



Letter of Final Determination (LFD)

What Is an LFD?

A Letter of Final Determination (LFD) is a letter the Federal Emergency Management Agency (FEMA) sends to the Chief Executive Officer of a community stating that a new or updated Flood Insurance Rate Map (FIRM) or Digital Flood Insurance Rate Map (DFIRM) will become effective in 6 months. The letter also notifies each affected floodprone community participating in the [National Flood Insurance Program](#) (NFIP) that it must adopt a compliant [floodplain management ordinance](#) by the map effective date to remain participants in good standing in the NFIP.

What Does the Information Mean?

The LFD list can provide the user with the following helpful information:

- CID: Community Identification Number
- State: State in which the community is located
- Community Name: Community name and type (City, Village, etc.)
- 60.3 Existing: The section of the Code of Federal Regulations (CFR)—Title 44, Chapter 1, Section 60.3, or 44 CFR 60.3—that the community is already enforcing, as a participant in the NFIP, based on the information shown on the current, effective FIRM
- 60.3 Revised: The section of 44 CFR 60.3 that the community must adopt and enforce in its floodplain management ordinance before the new or updated FIRM/DFIRM becomes effective
- Letter Type: The type of LFD that was sent to the community
- Number of Insurance Policies: The number of flood insurance policies in force (according to the FEMA Community Information System) at the time the LFD list was prepared
- CTP: Whether or not the community is participating in the Cooperating Technical Partners Program
- Number of Panels: Number of new or updated FIRM/DFIRM panels on which the community is shown

What Should I Look for on the LFD List?

- The CID, State, and Community Name columns provide general information.
- If a change occurs in the 60.3 Existing and the 60.3 Revised codes, this could affect the insurance industry. A change from A to B, or B to C could result in a change in the type of policy required and/or premium.



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- The Letter Type is helpful in determining what kind of study took place and whether the insurance industry could be affected.
- The Number of Insurance Policies in Force may be compared to the community population to help identify highly insured areas.

Hard Copy to Digital Enclosures for LFDs

As part of the ongoing FEMA effort to minimize hard copy (paper) distribution of flood hazard information, FEMA has discontinued the distribution of hard-copy enclosures with LFDs. The following documents, previously distributed in paper form with LFDs, are available digitally for viewing or download:

- [Answers to Questions About the NFIP](#)
- [Use of Flood Insurance Study \(FIS\) Data as Available Data](#)
- NFIP Regulations ([Title 44](#), Chapter 1, Code of Federal Regulations); and,
- [NFIP Elevation Certificate and Instructions](#)
- [Frequently Asked Questions Regarding the Effect That Revised Flood Hazards Have on Existing Structures](#)
- [Changes to the Distribution of LFD Enclosures](#)

Although FEMA will no longer distribute paper copies of LFD enclosures, hard copies of these documents may be obtained by contacting the FEMA Map Assistance Center by telephone or e-mail. (See [For More Information](#) below.)

Where Can I Keep Track of Map Change News?

Information on specific communities that may be affected by recent or upcoming changes is posted to [Important Information on Recent and Upcoming Map Changes](#) as it becomes available. Find out [What's New in Flood Hazard Mapping](#) and [subscribe to e-mail updates](#) on Flood Hazard Mapping Activities to keep up with the latest developments.

Useful Resources

- [Levee Information](#)
- [Floodplain Management Publications](#)
- [FEMA Map Service Center](#)

For More Information

- For more information or additional assistance:
- Please [e-mail](#) a Map Specialist.



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- Please call a Map Specialist in the FEMA [Map Assistance Center](#); toll free, at 1-877-FEMA MAP (1-877-336-2627).
- Please [register](#) to receive updates on FEMA Flood Hazard Mapping activities via e-mail.

View and Download LFD Lists

The LFD list is a consolidated list of all LFDs distributed to communities for a specific FIRM or DFIRM effective date. The LFD list is prepared biweekly on predetermined LFD dates, 6 months prior to the FIRM/DFIRM effective date.

The available LFD lists are listed below by year. For the LFD you are interested in, click on the year the LFD became effective to view the appropriate [FEMA Library](#) record, which is organized by FIRM/DFIRM effective date.

- [2012](#)
- [2011](#)
- [2010](#)
- [2009](#)
- [2008](#)
- [2007](#)
- [2006](#)