



Federal Emergency Management Agency

Washington, D.C. 20472

November 24, 2025

CERTIFIED MAIL
RETURN RECEIPT REQUESTED

The Honorable Ron Cunningham
Llano County Judge
801 Ford Street, Room 101
Llano, TX 78643

IN REPLY REFER TO:

Case No.: 24-06-2085P
Community Name: Llano County, TX
Community No.: 481234
Effective Date of
This Revision: April 17, 2026

Dear Judge Cunningham:

The Flood Insurance Study (FIS) report and Flood Insurance Rate Map (FIRM) for your community have been revised by this Letter of Map Revision (LOMR). Please use the enclosed annotated map panels revised by this LOMR for floodplain management purposes and for all flood insurance policies and renewals issued in your community.

Additional documents are enclosed that provide information regarding this LOMR. Please see the List of Enclosures below to determine which documents are included. Other enclosures specific to this request may be included as referenced in the Determination Document. If you have any questions regarding floodplain management regulations for your community or the National Flood Insurance Program (NFIP) in general, please contact the Consultation Coordination Officer for your community. If you have any technical questions regarding this LOMR, please contact the Director, Mitigation Division of the Department of Homeland Security's Federal Emergency Management Agency (FEMA) in Denton, Texas, at (940) 898-5127, or the FEMA Mapping and Insurance eXchange toll free at 1-877-336-2627 (1-877-FEMA MAP). Additional information about the NFIP is available on our website at <https://www.fema.gov/flood-insurance>.

Sincerely,

David N. Bascom, Acting Director
Engineering and Modeling Division
Risk Analysis, Planning and Information Directorate

List of Enclosures:

Letter of Map Revision Determination Document
Annotated Flood Insurance Rate Map
Annotated Flood Insurance Study Report

cc: Cristy Rogers Vaught, CFM
Development Services Administrator
Llano County

John G. Fowler, P.E., CFM
President/CEO
Riley Mountain Engineering, LLC



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LETTER OF MAP REVISION DETERMINATION DOCUMENT

COMMUNITY AND REVISION INFORMATION		PROJECT DESCRIPTION	BASIS OF REQUEST
COMMUNITY	Llano County Texas (Unincorporated Areas)	NO PROJECT	1D HYDRAULIC ANALYSIS HYDROLOGIC ANALYSIS UPDATED TOPOGRAPHIC DATA
	COMMUNITY NO.: 481234		
IDENTIFIER	Johnson Creek Study	APPROXIMATE LATITUDE AND LONGITUDE: 30.752, -98.725 SOURCE: Other DATUM: NAD 83	
ANNOTATED MAPPING ENCLOSURES		ANNOTATED STUDY ENCLOSURES	
TYPE FIRM* NO: 48299C0175D DATE: January 29, 2021 TYPE FIRM* NO: 48299C0190D DATE: January 29, 2021 TYPE FIRM* NO: 48299C0305D DATE: January 29, 2021		DATE OF EFFECTIVE FLOOD INSURANCE STUDY: January 29, 2021 PROFILES: 30P-37P (NEW) SUMMARY OF DISCHARGES TABLE: 9	

Enclosures reflect changes to flooding sources affected by this revision.

* FIRM - Flood Insurance Rate Map

FLOODING SOURCES AND REVISED REACHES

See Page 2 for Additional Flooding Sources

Johnson Creek – From approximately 3,500 feet upstream of the confluence with Llano River to approximately 200 feet downstream of West State Highway 29

SUMMARY OF REVISIONS

Flooding Source	Effective Flooding	Revised Flooding	Increases	Decreases
Johnson Creek	No BFEs*	BFEs	YES	NONE
	Zone A	Zone AE	YES	YES
	Zone X (unshaded)	Zone X (shaded)	YES	NONE
	Zone A	Zone A	NONE	YES

* BFEs - Base Flood Elevations

DETERMINATION

This document provides the determination from the Department of Homeland Security's Federal Emergency Management Agency (FEMA) regarding a request for a Letter of Map Revision (LOMR) for the area described above. Using the information submitted, we have determined that a revision to the flood hazards depicted in the Flood Insurance Study (FIS) report and/or National Flood Insurance Program (NFIP) map is warranted. This document revises the effective NFIP map, as indicated in the attached documentation. Please use the enclosed annotated map panels revised by this LOMR for floodplain management purposes and for all flood insurance policies and renewals in your community.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Mapping and Insurance eXchange toll free at 1-877-336-2627 (1-877-FEMA MAP) or by letter addressed to the LOMC Clearinghouse, 3601 Eisenhower Avenue, Suite 500, Alexandria, VA 22304-6426. Additional information about the NFIP is available on our website at <https://www.fema.gov/flood-insurance>.

David N. Bascom, Acting Director
Engineering and Modeling Division
Risk Analysis, Planning and Information Directorate

24-06-2085P

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LETTER OF MAP REVISION DETERMINATION DOCUMENT (CONTINUED)

OTHER FLOODING SOURCES AFFECTED BY THIS REVISION

FLOODING SOURCES AND REVISED REACHES

Thurman Branch - From the confluence with Johnson Creek to approximately 2,450 feet upstream of the confluence with Johnson Creek

River Park Branch - From the confluence with Oak Mountain Branch to approximately 500 feet downstream of Rio Llano Road

Oak Mountain Branch - From the confluence with Johnson Creek to approximately 1,650 feet downstream of Rio Llano Drive

Rio Llano Branch - From the confluence with Johnson Creek to approximately 800 feet downstream of Rio Llano Road

SUMMARY OF REVISIONS

Flooding Source	Effective Flooding	Revised Flooding	Increases	Decreases
Thurman Branch	Zone A	Zone AE	NONE	YES
	No BFEs*	BFEs	YES	NONE
	Zone X (unshaded)	Zone X (shaded)	YES	NONE
	Zone A	Zone A	NONE	YES
River Park Branch	Zone A	Zone AE	YES	YES
	No BFEs	BFEs	YES	NONE
	Zone X (unshaded)	Zone X (shaded)	YES	NONE
	Zone A	Zone A	NONE	YES
Oak Mountain Branch	Zone A	Zone AE	YES	YES
	No BFEs	BFEs	YES	NONE
	Zone X (unshaded)	Zone X (shaded)	YES	NONE
	Zone A	Zone A	NONE	YES
Rio Llano Branch	Zone A	Zone AE	YES	YES
	No BFEs	BFEs	YES	NONE
	Zone A	Zone A	NONE	YES
	Zone X (unshaded)	Zone X (shaded)	YES	NONE

* BFEs - Base Flood Elevations

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Mapping and Insurance eXchange toll free at 1-877-336-2627 (1-877-FEMA MAP) or by letter addressed to the LOMC Clearinghouse, 3601 Eisenhower Avenue, Suite 500, Alexandria, VA 22304-6426. Additional Information about the NFIP is available on our website at <https://www.fema.gov/flood-insurance>.

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LETTER OF MAP REVISION DETERMINATION DOCUMENT (CONTINUED)

COMMUNITY INFORMATION

APPLICABLE NFIP REGULATIONS/COMMUNITY OBLIGATION

We have made this determination pursuant to Section 206 of the Flood Disaster Protection Act of 1973 (P.L. 93-234) and in accordance with the National Flood Insurance Act of 1968, as amended (Title XIII of the Housing and Urban Development Act of 1968, P.L. 90-448), 42 U.S.C. 4001-4128, and 44 CFR Part 65. Pursuant to Section 1361 of the National Flood Insurance Act of 1968, as amended, communities participating in the NFIP are required to adopt and enforce floodplain management regulations that meet or exceed NFIP criteria. These criteria, including adoption of the FIS report and FIRM, and the modifications made by this LOMR, are the minimum requirements for continued NFIP participation and do not supersede more stringent State/Commonwealth or local requirements to which the regulations apply.

COMMUNITY REMINDERS

We based this determination on the 1-percent-annual-chance (base) discharges computed in the submitted hydrologic model. Future development of projects upstream could cause increased discharges, which could cause increased flood hazards. A comprehensive restudy of your community's flood hazards would consider the cumulative effects of development on discharges and could, therefore, indicate that greater flood hazards exist in this area.

Your community must regulate all proposed floodplain development and ensure that permits required by Federal and/or State/Commonwealth law have been obtained. State/Commonwealth or community officials, based on knowledge of local conditions and in the interest of safety, may set higher standards for construction or may limit development in floodplain areas. If your State/Commonwealth or community has adopted more restrictive or comprehensive floodplain management criteria, those criteria take precedence over the minimum NFIP requirements.

We will not print and distribute this LOMR to primary users, such as local insurance agents or mortgage lenders; instead, the community will serve as a repository for the new data. We encourage you to disseminate the information in this LOMR by preparing a news release for publication in your community's newspaper that describes the revision and explains how your community will provide the data and help interpret the NFIP maps. In that way, interested persons, such as property owners, insurance agents, and mortgage lenders, can benefit from the information.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Mapping and Insurance eXchange toll free at 1-877-336-2627 (1-877-FEMA MAP) or by letter addressed to the LOMC Clearinghouse, 3601 Eisenhower Avenue, Suite 500, Alexandria, VA 22304-6426. Additional information about the NFIP is available on our website at <https://www.fema.gov/flood-insurance>.

A handwritten signature in black ink, reading "David N. Bascom".

David N. Bascom, Acting Director
Engineering and Modeling Division
Risk Analysis, Planning and Information Directorate



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**LETTER OF MAP REVISION
DETERMINATION DOCUMENT (CONTINUED)**

We have designated a Consultation Coordination Officer (CCO) to assist your community. The CCO will be the primary liaison between your community and FEMA. For information regarding your CCO, please contact:

Roosevelt Grant
Director, Mitigation Division
Federal Emergency Management Agency, Region VI
800 North Loop 288
Denton, TX 76209
(940) 898-5127

STATUS OF THE COMMUNITY NFIP MAPS

We will not physically revise and republish the FIRM and FIS report for your community to reflect the modifications made by this LOMR at this time. When changes to the previously cited FIRM panels and FIS report warrant physical revision and republication in the future, we will incorporate the modifications made by this LOMR at that time.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Mapping and Insurance eXchange toll free at 1-877-336-2627 (1-877-FEMA MAP) or by letter addressed to the LOMC Clearinghouse, 3601 Eisenhower Avenue, Suite 500, Alexandria, VA 22304-6426. Additional Information about the NFIP is available on our website at <https://www.fema.gov/flood-insurance>.

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David N. Bascom, Acting Director
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Risk Analysis, Planning and Information Directorate



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**LETTER OF MAP REVISION
DETERMINATION DOCUMENT (CONTINUED)**

PUBLIC NOTIFICATION OF REVISION

A notice of changes will be published in the *Federal Register*. This information also will be published in your local newspaper on or about the dates listed below, and through FEMA's Flood Hazard Mapping website at https://www.floodmaps.fema.gov/fhm/bfe_status/bfe_main.asp

LOCAL NEWSPAPER

Name: *The Llano News*

Dates: December 11, 2025 and December 18, 2025

Within 90 days of the second publication in the local newspaper, any interested party may request that we reconsider this determination. Any request for reconsideration must be based on scientific or technical data. Therefore, this letter will be effective only after the 90-day appeal period has elapsed and we have resolved any appeals that we receive during this appeal period. Until this LOMR is effective, the revised flood hazard determination presented in this LOMR may be changed.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Mapping and Insurance eXchange toll free at 1-877-336-2627 (1-877-FEMA MAP) or by letter addressed to the LOMC Clearinghouse, 3601 Eisenhower Avenue, Suite 500, Alexandria, VA 22304-6426. Additional Information about the NFIP is available on our website at <https://www.fema.gov/flood-insurance>.

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David N. Bascom, Acting Director
Engineering and Modeling Division
Risk Analysis, Planning and Information Directorate

24-06-2085P

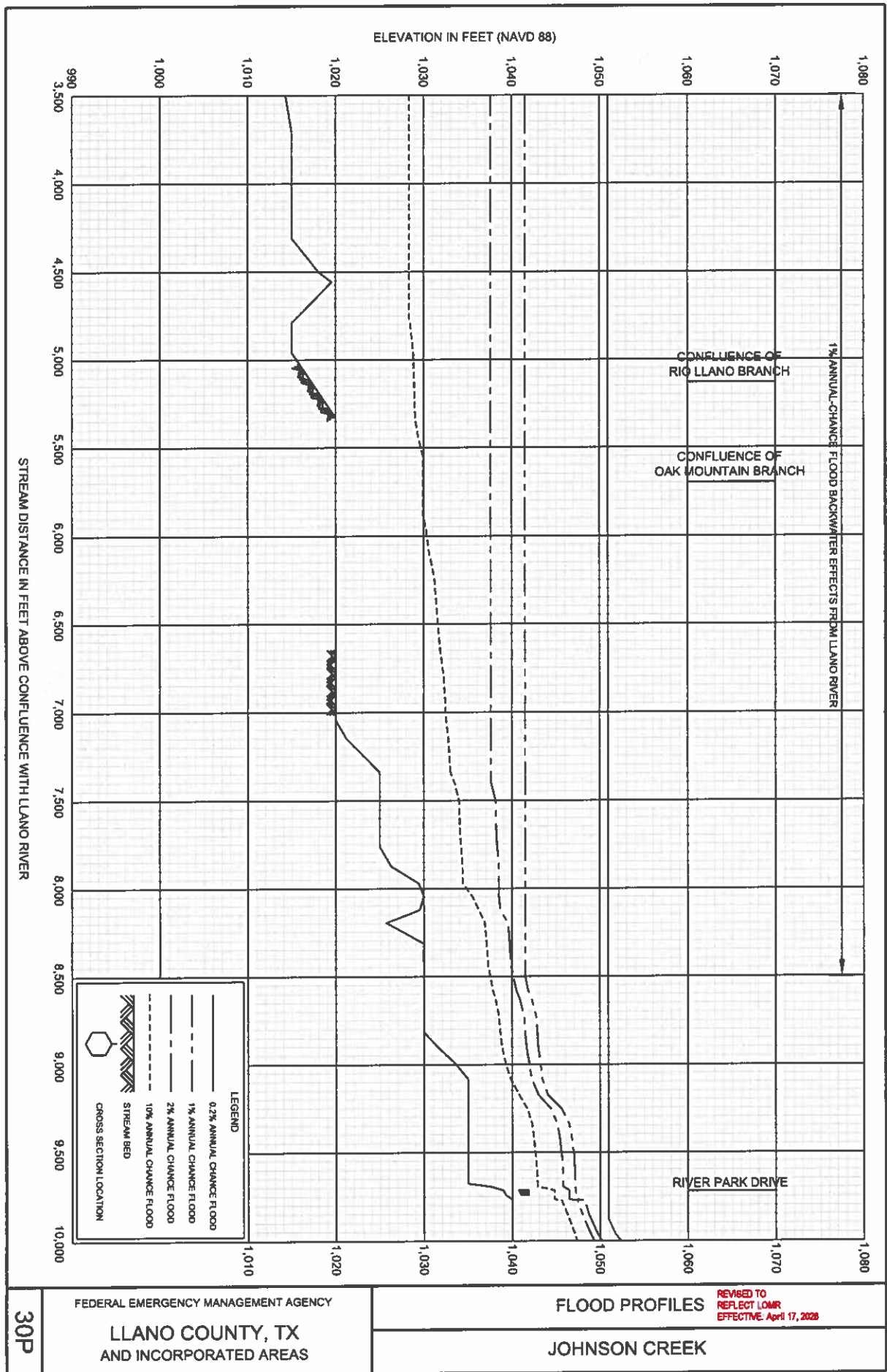
102-I-A-C

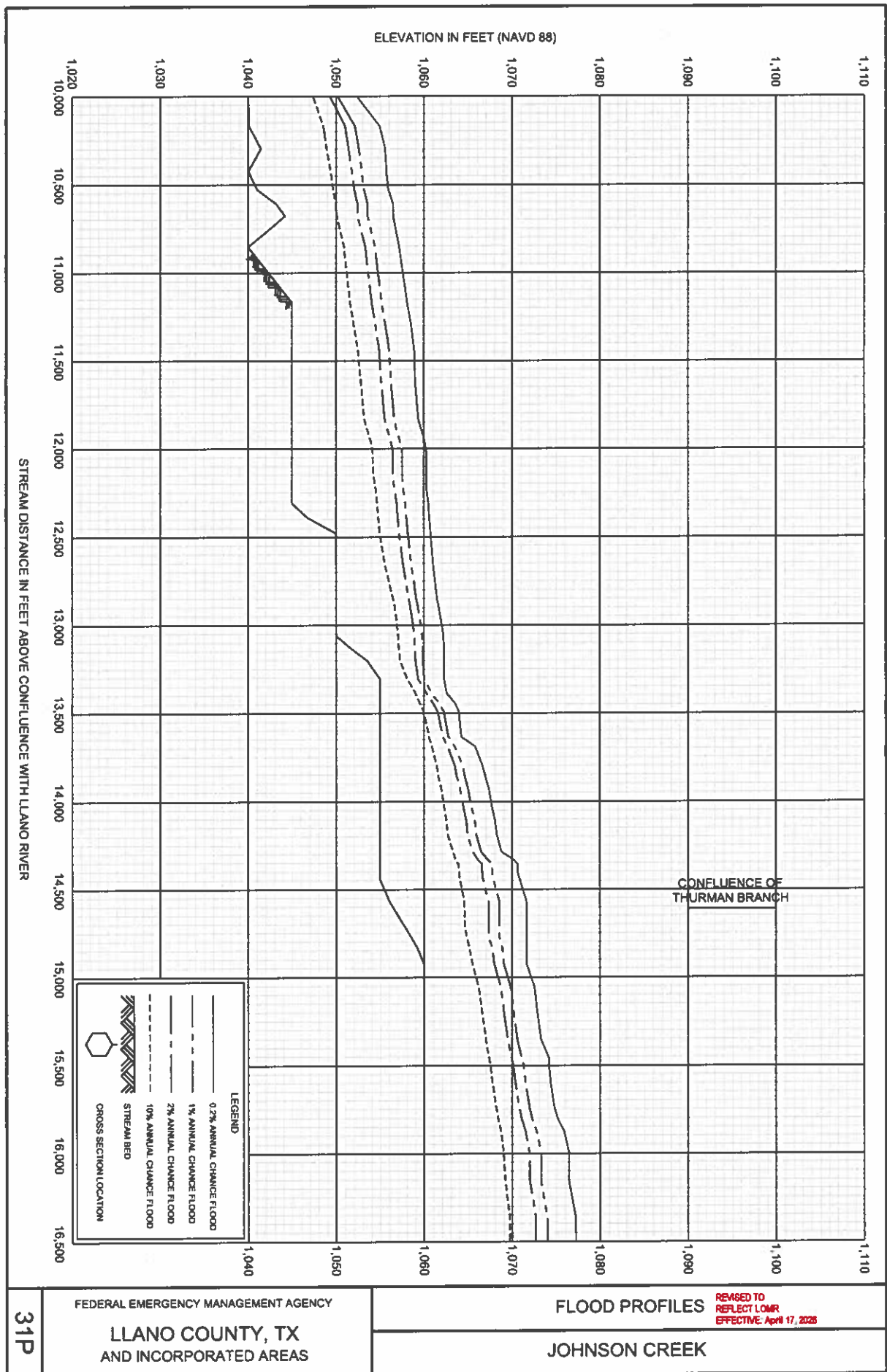
Table 9: Summary of Discharges (Continued)

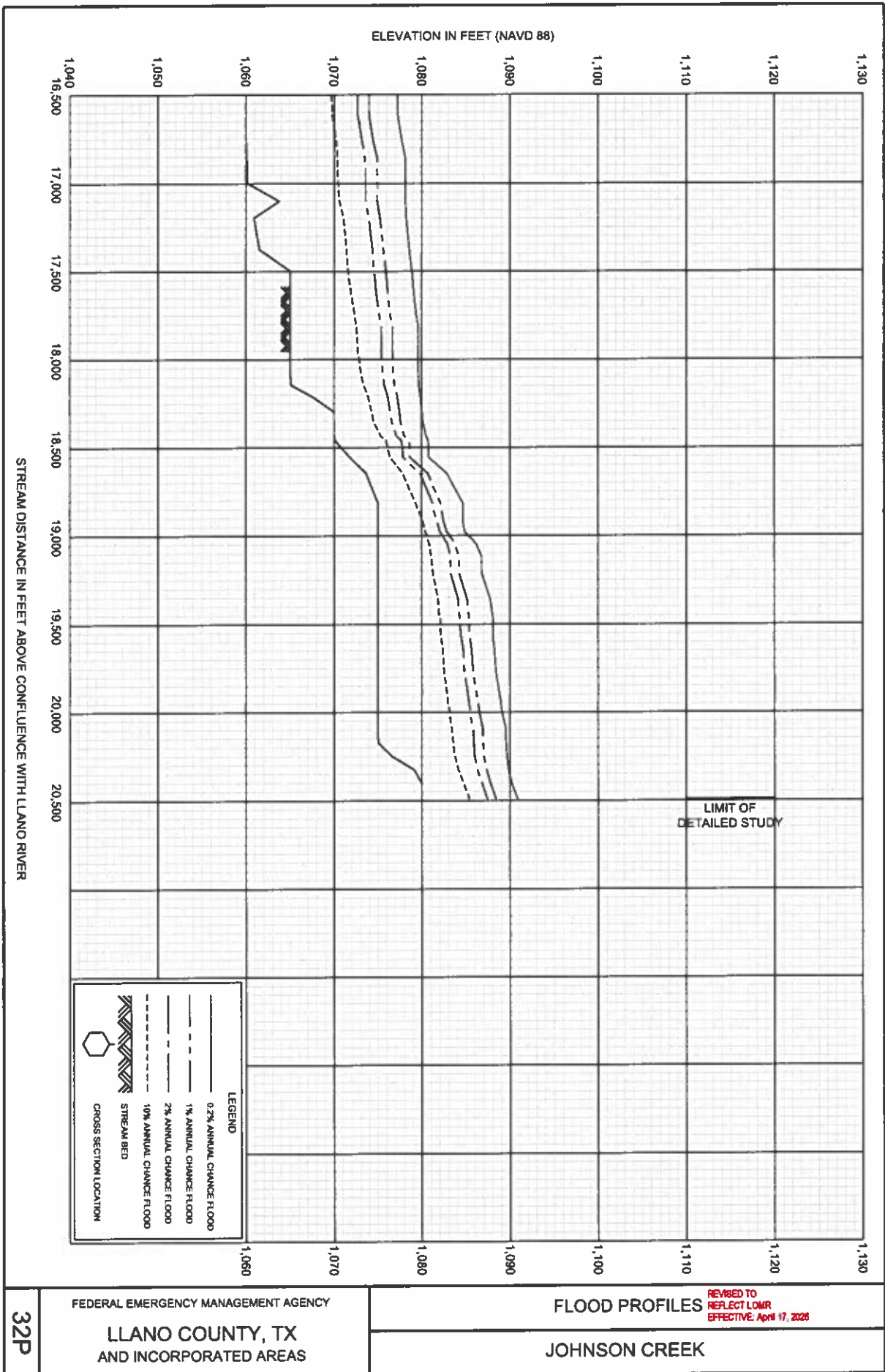
Flooding Source	Location	Drainage Area (Square Miles)	Peak Discharge (cfs)					
			10% Annual Chance	4% Annual Chance	2% Annual Chance	1% Annual Chance Existing	1% Annual Chance Future	0.2% Annual Chance
Johnson Creek	Confluence of Oak Mountain Branch and Rio Llano Branch	53.1	6,394	*	12,505	15,928	*	26,382
Johnson Creek	950 ft. upstream of River Park Drive	49.7	6,168	*	12,106	15,436	*	25,610
Johnson Creek	Confluence of Thurman Branch	49.4	6,158	*	12,088	15,413	*	25,573
Johnson Creek	300 ft. downstream of SH 29	48.2	6,103	*	11,993	15,298	*	25,395
Oak Mountain Branch	Confluence of River Park Branch	2.6	1,354	*	2,403	2,969	*	4,645
Oak Mountain Branch	Upstream of confluence of River Park Branch	0.9	549	*	966	1,190	*	1,853
Rio Llano Branch	850 ft. downstream of Rio Llano Drive E	0.8	650	*	1,142	1,405	*	2,182
River Park Branch	Confluence with Oak Mountain Branch	1.8	774	*	1,393	1,728	*	2,725
Thurman Branch	2,300 ft. downstream of Rio Llano Drive W	0.8	596	*	1,064	1,315	*	2,061

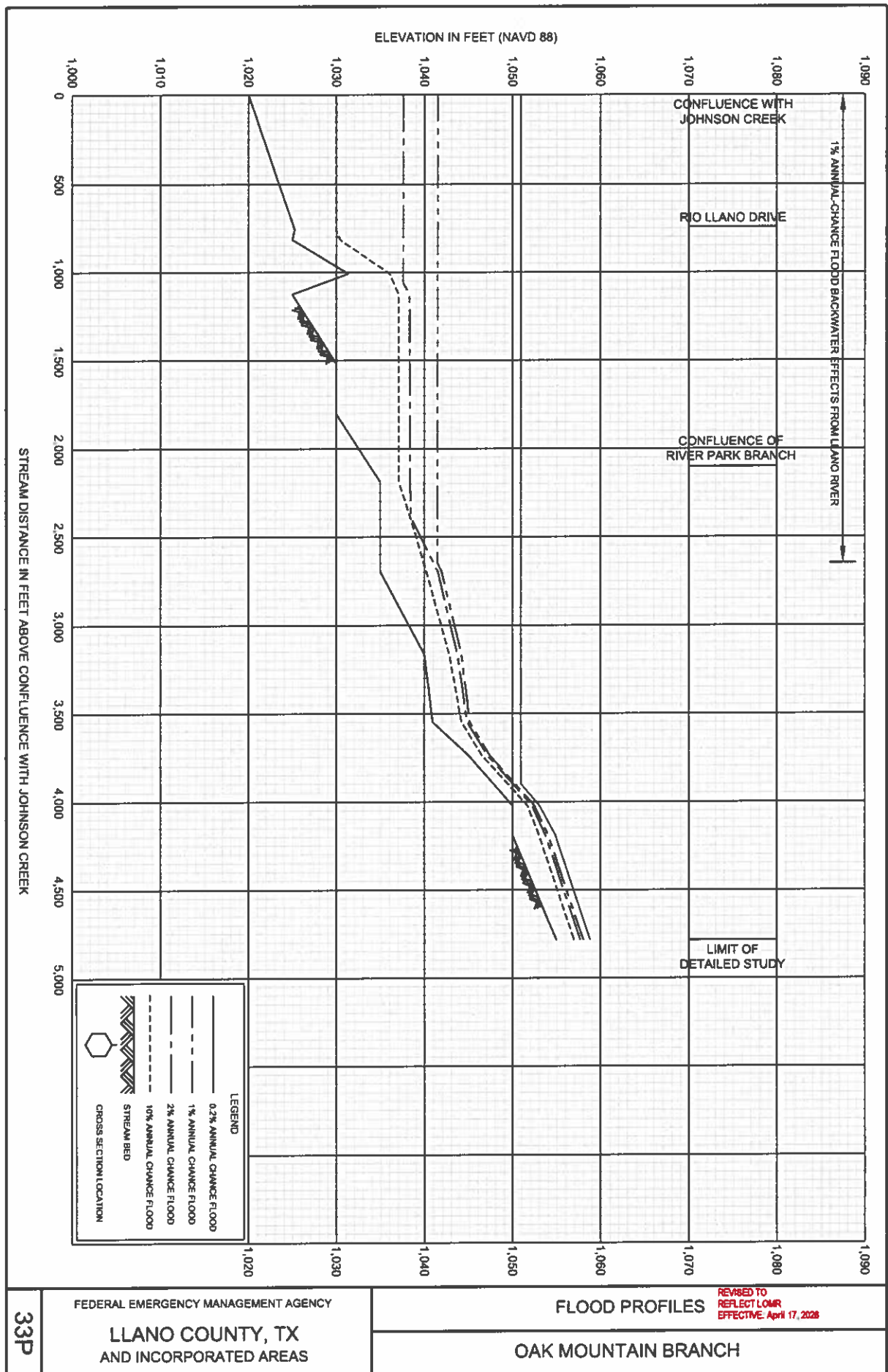
*Not calculated for this FIS project

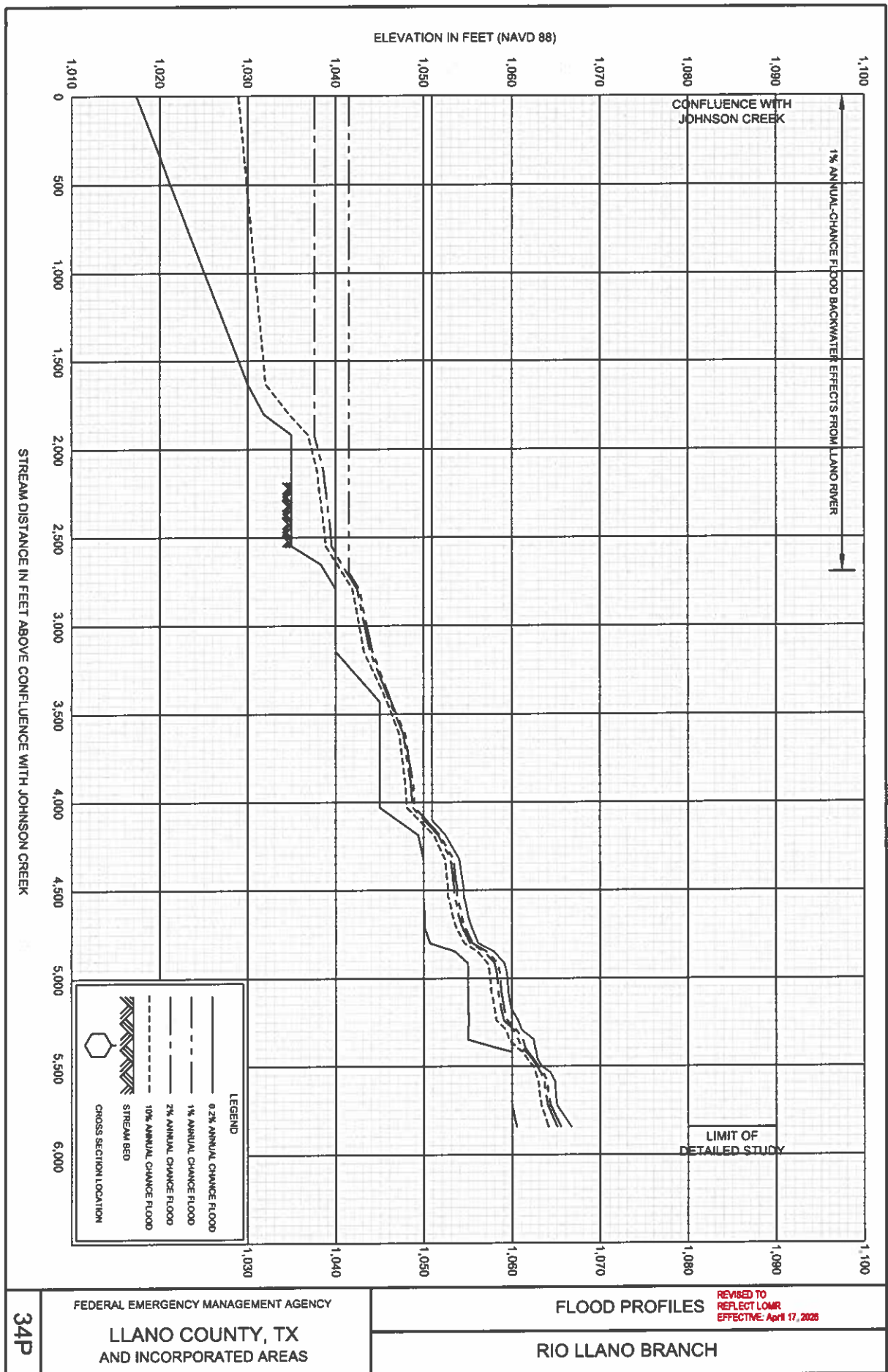
REVISED TO
REFLECT LOMR
EFFECTIVE: April 17, 2026

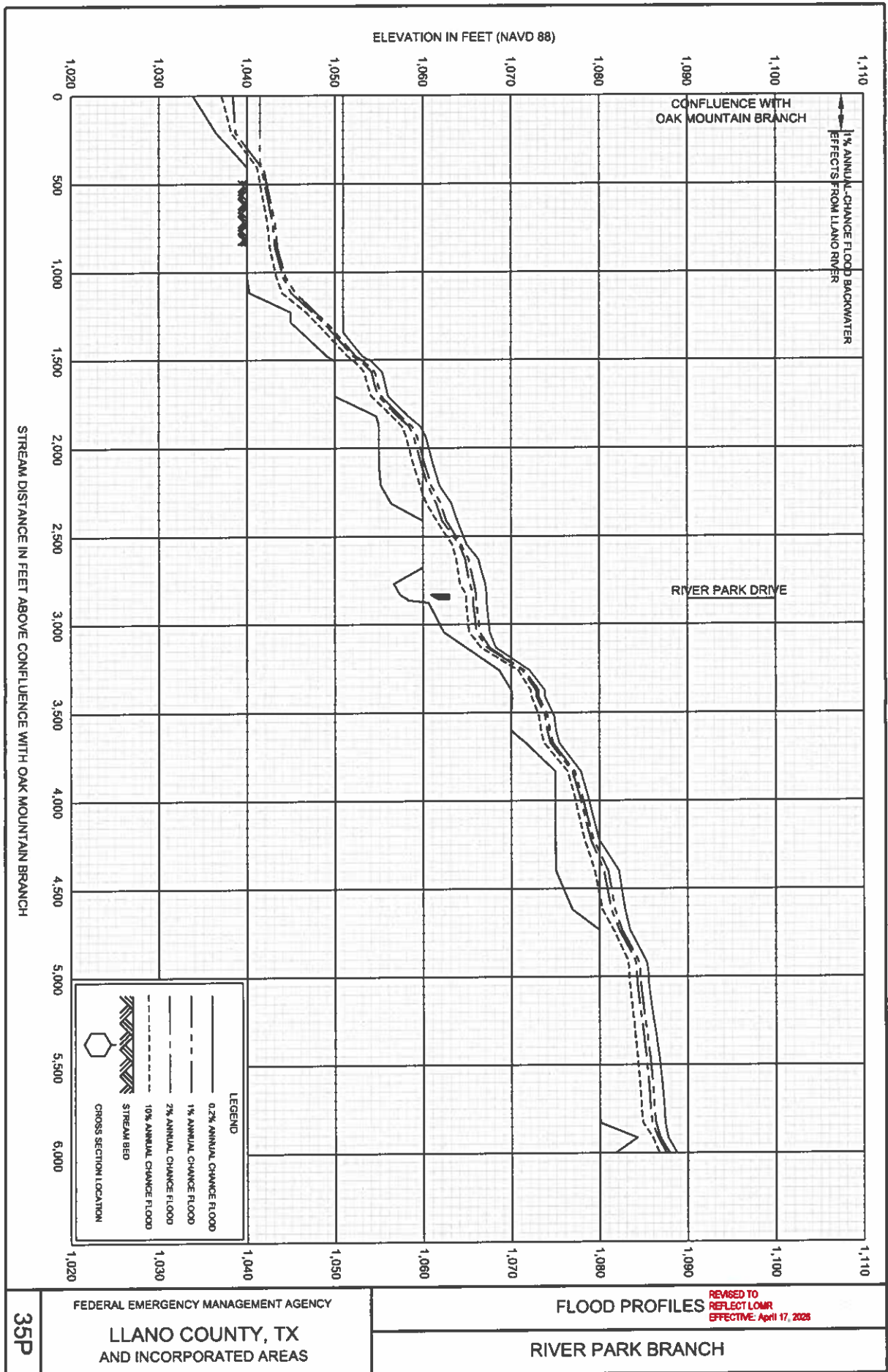


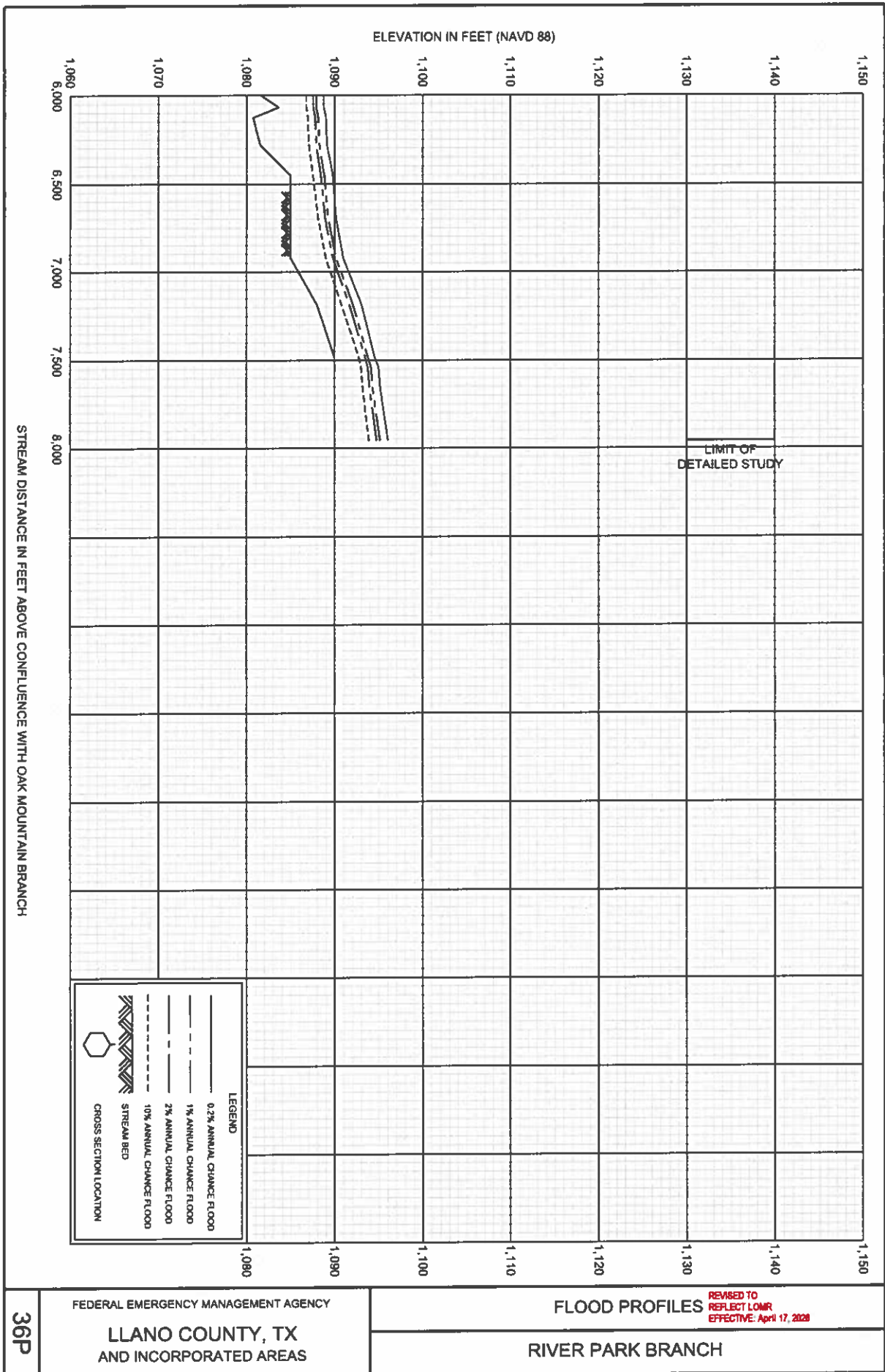


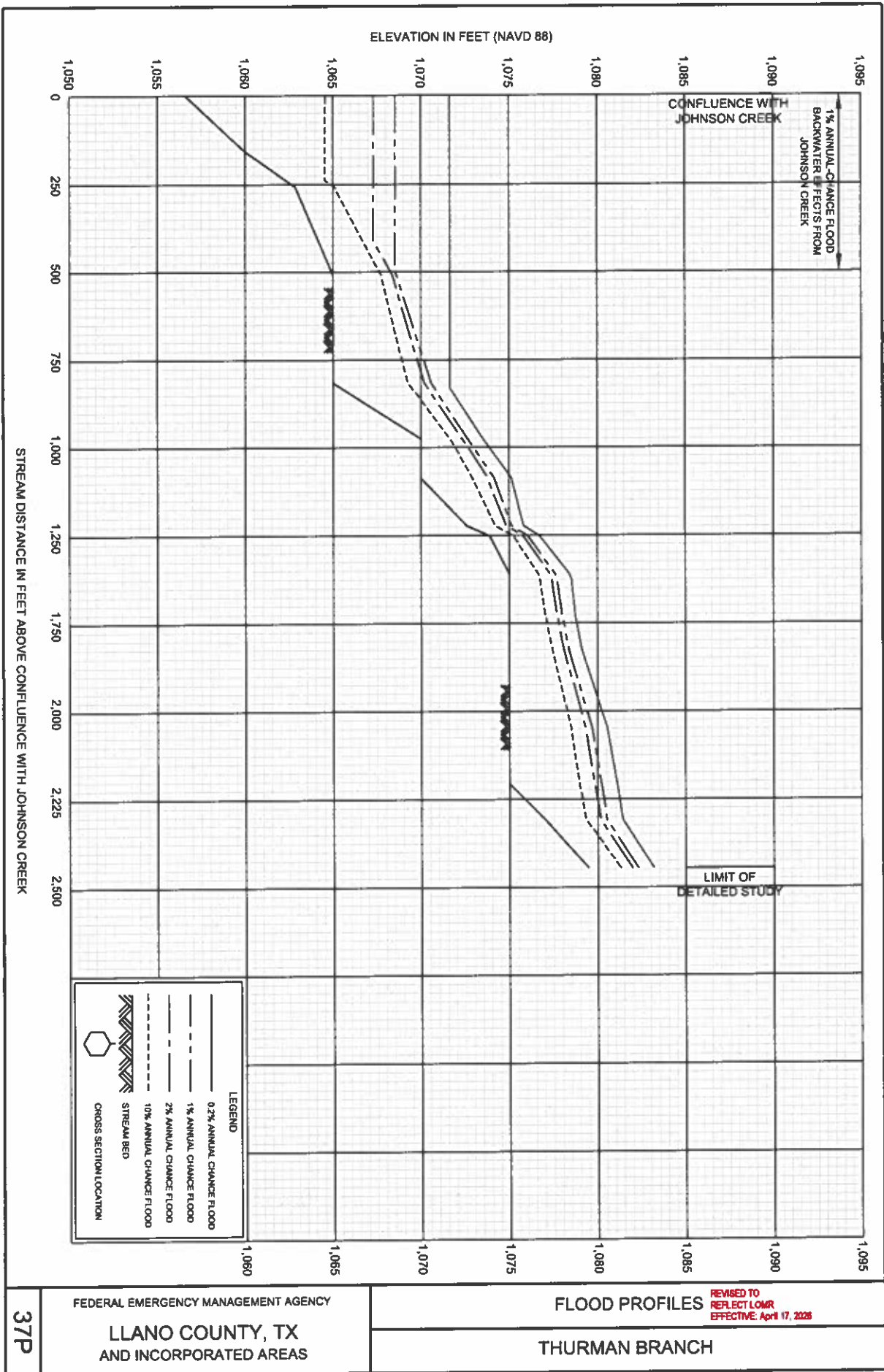


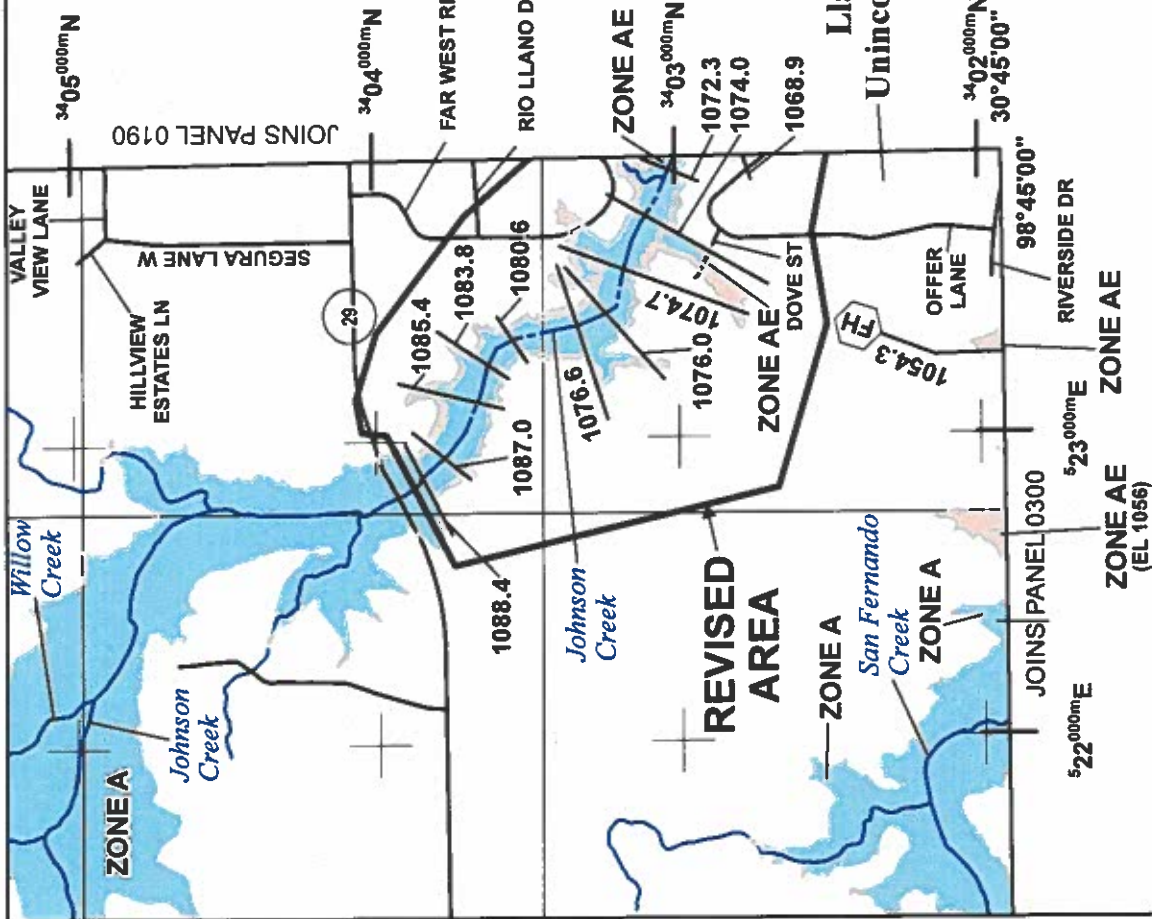




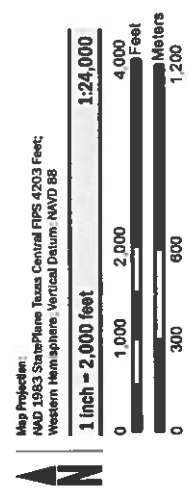








SCALE






NATIONAL FLOOD INSURANCE PROGRAM

FLOOD INSURANCE RATE MAP

LLANO COUNTY, TEXAS
and Incorporated Areas

PANEL 175 OF 825

Panel Contains:

COMMUNITY	NUMBER	PANEL SUFFIX
LLANO COUNTY	481234	0175 D

**REVISED TO
REFLECT LOMR
EFFECTIVE: April 17, 2026**

VERSION NUMBER
2.3.2.1
MAP NUMBER
48299C0175D
MAP REVISED
JANUARY 29, 2021

