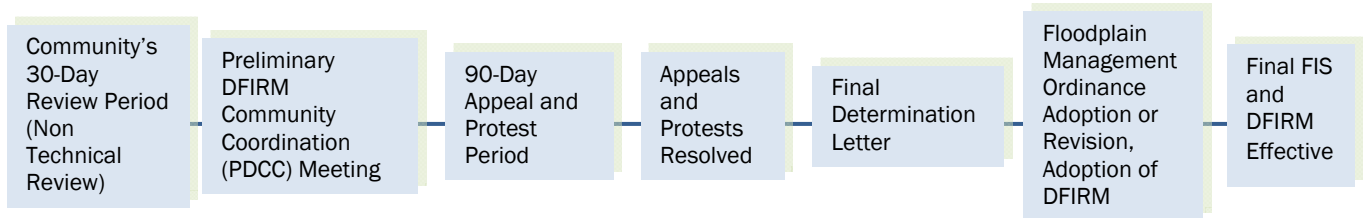




TIMELINE FOR DFIRM ADOPTION



COMMUNITY'S 30-DAY REVIEW PERIOD OF PRELIMINARY FLOOD MAP

Your community has 30 days to review the preliminary Digital Flood Insurance Rate Map (DFIRM) panels and Flood Insurance Study (FIS) report. Please send corrections or additions of all non-technical information to Collis Brown, Georgia Department of Natural Resources, Georgia Floodplain Management Office, 7 Martin Luther King, Jr. Drive, Suite 440, Atlanta, Georgia 30334. Examples of non-technical information include corporate limits, road names, and stream labels.

PRELIMINARY DFIRM COMMUNITY COORDINATION (PDCC) MEETING

After the community's 30-day review, the community is encouraged to notify local residents of the initial PDCC Meeting, which is the first opportunity for the public to review the preliminary flood maps. Notification of the PDCC Meeting should include the date, location, time, length of the meeting (usually 2 to 2½ hours), and who should attend. Meeting notices may be placed on your local government's website, published in local newspapers, and announced on radio and television stations, as appropriate. It is also suggested the public be advised of the site for public viewing during the 90-day review period following the PDCC Meeting. The local Floodplain Administrator or another knowledgeable local official should be available to answer questions about the preliminary DFIRM panels and FIS report. Please provide the State Floodplain Management Office with a copy of the newspaper notices for the PDCC Meeting.

WHO SHOULD COMMUNITIES INFORM THAT A PRELIMINARY DIGITAL FLOOD MAP WAS ISSUED?

THE PUBLIC! The primary concern should be to inform your residents that a DFIRM was issued that may affect their property and make it necessary for them to purchase flood insurance once the DFIRM becomes effective.

INSURANCE AGENTS, LENDERS, REALTORS AND BUILDERS are also affected by changes to FIRMs. We encourage you to contact the local chapters of the groups below along with other local organizations and inform them that FEMA in partnership with the State of Georgia has issued a Preliminary DFIRM affecting your community.

- Independent Insurance Agents of Georgia, www.iiaba.net
- Professional Insurance Agents of Georgia, www.piaga.net
- Home Builders Association of Georgia, www.hbag.org
- Georgia Association of Mortgage Brokers, www.gamb.org
- Georgia Equity Lenders Association, www.gaequitylendersassociation.com
- Mortgage Bankers Association of Georgia, www.mbag.org
- Georgia Association of Mortgage Bankers, www.gamb.org
- Community Bankers Association of Georgia, www.cbaofga.com
- Georgia Real Estate Investors Association, www.gareia.com
- Georgia Association of Realtors, www.garealtor.com

THE 90-DAY APPEAL AND PROTEST PROCESS

FEMA will publish the proposed Base Flood Elevations (BFEs) twice in the legal advertisements of the local newspapers usually within one week of each other. The notice is also published in the *Federal Register*. After the second publication of the notice in the local newspaper, the 90-day appeal period begins. By statute, FEMA provides a formal 90-day appeal period whenever BFEs are proposed for a community. The document, *Reviewing your Preliminary DFIRM Panels and FIS Report: A Guide for Community Officials*, provides comprehensive review guidance.

There are two procedures that the community or other interested parties may use to refute the data shown on the Preliminary DFIRM and FIS report after their review.

It is then the community's responsibility to forward the appeal or protest petitions, all supporting documentation, and the community's statement of support or non-support for the appeal or protest to the State Floodplain Management Office. If an appeal or protest is received, three different letters may be sent to the community:

1. An Acknowledgement Letter, notifying the community that the State received an appeal or protest.
2. An Appeal Resolution Letter, containing the decision of the appeal.
3. A Revised Preliminary Transmittal Letter, disseminating a revised preliminary DFIRM when necessary.

LETTER OF FINAL DETERMINATION AND SIX-MONTH COMPLIANCE PERIOD

After all appeals and protests are resolved, a Letter of Final Determination (LFD) is sent to the community stating that the new DFIRM and FIS report will be effective approximately six (6) months later. This initiates the Six-(6) Month Compliance Period during which the community must adopt, update, or revise its Flood Damage Prevention Ordinance. Georgia Floodplain Management Office will provide the State's *model* ordinance for review and guidance, and assist in the community's adoption process. After adoption of the Flood Damage Prevention Ordinance or its revisions, as appropriate, the ordinance must be submitted for approval to the Georgia Floodplain Management Office. Collis Brown, State Floodplain Management Coordinator, will notify FEMA that the community is compliant. If FEMA does not receive compliance notification, the community will receive the following letters:

- A 90-day Suspension Letter, sent approximately three (3) months before the Preliminary DFIRM becomes effective
- A 30-day Suspension Letter, sent approximately one (1) month before the Preliminary DFIRM becomes effective

If appropriate action is not completed to adopt a new or revised Flood Damage Prevention Ordinance including the adoption of the DFIRM and FIS report, the community will be suspended from the National Flood Insurance Program (NFIP). Suspension of a participating community occurs when the community fails to solve its compliance problems or fails to adopt an adequate ordinance. If suspended, no new flood insurance policies can be written, existing flood insurance policies cannot be renewed, and the community will not be a participant in the NFIP. **NOTE: IT IS VERY IMPORTANT FOR THE COMMUNITY TO MAINTAIN ONE OR MORE SETS OF THE OLDER FIRM AND FIS REPORTS FOR FUTURE REFERENCE.**

THE APPEAL PROCESS

Technical and/or scientific data to support an appeal of the proposed BFEs may be submitted to show the data is scientifically or technically incorrect. Types of scientific or technical errors include:

- Methodology used was inappropriate,
- Assumption within the analysis is inappropriate or incorrect,
- Error in the analysis,
- Data incorrect,
- Errors in the application of the analysis.

The BFE should be recalculated and justification for the new methodology and/or change in assumptions should be provided. All appeals are submitted to the **Chief Executive Officer of the community** during the 90-day appeal/protest period.

THE PROTEST PROCESS

Non-technical data proposed changes are submitted to the **Chief Executive Officer of the community** during the 90-day appeal/protest period. Non-technical data include:

- Floodplain boundary delineations
- Floodway limits
- Corporate limits
- Road locations and names

Topographic maps or other ground elevation data of greater detail than those used by FEMA to show more recent topographic conditions may be submitted. All maps and other supporting data submitted must be certified by a registered professional engineer or licensed land surveyor and must reflect existing conditions.