

CERTIFIED MAIL
RETURN RECEIPT REQUESTED

IN REPLY REFER TO:
115-I

**Sample Final
Determination Letter**

◆

Community No.: ◆
Community: ◆
Map Panels Affected: ◆

Dear ◆:

On ◆, you were notified of proposed ◆ modified flood elevation determinations affecting the [◆ Flood Insurance Rate Map (FIRM) and Flood Insurance Study (FIS) report◆] for the ◆. The 90-day appeal period that was initiated on ◆, when the Federal Emergency Management Agency (FEMA) published a notice of proposed Base (1% annual chance) Flood Elevations (BFEs) for your community in the ◆, has elapsed.

FEMA received no requests for changes in the BFEs. Therefore, the determination (copy enclosed) of the Agency as to the BFEs for your community is considered final. The final BFEs will be published in the Federal Register as soon as possible. The ◆ modified BFEs and revised map panels, ◆ as referenced above, are effective as of ◆, and revise the FIRM and FIS which were in effect prior to that date. For insurance rating purposes, the community number and new suffix code for the panels being revised are indicated on the maps and must be used for all new policies and renewals.

No changes have been made to the flood hazard data presented on the preliminary and/or revised preliminary FIRM for your community; therefore, we encourage you to use these materials in the floodplain management regulations adoption process described below. Final printed copies of the FIRM and ◆ FIS report will arrive within the next four months.

Effective with the date of this letter, your community should use the BFE ◆ and floodway data presented on the preliminary FIRM and FIS for regulating floodplain development in accordance with the guidance provided in the enclosed Floodplain Management Bulletin entitled Use of Flood Insurance Study (FIS) Data As Available Data.

The modifications are pursuant to Section 206 of the Flood Disaster Protection Act of 1973 (P.L. 93-234) and are in accordance with the National Flood Insurance Act of 1968, as amended, (Title XIII of the Housing and Urban Development Act of 1968, P.L. 90-448), 42 U.S.C. 4001-4128, and 44 CFR Part 65. Because of the modifications to the [◆ FIRM, FBFM, and FIS report◆] for your community made by this map revision, certain additional requirements must be met under Section 1361 of the National Flood Insurance Act of 1968, as amended, within 6 months from the date of this letter. Prior to ◆, your community is required, as a condition of continued eligibility in the National Flood Insurance Program (NFIP), to adopt or show evidence of adoption of floodplain management regulations that meet the standards of Section 60.3(◆) of the NFIP regulations. These standards are the minimum requirements and do not supersede any State or local requirements of a more stringent nature.

It must be emphasized that all of the standards specified in Section 60.3(◆) of the NFIP regulations must be enacted in a legally enforceable document. This includes the adoption of the effective [◆ FIRM, FBFM, and FIS report◆] to which the regulations apply and the modifications made by this map revision. Some of the standards should already have been enacted by your

community. Any additional requirements can be met by taking one of the following actions:

1. Amend existing regulations to incorporate any additional requirements of Section 60.3(♦);
2. Adopt all of the standards of Section 60.3(♦) into one new, comprehensive set of regulations; or,
3. Show evidence that regulations have previously been adopted that meet or exceed the minimum requirements of Section 60.3(♦).

Communities that fail to enact the necessary floodplain management regulations will be suspended from participation in the NFIP and subject to the prohibitions contained in Section 202(a) of the Act as amended.

A Consultation Coordination Officer (CCO) has been designated to assist your community with any difficulties you may be encountering in enacting the floodplain management regulations. The CCO will be the primary liaison between your community and FEMA. Any questions may be directed to your CCO at the following address:



FEMA makes flood insurance available in participating communities; in addition, we encourage communities to develop their own loss reduction and prevention programs. Our Project Impact initiative, seeks to focus the energy of businesses, citizens, and communities in the United States on the importance of reducing their susceptibility to the impact of all natural disaster, including floods, hurricanes, severe storms, earthquakes, and wildfires. Natural hazard mitigation is most effective when it is planned for and implemented at the local level, by the entities who are most knowledgeable of local conditions and whose economic stability and safety are at stake. For your information, we are enclosing a Project Impact Fact Sheet. For additional information on Project Impact, please visit our Web site at www.fema.gov.

Sincerely,

Matthew B. Miller, P.E., Chief
Hazards Study Branch
Mitigation Directorate

Enclosures:

Elevation Certificates
Final BFE Determination
Project Impact Fact Sheet
♦ Notice to Users
Floodplain Management Bulletin