



Federal Emergency Management Agency

Washington, D.C. 20472

CERTIFIED MAIL
RETURN RECEIPT REQUESTED

IN REPLY REFER TO:
APPEAL START

August 25, 2015

Jonathan Mayhew
Chairperson, Board of Selectman
Town of Chilmark
Chilmark Town Hall
Post Office Box 32
Chilmark, Massachusetts 02535

Case No: 11-01-0527S
Community: Town of Chilmark,
Dukes County, Massachusetts
Community No.: 250068

Dear Mr. Mayhew:

On June 3, 2013, and April 27, 2015, the Department of Homeland Security's Federal Emergency Management Agency (FEMA) provided your community with Preliminary and Revised Preliminary copies, respectively, of the revised Flood Insurance Rate Map (FIRM) and Flood Insurance Study (FIS) report for Dukes County, Massachusetts (All Jurisdictions). FEMA has posted digital copies of these revised FIRM and FIS report materials to the following Website:

<http://www.fema.gov/preliminaryfloodhazarddata>. The Preliminary and Revised Preliminary FIRM and FIS report include proposed flood hazard information for certain locations in the Town of Chilmark, Dukes County, Massachusetts. The proposed flood hazard information may include addition or modification of Special Flood Hazard Areas, the areas that would be inundated by the base (1-percent-annual-chance) flood; base flood elevations or depths; zone designations; or regulatory floodways.

We have published a notice of the proposed flood hazard determinations in the *Federal Register* and will publish a public notification concerning the appeal process (explained below) in the *Vineyard Gazette* on or about August 28, 2015, and September 4, 2015. We will also publish a separate notice of the flood hazard determinations on the "Flood Hazard Determinations on the Web" portion of the FEMA Website (www.fema.gov/plan/prevent/fhm/bfe). We have enclosed copies of the notice published in the *Federal Register* and the newspaper notice for your information.

These proposed flood hazard determinations, if finalized, will become the basis for the floodplain management measures that your community must adopt or show evidence of having in effect to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). However, before any new or modified flood hazard information is effective for floodplain management purposes, FEMA will provide community officials and citizens an opportunity to appeal the proposed flood hazard information presented on the preliminary revised FIRM and FIS report posted to the above-referenced Website.

Section 110 of the Flood Disaster Protection Act of 1973 (Public Law 93-234) is intended to ensure an equitable balancing of all interests involved in the setting of flood hazard determinations. The legislation provides for an explicit process of notification and appeals for your community and for private persons prior to this office making the flood hazard determinations final. The appeal procedure is outlined below

for your information and in the enclosed document titled *Criteria for Appeals of Flood Insurance Rate Maps*.

During the 90-day appeal period following the second publication of the public notification in the above-named newspaper, any owner or lessee of real property in your community who believes his or her property rights will be adversely affected by the proposed flood hazard determinations may appeal to you, or to an agency that you publicly designate. It is important to note, however, that the sole basis for such appeals is the possession of knowledge or information indicating that the proposed flood hazard determinations are scientifically or technically incorrect. The appeal data must be submitted to FEMA during the 90-day appeal period. Only appeals of the proposed flood hazard determinations supported by scientific or technical data can be considered before FEMA makes its final flood hazard determination at the end of the 90-day appeal period. Note that the 90-day appeal period is statutory and cannot be extended. However, FEMA also will consider comments and inquiries regarding data other than the proposed flood hazard determinations (e.g., incorrect street names, typographical errors, omissions) that are submitted during the appeal period, and will incorporate any appropriate changes to the revised FIRM and FIS report before they become effective.

If your community cannot submit scientific or technical data before the end of the 90-day appeal period, you may nevertheless submit data at any time. If warranted, FEMA will revise the FIRM and FIS report after the effective date. This means that the revised FIRM would be issued with the flood hazard information presently indicated, and flood insurance purchase requirements would be enforced accordingly, until such time as a revision could be made.

Any interested party who wishes to appeal should present the data that tend to negate or contradict our findings to you, or to an agency that you publicly delegate, in such form as you may specify. We ask that you review and consolidate any appeal data you may receive and issue a written opinion stating whether the evidence provided is sufficient to justify an official appeal by your community in its own name or on behalf of the interested parties. Whether or not your community decides to appeal, you must send copies of individual appeals and supporting data, if any, to:

Tom Tufts
Strategic Alliance for Risk Reduction (STARR)
5565 Centerview Drive, Suite 107
Raleigh, North Carolina 27606
T.Tufts@starr-team.com

If we do not receive an appeal or other formal comment from your community in its own name within 90 days of the second date of public notification, we will consolidate and review on their own merits such appeal data and comments from individuals that you may forward to us, and we will make such modifications to the proposed flood hazard information presented on the revised FIRM and in the revised FIS report as may be appropriate. If your community decides to appeal in its own name, all individuals' appeal data must be consolidated into one appeal by you, because, in this event, we are required to deal only with the local government as representative of all local interests. We will send our final decision in writing to you, and we will send copies to the community floodplain administrator, each individual appellant, and the State NFIP Coordinator.

All appeal submittals will be resolved by consultation with officials of the local government involved, by an administrative hearing, or by submission of the conflicting data to an independent scientific body or appropriate Federal agency for advice. Use of a Scientific Resolution Panel (SRP) is also available to

your community in support of the appeal resolution process when conflicting scientific or technical data are submitted during the appeal period. SRPs are independent panels of experts in hydrology, hydraulics, and other pertinent sciences established to review conflicting scientific and technical data and provide recommendations for resolution. An SRP is an option after FEMA and community officials have been engaged in a collaborative consultation process for at least 60 days without a mutually acceptable resolution of an appeal. Please refer to the enclosed "Scientific Resolution Panels" fact sheet for additional information on this resource available to your community.

FEMA will make the reports and other information used in making the final determination available for public inspection.

The decision by your community to appeal, or a copy of its decision not to appeal, should be filed with this office no later than 90 days following the second publication of the flood hazard determination notice in the above-named newspaper. Your community may find it appropriate to call further attention to the proposed flood hazard determinations and to the appeal procedure by using a press release or other public notice.

If warranted by substantive changes, during the appeal period we will send you Revised Preliminary copies of the revised FIRM and FIS report. At the end of the 90-day appeal period and following the resolution of any appeals and comments, we will send you a Letter of Final Determination, which will finalize the flood hazard information presented on the revised FIRM and FIS report and will establish an effective date.

Your community can and should apply to participate in the NFIP, regardless of whether your community intends to appeal the proposed flood hazard determinations. Participation in the NFIP makes flood insurance available to residents at federally subsidized rates, thereby providing valuable financial protection against potential flood losses. Participation in the NFIP provides additional protection because it leads to local enactment of a sound floodplain management program that will ensure safe construction standards in the Special Flood Hazard Areas. The enclosed pamphlets, titled *Joining the National Flood Insurance Program* and *Answers to Questions About the NFIP*, explain the effects of non-participation in the NFIP for communities in which FEMA has identified Special Flood Hazard Areas for more than 1 year.

If you have any questions regarding participation in the NFIP, we encourage you to contact the Mitigation Division Director, FEMA Region I, in Boston, Massachusetts, either by telephone to (617) 956-7506 or in writing to 99 High Street, Sixth Floor, Boston, Massachusetts 02110.

Sincerely,



Luis Rodriguez, P.E., Chief
Engineering Management Branch
Federal Insurance and Mitigation Administration

List of Enclosures:

Newspaper Notice
Proposed Flood Hazard Determinations *Federal Register Notice
Criteria for Appeals of Flood Insurance Rate Maps*
“Scientific Resolution Panels” Fact Sheet
Joining the National Flood Insurance Program
Answers to Questions About the NFIP

cc: Community Map Repository

Tim Carroll, Executive Secretary, Board of Selectmen and Director, Emergency Management,
Town of Chilmark
Jennifer L. Christy, Town Clerk, Town of Chilmark
Rick Osness, Chairperson, Planning Board, Town of Chilmark
Brian Cioffi, Chief, Police Department, Town of Chilmark
Leonard Jason, Jr., Building Inspector, Town of Chilmark
David Norton, Chief, Fire Department, Town of Chilmark
Sandy Broyard, Chairperson, Conservation Commission, Town of Chilmark
Dennis Jason, Harbormaster, Town of Chilmark
Eric Carlson, Acting State NFIP Coordinator, Massachusetts Department of Conservation and
Recreation, Flood Hazard Management Program
Marilyn Hilliard, Chief, Risk Analysis Branch, Mitigation Division, FEMA Region I
Kerry Bogdan, Senior Engineer, FEMA Region I
Alex Sirotek, Regional Service Center, STARR Region I
Tom Tufts, Project Manager, STARR

DEPARTMENT OF HOMELAND SECURITY

FEDERAL EMERGENCY MANAGEMENT AGENCY

Proposed Flood Hazard Determinations for Dukes County, Massachusetts (All Jurisdictions)

The Department of Homeland Security's Federal Emergency Management Agency has issued a revised preliminary Flood Insurance Rate Map (FIRM), and where applicable, Flood Insurance Study (FIS) report, reflecting proposed flood hazard determinations within Dukes County, Massachusetts (All Jurisdictions). These flood hazard determinations may include the addition or modification of Base Flood Elevations, base flood depths, Special Flood Hazard Area boundaries or zone designations, or the regulatory floodway. Technical information or comments are solicited on the proposed flood hazard determinations shown on the revised preliminary FIRM and/or FIS report for Dukes County, Massachusetts (All Jurisdictions). These flood hazard determinations are the basis for the floodplain management measures that your community is required to either adopt or show evidence of being already in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program. However, before these determinations are effective for floodplain management purposes, you will be provided an opportunity to appeal the proposed information. For information on the statutory 90-day period provided for appeals, as well as a complete listing of the communities affected and the locations where copies of the FIRM are available for review, please visit FEMA's website at www.fema.gov/plan/prevent/fhm/bfe, or call the FEMA Map Information eXchange (FMIX) toll free at 1-877-FEMA MAP (1-877-336-2627).

Community	Community map repository address
Rock County, Wisconsin, and Incorporated Areas Docket No.: FEMA-B-1356	
City of Beloit	City Hall, 100 State Street, Beloit, WI 53511.
City of Brodhead	City Hall, 1111 West 2nd Avenue, Brodhead, WI 53520.
City of Edgerton	City Hall, 12 Albion Street, Edgerton, WI 53534.
City of Evansville	City Hall, 31 South Madison Street, Evansville, WI 53536.
City of Janesville	City Hall, 18 North Jackson Street, Janesville, WI 53545.
City of Milton	City Hall, 430 East High Street, Milton, WI 53563.
Unincorporated Areas of Rock County	Rock County Courthouse, 51 South Main Street, Janesville, WI 53545.
Village of Clinton	Village Hall, 301 Cross Street, Clinton, WI 53525.
Village of Footville	Village Hall, 156 Depot Street, Footville, WI 53537.
Teton County, Wyoming, and Incorporated Areas Docket No.: FEMA-B-1427	
Unincorporated Areas of Teton County	Teton County Engineering Office, 320 South King Street, Jackson, WY 83001.

[FR Doc. 2015-20447 Filed 8-18-15; 8:45 am]
 BILLING CODE 9110-12-P

DEPARTMENT OF HOMELAND SECURITY

Federal Emergency Management Agency

[Internal Agency Docket No. FEMA-4237-DR]; [Docket ID FEMA-2015-0002]

Oglala Sioux Tribe; Major Disaster and Related Determinations

AGENCY: Federal Emergency Management Agency, DHS.
ACTION: Notice.

SUMMARY: This is a notice of the Presidential declaration of a major disaster for the Oglala Sioux Tribe (FEMA-4237-DR), dated August 7, 2015, and related determinations.

DATES: Effective August 7, 2015.

FOR FURTHER INFORMATION CONTACT: Dean Webster, Office of Response and Recovery, Federal Emergency Management Agency, 500 C Street SW., Washington, DC 20472, (202) 646-2833.

SUPPLEMENTARY INFORMATION: Notice is hereby given that, in a letter dated August 7, 2015, the President issued a major disaster declaration under the authority of the Robert T. Stafford Disaster Relief and Emergency Assistance Act, 42 U.S.C. 5121 *et seq.* (the "Stafford Act"), as follows:

I have determined that the damage to the Pine Ridge Indian Reservation resulting from severe storms, straight-line winds, and flooding during the period of May 8-29, 2015, is of sufficient severity and magnitude to warrant a major disaster declaration under the Robert T. Stafford Disaster Relief and Emergency Assistance Act, 42 U.S.C. 5121 *et seq.* (the "Stafford Act"). Therefore, I declare that such a major disaster exists on the Pine Ridge Indian Reservation.

In order to provide Federal assistance, you are hereby authorized to allocate from funds available for these purposes such amounts as you find necessary for Federal disaster assistance and administrative expenses.

You are authorized to provide Individual Assistance to the tribal members of the Oglala Sioux Tribe and Hazard Mitigation throughout the Pine Ridge Indian Reservation. Consistent with the requirement that Federal assistance be supplemental, any Federal funds provided under the Stafford Act for Hazard Mitigation and Other Needs Assistance will be limited to 75 percent of the total eligible costs.

Further, you are authorized to make changes to this declaration for the approved assistance to the extent allowable under the Stafford Act.

The time period prescribed for the implementation of section 310(a), Priority to Certain Applications for Public Facility and Public Housing Assistance, 42 U.S.C. 5153, shall be for a period not to exceed six months after the date of this declaration.

The Federal Emergency Management Agency (FEMA) hereby gives notice that pursuant to the authority vested in the Administrator, under Executive Order 12148, as amended, Gary R. Stanley, of FEMA is appointed to act as the Federal Coordinating Officer for this major disaster.

The following areas have been designated as adversely affected by this major disaster:

Tribal members of the Oglala Sioux Tribe of the Pine Ridge Indian Reservation for Individual Assistance.

All areas within the Pine Ridge Indian Reservation are eligible for assistance under the Hazard Mitigation Grant Program.

The following Catalog of Federal Domestic Assistance Numbers (CFDA) are to be used for reporting and drawing funds: 97.030, Community Disaster Loans; 97.031, Cora Brown Fund; 97.032, Crisis Counseling; 97.033, Disaster Legal Services; 97.034, Disaster Unemployment Assistance (DUA); 97.046, Fire Management Assistance Grant;

97.048, Disaster Housing Assistance to Individuals and Households in Presidentially Declared Disaster Areas; 97.049, Presidentially Declared Disaster Assistance—Disaster Housing Operations for Individuals and Households; 97.050, Presidentially Declared Disaster Assistance to Individuals and Households—Other Needs; 97.036, Disaster Grants—Public Assistance (Presidentially Declared Disasters); 97.039, Hazard Mitigation Grant.

W. Craig Fugate,
 Administrator, Federal Emergency Management Agency.

[FR Doc. 2015-20345 Filed 8-18-15; 8:45 am]
 BILLING CODE 9111-23-P

DEPARTMENT OF HOMELAND SECURITY

Federal Emergency Management Agency

[Docket ID FEMA-2015-0001; Internal Agency Docket No. FEMA-B-15123]

Proposed Flood Hazard Determinations

AGENCY: Federal Emergency Management Agency, DHS.
ACTION: Notice.

SUMMARY: Comments are requested on proposed flood hazard determinations, which may include additions or modifications of any **Base Flood Elevation (BFE)**, base flood depth, **Special Flood Hazard Area (SFHA)** boundary or zone designation, or regulatory floodway on the **Flood Insurance Rate Maps (FIRMs)**, and where applicable, in the supporting **Flood Insurance Study (FIS)** reports for the communities listed in the table below. **The purpose of this notice is to seek general information and comment regarding the preliminary FIRM, and where applicable, the FIS report that the**

Federal Emergency Management Agency (FEMA) has provided to the affected communities. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). In addition, the FIRM and FIS report, once effective, will be used by insurance agents and others to calculate appropriate flood insurance premium rates for new buildings and the contents of those buildings.

DATES: Comments are to be submitted on or before **November 17, 2015.**

ADDRESSES: The Preliminary FIRM, and where applicable, the FIS report for each community are available for inspection at both the online location and the respective Community Map Repository address listed in the tables below. Additionally, the current effective FIRM and FIS report for each community are accessible online through the FEMA Map Service Center at www.msc.fema.gov for comparison.

You may submit comments, identified by **Docket No. FEMA-B-1523**, to Luis Rodriguez, Chief, Engineering Management Branch, Federal Insurance and Mitigation Administration, FEMA, 500 C Street SW., Washington, DC 20472, (202) 646-4064, or (email) Luis.Rodriguez3@fema.dhs.gov.

FOR FURTHER INFORMATION CONTACT: Luis Rodriguez, Chief, Engineering Management Branch, Federal Insurance and Mitigation Administration, FEMA, 500 C Street SW., Washington, DC 20472, (202) 646-4064, or (email) Luis.Rodriguez3@fema.dhs.gov; or visit

the FEMA Map Information eXchange (FMIX) online at www.floodmaps.fema.gov/fhm/fmx_main.html.

SUPPLEMENTARY INFORMATION: FEMA proposes to make flood hazard determinations for each community listed below, in accordance with section 110 of the Flood Disaster Protection Act of 1973, 42 U.S.C. 4104, and 44 CFR 67.4(a).

These proposed flood hazard determinations, together with the floodplain management criteria required by 44 CFR 60.3, are the minimum that are required. They should not be construed to mean that the community must change any existing ordinances that are more stringent in their floodplain management requirements. The community may at any time enact stricter requirements of its own or pursuant to policies established by other Federal, State, or regional entities. These flood hazard determinations are used to meet the floodplain management requirements of the NFIP and also are used to calculate the appropriate flood insurance premium rates for new buildings built after the FIRM and FIS report become effective.

The communities affected by the flood hazard determinations are provided in the tables below. Any request for reconsideration of the revised flood hazard information shown on the Preliminary FIRM and FIS report that satisfies the data requirements outlined in 44 CFR 67.6(b) is considered an appeal. **Comments unrelated to the flood hazard determinations also will be considered before the FIRM and FIS report become effective.**

Use of a Scientific Resolution Panel (SRP) is available to communities in support of the appeal resolution process. SRPs are independent panels of experts in hydrology, hydraulics, and other pertinent sciences established to review conflicting scientific and technical data and provide recommendations for resolution. Use of the SRP only may be exercised after FEMA and local communities have been engaged in a collaborative consultation process for at least 60 days without a mutually acceptable resolution of an appeal. Additional information regarding the SRP process can be found online at http://floodsrp.org/pdfs/srp_fact_sheet.pdf.

The watersheds and/or communities affected are listed in the tables below. The Preliminary FIRM, and where applicable, FIS report for each community are available for inspection at both the online location and the respective Community Map Repository address listed in the tables. For communities with multiple ongoing Preliminary studies, the studies can be identified by the unique project number and Preliminary FIRM date listed in the tables. Additionally, the current effective FIRM and FIS report for each community are accessible online through the FEMA Map Service Center at www.msc.fema.gov for comparison.

(Catalog of Federal Domestic Assistance No. 97.022, "Flood Insurance.")

Dated: July 24, 2015.

Roy E. Wright,
Deputy Associate Administrator for Insurance and Mitigation, Department of Homeland Security, Federal Emergency Management Agency.

I. Watershed-based studies:

LOWER SUWANNEE WATERSHED

Community	Community map repository address
Maps Available for Inspection Online at: http://www.fema.gov/preliminaryfloodhazarddata	
Gilchrist County, Florida, and Incorporated Areas	
City of Trenton	City Hall, 114 North Main Street, Trenton, FL 32690.
Town of Fanning Springs	City Hall, 17651 NW 90th Court, Fanning Springs, FL 32693.
Unincorporated Areas of Gilchrist County	Gilchrist County Building and Zoning Department, 209 SE First Street, Trenton, FL 32690.
Levy County, Florida, and Incorporated Areas	
Unincorporated Areas of Levy County	Levy County Building Department, 9010 NE 79th Avenue, Bronson, FL 32621.
Madison County, Florida, and Incorporated Areas	
Unincorporated Areas of Madison County	Madison County Building Department, 229 S.W. Pickney Street, Madison, FL 32340.

LOWER SUWANNEE WATERSHED—Continued

Community	Community map repository address
Suwannee County, Florida, and Incorporated Areas	
Unincorporated Areas of Suwannee County	County Coordinator's Office, Suwannee County Courthouse, 200 South Ohio/MLK Jr. Avenue, Live Oak, FL 32064.

TUG FORK WATERSHED

Community	Community map repository address
Maps Available for Inspection Online at: http://www.fema.gov/preliminaryfloodhazarddata	
Wayne County, West Virginia, and Incorporated Areas	
City of Kenova	Municipal Building, 1501 Pine Street, Kenova, WV 25530.
Town of Ceredo	Town Hall, 700 B Street, Ceredo, WV 25507.
Town of Fort Gay	Town Hall, 3407 Wayne Street, Fort Gay, WV 25514.
Unincorporated Areas of	County Courthouse, 700 Hendricks Street, Wayne, WV 25570.
Wayne County	

WHEELER LAKE WATERSHED

Community	Community map repository address
Maps Available for Inspection Online at: http://www.fema.gov/preliminaryfloodhazarddata	
Franklin County, Tennessee, and Incorporated Areas	
Unincorporated Areas of Franklin County	Franklin County Planning and Zoning Office, Courthouse Basement, Room Five, One South Jefferson Street, Winchester, TN 37398.
Lawrence County, Tennessee, and Incorporated Areas	
Unincorporated Areas of Lawrence County	Lawrence County Building Official's Office, County Courthouse, 240 West Gaines Street, Lawrenceburg, TN 38464.
Lincoln County, Tennessee, and Incorporated Areas	
Unincorporated Areas of Lincoln County	Lincoln County Courthouse, 312 West Market Street, Fayetteville, TN 37334.

II. Non-watershed-based studies:

Community	Community map repository address
Marion County, Florida, and Incorporated Areas	
Maps Available for Inspection Online at: http://www.fema.gov/preliminaryfloodhazarddata	
Project: 15-04-2839S Preliminary Date: March 31, 2015	
City of Ocala	Department of Public Works, 1805 Northeast 30th Avenue, Ocala, FL 34470.
Unincorporated Areas of Marion County	Marion County Growth Services, 2710 East Silver Springs Boulevard, Ocala, FL 34470.
Athens-Clarke County, Georgia (All Jurisdictions)	
Maps Available for Inspection Online at: http://www.fema.gov/preliminaryfloodhazarddata	
Project: 14-04-A055S Preliminary Date: February 13, 2015	
Athens-Clarke County	120 West Dougherty Street, Athens, GA 30601.

Community	Community map repository address
DeKalb County, Georgia, and Incorporated Areas	
Maps Available for Inspection Online at: http://www.fema.gov/preliminaryfloodhazarddata	
Project: 12-04-7371S Preliminary Date: January 2, 2015	
City of Lithonia City of Stone Mountain Unincorporated Areas of DeKalb County	City Hall, 6920 Main Street, Lithonia, GA 30058. City Hall, 875 Main Street, Stone Mountain, GA 30083. DeKalb County Public Works, Roads and Drainage Division, 727 Camp Road, Decatur, GA 30032.
Rockdale County, Georgia, and Incorporated Areas	
Maps Available for Inspection Online at: http://www.fema.gov/preliminaryfloodhazarddata	
Project: 12-04-7371S Preliminary Date: January 2, 2015	
City of Conyers Unincorporated Areas of Rockdale County	Planning and Inspection Services, 1174 Scott Street, Conyers, GA 30012. Rockdale County Administration and Services Building, 958 Milstead Avenue, Conyers, GA 30012.
Walton County, Georgia, and Incorporated Areas	
Maps Available for Inspection Online at: http://www.fema.gov/preliminaryfloodhazarddata	
Project: 12-04-7371S Preliminary Date: January 2, 2015	
City of Loganville City of Monroe City of Social Circle City of Walnut Grove Town of Between Unincorporated Areas of Walton County	Planning and Development Office, 4385 Pecan Street, Loganville, GA 30052. City Hall, 215 North Broad Street, Monroe, GA 30655. City Hall, 138 East Hightower Trail, Social Circle, GA 30025. Walnut Grove City Hall, 2581 Leone Avenue, Loganville, GA 30052. Between Town Hall, 2150 New Hope Church Road Southwest, Monroe, GA 30655. Walton County Planning and Development Office, 303 South Hammond Drive, Monroe, GA 30655.
Washington County, Maryland, and Incorporated Areas	
Maps Available for Inspection Online at: http://www.fema.gov/preliminaryfloodhazarddata	
Project: 14-03-3545S Preliminary Date: March 31, 2015	
City of Hagerstown Town of Boonsboro Town of Clear Spring Town of Funkstown Town of Hancock Town of Keedysville Town of Sharpsburg Town of Smithsburg Town of Williamsport Unincorporated Areas of Washington County	City Hall, One East Franklin Street, Hagerstown, MD 21740. Town Hall, 21 North Main Street, Boonsboro, MD 21713. Town Hall, 146 Cumberland Street, Clear Spring, MD 21722. Town Hall, 30 East Baltimore Street, Funkstown, MD 21734. Town Hall, 126 West High Street, Hancock, MD 21750. Town Hall, 19 South Main Street, Keedysville, MD 21756. Town Hall, 106 East Main Street, Sharpsburg, MD 21782. Town Hall, 21 West Water Street, Smithsburg, MD 21783. Town Hall, Two North Conococheague Street, Williamsport, MD 21795. Washington County Administrative Annex, 80 West Baltimore Street, Hagerstown, MD 21740.
Dukes County, Massachusetts (All Jurisdictions)	
Maps Available for Inspection Online at: http://www.fema.gov/preliminaryfloodhazarddata	
Project: 11-01-0527S Preliminary Dates: June 3, 2013 and April 27, 2015	
Town of Aquinnah Town of Chilmark Town of Edgartown Town of Gosnold Town of Oak Bluffs Town of Tisbury Town of West Tisbury	Town Hall, 65 State Road, Aquinnah, MA 02535. Town Hall, 401 Middle Road, Chilmark, MA 02535. Town Hall, 70 Main Street, Edgartown, MA 02539. Gosnold Town Hall, 28 Tower Hill Road, Cuttyhunk Island, MA 02713. Town Hall, 56 School Street, Oak Bluffs, MA 02557. Tisbury Town Hall, 51 Spring Street, Vineyard Haven, MA 02568. Town Hall, 1059 State Road, West Tisbury, MA 02575.



Joining the National Flood Insurance Program

FEMA 496

May 2005



FEMA

Joining the National Flood Insurance Program

The National Flood Insurance Program (NFIP) was established with the passage of the National Flood Insurance Act of 1968. The NFIP is a Federal program enabling property owners in participating communities to purchase insurance as a protection against flood losses in exchange for State and community floodplain management regulations that reduce future flood damages. Over 20,000 communities participate in the Program.

The decision on whether to join the NFIP is very important for a community. There is no Federal law that requires a community to join the Program and community participation is voluntary. A benefit of participation is that your citizens are provided the opportunity to purchase flood insurance to protect themselves from flood losses. Another consideration is that a community that has been identified by the Department of Homeland Security's Federal Emergency Management Agency (FEMA) as being flood-prone and has not joined the NFIP within one year of being notified of being mapped as flood-prone will be sanctioned. This means that Federal agencies cannot provide financial assistance for buildings in flood hazards areas.

FEMA is required by law to identify and map the Nation's flood-prone areas. The identification of flood hazards serves many important purposes. Identifying flood hazards creates an awareness of the hazard, especially for those who live and work in flood-prone areas. Maps provide States and communities with the information needed for land use planning and to reduce flood risk to floodplain development and implement other health and safety requirements through codes and regulations. States and communities can also use the information for emergency management.

To participate in the NFIP, a community must adopt and enforce floodplain management regulations that meet or exceed the minimum requirements of the Program. These requirements are intended to prevent loss of life and property and reduce taxpayer costs for disaster relief, as well as minimize economic and social hardships that result from flooding.

When FEMA provides a community with a flood hazard map, the community should carefully review these maps and determine whether flood insurance and floodplain management would benefit the community and its citizens.

In making the decision whether to join the NFIP, communities need to keep in mind that homeowners' insurance policies generally do not cover flood losses, and many homeowners and other property owners are often unaware that their property is flood-prone. Even if your community has not been identified as flood-prone by FEMA, your community can still join the NFIP. By participating in the NFIP, property owners throughout the community will be able to purchase flood insurance.

Communities that have been identified as flood-prone by FEMA need to keep in mind that property owners in a non-participating community are ineligible for most forms of disaster assistance within the identified flood hazard areas. This does not affect communities that have not had flood hazards identified by FEMA.

What must a community do to join the NFIP?

To join the Program, the community must submit an application package that includes the following information:

- **Application For Participation in the National Flood Insurance Program (FEMA Form 81-64):** This one-page form asks for the following information:
 - Community name
 - Chief Executive Officer
 - Person responsible for administering the community's floodplain management program
 - Community repository for public inspection of flood maps
 - Estimates of land area, population, and number of structures in and outside the floodplain
- **Resolution of Intent:** The community must adopt a resolution of intent, which indicates an explicit desire to participate in the NFIP and commitment to recognize flood hazards and carry out the objectives of the Program.

IMPORTANT FACTS YOU SHOULD KNOW

Floods are the most common and most costly natural disaster in the United States.

Before most forms of Federal disaster assistance can be offered, the President must declare a major disaster.

Flood insurance claims are paid whether or not a disaster has been Presidentially declared.

The most common form of Federal disaster assistance is a loan, which must be paid back with interest.

There are about 4.7 million flood insurance policies in force in more than 20,000 communities across the U.S.

Over the life of a 30-year mortgage, there is a 26-percent (or 1 in 4) chance that a building in a floodplain will experience a flood that will equal or exceed the 1-percent-chance flood (100-year flood).

Since 1969, the NFIP has paid over \$14 billion in flood insurance claims that have helped hundreds of thousands of families recover from flood disasters.

Approximately 25% of all claims paid by the NFIP are for policies outside of the mapped floodplain.

CAN YOUR COMMUNITY AFFORD NOT TO PARTICIPATE?

- **Floodplain Management Regulations:** The community must adopt and submit floodplain management regulations that meet or exceed the minimum flood plain management requirements of the NFIP.

Please contact your FEMA Regional Office or the NFIP State Coordinating Agency for information about joining the Program. These offices will provide an application, sample resolution, and a model floodplain management ordinance. (See "For Assistance" on the back page for contact information)

What are the requirements that a community must adopt?

The NFIP requirements are designed to ensure that new buildings and substantially improved existing buildings in flood-prone areas are protected from flood damages. The minimum NFIP floodplain management requirements that a community must adopt are located in **Title 44 of the Code of Federal Regulations (44 CFR) section 60.3**. The specific requirements that a community must adopt depend on the type of flood hazard data that is provided to the community by FEMA.

In addition to meeting the requirements of the NFIP, a community's floodplain management regulations must be legally enforceable. This means that the regulations must meet applicable provisions of State enabling laws, which authorize communities to enact and enforce floodplain management regulations and be adopted through a process that meets applicable State and local due process procedures.

State authority for floodplain management varies from State to State. Some States require that communities regulate floodplains to a higher standard than the minimum NFIP requirements for certain aspects of floodplain management. Some States have a requirement that communities must submit their floodplain management regulations to the State for approval. Communities should contact the State NFIP Coordinating Agency for assistance on specific State requirements that must also be met.

As indicated above, the FEMA Regional Office or the NFIP State Coordinating Agency can provide the community with a model floodplain management ordinance and guidance on the specific requirements the community will need to adopt.

What type of regulations can a community adopt?

Community floodplain management regulations are usually found in the following types of regulations: zoning ordinances, building codes, subdivision ordinance, sanitary regulations, and "stand alone" floodplain management ordinances. How your community approaches floodplain management depends on State laws and regulations and also how your community chooses to manage its flood hazards.

What happens if a community is identified as flood-prone, but does not join the NFIP?

The following sanctions apply if a community does not qualify for participation in the NFIP within one year of being identified as flood-prone by FEMA. Non-participating communities that have not been identified as flood-prone by FEMA are not subject to these sanctions.

- Property owners will not be able to purchase NFIP flood insurance policies and existing policies will not be renewed.
- Federal grants or loans for development will not be available in identified flood hazard areas under programs administered by Federal agencies such as the Department of Housing and Urban Development, Environmental Protection Agency, and Small Business Administration.
- Federal disaster assistance for flood damage will not be provided to repair insurable buildings located in identified flood hazard areas.
- Federal mortgage insurance or loan guarantees, such as those written by the Federal Housing Administration and the Department of Veteran Affairs, will not be provided in identified flood hazard areas.
- Federally insured or regulated lending institutions, such as banks and credit unions, are allowed to make conventional loans for insurable buildings in flood hazard areas of nonparticipating communities. However, the lender must notify applicants that the property is in a flood hazard area and that the property is not eligible for Federal disaster assistance. Some lenders may voluntarily choose not to make these loans.

FOR ASSISTANCE

If your community needs assistance to join the NFIP, you can contact the FEMA Regional Office (see below for address and telephone number). You can also contact your respective State Coordinating Agency for the NFIP. You can go to <http://www.fema.gov/about/contact/regions.shtm> for a listing of the FEMA Regional Offices and the NFIP State Coordinating Agencies.

REGION I

CT, ME, MA, NH, RI, VT
99 High Street, 6th Floor
Boston, MA 02110
877-336-2734

REGION II

NJ, NY, PR, VI
26 Federal Plaza, Ste. 1307
New York, NY 10278
212-680-3609

REGION III

DE, DC, MD, PA, VA, WV
615 Chestnut Street, 6th Floor
Philadelphia, PA 19106
215-931-5608

REGION IV

AL, FL, GA, KY, MS, NC, SC, TN
3003 Chamblee-Tucker Rd.
Atlanta, GA 30341
770-220-5200

REGION V

IL, IN, MI, MN, OH, WI
536 South Clark Street
Chicago, IL 60605
312-408-5500

REGION VI

AR, LA, NM, OK, TX
Federal Regional Center
800 North Loop 288
Denton, TX 76210
940-898-5399

REGION VII

IA, KS, MO, NE
2323 Grand Boulevard, Ste. 900
Kansas City, MO 64108
816-283-7061

REGION VIII

CO, MT, ND, SD, UT, WY
Denver Federal Center, Bldg. 710, Box 25267
Denver, CO 80225
303-235-4800

REGION IX

AZ, CA, HI, NV, American Samoa, Guam,
Marshall Islands and Northern Mariana Islands
1111 Broadway, Suite 1200
Oakland, CA 94607
510-627-7100

REGION X

AK, ID, OR, WA
Federal Regional Center
130 228th Street SW
Bothell, WA 98021-9796
425-487-4600