

Flood Insurance Rate Map Process

Acronyms:

FEMA = Federal Emergency Management Agency
FIRM = Flood Insurance Rate Map; DFIRM = Digital Flood Insurance Rate Map
FIS = Flood Insurance Study (technical data issued with FIRMs)
NFIP = National Flood Insurance Program

The process to achieve the updates to FIRMs and FIS is long and requires extensive, multiple reviews and revisions to ensure the most accurate depiction of the flood hazard.

In general the steps are:

DRAFT

- A draft hydrologic and hydraulic study prepared and results presented on work maps.
- Community officials invited to review maps and provide technical data to ensure best data are being used.
- Hydrologic and hydraulic models and mapping revised on the basis of data provided.
- Hydrologic and hydraulic models and mapping submitted to the Illinois Department of Natural Resources, Office of Resources for review.
- Hydrologic and hydraulic models and mapping revised on the basis of state review.
- Hydrologic and hydraulic models and mapping prepared to meet FEMA DFIRM database and cartographic standards.
- Hydrologic and hydraulic models and mapping submitted to FEMA for technical and process review.
- Hydrologic and hydraulic models and mapping revised on the basis of FEMA review.

PRELIMINARY

- Preliminary FIS and Preliminary FIRMs distributed for public review. Typically a FEMA Open House Meeting is held, followed by a 30-day comment period and/or 90-day appeal period.
- Comments and appeals taken, logged, and receipt acknowledged.
- Comments and appeals reviewed, FEMA consulted, resolution of technical issues addressed and resolved, responses sent.
- Hydrologic and hydraulic models and mapping revised as appropriate to address technical issues raised.
- Final quality assurance review by FEMA; allow a minimum of 2 months

FINAL

- Communities are notified of effective date of the FIS and FIRMs via letter called a *Letter of Final Determination*, which is sent approximately 6 months prior to effective date.
- Compliance period: NFIP participating communities adopt new FIS and FIRMs prior to effective date.

EFFECTIVE

- ✓ Effective as of the date on the FIS and FIRMs and used for flood insurance determinations.