regulation of the NFIP with which your community may have been complying within areas designated as SFHAs (Zone A) on the FHBM is no longer mandatory as a condition of your community's participation in the NFIP. However, you should recognize that floods larger than the base flood, which defines the SFHA, do occur. In view of your community's commitment, as expressed in the Resolution of Intent it adopted to qualify for initial eligibility in the NFIP, your community should exercise care in evaluating new development that could aggravate or create flood problems in your community or in adjacent communities.
2. Your entire community will be placed in Zone X (unshaded).
3. The maximum coverage available to your community under the Regular Phase of the NFIP is significantly greater than that available under the Emergency Phase of the NFIP.

The Flood Disaster Protection Act of 1973 (Public Law 93-234) and various regulations of the NFIP (42 U.S.C. Section 4001-4128) are based on Base Flood Elevations. FEMA has determined that no Base Flood Elevations are known to exist in your community. Therefore, no NFIP map will be published.

In summary, by continuing its participation in the NFIP under the Regular Phase, your community makes available to its citizens, on a voluntary basis, additional amounts of insurance coverage at generally lower rates than would be available under the Emergency Phase of the NFIP. While no new floodplain management measures are required, your community is encouraged to implement regulatory measures to protect development from known, local hazards.

If you require additional assistance or information, we encourage you to contact (**State NFIP Coordinator's Name**), the State NFIP Coordinator. You may reach [Mr./Ms.] (**State NFIP Coordinator's Surname**) by telephone at (**State NFIP Coordinator's Telephone Number**), by mail at (**State NFIP Coordinator's Address**), or by e-mail at (**State NFIP Coordinator's E-Mail Address**). Our Regional Office staff in (**RO City and State**), also is available to assist you. To obtain assistance from our Regional Office staff, please contact the Director, Flood Insurance and Mitigation Division, FEMA Region (**Region Numeral**), by telephone at (**RO Telephone Number**) or by mail at (**RO Address**).

Sincerely,



William R. Blanton, Jr., CFM, Chief  
Engineering Management Section  
Mitigation Division

Enclosure

cc: Community Map Repository  
**(Community Floodplain Administrator)**  
State NFIP Coordinator

bcc: Regional Director R\_\_\_\_-MT  
**(FMS Staff)** MT-RR-FM  
Map Service Center  
CSC  
NSP Case File





# Federal Emergency Management Agency

Washington, D.C. 20472

CERTIFIED MAIL  
RETURN RECEIPT REQUESTED

IN REPLY REFER TO:  
205-CW

\_\_\_\_\_  
**(CEO Name and Address)**  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Community: \_\_\_\_\_  
County: \_\_\_\_\_  
Date Converted to Regular Phase of National  
Flood Insurance Program: \_\_\_\_\_

Dear \_\_\_\_\_:

We are pleased to formally notify you that the Department of Homeland Security's Federal Emergency Management Agency (FEMA) has determined that no Special Flood Hazard Areas (SFHAs) exist at this time in your community. This does not preclude future SFHA designations necessitated by changed conditions affecting your community or the availability of new scientific or technical data about flood hazards. The effective date cited above coincides with the date that appears on the Digital Flood Insurance Rate Map for **(County Name)**, **(State Name)** and Incorporated Areas.

The effects of this determination are as follows:

1. Any regulation of the National Flood Insurance Program (NFIP) with which your community may have been complying within areas designated as SFHAs (Zone A) on a Flood Hazard Boundary Map (FHBM) is no longer mandatory as a condition of your community's participation in the NFIP. However, you should recognize that floods larger than the base (1-percent-annual-chance) flood, which defines the SFHA, do occur. In view of your community's commitment, as expressed in the Resolution of Intent it adopted to qualify for initial eligibility in the NFIP, your community should exercise care in evaluating new development that could aggravate or create flood problems in your community or in adjacent communities.
2. Your entire community will be placed in Zone X (unshaded).
3. The maximum coverage available to your community under the Regular Phase of the NFIP is significantly greater than that available under the Emergency Phase of the NFIP.

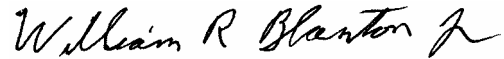
The Flood Disaster Protection Act of 1973 (Public Law 93-234) and various regulations of the NFIP (42 U.S.C. Section 4001-4128) are based on Base Flood Elevations. FEMA has determined that no Base Flood Elevations are known to exist in your community.

In summary, by continuing its participation in the NFIP under the Regular Phase, your community makes available to its citizens, on a voluntary basis, additional amounts of insurance coverage at generally lower rates than would be available under the Emergency Phase of the NFIP. While no new floodplain management measures are required, your community is encouraged to implement regulatory measures to protect development from known, local hazards.

If you require additional assistance or information, we encourage you to contact **(State NFIP Coordinator's Name)**, the State NFIP Coordinator. You may reach [Mr./Ms.] **(State NFIP**

**Coordinator's Surname** by telephone at **(State NFIP Coordinator's Telephone Number)**, by mail at **(State NFIP Coordinator's Address)**, or by e-mail at **(State NFIP Coordinator's E-Mail Address)**. Our Regional Office staff in **(RO City and State)**, also is available to assist you. To obtain assistance from our Regional Office staff, please contact the Director, Flood Insurance and Mitigation Division, FEMA Region **(Region Numeral)**, by telephone at **(RO Telephone Number)** or by mail at **(RO Address)**.

Sincerely,



William R. Blanton, Jr., CFM, Chief  
Engineering Management Section  
Mitigation Division

Enclosure

cc: Community Map Repository  
**(Community Floodplain Administrator)**  
State NFIP Coordinator

bcc: Regional Director R\_\_\_\_-MT  
**(FMS Staff)** MT-RR-FM  
Map Service Center  
CSC  
NSP Case File



# Federal Emergency Management Agency

Washington, D.C. 20472

CERTIFIED MAIL  
RETURN RECEIPT REQUESTED

IN REPLY REFER TO:  
205-NP

\_\_\_\_\_  
**(CEO Name and Address)**  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Community: \_\_\_\_\_  
County: \_\_\_\_\_  
Date Converted to Regular Phase of National  
Flood Insurance Program: \_\_\_\_\_

Dear \_\_\_\_\_:

We are pleased to formally notify you that the Department of Homeland Security's Federal Emergency Management Agency (FEMA) has determined that no Special Flood Hazard Areas (SFHAs) exist at this time in your community. This does not preclude future SFHA designations necessitated by changed conditions affecting your community or the availability of new scientific or technical data about flood hazards.

The effects of this determination are as follows:

1. The previously Flood Hazard Boundary Map (FHBM) for your community will be rescinded on the date noted above.
2. Compliance with the National Flood Insurance Program (NFIP) regulations within areas designated as SFHAs (Zone A) on an FHBM is no longer mandatory as a condition of your community's participation in the NFIP. However, you should recognize that floods larger than the base (1-percent-annual-chance) flood, which defines the SFHA, do occur. Should your community decide to participate in the NFIP, your community should exercise care in evaluating new development that could aggravate or create flood problems in your community or in adjacent communities.
3. Your entire community will be placed in Zone X (unshaded).

To date, your community has not joined the NFIP. We encourage your community to consider participation in the Regular Phase of the NFIP. This would permit your community to make available to its citizens, on a voluntary basis, additional amounts of insurance coverage at generally lower rates than would be available under the Emergency Phase of the NFIP. While no new floodplain management measures are required, your community is encouraged to implement regulatory measures to protect development from known, local hazards. Additional information about the NFIP is provided in the enclosed brochure, entitled *Answers to Questions About The National Flood Insurance Program*

The Flood Disaster Protection Act of 1973 (Public Law 93-234) and various regulations of the NFIP (42 U.S.C. Section 4001-4128) are based on Base Flood Elevations. FEMA has determined that no Base Flood Elevations are known to exist in your community. Therefore, FEMA will not publish a Flood Insurance Rate Map for your community.

If you require additional assistance or information, we encourage you to contact (**State NFIP Coordinator's Name**), the State NFIP Coordinator. You may reach [Mr./Ms.] (**State NFIP Coordinator's Surname**) by telephone at (**State NFIP Coordinator's Telephone Number**), by mail at (**State NFIP Coordinator's Address**), or by e-mail at (**State NFIP Coordinator's E-Mail Address**). Our Regional Office staff in (**RO City and State**), also is available to assist you. To obtain assistance from our Regional Office staff, please contact the Director, Flood Insurance and Mitigation Division, FEMA Region (**Region Numeral**), by telephone at (**RO Telephone Number**) or by mail at (**RO Address**).

Sincerely,



William R. Blanton, Jr., CFM, Chief  
Engineering Management Section  
Mitigation Division

Enclosure

cc: Community Map Repository  
(**Community Floodplain Administrator**)  
State NFIP Coordinator

bcc: Regional Director R\_\_\_\_-MT  
(**FMS Staff**) MT-RR-FM  
Map Service Center  
CSC  
NSP Case File



# Federal Emergency Management Agency

Washington, D.C. 20472

CERTIFIED MAIL  
RETURN RECEIPT REQUESTED

IN REPLY REFER TO:  
206

\_\_\_\_\_  
**(CEO Name and Address)**  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Community: \_\_\_\_\_  
County: \_\_\_\_\_  
Date Converted to Regular Phase of National  
Flood Insurance Program: \_\_\_\_\_

Dear \_\_\_\_\_:

We are pleased to formally notify you that the Department of Homeland Security's Federal Emergency Management Agency (FEMA) has determined that no Special Flood Hazard Areas (SFHAs) exist at this time in your community. This does not preclude future SFHA designations necessitated by changed conditions affecting your community or the availability of new scientific or technical data about flood hazards.

The effects of this determination are as follows:

1. Any regulation of the National Flood Insurance Program (NFIP) with which your community may have been complying within areas designated as SFHAs (Zone A) on a Flood Hazard Boundary Map (FHBM) is no longer mandatory as a condition of your community's participation in the NFIP. However, your community should recognize that floods larger than the base (1-percent-annual-chance) flood, which defines the SFHA, do occur. In view of your community's commitment, as expressed in the Resolution of Intent it adopted to qualify for initial eligibility in the NFIP, your community should exercise care in evaluating new development that could aggravate or create flood problems in your community or in adjacent communities.
2. Your entire community will be placed in Zone X (unshaded).
3. The maximum coverage available to your community under the Regular Phase of the NFIP is significantly greater than that available under the Emergency Phase of the NFIP.


The Flood Disaster Protection Act of 1973 (Public Law 93-234) and various regulations of the NFIP (42 U.S.C. Section 4001-4128) are based on Base Flood Elevations. FEMA has determined that no Base Flood Elevations are known to exist in your community. Therefore, FEMA will not publish a Flood Insurance Rate Map for your community.

In summary, by continuing its participation in the NFIP under the Regular Phase, your community makes available to its citizens, on a voluntary basis, additional amounts of insurance coverage at generally lower rates than would be available under the Emergency Phase of the NFIP. While no new floodplain management measures are required, your community is encouraged to implement regulatory measures to protect development from known, local hazards.

If you require additional assistance or information, we encourage you to contact **(State NFIP Coordinator's Name)**, the State NFIP Coordinator. You may reach [Mr./Ms.] **(State NFIP Coordinator's Surname)** by

telephone at (**State NFIP Coordinator's Telephone Number**), by mail at (**State NFIP Coordinator's Address**), or by e-mail at (**State NFIP Coordinator's E-Mail Address**). Our Regional Office staff in (**RO City and State**), also is available to assist you. To obtain assistance from our Regional Office staff, please contact the Director, Flood Insurance and Mitigation Division, FEMA Region (**Region Numeral**), by telephone at (**RO Telephone Number**) or by mail at (**RO Address**).

Sincerely,



William R. Blanton, Jr., CFM, Chief  
Engineering Management Section  
Mitigation Division

Enclosure

cc: Community Map Repository  
**(Community Floodplain Administrator)**  
State NFIP Coordinator

bcc: Regional Director R\_\_\_\_-MT  
**(FMS Staff)** MT-RR-FM  
Map Service Center  
CSC  
NSP Case File



# Federal Emergency Management Agency

Washington, D.C. 20472

RINSTATE

CERTIFIED MAIL  
RETURN RECEIPT REQUESTED

(CEO Name and Address)  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Dear \_\_\_\_\_:

I am happy to inform you that, based on the Department of Homeland Security's Federal Emergency Management Agency (FEMA) review, the floodplain management measures for the **(Full Community Name)** that were submitted to meet the requirements of Paragraph 60.3(b) of the National Flood Insurance Program (NFIP) regulations satisfactorily meet the NFIP requirements at this time. Pursuant to Section 59.24 of these regulations, the **(Community Name)** has been reinstated as a participating community effective **(Reinstatement Effective Date)**, as a minimally floodprone community.

There is a 30-day waiting period before a newly purchased flood insurance policy takes effect, or for any additional coverage or endorsement that 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.

There are 10 exceptions to the 30-day waiting period. The two most common exceptions are described in this letter 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 flood insurance is related to the revision of a Flood Hazard Boundary Map (FHBM) or Flood Insurance Rate Map (FIRM), there is a 1-day waiting period. The flood insurance coverage takes effect at 12:01 a.m. on the day after the coverage is purchased for a structure located in a Special Flood Hazard Area (SFHA), an area subject to inundation by the flood having a 1-percent chance of being equaled or exceeded in any given year (base, or 100-year, flood), before the revision. This exception is limited to a 13-month period that starts on the date the revised FHBM or FIRM is issued. Information concerning the remaining exceptions is detailed in the enclosed document, "Policy Issuance 5-98", dated October 1, 1998, issued by the NFIP.

The FIRM for your community became effective on **(FIRM Effective Date)**. The SFHA has been designated as Zone A on the FIRM. Under the Regular Phase of the NFIP, the remainder of your community has been designated as Zone X. For structures located in areas designated Zone X,

flood insurance rates are lower than the rates charged under the Emergency Phase of the NFIP, and the insured may increase their level of insurance significantly.

If new construction takes place in the SFHA, and if Federal or federally related financial assistance is to be obtained for such construction, then, in accordance with Section 102 of the Flood Disaster Protection Act of 1973, flood insurance will be required in the amount of Federal financial assistance or the maximum amount available under the NFIP, whichever is less.

For structures built on or after the date of the FIRM, both layers of insurance are available only at actuarial rates. For structures in existence in the SFHAs before the effective date of the FIRM, the first layer of insurance coverage would be available at the pre-FIRM or at actuarial rates (whichever will produce the lower premium) and the second layer of coverage would be available at the actuarial rates established for the community.

I believe the effective administration and enforcement of your adopted floodplain management regulations will enable your community to substantially reduce its future losses through the wise management of its floodplains. Every 2 years, FEMA sends an NFIP Biennial Report to each participating community. The Biennial Report form invites communities to indicate whether floodplain mapping or technical assistance is needed. The form also asks basic questions about the level of floodplain development communities are experiencing. Your community's response to the Biennial Report is greatly appreciated. The next Biennial Report will be mailed in Spring 2007.

If you require addition assistance or information, I recommend that you contact (**State NFIP Coordinator's Name**), the State NFIP Coordinator, by telephone at (**State NFIP Coordinator's Telephone Number**), by mail at (**State NFIP Coordinator's Address**), or by email at (**State NFIP Coordinator's E-Mail Address**). Our Regional Office staff in (**RO City and State**), also is available to assist you. Our Regional Office may be contacted by telephone, at (**RO Telephone**), or by mail. Please send inquiries to the Director, Flood Insurance and Mitigation Division, Federal Emergency Management Agency, (**RO Mailing Address**).

Sincerely,

David I. Maurstad  
Director  
Mitigation Division

Enclosure

DM: (**Originator's Initials**)

cc: (**Community Floodplain Administrator**)

State NFIP Coordinator

(**FEMA Regional Director's Name**), Director, FEMA Region (**Region Numeral**)





# Federal Emergency Management Agency

Washington, D.C. 20472

S-30.SPECL

CERTIFIED MAIL  
RETURN RECEIPT REQUESTED

(CEO Name and Address)  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Dear \_\_\_\_\_:

The Department of Homeland Security's Federal Emergency Management Agency (FEMA) recently sent you a certified letter dated **(LFD Date)**, informing you of the forthcoming conversion of your community to the Regular Phase of the National Flood Insurance Program (NFIP) as a minimally floodprone community. The NFIP regulations require participating communities to adopt certain floodplain management measures before conversion to the Regular Phase can take place. Please consider this letter an official reminder that your community has until **(FIRM Effective Date)**, to adopt and have the FEMA Regional Office approve floodplain management measures that satisfy the requirements of Paragraph 60.3(b) of the NFIP regulations.

I realize that your community 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 **(Name of State Coordinating Agency)** in **(City, State Where State Coordinating Agency Located)**, where they will be reviewed upon receipt. You may contact **(State NFIP Coordinator Name)**, the State NFIP Coordinator, by telephone at **(State NFIP Coordinator Telephone Number)**, by mail at **(State NFIP Coordinator Address)**, or by e-mail at **(State NFIP Coordinator E-Mail Address)**.

Our Regional Office staff in **(RO City and State)**, also is available to assist you with adoption of adequate floodplain management measures. Our Regional Office may be contacted by telephone at **(RO Telephone Number)** or by mail. Please send any inquiries to the Director, Flood Insurance and Mitigation Division, FEMA Region **(Region Numeral)**, **(RO Address)**. As 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.

The NFIP regulations (copy enclosed) identify certain floodplain management measures for adoption by participating communities. These measures must be adopted by **(FIRM Effective Date)**, to avoid your community's suspension from participation in the NFIP on that date. Please note that there is a significant consequence to a community that is suspended from participation in 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.

It is important to note also 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 (in connection with a flood), 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.

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.

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(b) 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.

If you require additional assistance or information, I recommend that you contact the office of the State NFIP Coordinator or our Regional Office. Our 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.

Sincerely,

David I. Maurstad  
Director  
Mitigation Division

Enclosure

DM: **(Originator's Initials)**

cc: **(Community Floodplain Administrator)**

State NFIP Coordinator

**(FEMA Regional Director's Name)**, Director, FEMA Region **(Region Numeral)**



Federal Emergency Management Agency  
Washington, D.C. 20472

S-90.FHBM

CERTIFIED MAIL  
RETURN RECEIPT REQUESTED

(CEO Name and Address)  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Dear \_\_\_\_\_:

We appreciate and commend you for the efforts put forth in implementing your community's floodplain management measures. We would like to take this opportunity to remind you that:

- Your community meets the criteria for conversion as a minimally floodprone community to the Regular Phase of the National Flood Insurance Program (NFIP) effective **(Conversion Effective Date)**;
- The current Flood Hazard Boundary Map for your community, dated **(Date of Effective FHBM)**, will remain in effect as a Flood Insurance Rate Map (FIRM); and
- By the effective date cited above, our Regional Office staff will have to approve the legally enforceable floodplain management measures your community adopts in accordance with Paragraph 60.3(b) of the NFIP regulations.

If you should encounter difficulties in enacting the measures, I recommend that you contact the **(Name of State Coordinating Agency)**. You may reach [Mr./Ms.] **(State NFIP Coordinator Name)**, the State National Flood Insurance Program (NFIP) Coordinator, by telephone at **(State NFIP Coordinator Telephone Number)**, by mail at **(State NFIP Coordinator Address)**, or by e-mail at **(State NFIP Coordinator E-Mail Address)**.

Our Regional Office staff 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 address of our Regional Office is Federal Emergency Management Agency (FEMA), Region **(Region Numeral)**, **(RO Address)**. The Director of the Flood Insurance and Mitigation Division can be reached by telephone at **(RO Telephone Number)**.

I realize that you may have already contacted the State NFIP Coordinator or our Regional Office and may now be in the final adoption process, or you may have recently adopted the appropriate measures. If you have not done so, please consider this a formal reminder that you have 3 months left in which to adopt the appropriate floodplain management measures, and have them approved by our Regional Office staff.

Your community's measures will be reviewed upon receipt, and our Regional Office will notify you when your measures are approved. I recommend that you submit your community's floodplain management measures and have them approved by our Regional Office staff by the FIRM effective date to avoid suspension from the NFIP.

Sincerely,

David I. Maurstad  
Director  
Mitigation Division

DM: **(Originator's Initials)**

cc: **(Community Floodplain Administrator)**

State NFIP Coordinator

**(FEMA Regional Director's Name)**, Director, FEMA Region **(Region Numeral)**



# Federal Emergency Management Agency

Washington, D.C. 20472

S-90.FIRM

CERTIFIED MAIL  
RETURN RECEIPT REQUESTED

(CEO Name and Address)  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Dear \_\_\_\_\_:

We appreciate and commend you for the efforts put forth in implementing your community's floodplain management measures. We would like to take this opportunity to remind you that:

- Your community meets the criteria for conversion as a minimally floodprone community to the Regular Phase of the National Flood Insurance Program (NFIP);
- As part of the conversion process, we have issued a Flood Insurance Rate Map (FIRM), which will become effective on **(FIRM Effective Date)**; and
- By that date, our Regional Office staff will have to approve the legally enforceable floodplain management measures your community adopts in accordance with Paragraph 60.3(b) of the NFIP regulations.

If you should encounter difficulties in enacting the measures, I recommend that you contact the **(Name of State Coordinating Agency)**. You may reach [Mr./Ms.] **(State NFIP Coordinator Name)**, the State National Flood Insurance Program (NFIP) Coordinator, by telephone at **(State NFIP Coordinator Telephone Number)**, by mail at **(State NFIP Coordinator Address)**, or by e-mail at **(State NFIP Coordinator E-Mail Address)**.

Our Regional Office staff 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 address of our Regional Office is Federal Emergency Management Agency (FEMA), Region **(Region Numeral)**, **(RO Address)**. The Director of the Flood Insurance and Mitigation Division can be reached by telephone at **(RO Telephone Number)**.

I realize that you may have already contacted our Regional Office and may now be in the final adoption process, or you may have recently adopted the appropriate measures. If you have not done so, please consider this a formal reminder that you have 3 months left in which to adopt the appropriate floodplain management measures, and have them approved by our Regional Office staff.

Your community's measures will be reviewed upon receipt, and our Regional Office will notify you when your measures are approved. I recommend that you submit your community's floodplain management measures and have them approved by our Regional Office by the FIRM effective date to avoid suspension from the NFIP.

Sincerely,

David I. Maurstad  
Director  
Mitigation Division

DM: **(Originator's Initials)**

cc: **(Community Floodplain Administrator)**

State NFIP Coordinator

**(FEMA Regional Director's Name)**, Director, FEMA Region **(Region Numeral)**



# Federal Emergency Management Agency

Washington, D.C. 20472

## SPECIAL CONVERSION RECOMMENDATION REPORT

COMMUNITY NAME: \_\_\_\_\_ STATE: \_\_\_\_\_

COUNTY NAME: \_\_\_\_\_ CID: \_\_\_\_\_ DATE OF CONTACT: \_\_\_\_\_

1. Describe contact with community (names and positions of individuals contacted, type of contact, etc.).

\_\_\_\_\_  
\_\_\_\_\_

2. Indicate whether community is participating in the Emergency Phase of the NFIP. YES NO

3. Indicate whether mudslide (mudflow) or erosion hazards exist in the community. YES NO  
If yes, provide explanation in Item No. 11.

4. Describe flooding source(s), history of flood problems, and degree of flood hazard\_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

5. Describe existing development (include estimate of number of structures in floodplain, if known).

\_\_\_\_\_  
\_\_\_\_\_

6. Describe development potential in the floodplain\_\_\_\_\_

\_\_\_\_\_

7. Indicate whether community's floodplain management measures are compliant with Paragraph 60.3(b) of the NFIP regulations. YES NO

8. Provide name, title, address, and telephone number of community's Chief Executive Officer.

\_\_\_\_\_  
\_\_\_\_\_

9. Provide address of community map repository.\_\_\_\_\_

\_\_\_\_\_

10. Circle the letter before the recommended conversion action. (See instructions on reverse side for information on materials required for each conversion action.)

- a. Convert as non-floodprone community by letter. (Provide justification in Item No. 4 above.)
- b. Convert as minimally floodprone community by letter (effective FHBM changed to FIRM).
- c. Convert as minimally floodprone community with FIRM showing all SFHAs as Zone A.

- d. Convert as minimally floodprone community with FIRM Index showing all areas are Zone D.
- e. Convert as minimally floodprone community with FIRM showing Zones A and C for most populated areas, with notation on FIRM Index that unprinted panels are Zone D.
- f. Other. (Please Specify.)

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11. Provide additional comments pertinent to conversion action, including information on mudslide (mudflow) or erosion hazards.

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**INFORMATION REQUIRED TO SUPPORT CONVERSION RECOMMENDATION**

- 1. For Recommendation No. 10c, attach a marked-up copy of effective FHBM for community showing changes required to SFHA delineations, street names and locations, and corporate limits before FIRM is produced. Indicate below whether the community's ordinances will continue to be compliant with Section 60.3(b) after the changes are made.
- 2. For Recommendation No. 10d, indicate whether the community's ordinances are compliant with Paragraph 60.3(a). If the FIRM is not the first NFIP map for the community, provide a justification.
- 3. For Recommendation No. 10e, attached a marked-up copy of the FHBM Index to specify which panels are to be printed and which panels are to be designated all Zone D. If previously printed panels will not be printed, provide justification below. Indicate below whether the community's ordinances will continue to be compliant with Section 60.3(b) after the changes are made.

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