FEMA Comments and Appeals Submittal Process

After FEMA issues preliminary Flood Insurance Rate Maps (FIRMs), a statutory 90-day appeal period is provided to communities with new or modified flood hazard information during which the community or any property owner or lessee may provide data to demonstrate that the proposed flood hazard areas, elevations, or depths on the preliminary FIRM or in the Flood Insurance Study (FIS) report are incorrect.

FEMA starts the 90-day appeal process by:
- Publishing a notice in the Federal Register;
- Notifying the affected communities of the start of the period by letter; and
- Publishing a legal notice twice in a prominent local newspaper

All appeals must be received by FEMA on or prior to the 90th day of the appeal period to be considered for incorporation. The following workflow outlines the process for submitting comments and appeals during the 90-day appeal period.

1. Public submits comments and/or appeal data to community.
2. Community reviews submittal for completeness and consideration as an appeal.
3. Community prepares submittal package and sends via email to the point of contact for the project.
4. FEMA sends confirmation email to community for package receipt.
5. FEMA mails formal acknowledgment letter to community.
6. FEMA determines whether submittal package meets the requirements for a valid appeal or comment.* More data may be required and requested via letter.**
7. Valid comments and appeals are incorporated into the Preliminary FIS/FIRM. In some cases, a revised preliminary issuance may be required as well as an additional appeal period.
8. FEMA mails formal resolution letter to community with revised products. Community has 30 days for review and comment of revised products.
9. If additional data received within the 30-day comment window is incorporated into the FIS/FIRM and results in flood hazard information changes, another appeal period is required.

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*If any data processing is required for the package to be FIS/FIRM ready, the submittal does not qualify as an appeal

**If additional data is needed to make a determination, the submittal does not qualify as an appeal