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# >>> ABOUT THE RISK COMMUNICATIONS **GUIDEBOOK FOR LOCAL OFFICIALS**

FEMA Region 6 prepared this Guidebook as a planning resource. Its purpose is to keep community engagement and whole-community resilience at the center of the floodplain mapping process. FEMA calls this process "Risk Mapping, Assessment, and Planning," or Risk MAP.

The Guidebook is designed to arm you with a core understanding of what happens during each phase of Risk MAP. There are five key phases. The Guidebook lists actions that YOU, as a community, can take at each step. These actions can increase your citizens' awareness of flood risk and guide their efforts to reduce that risk. The Guidebook describes best practices, strategies, tools, and insights that can help your community achieve positive outcomes during Risk MAP.

The Guidebook also helps you identify opportunities to advance equitable outcomes and address a changing environment in ways that benefit all members of the community.

FEMA recognizes that communities have varying levels of resources to funding and for outreach and engagement. Describing flood risk can be challenging to help people understand the floodplain mapping process and technical data. Flood risk data is complex. It can be difficult to understand, even for those who are involved in floodplain management. Addressing challenges like these and using plain language to express technical information are critical. These will help different audiences in your community understand more clearly how flood risk is determined and what it means.

We hope you'll use the Guidebook to enhance flood risk communications in your community. It includes templates for each phase of Risk MAP. Whether your community has just received Base Level Engineering data, its maps are being updated, or you are maintaining your effective maps, this Guidebook has tools, tactics, and templates to support your communications needs.

We'd love to hear about the information and tools you find most useful. We'd also like to hear your recommendations for improving the Guidebook content.

Sincerely,

**FEMA Region 6, Risk Analysis and Risk Communications** 



## >>> THE FEMA REGION 6 RISK MAP PROCESS

The Risk Mapping, Assessment, and Planning (Risk MAP) program combines flood hazard mapping, risk assessment tools, and hazard mitigation planning in a single program. This helps communities review flood hazards through

an integrated approach. By understanding their flood risk more clearly and making more informed decisions, they will ultimately increase their resilience.

The Region 6 Risk MAP process has five phases:

#### Investment

The FEMA Region 6 Office develops Base Level Engineering (BLE) data for the community to use. The data are publicly available through an online viewing platform. The Viewer allows users to download the data and visualize the risk.

#### **Discovery**

The Risk MAP Project Team (Project Team) works closely with you and other local and regional groups. Together, we collect data and information, validate identified flood hazards, and learn about local challenges to mitigating the risks. We also find out whether your community needs training, communications support, or mitigation projects. The team documents any flood hazard data needs during this process. If we find that the flood map needs to be updated, the Project Team will conduct analysis in Phase 2.

## **Risk Identification** and Assessment

The Project Team assesses and analyzes the data and information that was collected during Discovery. This gives us all a better picture of your community's current flood hazards. The Project Team uses an engineering analysis to update the Flood Insurance Rate Map (FIRM). We share this preliminary FIRM with your community for review and feedback. Using the input from all reviewers, the Project Team produces and issues a draft version.

## Regulatory **Update**

We meet with the community to help them understand the steps they will need to take to make this draft version the new effective FIRM. The draft version of the map is presented to the community for review and comment. When all comments and objections to the map are resolved, we begin the map adoption process. At the end of that process, the new FIRM becomes effective for your community. You can use it to inform and prioritize local floodplain management activities. It will also help residents understand their current flood risk and identify ways to reduce or transfer that risk, like buying flood insurance or elevating their building.

## Map **Maintenance**

If your community participates in the National Flood Insurance Program (NFIP), you must keep your FIRM up to date. One way is to submit a Letter of Map Revision (LOMR) request when areas change. Just as importantly, local staff can use the Risk MAP Flood Risk Products to better communicate flood risk, plan, future development, and more. As your community's partner in planning, FEMA offers programs, resources, grants, and partnership opportunities. These can support your community's hazard mitigation plans and actions to build resilience.



### WHO IS PART OF THE FEMA REGION 6 **RISK MAP PROJECT TEAM?**

FEMA Region 6 sets up partnerships with groups that have the interest and ability to actively participate in its flood hazard mapping program:

- Cooperating Technical Partners (CTPs)
- Participating NFIP communities
- · Regional agencies (like Water Management Districts)
- State agencies
- Tribal nations
- Universities
- Local organizations
- Mapping-service contractors (referred to as Production and Technical Services (PTS) providers; Community Engagement and Risk Communication (CERC) provider).

CTPs often identify and lead the flood hazard mapping work in their area. They have active support from organizations and private firms. With FEMA Region 6, they form the "Risk MAP Project Team" (Project Team) to lead a watershed's flood risk study.



# >>> RISK MAP AND COMMUNITY ENGAGEMENT: WHAT IT MEANS AND WHY IT MATTERS

As a local official, your leadership and visibility among your residents can be powerful assets. As you promote flood risk awareness, people will take action to help your community become safer, stronger, and more resilient.

## COMMUNITY-CENTRIC ENGAGEMENT AND EQUITABLE OUTCOMES

FEMA defines equity as the consistent and systematic fair, just, and impartial treatment of individuals. As a local official, you play an important role as a liaison between FEMA and your community. During the Risk MAP process, you have an opportunity to help stakeholders and residents understand which areas will be affected by mapping changes, taking into consideration the following:

- · Who lives and works there
- · Their priorities and values
- Their primary language
- The major employers
- What neighborhoods are affected by recent flood map changes

Considering these factors will help you design strategic communications that work for the whole community. They will naturally lead to equity-centered approaches that help all community members reduce risk to their homes, businesses, property, and most importantly, their families.



## **EQUITY AND RISK MAP**

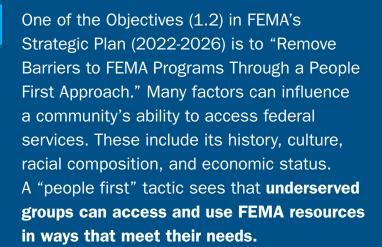
Like all FEMA programs, Risk MAP is underpinned by FEMA's four core values of compassion, fairness, integrity, and respect. These values provide a foundation for overcoming environmental injustice and delivering a more equitable program for everyone, especially socially vulnerable populations. Socially vulnerable populations include economically disadvantaged individuals and communities, racial and ethnic minorities, and communities that experience insecurity in housing, food, transportation, or health care. In addition, these populations frequently have less access to recovery resources after an event, either through their own means, family and community networks, or a government support program.

Dedicating time toward gaining insight into these communities will help you:

- Understand issues that contribute to inequity
- Explore how those issues meet and overlap to affect a community's access
- · Allow for tailored solutions designed to meet unique needs
- Develop a more holistic program that provides greater and more equitable benefits to all

We know that planning public meetings can be challenging, especially when discussing a potentially contentious subject, such as updating Flood Insurance Rate Maps. However, it is important to remember that this meeting is an opportunity to foster and enhance equitable community engagement. To do so, welcome and encourage participation from all demographic groups within your community.

Some communities do not have emergency managers, staff, or strategic partners to help them use federal programs. Many people and groups find it hard to understand FEMA's programs. They may not be able to participate in training and planning. This can be due to their language, literacy, technical expertise, or a disability. To remove barriers to access, learn about and address the specific needs of each community.





## RISK COMMUNICATION: TIPS AND FACTORS TO KEEP IN MIND

**Know Your Audience: Create a Stronger Connection with Your Community** 

Tenets	Actions to Improve Communication
People who believe they are at risk are more likely to act.	Discuss risk as a reality for the community, including historical events and areas that could be affected by changing conditions.
People who hear about risk often are more likely to act.	Provide multiple avenues for people to hear about their risk.  Use meetings held by various partners. Distribute information in the local paper and on social media.
People want to hear about risk on the news and through letters.	Connect with local news media and deliver messages before and after Risk MAP meetings.
Residents expect local officials to inform them about flood risk.	Use the lessons and template materials in this Guidebook.
People are more prone to act when they hear the same message from different resources.	Show you are a trusted resource for your community. Use the lessons and template materials in this Guidebook.

#### Keep It Simple: How to Express Complex Flood Risk Topics in a Meaningful Way

#### TIP #1: Relate to Your Residents

You know your community best. What is most important to your residents? What does the community aspire to be in 10, 20, or 50 years? We often filter information through the lens of our own beliefs and values. Start the conversation by relating flood mitigation and community resilience to what matters most to your audience.

#### **TIP #2: Avoid Jargon**

Speak plainly. Try to limit discussions of complex or technical topics that go too far into the weeds. Avoid leading the conversation with data. Instead, connect with your audience on an emotional level. At its core, convincing people that the flood mapping project or flood mitigation is important requires tapping into their emotional connection with the things that may be at risk. This could be their family's safety, their homes, their businesses, or their cherished spaces.

#### **TIP #3: Tell Stories**

Stories of personal experience help people make emotional connections. These are important to believing that the risks are real. They can also help people feel that protecting themselves from these risks is essential.

#### **TIP #4: Be Credible**

Answer questions honestly. When you don't have all the answers, admit it and commit to finding them and following up.



#### Location, Location: Customize Engagement to Your Locale

While every community is unique, you can use these "best practices" to localize and customize your engagement. Consider the following ideas for your community:

#### Rural

- ▶ Use printed outreach materials for residents who do not have Internet access or use Wi-Fi-enabled devices.
- Make meetings accessible to residents. For example, hold meetings near populated areas of the community or hold a telephone town hall.
- ▶ Engage with FEMA, the state, CTP or Floodplain Management/Emergency Management departments. Be sure you know what resources are available for future technical assistance and support.
- ▶ Emphasize the value of smaller, low-or no-cost mitigation actions. For example, increase local development standards, prioritize routine capital improvement projects that also reduce risk, and have all community plans (Emergency Operations, Zoning, Master/Long-Term Growth, Hazard Mitigation, etc.) complement each other, share the best available data, and include similar hazard mitigation objectives.

#### Urban

- If contentious meetings are likely in a high-profile study area, be sure the messages and outreach materials adequately address concerns.
- Use existing community partnerships with non-traditional stakeholders that are active in flood risk reduction activities. Look at universities, non-governmental groups, and coalitions.
- ▶ Have FEMA and the Project Team address concerns from developers, real estate agents, or other business professionals before the public meetings.

#### Coastal

- ▶ Accurately communicate about flood zone changes and changes to coastal building codes in outreach materials.
- ▶ Understand the role other coastal natural hazards, such as hurricanes, tornadoes, and wave damage, play in floodplain mapping and local mitigation planning.
- Consider how changing climate conditions might increase the risk of floods and other coastal hazard events.
- ▶ Have FEMA and the Project Team address concerns from developers, real estate agents, or other business professionals before the public meetings.

#### Riverine

- In riverine studies, a significant percentage of properties may be outside of the Special Flood Hazard Area (SFHA). An essential message to these communities is that the risk of being flooded is reduced but not completely removed. Remember, anywhere it can rain, it can flood. Therefore, everyone should consider taking action to reduce their risk. Short sayings such as "Low risk does not equal no risk" and "Everyone lives in a flood zone" may be helpful.
- ▶ Ensure all messaging and outreach materials communicate the potential flood risk for buildings outside of the SFHA.

# >>> THE FIVE PHASES OF RISK MAP: OVERVIEW, **KEY ACTIVITIES AND ACTIONS YOU CAN TAKE**





## >>> PHASE 0: INVESTMENT

During the Investment phase, the Project Team develops data and performs an engineering analysis. This lays the groundwork for multi-year planning to develop and maintain technically credible flood hazard maps.

## **KEY ACTIVITIES**

Four key activities happen in this phase. The Project Team develops:

- Light Detection and Ranging (LiDAR) datasets
- Base Level Engineering (BLE) datasets
- · Natural Valley Modeling analysis
- Hydrologic watershed assessment report

Through these four activities, the Project Team learns more about your community's flood risk. It coordinates the work with its state partners (Arkansas, Louisiana, New Mexico, Oklahoma, and Texas). The states also inform FEMA Region 6 of locally identified needs through annual State Business Plans. This information helps inform the mapping process.



Region 6 encourages state partners to look into a community's social vulnerability. Existing tools can help states identify historically marginalized and disadvantaged communities. States use them to identify needs for their annual State Business Plans:

- The Community Social Vulnerability Rating
- FEMA's National Risk Index (NRI)
- FEMA's Community Engagement and Prioritization Tool (CEPT)
- FEMA's Resilience Analysis and Planning Tool (RAPT)
- · U.S. Census data

The following table defines Risk MAP terms. You can use these to field questions from community members. They give an overview of the flood risk information that is developed or acquired in this phase.

LiDAR	BLE	Natural Valley Analysis	Hydrologic Watershed Assessments	Climate-Informed Investment
This is a source of high-resolution elevation data. FEMA has acquired full LiDAR coverage of all states in Region 6. This lets us produce more accurate and credible floodplain maps. LiDAR data is the starting point for Base Level Engineering (BLE). States and communities may also acquire new LiDAR. We encourage them to share any new elevation data with FEMA when we are analyzing the flood hazards.	BLE uses high-resolution ground elevations and the latest modeling software to create models that meet FEMA's standards. BLE results agree with Zone A mapping. Communities can download and use this BLE data. It will inform a host of planning decisions and activities. Using BLE can lead to a stronger and more resilient community. FEMA also uses BLE to assess its current flood hazard inventory.	Natural Valley Analysis is an engineering approach for mapping. It can be used for all non-accredited levee reaches. The term "Natural Valley" refers to how a river channel and floodplain behave before a levee or similar structure is built. It applies to both rivers and coastal areas, but the techniques differ. FEMA uses it as a first analysis for all non-accredited levee systems. This identifies potential areas of 1%-annual-chance flooding near the levee. For a Natural Valley Analysis, levee owners and communities do not need to give FEMA technical documents for the levee.  The 1%-annual-chance floodplain is a regulatory term. It is the minimum measure for managing floodplains. FEMA encourages communities to take more proactive measures. For instance, they can base local rules on the 0.2%-annual-chance floodplain. Using higher standards for planning (such as floods with a lower probability) will help you adapt to changing weather patterns and increasing risks.  The Natural Valley Analysis can be used to map an SFHA. If it is, the flood elevation from this analysis is mapped on the landward side of the levee. The SFHA shows the expected extent of flooding during the 1%-annual-chance event. It is usually Zone A or AE. On the coastal side of a levee, both storm surge and wave action may apply. Wave conditions are not included for the Natural Valley floodplain landward of the non-accredited levee. Where they apply, they are used to determine the Base Flood Elevations (BFEs).	The U.S. Army Corps of Engineers' (USACE) Hydrologic Watershed Assessments support Risk MAP. FEMA uses them to update FIRMs. This investment with USACE can result in new hydrologic models and a report on the models' development. The report documents the data sources, previous models used, estimation of model parameters, calibration of models, and final model layout and parameters.	FEMA Region 6 has invested in high-quality data, such as LiDAR and BLE. This invaluable step takes place early in resilience planning. Getting more accurate data and information is an investment in your future. New data on topography, elevations, and flood depths will result in more accurate analyses. You can use them to assess changing risks with climate-informed data. This will allow you to efficiently identify and target high-risk areas for mitigation projects.

# COMMUNITY ENGAGEMENT: ACTIONS YOU CAN TAKE

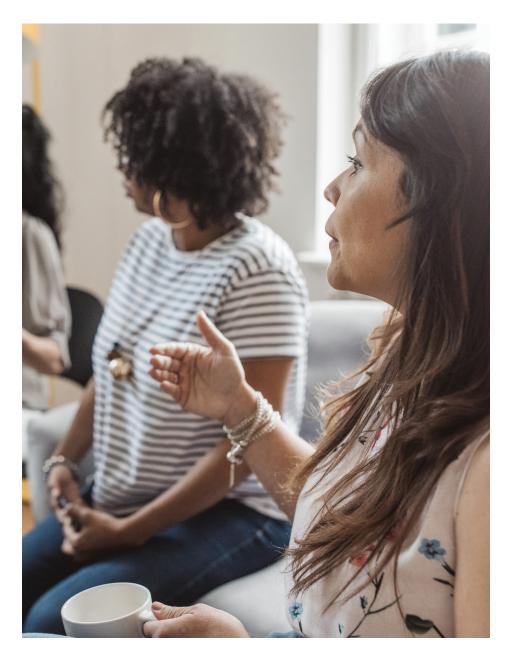
Many of the activities during the Investment phase center around the sharing of information. The Project Team's initial work is with state and regional entities and communities like yours. This allows the team to collect and analyze some relevant data and information prior to the Discovery phase.

Since the Project Team leads most of this phase's activities, community engagement is often minimal. Throughout Risk MAP, the team will share new data, such as LiDAR and BLE, with your community as they become available. To help you learn the best ways to use these mapping datasets, the team will offer training. This may include workshops at state Floodplain Management Association conferences. Also, FEMA hosts webinars throughout the year.

If you, as a local official, want to inform people about the BLE for your watershed, please explore the estBFE Viewer at <a href="https://webapps.usgs.gov/">https://webapps.usgs.gov/</a> infrm/EstBFE. This tool is an interactive web portal which combines thousands of models and data results in a single digital platform. Users can download data from the Viewer. In the Viewer, they can overlay key demographic datasets onto a community's BLE map model. These datasets include the Community Social Vulnerability Rating; FEMA's National Risk Index, Community Engagement and Prioritization Tool (CEPT), and Resilience Analysis and Planning Tool (RAPT); and U.S. Census data. This can help you find areas that need more investments and strategies to engage those who have been marginalized or underserved.

#### **RESOURCES:**

The FEMA Region 6 online library provides BLE tools, templates, and resources. Find the library here: <a href="www.fema.gov/about/organization/region-6/base-level-engineering-ble-tools-and-resources">www.fema.gov/about/organization/region-6/base-level-engineering-ble-tools-and-resources</a>. These resources may be useful to all communities; state, tribal, and regional entities; technical staff, engineers, and developers; and community and natural hazard planning staff.



## >>> PHASE 1: DISCOVERY

In the Discovery phase, the Project Team engages communities to learn more about their watershed. They discuss its unique set of hazards, risks, vulnerabilities, resources, and conditions. The goal of this phase is to start a discussion on flood risk and resilience.

Flood risks change over time. Active participation in Discovery helps communities identify the steps to reduce those risks. In Region 6, the CTPs make up the Project Team to lead Discovery. In Region 6, the Project Team begins Discovery once BLE data is available. Your community can access these data through the Estimated Base Flood Elevation (estBFE) Viewer. It is online at <a href="https://webapps.usgs.gov/infrm/EstBFE">https://webapps.usgs.gov/infrm/EstBFE</a>.

When the Discovery phase is over, the Project Team will discuss opportunities for training, education, and technical assistance for mitigation projects and describe outreach methods you can use. Your community may find that the BLE data should be refined further to update existing flood hazard information. The scope for this kind of project is described in a Project Detail Form. CTPs submit these forms to FEMA annually through the State Business Plan. FEMA works with the CTPs each year to prioritize and fund projects.

## **GOALS:**

#### Your community will:

- Better understand the area's flood hazard risk
- Find out what BLE datasets are available in your community and learn how they can be used to help identify and reduce flood risk
- Understand how development, floodplain management, future conditions, and higher standards will affect your watershed as a whole
- Identify training opportunities for your staff (This can lead to a more resilient community.)
- Meet with state and regional partners to identify areas that need flood hazard mapping updates
- Exchange useful information and datasets to inform your community's planning
- Begin to identify partnerships that could help reduce your community's flood risk and form alliances for equitable resilience (Consider resources like the Resilient Nation Partnership Network's <u>Building</u> <u>Alliances for Equitable Resilience</u> and <u>Building Alliances</u> for Climate Action.)

## **KEY ACTIVITIES**

#### **Pre-Discovery Discovery Meeting Discovery Closeout Meeting** The Project Team will begin to collect and review Once the Project Team collects and evaluates these initial At the Discovery Closeout meeting, local data. You understand your community data, its next step is to hold a Discovery meeting. This you will have the chance to review best, so the Project Team will rely heavily on will involve community officials and other key stakeholders Project Detail Forms. These the data, information and insights local officials identify areas that need more flood from the watershed or project area. A Discovery meeting provide. The initial data collection work may is not simply a FEMA briefing. It is a working session that risk assessments or potential include phone calls, webinars, and congressional brings together a large cross-section of stakeholders. Their projects. Additional insights may briefings. These are to let each community interests are related to flood risk and mitigation. All of the include thoughts for engaging official know that the Project Team is looking communities in a watershed or project area have the chance disadvantaged communities. into the flood hazards in your watershed. to validate the information that was collected so far. They During Discovery Closeout, you will can point out any areas of local concern that previous hear more about opportunities **Deliverables:** research and interviews did not capture. for training and education, local · A Watershed Engagement Plan with products The Discovery meeting may be held in person or virtually. outreach strategies, and solutions such as a contact list, pre-Discovery We encourage your full participation. You will receive the for mitigation technical assistance. newsletter, invitations, and pre-Discovery collected information, including watershed-specific BLE, online webinars tools, readily available datasets, and resources. **Deliverables:** · Collected insights about potential barriers Updated Flood Risk Report to success for historically marginalized **Deliverables:** Project Detail Forms communities to inform community · Congressional briefing · Identification of training available engagement approaches and tactics • Discovery presentation and/or other meeting materials for staff · Collected data (Areas of Mitigation Interest, · BLE overview, online tool demonstration, and resources local LiDAR, areas of future growth, digital • Equity considerations for engagement, based on an analysis building stock) of potentially affected communities and community insights · A review of materials such as local hazard · Flood Risk Map mitigation plans, BLE reports, grant projects, Flood Risk Database, including Hazus results using BLE for evacuation plans, land use plans, drainage the watershed and Areas of Mitigation Interest (AoMI) master plans, and flood reduction projects · BLE Report

## **COMMUNITY OUTREACH: ACTIONS YOU CAN TAKE**

The Discovery phase centers on data. Data are gathered, shared, and analyzed in this phase. Traditional outreach to the public is minimal. You may need to communicate with other local officials and department staff who use, or are affected by, the flood hazard information. Doing so will ensure that all of your community's needs are addressed. Include the needs of communities that

were underserved in the past. In pre-meeting webinars, the Project Team will encourage you to bring all appropriate staff to the Discovery meeting. Once your community is selected for Discovery, you may use the materials in this Guidebook to introduce the Discovery process to other stakeholders, the media, and the public.

#### To be the best resource for others during this phase, consider the following:

#### **✓** IDENTIFY KEY PLAYERS

Before the Discovery meeting, identify the right people to invite. Consider these agencies, organizations, or individuals:

- Floodplain management professionals
- Engineering and public works staff with on-the-ground knowledge of the wastewater systems and neighborhoods in their communities
- Emergency Management professionals and first responders who could know about the community's big risks
- Local planners, tax assessors, and building officials, who can identify neighborhoods, subdivisions, and other areas that need projects to remove or reduce risk
- Local elected officials with the authority to adopt higher standards in a flood ordinance
- Business community
- Nonprofit, community-based, and non-governmental organizations
- Special interest groups
- · Climate scientists, environmental departments

- · Utility districts and infrastructure organizations or departments
- Social services groups
- Representatives of critical facilities
- · Chambers of Commerce
- · Major local employers
- · Faith-based organizations, natural and cultural resources, academia, etc.

#### ✓ KNOW THE OUTREACH GOALS

- $\cdot$  Share data with your community and ask for its insights.
- Encourage appropriate staff and stakeholders to attend the Discovery meeting.
- Be sure the stakeholders know why Discovery is important and when the meetings are held.
- · Stress the value of joining by holding webinars before the meeting.
- · Ask people to participate fully.

#### ✓ KEEP THE DESIRED OUTCOMES FOR THE MEETING IN MIND.

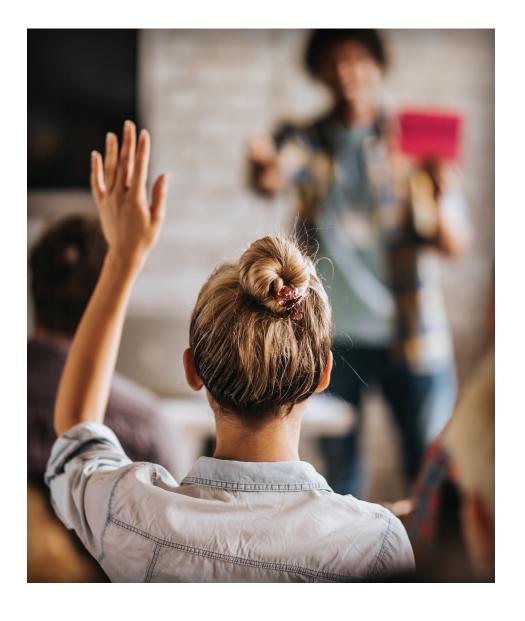
- Together, your community will identify areas that need a new risk assessment.
   You will flag potentially impacted areas based on local insights. You will consider historically underserved areas and identify ways to invite and engage representatives or community-based organizations that work on their behalf.
- · Your community knows how to take additional steps:
  - Using the BLE data
  - Adopting the BLE for managing your floodplains ahead of a mapping update
  - Coordinating with the state and FEMA for future flood study work

#### ✓ ANTICIPATE POTENTIAL BARRIERS

- · Communities and stakeholders may choose not to participate in meetings.
- · You may have missed some key staff.
- Some people are not open to sharing new flood hazard data.
- You may need more intentional strategies to engage groups who have been underserved in the past.
- You may not share the information on data, resources, and training opportunities with the right community staff.

#### ✓ CONDUCT OUTREACH FOR THE DISCOVERY CLOSEOUT MEETING

- Explain how to download the BLE data and use the estBFE Viewer.
- Deliver copies of the Discovery report (or Flood Risk Report), Flood Risk Database, and Flood Risk Map.
- If a future flood risk assessment is needed, alert your community about the possibility of new flood maps. Communities may want to consider a cost match with the state to complete the new maps sooner. Coordination with the CTP and FEMA is vital.
- · Share information on training opportunities.
- · Support other local outreach strategies. Suggest templates and resources



#### ✓ KNOW THE BENEFITS OF THE DATASETS AND PRODUCTS

Use the resources, datasets, and products delivered during Discovery. By doing so, you can help your community reduce its exposure to damage from flooding and other natural hazards.

BLE data are often considered a community's most current information. Use them to identify and manage flood hazards. They can provide BFEs efficiently and accurately. That will help in areas where the effective FIRM has no BFEs. Once you receive new BLE data, review and begin to use them. Consider updating your community's floodplain management ordinances. Adopting the BLE information will clarify that these data will inform future development and use-related decisions.

Your community may need to update ordinance language, zoning districts, and other land-use documents. Use your local adoption process to do so. That will allow you to use the new BLE data. FEMA will review your updated ordinances for compliance. This typically happens after FEMA issues new regulatory flood risk products (e.g., FIRMs). FEMA can also review ordinances being updated which just reference the BLE data.

#### You can use these datasets and products in other ways, too:

- · Update or prepare a hazard mitigation plan.
- Create or update a floodplain management plan and participate in the Community Rating System.
- Adopt higher standards in your community's floodplain ordinance to account for increasing risks.
- · Tell the public about current and future flood risk.
- Build a communication plan. Use it to focus messaging on different audiences.
- · Support projects that reduce flood risk.
- · Prioritize or support grant applications.
- Complete response and recovery planning.
- Explore general, comprehensive, or investment planning initiatives. Use them to inform and prioritize mitigation goals.

- · Analyze flood risk data in the context of these tools:
  - The Community Social Vulnerability Rating
  - FEMA's National Risk Index (NRI)
  - FEMA's Community Engagement and Prioritization Tool (CEPT)
  - FEMA Resilience Analysis and Planning Tool (RAPT)
  - U.S. Census Data

#### ✓ CLIMATE-INFORMED DISCOVERY

Planning for your community's future is hard. It's even more difficult if climate change is not already incorporated into your community planning process. FEMA can connect you with the resources you need to strengthen your existing efforts and better safeguard your community's future. To make resilience planning possible throughout the process, ask FEMA to include future conditions data and analysis when the Discovery phase begins. Don't forget to include climate scientists early on who can help you integrate climate-informed data and messaging in your mitigation and communication plans.

### **RESOURCES:**

Templates are available with this Guidebook to help you communicate with your community. These templates can be found at www.fema.gov/about/organization/region-6.

**Appendix A** is now an online search function at <a href="www.fema.gov/about/organization/region-6">www.fema.gov/about/organization/region-6</a>.

**Appendix B** features additional resources for local officials and communications staff and can be found at <a href="https://www.fema.gov/sites/default/files/documents/fema\_r6\_guidebook\_appendix\_b.pdf">www.fema.gov/sites/default/files/documents/fema\_r6\_guidebook\_appendix\_b.pdf</a>.

The **Resource Matrix** helps navigate and prioritize when to use which Guidebook templates. It can be found at <a href="https://www.fema.gov/sites/default/files/documents/fema\_r6\_guidebook\_resource-matrix.pdf">www.fema.gov/sites/default/files/documents/fema\_r6\_guidebook\_resource-matrix.pdf</a>.

**Find Base Level Engineering Tools and Resources** at <a href="www.fema.gov/about/organization/region-6/base-level-engineering-ble-tools-and-resources">www.fema.gov/about/organization/region-6/base-level-engineering-ble-tools-and-resources</a>. Local officials can share these fact sheets, how-to guides, and communication aids with property owners and stakeholders.

**Guide to Expanding Mitigation – Making the Connection to Equity** <a href="https://www.fema.gov/sites/default/files/2020-09/fema">www.fema.gov/sites/default/files/2020-09/fema</a> region-2 guide-connecting-mitigation-equity 09-10-2020.pdf

## >>> PHASE 2: RISK IDENTIFICATION AND ASSESSMENT

Phase 2 begins when a Risk MAP study area is identified and funded for your community's watershed. At that time, the Study Team holds an internal Project Kickoff meeting. The Study Team is made up of FEMA or the CTP and their mapping contractors. The Study Team analyzes and assesses the data and information that were collected from the communities and other resources. These are used to develop the first draft of the maps, called "work maps." These work maps will ultimately be crafted into your community's updated FIRM.

If the BLE is being used to produce a digital map in areas where there were only paper maps or no maps at all, the Study Team meets with the communities to share the minimum coverage of BLE to be put on the map during a Community Kickoff meeting. Communities are invited to identify where they want to have additional BLE shown on the new FIRM.

Once the work maps and other draft information are ready to share, the Study Team will hold a Flood Risk Review (FRR) meeting. This gives local officials a first look at the new flood hazards found in their jurisdictions. The FRR meeting is a critical opportunity for your community to provide feedback. You will examine the initial mapping and discuss the engineering decisions. You will also learn about the Flood Risk Products and find ways for your community to use them to enhance its mitigation strategies.

After the FRR meeting, the Study Team will modify the work maps. This step brings them closer to the official preliminary versions. Those maps will ultimately be delivered to your community. As the work maps progress, you and other local officials should continue to plan ways to engage the public. Developing a communication plan is a strategic step. The plan will help you share information about natural hazards. This information will ultimately protect the people in your community and the things they value most.



In addition to current risks, communities may request that FEMA show the impacts of future conditions on the flood map. This should be asked when a flood study is started.

## >>> PHASE 2: RISK IDENTIFICATION AND ASSESSMENT

(CONTINUED)

## **GOALS:**

Risk Identification and Assessment is a relatively long phase of Risk MAP. Both the Study Team and your community will review a great deal of technical data and information. At the end of this phase, your community will:

- · Have a fuller picture of the current flood hazard risks
- Understand the uses and benefits of new flood risk mapping tools (They can be used immediately to inform your local mitigation plans and projects.)
- Begin to plan outreach to those in areas where flood risk has changed:
  - Early outreach gives property owners time to plan.
  - They can begin to talk with their insurance agents.
  - Include communities where people do not own their homes (renters) and where there are language barriers or other accessibility issues.



## **KEY ACTIVITIES**

#### **Community Kickoff Meeting**

Floodplain and stormwater management, planning, and emergency management staff often attend. Watershed or community groups are also invited. The Study Team and attendees review the project's scope, engineering approach, timeline, and associated tasks.

#### Flood Risk Review (FRR) Meeting

The Study Team will be in contact with local officials throughout this phase. However, the FRR meeting is the first in-person community checkpoint. It is a chance for you to review and give feedback on the draft flood maps with other officials. This meeting is a critical milestone for Risk MAP. You should urge both technical and non-technical staff to attend. The FRR meeting allows everyone to discuss the draft maps with one another and the Study Team. It is also a chance to ask questions about how and where the flood risk has changed. At the meeting, you will receive links to the Flood Risk Products.



### COMMUNITY ENGAGEMENT: ACTIONS YOU CAN TAKE

During the early part of this phase, the need for external outreach is typically minimal. The focus is on analyzing data and developing the work maps. However, you (or other staff) should keep relevant officials and staff informed. You can update these talking points with the latest information about the project's progress, available resources, and timetable. Be sure to inform city engineers and those seeking permits for new development about any new hydrologic and hydraulic modeling.

The draft data and products shared in the FRR meeting represent a starting point. From here, your community will continue on the road to becoming more resilient. Begin to develop mitigation strategies and a long-range communication plan. The plan should take the demographics of the current flood hazards into account. You will use it to engage and inform residents and business owners about your community's progress in mitigating risk. It will also describe the next steps in the Risk MAP flood mapping project.



The FRR meeting is focused on engineering. Draft maps are provided, and local staff will have a first look at the proposed floodplains. This is just the first opportunity to comment on the work maps. The official Appeal and Comment period occurs in Phase 3 of the flood study.

#### With this in mind, consider these actions:

- Set up an internal communications framework (for "in-reach"). Use it to share information and updates from Phase 2. Share with local decision makers such as elected officials, department heads, and administrators. Provide regular updates via email or in-person meetings. Be sure that both technical and non-technical audiences and officials understand:
  - The purpose and benefits of the project
  - How the new analysis could affect building and insurance requirements
  - The demographics of the affected areas (for important insights)
  - Ways to use the new datasets to make the community more resilient,
     such as tailoring solutions to meet the unique needs of affected areas
  - The best way to inform property owners about their current and future risk and the long-term benefits of taking steps to reduce risk
- Consider how to reach renters and unhoused populations to communicate the importance of knowing flood risk.
- Establish a Stakeholder Advisory Group. Call on people from your community
  who can advise and help you develop an outreach strategy, review materials,
  refine messaging, and identify the best way to get information out to various
  audiences. The advisory group could include people from:
  - Real estate, lending, insurance, and building industries
  - A homeowner or mobile homeowner association.
  - A community-based organization that serves historically marginalized members
  - Local and county staff who are involved in this process
  - Someone from a county (or local) public information office or communications department if one exists
- Begin outreach to the community once a preliminary FIRM is publicly released.

## It is essential to provide consistent messages and information at internal and external meetings. To keep attendees informed, consider the following:

- In-person meetings:
  - Provide PowerPoint presentations and printed factsheets.
  - Meet them where they are.
  - Consider accessibility issues related to disabilities, reliance on public transportation, or access to computers or the internet.
- Online meetings:
  - Create a page or section on your local government's website to explain the mapping process and map change effects. Include helpful resources for residents, using the templates in the Resources section.
  - At a minimum, describe the mapping project and have a prominent link to the Regional FEMA website.

If the county, parish or local community has a central phone number, tell the staff answering calls from residents about the project. Let them know where the caller can find more details. Give them contact information for:

- The local floodplain administrator
- The appropriate department or person(s) at the state government
- The FEMA Mapping and Insurance eXchange (FMIX, <a href="https://MSC.FEMA.gov">https://MSC.FEMA.gov</a>)

It is important for the host community to document all meetings. Record details such as who attended, the information presented, and the meeting time and location. Local officials or the news media may request regular updates. An updated meeting log will allow for a quick and accurate response.

#### **Identify and Assess Climate-Based Risk**

As you begin to develop and share your community's mitigation strategies, remember that FEMA's flood maps and data are based on conditions when the study starts. They represent your community's regulatory minimum for flood protection. They are a starting point. But you can consider stronger protections from future natural disasters. Add messages about changing future conditions to your outreach. You can also strengthen the standards used for your mitigation actions to increase your community's resilience in the face of climate impacts.

### **RESOURCES:**

Templates are available with this Guidebook to help you communicate with your community. These templates can be found at <a href="https://www.fema.gov/about/organization/region-6">www.fema.gov/about/organization/region-6</a>.

**Appendix A** is now an online search function at <a href="https://www.fema.gov/about/organization/region-6">www.fema.gov/about/organization/region-6</a>.

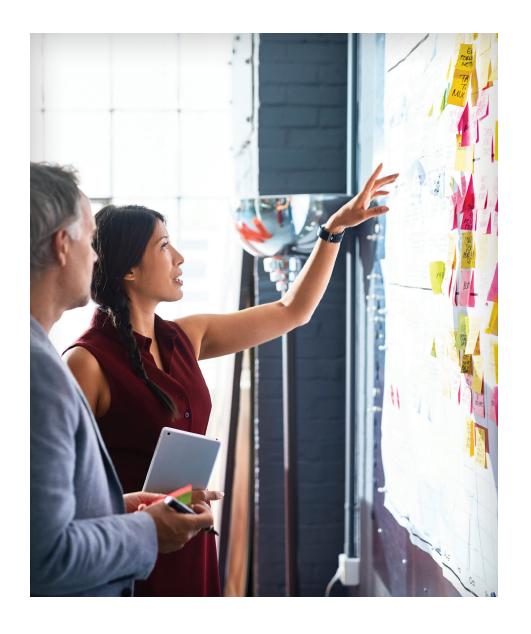
**Appendix B** features additional resources for local officials and communications staff and can be found at <a href="https://www.fema.gov/sites/default/files/documents/fema\_r6">www.fema.gov/sites/default/files/documents/fema\_r6</a> guidebook <a href="https://guidebook\_appendix\_b.pdf">appendix\_b.pdf</a>.

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**Base Level Engineering Tools and Resources** are available at www.fema.gov/about/organization/region-6/base-level-engineering-ble-tools-and-resources. Find fact sheets, how-to guides, and communication aids that local officials can share with property owners and stakeholders.

## >>> PHASE 3: REGULATORY UPDATE

The third phase is known as the Regulatory Update. It begins when FEMA issues a preliminary FIRM, Flood Insurance Study (FIS) report, and Summary of Map Actions (SOMA). On that date, these products are made publicly available on FEMA's Flood Map Changes Viewer <a href="masc.fema.gov/fmcv">msc.fema.gov/fmcv</a>. FEMA mails paper copies of the maps to affected communities for their review. The maps can also be downloaded from FEMA's Map Service Center at <a href="masc.fema.gov">msc.fema.gov</a>. Local officials are encouraged to review these products before the next meeting with FEMA officials.



## >>> PHASE 3: REGULATORY UPDATE

(CONTINUED)

During this time, the Study Team meets with the FEMA Compliance Specialist. They review the changes in the maps and discuss the schedule. The Compliance Specialist will work with your community to schedule a Consultation Coordination Officer (CCO) Meeting. At that time, FEMA will discuss adopting the maps and updating the local flood ordinance. They will address any questions related to building and zoning considerations and flood insurance requirements. A CCO Meeting is typically held in person at a venue that is centrally located in the study area. This may be a county government building. Some CCO Meetings are conducted online (via a virtual meeting platform). FEMA invites local and county CEOs and administrators; floodplain managers; emergency management directors; planning, zoning and building officials; and other staff in departments related to this process. Please invite other staff with an interest in the flood maps, such as stormwater managers and planners. In addition to planning the CCO meeting, you may choose to host a public Flood Risk Open House event for your residents. Resources are available to direct your residents to view the new maps online. Virtual Open House options are also encouraged, and materials are already available online to support your virtual meeting. Talk to your Study Team and FEMA Compliance Specialist about ways to host a Virtual Open House experience for your community.

The CCO meeting marks the start of the Post-Preliminary FIRM process. It is expressly designed for you and other local officials and stakeholders. This meeting gives you and your staff a chance to review and discuss the FIRM with the FEMA compliance team. You will also learn about the key steps for adopting the map. This meeting is always held before the optional public Flood Risk Open House. It gives you and other local officials a chance to fully understand the community's role going forward. This includes the upcoming appeal and comment period, reviewing the SOMA, map adoption, setting higher standards, and updating the local flood ordinance.

After the CCO meeting and optional Open House, the 90-day appeal and comment period begins. This is held whenever BFEs are added or revised, or local flood hazard or floodway boundaries are changed. Find guidance on how to submit an appeal or comment at <a href="https://www.fema.gov/flood-maps/change-your-flood-zone/guide-community-members#disagree">www.fema.gov/flood-maps/change-your-flood-zone/guide-community-members#disagree</a>.

After the 90-day period, FEMA will resolve all appeals and comments and finalize the preliminary FIRM. FEMA will send your community a Letter of Final Determination (LFD) and the final SOMA. The LFD provides the date when the FIRM and FIS report will become effective. It also explains the actions you might need to take to adopt, update, or revise your local flood ordinance(s) to comply with NFIP regulations.



With preliminary FIRMs soon to be released to the public, now is the time to be sure that the stakeholders are well informed, internal departments and government officials are educated, and the media is fully aware of the remapping project and its benefits. This will help the public hear a consistent and accurate message from all groups.

## >>> PHASE 3: REGULATORY UPDATE

(CONTINUED)



## **GOALS**

#### During this phase, you and your community will:

- Learn the impacts of the map updates, the required next steps, and the timeline to appeal and adopt the maps
- Discuss how and why to adopt higher standards into your flood damage prevention ordinance
- Expand your outreach to engage others in work to mitigate and reduce risk
- More fully understand the current and future local flood hazard risks
- Learn about resources the state, FEMA, and others have to support local mitigation opportunities and challenges
- Review the ways building and flood insurance requirements may change and become more prepared to help residents and business owners who are affected by the map change



### **KEY ACTIVITIES**

### Preliminary FIRM Release and 30-Day Review Period

FEMA mails one copy of the preliminary FIRM, FIS report, and SOMA to your community's CEO for review and comment. You will have about 30 days to review these products before the CCO meeting. The FEMA Compliance Team will explain how to submit comments or concerns you may have at this time. The Flood Risk Products and the preliminary FIRM data are then made public on FEMA's Flood Map Service Center (https://MSC.FEMA.gov).

## **CCO** Meeting

The FEMA Compliance Team meets with you and other local officials. You will review and discuss the preliminary FIRMs as well. Attendees share information and resources on using the Flood Risk Products. This information includes, but is not limited to:

- History of the NFIP and benefits for communities that participate
- The function of floodplains and the duty to manage them
- $\boldsymbol{\cdot}$   $\,$  How building and flood insurance requirements may change
- Newly defined floodplains
- Updated or new BFEs, if present
- When to use the preliminary FIRM and FIS report as "best available data" for building permits in floodplains
- The appeal and comment process
- Reviewing the SOMA
- $\boldsymbol{\cdot}$   $\,$  The map adoption process, higher standards, and local ordinance update
- · Timeline of events related to the new FIRM

#### **Public Flood Risk Open House (Optional)**

This event gives residents a chance to learn about the updated flood risk. Homeowners, business owners, and others will see how the new maps may change the flood insurance and building requirements for their property. FEMA encourages communities to let residents and business owners know about the changing flood risk. We will direct you to the latest information and ways to share it. Find guidance and information on holding a Flood Risk Open House with the Community Flood Risk Open House Toolkit.

The Flood Risk Open House usually occurs before the 90-Day Appeal and Comment Period. It gives residents time to review the map, ask questions, and talk to their insurance agent before the map is effective.

Your community needs to take a leadership role in planning and running this meeting. Find a sample format of the Open House, suggested materials, and room setup in Appendix A. In general, a Flood Risk Open House is set up to include a:

- **Welcome Station**. Attendees are provided information about the Open House and a sign-in sheet.
- Property Look-Up Station. Attendees can find their property's location on FEMA's Flood Map Change Viewer at <a href="https://msc.fema.gov/fmcv">https://msc.fema.gov/fmcv</a>.
- Flood Insurance Station. Attendees can discuss how map changes affect their flood insurance requirements and needs.
- Local Floodplain Management Station. Attendees may ask local and county staff about the community's floodplain management approach and plans.
   Pass out information on your local permit processes here.
- Comment and Appeals Station. Attendees may ask how to submit a comment if they see a correction is needed. They can find out what kind of engineering analysis is needed to show that the map is scientifically or technically incorrect. Be sure they know to send all submittals through the local floodplain administrator during the official Appeal and Comment Period. Find fact sheets on this process at <a href="www.fema.gov/flood-maps/change-your-flood-zone/guide-community-members#appeal-comment">www.fema.gov/flood-maps/change-your-flood-zone/guide-community-members#appeal-comment</a>.

- General Information Station. This stop has fact sheets and other information.
- Future Conditions and Risk Station (suggested). Residents may speak with a climate planner about climate-driven data. They can discuss changing risks and the impact of those risks in a broader context.



#### 90-Day Appeal and Comment Period

When BFEs are identified or revised or flood zones or floodway boundaries change, FEMA holds a 90-day Appeal and Comment Period. FEMA initiates this period by:

- Publishing a notice in the Federal Register
- Sending each affected community and county a letter about the changes and the start date
- Announcing the start date in the Legal Notices section of each local newspaper twice (This takes place within 10 days of sending the letter.)

The 90-day Appeal and Comment Period begins on the date of the second newspaper notice.

Residents and others are asked to submit any appeals and comments to the CEO of the community. (The CEO may select a representative for this role.) After an initial review, the CEO sends the appeals and comments to FEMA during the 90-day period. This should be done soon after they are received in case additional data are requested from the community. With the appeal and support data, the CEO should send a letter stating whether or not they support it. FEMA will acknowledge its receipt of these materials in a letter to the CEO.

FEMA reviews all appeals and comments received during the 90-day period, including the community's written opinions. To check the validity of each one, FEMA assesses the submitted data and requests more if it is needed. Once FEMA issues the appeal resolution, the community and all appellants are notified and revises the preliminary FIRM if needed. After that, FEMA holds a 30-day period for people to review and comment on the outcome. When all appeals and comments are resolved, the flood map is finalized.



#### **APPEALS PLUS LOMCS**

Property owners may submit evidence on why they believe their property has been improperly mapped. During the 90-day Appeal and Comment Period, they can submit:

- ▶ An Appeal This is a formal written objection to the addition/modification of the BFE, SFHA, floodway, or flood zone. It must include analysis or scientific evidence showing the information is scientifically or technically incorrect and demonstrate what the mapping should be.
- ▶ A Comment This notes any other information on the new map that is not related to the BFE that is incorrect.

Due to the map's scale, the new FIRM may show a structure or lot in the SFHA. Property owners may send FEMA mapping and survey information to verify it is not. They can request a Letter of Map Amendment (LOMA) or a Letter of Map Revision Based on Fill (LOMR-F). These processes will remove the SFHA designation from a property or structure once the map is effective.

Property owners can also request a LOMA or LOMR-F at any time after the new flood maps are effective.

#### **Letter of Final Determination (LFD)**

After all comments are addressed, the FIRM is revised as needed. Then FEMA sends community leaders an LFD. This letter states that the preliminary FIRM will become effective in six months. It advises each flood-prone community that participates in the NFIP to adopt a compliant flood damage prevention ordinance. They must do so by the FIRM's effective date to remain in good standing. In six months, after these steps are completed, the FIRM becomes the community's effective map. Building and flood insurance mandatory purchase requirements are now based on that FIRM.

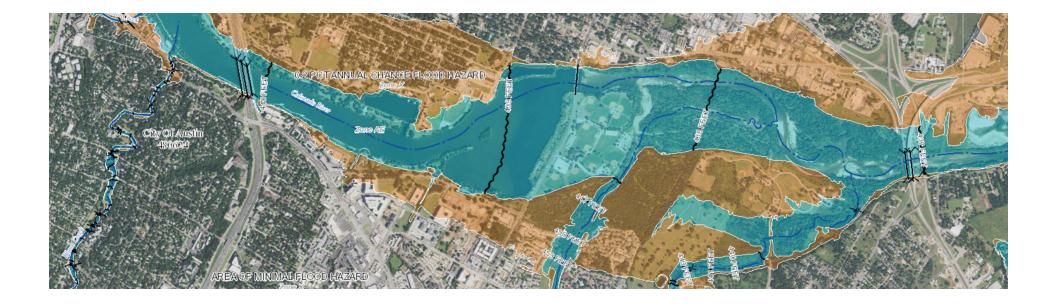
### **Map Adoption**

The LFD also notifies each affected flood-prone community participating in the NFIP that it must adopt a compliant flood damage prevention ordinance by the FIRM's effective date to remain in the NFIP.



#### START THE MAP ADOPTION PROCESS EARLY

When the new FIRM is effective, all communities that participate in the NFIP must have an ordinance in place. It must state that the new FIRM will be used to manage its floodplains and set building requirements. FEMA suspends communities that do not adopt the new FIRM. This has certain negative consequences. It will affect the availability of federal flood insurance and certain federal disaster assistance for property owners.



### **Climate-Informed Ordinance Update**

Planning for climate impacts and future conditions affect land use, building codes, and infrastructure improvements. It means making better decisions in these areas. Consider updating your local flood damage prevention ordinance by setting standards above the minimum. For example, set higher elevation requirements for new structures. Require an increased capacity for drainage and storage projects. By incorporating climate impacts and future conditions into projects and plans, your community can build long-term resilience that protects the land and the people who live on it from severe disruptions. Planning for higher standards mitigates the impacts of flood hazards on your community and will save money and lives farther into the future.



When you plan a public open house, invite a resilience planner. Have them staff a Future Conditions and Risk Station. This is an effective way to share climate-informed hazard information. Residents and business owners can connect the newly updated FIRMs to the larger picture of changing risks. Also, local officials will be able to showcase their ongoing plans, projects, and policies to address these risks and increase community resilience.



### COMMUNITY ENGAGEMENT: ACTIONS YOU CAN TAKE

#### ✓ ONGOING INTERNAL COMMUNICATIONS

Internally, you and other local officials and staff should meet regularly for updates. It is critical to keep everyone informed of the project's progress. By doing so, you will also prepare yourself to answer any questions and concerns from local audiences. Those will come once the maps are shared with the public. It is ideal to meet with other local officials in person and discuss the updates as a group. To keep everyone "on the same page," brief them on any changes, their effects, and the insurance options available. Using the Guidebook's templated talking points and Stakeholder PowerPoint presentation can make this time more useful. Remember that your community must have a flood damage prevention ordinance in place. The updated ordinance will use the newly effective FIRM for building permits and managing the floodplain.

#### **✓** CCO MEETING

As the time for the CCO meeting approaches, a briefing with local media (e.g., newspaper, TV, radio) is recommended. You can hold an informal meeting and share factsheets about the mapping project.



#### ✓ PUBLIC FLOOD RISK OPEN HOUSE (OPTIONAL)

As the CCO meeting is scheduled, decide whether you also want to host a Flood Risk Open House for the public. If so, select a time, place, location, and date that works for you and your staff. The Flood Risk Open House may be held in the same venue as the CCO meeting if the meeting space is large enough. When selecting the location, consider the ease of access and free parking, and special needs groups (see the "Resources" section of the Flood Risk Open House Toolkit). Also think about the timing (for safety and the working population), access to the internet (for online maps), and the functionality of the room space. The Flood Risk Open House Toolkit in Appendix A has content you can use for ads. We suggest that communities have a press release, coordinate Public Service Announcements, send postcards, and use social media to get the word out. Find content for all of these in the Open House Toolkit. This will help you boost attendance and send the right messages about the new maps and purpose of the meeting.

Encourage your residents, business owners and others to attend the Flood Risk Open House. Let them know they can learn about their flood risk there. Also consider these outreach activities to keep people informed and engaged:

- Present at a civic organization or local stakeholder meeting (e.g., monthly Realtors® luncheon). Plan ahead since some groups schedule speakers months in advance.
- Provide articles for local electronic newsletters ("e-news blasts"). They can reach Chambers of Commerce or local associations for builders and homeowners.
- Meet with special-interest groups (e.g., conservancy groups, homeowner associations). Present the results and learn about their concerns or potential issues.
- Use digital platforms and social media, such as community websites,
   Facebook, or Twitter. Send residents messages about the new maps and any local meetings.
- Foster awareness in the community in creative ways. Use flyers, postcards, utility mailers, grocery bag or school bag "stuffers" or factsheets, local cable channels, local television news, and radio interviews.

#### **✓** 90-DAY APPEAL AND COMMENT PERIOD

During the 90-day Appeal and Comment Period, continue your outreach to the community. This is most important if changes are significant. Consider the following activities:

- Meet with organizations and the public. Consider talking to stakeholders, civic groups, homeowner associations, and Chambers of Commerce.
- Provide useful articles about the process (its timing, effects, options, and benefits). Ask organizations to add them to local publications and newsletters.
- Place information about the FIS report and FIRM in local government offices. Deliver them to public places, such as community centers and libraries.
- Give libraries information on how to digitally access the maps. Provide creative takeaways (bookmarks, stickers, etc.).
- Issue another press release. Announce the start of the 90-Day Appeal and Comment Period. Explain what it is for and how to view the maps and get more information on submitting an appeal or comment.
- Meet with newspapers and local radio or TV stations when you issue the press release, to confirm the information they share is accurate.
- Notify property owners who are affected by the map changes, in writing.
   Include those whose property will be in a different flood zone or have higher BFEs. This is especially useful in areas of significant changes.
- Update county/parish and local community websites. Add the latest information and key dates (when the preliminary maps are available online, the beginning and end of the 90-day Appeal and Comment Period, and the targeted effective date). Add copies of all outreach materials.
- Provide information about the mapping changes to call centers (whether specific to the process or general to the local government).



#### **NEW MAPS = CHANGES IN FLOOD RISK**

Property owners may find that the new maps show their building in a different flood zone, or their BFE may change. These changes can affect building and lender requirements. Their flood insurance costs may change.

For properties newly identified to have a high risk for the first time, the NFIP provides a rating option that can reduce the initial cost of flood insurance. Buildings newly identified to be outside of a high-risk area have a reduced risk of flooding, but the risk is not removed. Flood insurance is strongly recommended. The lender may no longer require it, but it will keep residents and business owners better prepared for climate impacts in the future. Be prepared to explain the changes and options.

#### **✓ LETTER OF FINAL DETERMINATION**

In the six months before the new maps go effective, communities and counties/parishes pass ordinances to adopt the FIRM and FIS report. Property owners should learn how the new FIRM may affect their flood insurance requirements and future projects. Outreach can include the following:

- Elected Officials Keep local elected officials informed using updated factsheets, talking points, and electronic newsletter articles.
- Stakeholders (e.g., insurance, real estate, and lending professionals) Send them updated factsheets, talking points, and electronic newsletter articles.
- Media Outlets Provide details on the final mapping process and its
  potential effects on the community and property owners. Local media can
  be a valuable resource to reach the public, so be sure to prioritize this
  outreach. Consider giving local media a chance to speak with local officials.
  Find residents who want to share their stories. Be sure to share any
  up-to-date factsheets and news releases.
- City and County/Parish Websites Update county/parish and local community websites with the latest information. Remind residents and business owners that new maps are imminent. Remind them at homeowner associations and Chambers of Commerce meetings or in an e-newsletter.
- Property Owners Send letters or postcards to people who own buildings newly identified to be in or out of a high-risk area or with new BFEs. This will inform them of the changes and of their options before the maps go into effect. If the property owners do not receive this information from the community and their property is newly mapped into an SFHA, most will be notified by their lender. The lender will require evidence of flood insurance coverage. If the homeowner does not give that, lenders will force-place coverage. This can be quite expensive.
- Make one final effort to inform all parties of when the new FIRM will be effective. Use messages and materials like those you used before.

### **RESOURCES:**

Templates are available with this Guidebook to help you communicate with your community. These templates can be found at <a href="https://www.fema.gov/about/organization/region-6">www.fema.gov/about/organization/region-6</a>.

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The **Social Media Guide for Community Officials** <a href="www.fema.gov/sites/default/files/documents/fema\_cx-toolkit-social-media-guide.pdf">www.fema.gov/sites/default/files/documents/fema\_cx-toolkit-social-media-guide.pdf</a> features tools to help communities share more effectively using social media.

Find documents to help community officials and property owners participate in the **Appeal and Comment period** at <a href="https://www.fema.gov/flood-maps/change-your-flood-zone/guide-community-members#appeal-comment">www.fema.gov/flood-maps/change-your-flood-zone/guide-community-members#appeal-comment</a>.

Find the **Guide to Expanding Mitigation – Making the Connection to Equity** www.fema.gov/sites/default/files/2020-09/fema\_region-2\_guide-connecting-mitigation-equity\_09-10-2020.pdf



## >>> PHASE 4: MAP MAINTENANCE

Most communities are in the Map Maintenance phase. Even when your community's flood map is not being updated, local officials can increase awareness. They can help people think about their community's natural hazards and know their role in resilience. BLE data are already available in many communities. Learn more about these data through FEMA's online training, tools, and resources. BLE can be adopted for use by your community floodplain management when appropriate.

Technical staff, industry professionals, local officials, and property owners can benefit from using BLE data. They are a useful supplement to FIRMs. If you strengthen building codes, have permits for development, and require LOMRs to be submitted, you will help build a strong, resilient community. Have a communications plan in place. Use it to share information with your community throughout the year as seasons and flood risk change. Expand your outreach to talk about the ways that changing climate conditions are increasing the risk of floods and other natural disasters. Risk-informed communities are better prepared to reduce their risk. Find ways to make your citizens aware of new products and tools.



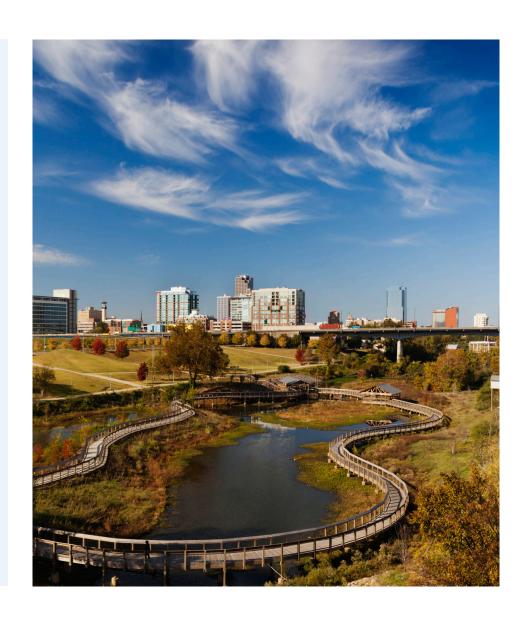
## >>> PHASE 4: MAP MAINTENANCE

(CONTINUED)

## **GOALS:**

Maintaining the FIRMs through Letters of Map Change (LOMCs) and talking about risk to residents and business owners are ongoing processes. During this phase you can:

- Increase local use of flood hazard data and tools to become a more prepared and resilient community
- Strengthen building codes and include higher standards in your ordinance
- Keep local flood hazard maps up to date with LOMRs
- Help those who live and work in the area understand current and future flood risks more clearly through ongoing risk communications and outreach
- Identify mitigation strategies that provide the strongest return on investment based on your community's unique needs and resources
- Use the new mapping tools to inform and update your local hazard mitigation plan
- Use your local knowledge of flood risk to minimize future disaster disruptions
- Promote the importance of everyone's role in the community's overall resilience



#### **KEY ACTIVITIES**

### Fielding Questions and Offering Assistance

To help residents and business owners reduce flood risk, you can become a trusted voice in your community. You can also work with an organization that is already trusted locally. Property owners need information to make good decisions. Gain knowledge on those topics, which may include:

- How to request a Letter of Map Amendment (LOMA) or Letter of Map Revision Based on Fill (LOMR-F) if a building seems to be at or above the BFE, either naturally or by fill
- Issues related to determinations made by flood zone determination companies on behalf of lenders
- · Flood insurance, and options to reduce costs
- Low-cost options to reduce risk around the home
- · How to determine approximate BFEs in Zone A areas

## Participating in the NFIP's Community Rating System (CRS)

Look into your community's status in the CRS. See how it can join the CRS or improve its rating score. Improving and expanding mitigation actions can protect your community from more frequent, intense floods in the future. Find more steps and possible mitigation activities in FEMA's CRS Coordinator's Manual. More details on the CRS, the manual and the addendum are at <a href="https://www.fema.gov/national-flood-insurance-program-community-rating-system">www.fema.gov/national-flood-insurance-program-community-rating-system</a>.



The NFIP's CRS is a voluntary incentive program. It recognizes and encourages community floodplain management activities that exceed the NFIP's minimum requirements. Flood insurance premium rates are discounted to reflect the reduced flood risk:

- 1. Reduce flood damage to insurable property
- 2. Strengthen and support the insurance aspects of the NFIP
- 3. Encourage a comprehensive approach to floodplain management



#### **Maintaining the Flood Maps**

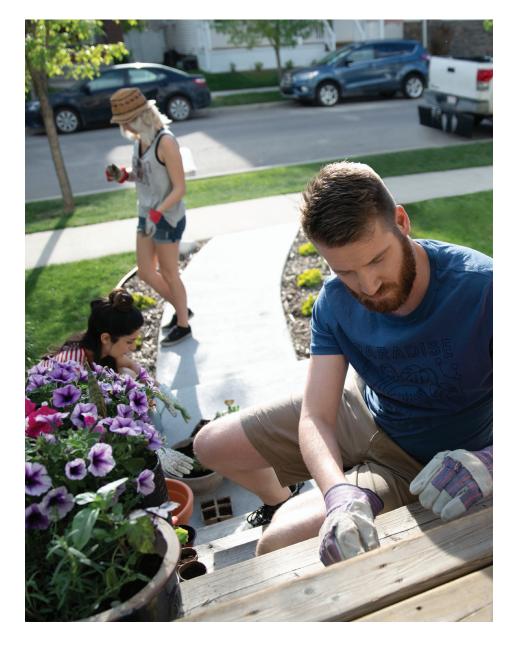
Once a FIRM becomes effective, a community should maintain the flood hazard information. This includes updates to floodplain extents, floodways, and BFEs. Local developers also have a role. They can see that the map is updated when they modify the natural drainage areas with grading and construction. Your community's effective FIRM reflects the conditions at the time of the study. If the community is growing, floodplains are changed. New development, land uses, stormwater management projects, and climate conditions create a continuous need for map updates. At a minimum, communities in the NFIP must require a permit for all proposed development. Local reviews should also take place to ensure that the completed project will be reasonably safe from flooding now and in the future. This involves local permits and floodplain management reviews. Some permitted projects may affect the flood information on the FIRM. They should be submitted as a LOMR to FEMA within six months of completion.

Find more information on LOMRs at <a href="http://www.fema.gov/flood-maps/change-your-flood-zone/lomr-clomr">http://www.fema.gov/flood-maps/change-your-flood-zone/lomr-clomr</a>.

Builders must submit a Conditional Letter of Map Revision (CLOMR) to FEMA for some proposed projects. This applies to those that would cause any flood level increase in a floodway. It is also used for projects that cause an increase of 1.0 foot or more in Zone AE (no floodway). These projects should be reviewed locally for mitigation measures.

When a floodplain mapped on the FIRM has no BFEs, it is designated as Zone A (or Zone A1-A30). In these areas, developers should coordinate with local development authorities. Before permitting or construction, they should provide a pre-project and proposed project analysis. This will help local officials understand the project's effects. Officials may ask for a CLOMR submission if the project will increase the BFEs more than 1.0 foot at any point in near the proposed project.

Both LOMRs and CLOMRs require the requesters to prepare engineering modeling. BLE produces skeleton models that can be used in LOMR and CLOMR submittals. If BLE is available for the area of the development, share its models with developers. That will help them prepare their submittal. Models and other data may be downloaded from the Estimated BFE Viewer at: <a href="https://webapps.usgs.gov/infrm/EstBFE/">https://webapps.usgs.gov/infrm/EstBFE/</a>.



#### CLIMATE-INFORMED MAP MAINTENANCE

The maintenance phase is an ongoing process that provides communities time to plan for and choose mitigation practices that fit their way of life. Mitigation planning for climate impacts and future conditions means making better and more protective decisions for land use, building codes, and infrastructure improvements. Communities that plan for an uncertain future will not only recover more quickly after a major storm, but they'll also protect an enduring legacy for their children and grandchildren. Therefore, be sure to add messages about changing flood risks to your outreach that include preparing for future conditions such as strengthening building codes and improving ordinance standards. Communities that don't plan and prepare for climate impacts can face years—perhaps even decades—of recovery after a severe event.



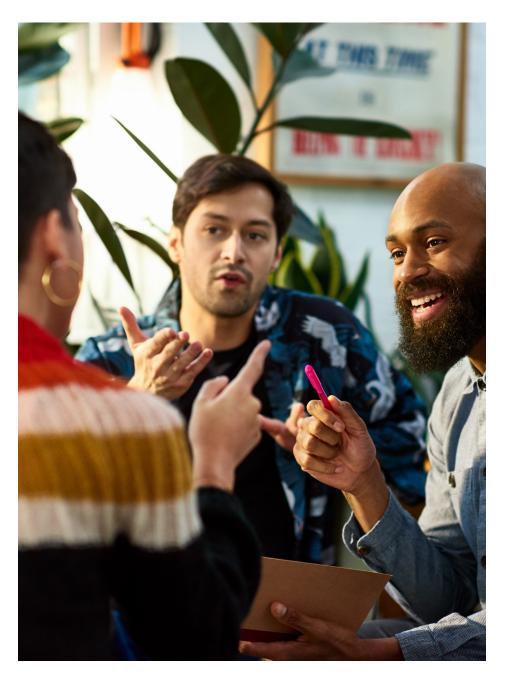
## COMMUNITY ENGAGEMENT: ACTIONS YOU CAN TAKE

Preparing for your risk as a community is an ongoing challenge. However, many national campaigns include local outreach and risk communications strategies. These can assist you. This Guidebook has tools you can use on community websites and other social media. See Appendix B for more:

- · National risk awareness campaigns
- · Community best practices for ongoing outreach
- · Links to community websites
- · Other strategies

#### To be the best resource during this phase, consider the following:

- Involve the Public: Your community will begin to focus on using the new flood
  risk data proactively. Reach out to residents for their input. How could your
  planning process improve resiliency? Continue to remind residents, the
  media, and others about the recent map change. Use materials from the
  last phase to point out their insurance options.
- Establish Partnerships: Partners are essential for you to mitigate risk effectively. Work with state, tribal, and local governments. Involve the private sector and individuals. Partner with FEMA and other federal agencies. Engage proactively at all levels. Connect emergency and floodplain managers, climate and resilience groups, business leaders, neighborhood associations, community groups, and faith-based organizations. Consider working with other groups in your area at:
  - Community events
  - Festivals
  - Seasonal outreach efforts (hurricane season, wildfire prevention, Flood Awareness Week, etc.)
  - Social media (community websites, Twitter, and Facebook)
- Expand Your Opportunities to Reach Out: Meet (face to face or virtually) with homeowners, real estate, insurance, and civic groups. They are often looking for people to speak at their meetings. Look for outreach opportunities in your area. Make yourself available to talk about becoming more "risk-aware."
- Update your community website and social media platforms. Use the resources identified in this Guidebook to explain flood risk and share new online tools.



## **RESOURCES:**

Templates are available with this Guidebook to help you communicate with your community. These templates can be found at <a href="https://www.fema.gov/about/organization/region-6">www.fema.gov/about/organization/region-6</a>.

**Appendix A** is now an online search function at <a href="www.fema.gov/about/organization/region-6">www.fema.gov/about/organization/region-6</a>.

**Appendix B** features additional resources for local officials and communications staff and can be found at <a href="https://www.fema.gov/sites/default/files/documents/fema\_r6\_guidebook\_appendix\_b.pdf">www.fema.gov/sites/default/files/documents/fema\_r6\_guidebook\_appendix\_b.pdf</a>.

The **Resource Matrix** helps navigate and prioritize when to use which Guidebook templates. It can be found at <a href="https://www.fema.gov/sites/default/files/documents/fema\_r6\_guidebook\_resource-matrix.pdf">www.fema.gov/sites/default/files/documents/fema\_r6\_guidebook\_resource-matrix.pdf</a>.

**Find Base Level Engineering Tools and Resources** at <a href="www.fema.gov/about/organization/region-6/base-level-engineering-ble-tools-and-resources">www.fema.gov/about/organization/region-6/base-level-engineering-ble-tools-and-resources</a>. Local officials will find factsheets, how-to guides, and communications aids to share with property owners and stakeholders.

The **Estimated BFE Viewer** is found at <a href="https://webapps.usgs.gov/infrm/">https://webapps.usgs.gov/infrm/</a> <u>EstBFE</u>. Users may view the Base Level Engineering and download the datasets. Site-specific reports may also be generated.

Find more information on **Letters of Map Revision** at <a href="https://www.fema.gov/flood-maps/change-your-flood-zone">www.fema.gov/flood-maps/change-your-flood-zone</a>.

Register for the **FEMA Region 6 Virtual Brown Bag** online training, offered monthly on a variety of communications and flood hazard risk topics, through <a href="https://rovirtualbrownbag.eventbrite.com">https://rovirtualbrownbag.eventbrite.com</a>.

FEMA's Resilient Nation Partnership Network developed the Building Alliances for Equitable Resilience resource to offer partner perspectives. Find this resource at <a href="https://www.fema.gov/sites/default/files/documents/fema\_rnpn\_building-alliances-for-equitable-resilience.pdf">www.fema.gov/sites/default/files/documents/fema\_rnpn\_building-alliances-for-equitable-resilience.pdf</a>

# >>> ACRONYMS AND ABBREVIATIONS

AoMI	Areas of Mitigation Interest
BFE	Base Flood Elevation
BLE	Base Level Engineering
CCO	Consultation Coordination Officer
CEO	Community Executive Officer
CLOMR	Conditional Letter of Map Revision
CRS	Community Rating System
СТР	Cooperating Technical Partner
estBFE	Estimated Base Flood Elevation
FEMA	Federal Emergency Management Agency
FIRM	Flood Insurance Rate Map
FIS	Flood Insurance Study
FMIX	FEMA Mapping and Insurance eXchange
FRR	Flood Risk Review

Hazus	Hazards-United States
LFD	Letter of Final Determination
LiDAR	Light Detection and Ranging
LOMA	Letter of Map Amendment
LOMC	Letter of Map Change
LOMR	Letter of Map Revision
LOMR-F	Letter of Map Revision based on Fill
NFIP	National Flood Insurance Program
Risk MAP	Risk Mapping, Assessment, and Planning
SFHA	Special Flood Hazard Area
SOMA	Summary of Map Actions
USACE	U.S. Army Corps of Engineers
USGS	U.S. Geological Survey