NOTICE TO CONGRESS: MONTHLY UPDATE ON FLOOD MAPPING

Biggert-Waters Flood Insurance Reform Act of 2012 and Homeowner Flood Insurance Affordability Act of 2014

March 2016

http://www.fema.gov/risk-mapping-assessment-planning

FEMA

TABLE OF CONTENTS

1. Introduction 1
2. Background 2
3. Risk MAP Program 3
4. Notification 3
4.1. Estimated Issuance of Preliminary Maps 4
4.2. Estimated Issuance of Revised Preliminary Maps 6
4.3. Actions Taken by the Administrator 7
5. Additional Information 12
Appendix A: Flood Maps 13
Appendix B: Acronyms 18
Appendix C: Resources 20

1. INTRODUCTION

The Biggert-Waters Flood Insurance Reform Act of 2012 (Biggert-Waters), as amended by the Homeowner Flood Insurance Affordability Act of 2014, directs the Department of Homeland Security (DHS), Federal Emergency Management Agency (FEMA), to notify Members of Congress when constituents in their Districts will be affected by a flood mapping update. Public Law 112-141, div. F, title II, §100216, July 6, 2012, 126 Stat. 927; Pub. L. 113-89, §§27, 30, Mar. 21, 2014, 128 Stat. 1033, 1034; 42 U.S.C. §4101b (d) (1)(G)(i) and (H) (2014). Under Biggert-Waters:

- The Administrator shall not less than 30 days before issuance of any preliminary map, notify the Senators for each State affected and each Member of the House of Representatives for each congressional district affected by the preliminary map in writing of the estimated schedule for:
    - Community meetings regarding the preliminary map
    - Publication of notices regarding the preliminary map in local newspapers
    - The commencement of the appeals process regarding the map

See Biggert-Waters, as amended, at 42 U.S.C. §4101b (d)(1)(G)(i).[1]

Biggert-Waters also states:

- The Administrator shall upon the issuance of any proposed map and any notice of an opportunity to make an appeal relating to the proposed map, notify the Senators for each State affected and each Member of the House of Representatives for each congressional district affected by the proposed map of any action taken by the Administrator with respect to the proposed map or an appeal relating to the proposed map.

See Biggert-Waters, as amended, at 42 U.S.C. §4101b (d)(1)(H).

In accordance with these requirements, this document serves as notification to Congress and provides details on studies with an estimated issuance of preliminary or revised preliminary flood maps in the current month and the next two months, and studies for which preliminary or revised preliminary flood maps and/or Letters of Final Determination (LFD) were issued last month.[2] LFDs are the actions taken by FEMA to finalize the flood hazard data shown on a preliminary Flood Insurance Rate Map (FIRM). This document also provides details on statutory administrative appeal periods[3] (appeal periods) that were initiated and maps that went effective last month.

[1] FEMA is working to develop the additional administrative process required to implement 42 U.S.C. §4101b (d)(1)(G)(ii) and will update this Notice as appropriate.
[2] For definitions of flood map, LFD, and other terms, please refer to Appendix B.
[3] For more details, see "Information on 'Appeal Start' Actions" in Section 4.3.

2. BACKGROUND

Flooding has been, and continues to be, a serious risk in the United States—so serious that most insurance companies have specifically excluded flood damage from homeowners insurance. To address the need, the U.S. Congress established the National Flood Insurance Program (NFIP) as a Federal program in 1968. The NFIP enabled property owners in participating communities to purchase flood insurance if the community adopted floodplain management ordinances and minimum standards for new construction. However, the owners of existing homes and businesses did not have to rebuild to the higher standards, and many received subsidized rates that did not reflect their true risk.

Biggert-Waters, which was passed by Congress and signed into law by the President in 2012, extended the NFIP through September 30, 2017, while requiring significant program reform. The law required changes to all of the major components of the program, including flood insurance, grants, and the management of floodplains, as well as the establishment of a national flood mapping program. Many of the changes are designed to make the NFIP more financially stable and to ensure that flood insurance rates more accurately reflect the real risk of flooding. Biggert-Waters was amended by Congress under the Homeowner Flood Insurance Affordability Act of 2014, which was signed by the President in 2014.

FEMA identifies flood hazards, assesses flood risks, and partners with States and communities to provide accurate flood hazard and risk data to encourage communities to take mitigation actions. Flood hazard mapping is an important part of the NFIP, as it is the basis of the NFIP regulations and flood insurance requirements. FEMA maintains and updates data through FIRMs and risk assessments. FIRMs are based on statistical information, such as data for river flow, storm tides, hydrologic/hydraulic analyses, and rainfall and topographic surveys. FEMA uses the best available technical data to identify a community's flood hazards.

Maps identifying flood hazards provide citizens with flood risk information and enable communities to make informed development decisions. With this information, communities are able to adopt and enforce minimum floodplain management regulations that reduce the loss of life and property. These proactive efforts minimize the financial impact of flooding on individuals and businesses and mitigate the effects of flooding on new and improved structures. FEMA, through its Risk Mapping, Assessment, and Planning (Risk MAP) program, releases new flood maps and data as appropriate, giving communities across America access to helpful, authoritative data that they can use to make decisions about flood risk. FEMA is required to review community flood maps every five years and assess whether to revise or update them based on current conditions. To learn more about flood maps and how the Risk MAP program creates and maintains them, please refer to Appendix A.

3. RISK MAP PROGRAM

Flood risks change over time, based on new building and development, weather pattern changes, and other factors. The Risk MAP program assists communities nationwide to assess flood risks and encourages mitigation planning and actions to avoid or minimize damage in the face of future disasters. Through more precise flood maps, risk assessment tools, and outreach support, Risk MAP strengthens local communities' ability to make informed decisions about reducing risk.

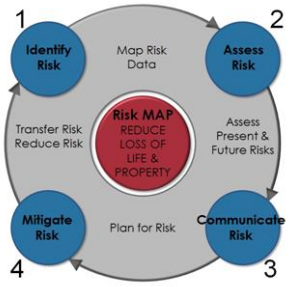
The Risk MAP program includes collaboration with Federal, State, and local stakeholders in communities across the nation to identify, assess, communicate, and mitigate risks. The program aims to address gaps in flood hazard data, provide an enhanced digital platform for the information that is produced, and align risk analysis programs to enhance decision-making. Risk MAP works in conjunction with other FEMA initiatives and supports the NFIP in its efforts to encourage communities to become risk aware and resilient. To learn more about the Risk MAP program, go to *http://www.fema.gov/risk-mapping-assessment-planning*.

4. NOTIFICATION

Through the implementation of Biggert-Waters and the Homeowner Flood Insurance Affordability Act of 2014, FEMA is required to notify Congress of proposed changes to the NFIP flood maps. This document provides that notification, including information on the issuance of proposed map changes (represented as preliminary and revised preliminary flood maps), the initiation of appeal periods, and the issuance of LFDs and effective maps. The information below has been segmented into tables listing studies with an estimated issuance of preliminary and revised preliminary maps for the current month and the next two months. An additional table lists the studies for which the Administrator took an action last month. This table includes the actions by categories (e.g., preliminary maps, appeal starts, revised preliminary maps, or the issuance of an LFD and effective maps). All of the tables identify the FEMA Regions, State, and county impacted by the actions. The tables also provide details on the study reference number, status, and estimated or actual dates.

Risk MAP Vision

"The vision for Risk MAP is to deliver quality data that increases public awareness and leads to action that reduces risk to life and property."



4.1. ESTIMATED ISSUANCE OF PRELIMINARY MAPS

Preliminary FIRMs and Flood Insurance Study (FIS) reports include proposed flood hazard information for areas in the counties listed. This information may include the addition or modification of Special Flood Hazard Areas–the areas subject to inundation by the base (1-percent-annual-chance) flood, Base Flood Elevations or depths, flood zone designations, or regulatory floodways (flood hazards). The table below identifies the studies for which FEMA plans to issue a preliminary FIRM and FIS report in March, April, or May 2016. The actual release dates are being determined in coordination with the State and/or local governments.

The quarter shown in the "Estimated Schedule of Community Meeting" column indicates the estimated quarter of the year in which a community meeting for that study might take place after the preliminary FIRM and FIS report are issued. Some studies may require multiple meetings to cover all communities, and the dates could vary. The quarters are based on the calendar year (Quarter 1 = January–March, Quarter 2 = April–June, Quarter 3 = July–September and Quarter 4 = October–December).

In addition, the "Estimated Schedule of Publishing Notices in Local Newspapers and Starting Appeal Period" column indicates the first quarter in which an appeal period may begin for a community within the study area (marked by the second publication of a notice in the local newspaper). Some studies will require notices to be published in multiple local newspapers so that all communities are notified; each community could, therefore, have different publication dates.

Region	State	County Name	Case Number	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Schedule for Publishing Notices in Local Newspapers and Starting Appeal Period
1	ME	Washington County	13-01-1510S	March 2016	Quarter 2, 2016	Quarter 3, 2016
2	NJ	Burlington County	15-02-0255S	March 2016	Quarter 2, 2016	Quarter 2, 2016
2	NJ	Union County	16-02-0339S	April 2016	Quarter 2, 2016	NA
3	DE	New Castle County	11-03-2202S	April 2016	Quarter 3, 2016	Quarter 4, 2016
3	PA	Blair County	16-03-0712S	April 2016	Quarter 3, 2016	Quarter 4, 2016
3	PA	Delaware County	14-03-2024S	March 2016	Quarter 3, 2016	Quarter 4, 2016
3	PA	Huntingdon County	16-03-0713S	April 2016	Quarter 3, 2016	Quarter 4, 2016
4	AL	Lauderdale County	12-04-1066S	May 2016	Quarter 3, 2016	Quarter 4, 2016
4	AL	Lawrence County	12-04-1066S	May 2016	Quarter 3, 2016	Quarter 4, 2016
4	AL	Limestone County	12-04-1066S	May 2016	Quarter 3, 2016	Quarter 4, 2016
4	AL	Madison County	12-04-1066S	May 2016	Quarter 3, 2016	Quarter 4, 2016
4	AL	Marshall County	12-04-1066S	May 2016	Quarter 3, 2016	Quarter 4, 2016
4	AL	Morgan County	12-04-1066S	May 2016	Quarter 3, 2016	Quarter 4, 2016
4	FL	Alachua County	12-04-7913S	April 2016	Quarter 3, 2016	Quarter 4, 2016
4	FL	Bradford County	12-04-7913S	April 2016	Quarter 3, 2016	Quarter 4, 2016
4	FL	Columbia County	12-04-7916S	April 2016	Quarter 3, 2016	Quarter 4, 2016
4	FL	Duval County	11-04-1761S	April 2016	Quarter 3, 2016	Quarter 4, 2016
4	FL	Gulf County	11-04-1985S	May 2016	Quarter 3, 2016	Quarter 4, 2016
4	FL	Okaloosa County	11-04-1990S	April 2016	Quarter 3, 2016	Quarter 4, 2016

Region	State	County Name	Case Number	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Schedule for Publishing Notices in Local Newspapers and Starting Appeal Period
4	FL	St. Johns County	11-04-1762S	May 2016	Quarter 3, 2016	Quarter 4, 2016
4	FL	Union County	12-04-7913S	April 2016	Quarter 3, 2016	Quarter 4, 2016
4	FL	Walton County	11-04-1989S	March 2016	Quarter 2, 2016	Quarter 3, 2016
4	GA	Chatham County	12-04-0914S	March 2016	Quarter 2, 2016	Quarter 3, 2016
4	GA	Dawson County	16-04-1877S	April 2016	Quarter 3, 2016	Quarter 4, 2016
4	GA	Douglas County	16-04-2660S	May 2016	Quarter 3, 2016	Quarter 4, 2016
4	GA	Habersham County	16-04-1877S	April 2016	Quarter 3, 2016	Quarter 4, 2016
4	GA	Hall County	16-04-1877S	April 2016	Quarter 3, 2016	Quarter 4, 2016
4	GA	Liberty County	12-04-0918S	April 2016	Quarter 3, 2016	Quarter 4, 2016
4	GA	Lumpkin County	16-04-1877S	April 2016	Quarter 3, 2016	Quarter 4, 2016
4	GA	White County	16-04-1877S	April 2016	Quarter 3, 2016	Quarter 4, 2016
4	MS	Lamar County	13-04-3757S	March 2016	Quarter 2, 2016	Quarter 3, 2016
4	MS	Marion County	13-04-3757S	March 2016	Quarter 2, 2016	Quarter 3, 2016
4	MS	Walthall County	13-04-3757S	March 2016	Quarter 2, 2016	Quarter 3, 2016
4	SC	Abbeville County	13-04-6152S	April 2016	Quarter 3, 2016	Quarter 4, 2016
4	SC	Aiken County	13-04-6163S	April 2016	Quarter 3, 2016	Quarter 4, 2016
4	SC	Edgefield County	13-04-6163S	April 2016	Quarter 3, 2016	Quarter 4, 2016
4	SC	Edgefield County	13-04-6164S	April 2016	Quarter 3, 2016	Quarter 4, 2016
4	SC	McCormick County	13-04-6164S	April 2016	Quarter 3, 2016	Quarter 4, 2016
5	OH	Carroll County	14-05-9520S	March 2016	Quarter 2, 2016	Quarter 3, 2016
5	OH	Miami County	12-05-8949S	April 2016	Quarter 2, 2016	Quarter 3, 2016
5	OH	Miami County	12-05-8950S	April 2016	Quarter 2, 2016	Quarter 3, 2016
5	OH	Miami County	14-05-9582S	April 2016	Quarter 2, 2016	Quarter 3, 2016
5	OH	Stark County	14-05-9520S	March 2016	Quarter 2, 2016	Quarter 3, 2016
5	OH	Tuscarawas County	14-05-9520S	March 2016	Quarter 2, 2016	Quarter 3, 2016
6	AR	Saline County	13-06-1179S	March 2016	Quarter 2, 2016	Quarter 3, 2016
6	OK	Hughes County	11-06-2177S	March 2016	Quarter 2, 2016	Quarter 3, 2016
6	OK	McIntosh County	11-06-2177S	March 2016	Quarter 2, 2016	Quarter 3, 2016
6	OK	Pottawatomie County	11-06-2177S	April 2016	Quarter 2, 2016	Quarter 3, 2016
6	TX	Calhoun County	15-06-0621S	April 2016	Quarter 2, 2016	Quarter 3, 2016
7	IA	Appanoose County	16-07-0169S	March 2016	Quarter 2, 2016	Quarter 3, 2016
7	IA	Clarke County	16-07-0172S	March 2016	Quarter 2, 2016	Quarter 3, 2016
7	IA	Davis County	16-07-0174S	March 2016	Quarter 2, 2016	Quarter 3, 2016
7	IA	Decatur County	16-07-0178S	April 2016	Quarter 2, 2016	Quarter 3, 2016
7	IA	Hancock County	16-07-0180S	May 2016	Quarter 2, 2016	Quarter 3, 2016
7	IA	Lucas County	16-07-0206S	April 2016	Quarter 2, 2016	Quarter 3, 2016
7	IA	Marion County	16-07-0209S	April 2016	Quarter 2, 2016	Quarter 3, 2016
7	IA	Monroe County	16-07-0211S	May 2016	Quarter 2, 2016	Quarter 3, 2016
7	IA	Wayne County	16-07-0215S	May 2016	Quarter 2, 2016	Quarter 3, 2016
7	KS	Montgomery County	15-07-2323S	May 2016	Quarter 2, 2016	Quarter 3, 2016
7	MO	Camden County	15-07-1668S	April 2016	Quarter 2, 2016	Quarter 3, 2016
7	MO	Miller County	15-07-1669S	April 2016	Quarter 2, 2016	Quarter 3, 2016
7	MO	Morgan County	15-07-1671S	April 2016	Quarter 2, 2016	Quarter 3, 2016
8	CO	Adams County	15-08-1409S	April 2016	Quarter 2, 2016	Quarter 3, 2016

Region	State	County Name	Case Number	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Schedule for Publishing Notices in Local Newspapers and Starting Appeal Period
8	CO	Arapahoe County	15-08-1412S	March 2016	Quarter 2, 2016	Quarter 3, 2016
8	CO	Arapahoe County	15-08-1409S	April 2016	Quarter 2, 2016	Quarter 3, 2016
8	CO	Boulder County	15-08-1362S	March 2016	Quarter 2, 2016	Quarter 3, 2016
8	CO	Broomfield County	15-08-1362S	March 2016	Quarter 2, 2016	Quarter 3, 2016
8	CO	Denver County	15-08-1412S	March 2016	Quarter 2, 2016	Quarter 3, 2016
8	CO	Denver County	15-08-1409S	April 2016	Quarter 2, 2016	Quarter 3, 2016
8	CO	Morgan County	08-08-0407S	April 2016	Quarter 2, 2016	Quarter 3, 2016
8	CO	Pueblo County	13-08-0851S	April 2016	Quarter 2, 2016	Quarter 3, 2016
8	ND	Dunn County	16-08-0347S	March 2016	Quarter 2, 2016	Quarter 3, 2016
8	UT	Morgan County	12-08-0134S	March 2016	Quarter 2, 2016	Quarter 3, 2016
9	CA	Los Angeles County	13-09-0682S	March 2016	Quarter 2, 2016	Quarter 3, 2016
9	CA	Los Angeles County	15-09-2881S	March 2016	Quarter 2, 2016	Quarter 3, 2016
9	CA	Ventura County	15-09-0445S	March 2016	Quarter 2, 2016	Quarter 3, 2016
9	NV	Nye County	16-09-0634S	April 2016	Quarter 3, 2016	Quarter 4, 2016
10	OR	Clatsop County	16-10-0559S	May 2016	Quarter 3, 2016	Quarter 4, 2016
10	OR	Curry County	12-10-0407S	May 2016	Quarter 3, 2016	Quarter 4, 2016
10	WA	Snohomish County	15-10-0642S	April 2016	Quarter 2, 2016	Quarter 3, 2016

** Please use the case number as a reference if contacting FEMA Regional External Affairs for additional information about a study.*

4.2. ESTIMATED ISSUANCE OF REVISED PRELIMINARY MAPS

The table below identifies the studies under which FEMA plans to issue revised preliminary maps in March, April, or May 2016. The actual release dates are being determined in coordination with the State and/or local governments.

The information in the table below does not show the estimated dates for community meetings, publications in the local newspapers, or appeal periods, as these processes are often not necessary for revised preliminary mapping products.

Region	State	County Name	Case Number	Estimated Revised Preliminary Issuance
1	MA	Plymouth County	16-01-1033S	March 2016
3	VA	Loudoun County	16-03-1167S	April 2016
5	IN	Jasper County	16-05-1545S	March 2016
5	MN	Fillmore County	12-05-8948S	March 2016
5	MN	Wright County	14-05-7084S	March 2016
5	MN	Yellow Medicine County	14-05-4674S	May 2016
6	TX	Victoria County	15-06-0744S	April 2016
8	UT	Iron County	16-08-0636S	April 2016
9	CA	Calaveras County	15-09-2814S	April 2016
9	CA	Ventura County	16-09-1349S	April 2016

** Please use the case number as a reference if contacting FEMA Regional External Affairs for additional information about a study.*

4.3. ACTIONS TAKEN BY THE ADMINISTRATOR

The table below identifies the studies under which FEMA issued a preliminary FIRM and FIS report, initiated a 90-day appeal period, issued a revised preliminary FIRM and FIS report, or issued LFDs in February 2016. It also identifies studies that had FIRM panels and FIS reports become effective during the month of February 2016.

Region	State	County Name	Case Number	Action Taken	Date
1	NH	Rockingham County	15-01-0823S	Revised Preliminary	2/24/2016
2	NJ	Camden County	13-02-0051S	LFD Issued	2/17/2016
2	NJ	Gloucester County	13-02-0052S	LFD Issued	2/17/2016
2	NJ	Morris County	16-02-0099S	Revised Preliminary	2/26/2016
2	NY	Erie County	16-02-0008S	Revised Preliminary	2/19/2016
2	NY	Montgomery County	16-02-0009S	Preliminary	2/19/2016
2	NY	Niagara County	16-02-0007S	Preliminary	2/29/2016
2	NY	Otsego County	16-02-0010S	Revised Preliminary	2/19/2016
3	DE	Kent County	13-03-1974S	Preliminary	2/15/2016
3	DE	Sussex County	13-03-1974S	Preliminary	2/15/2016
3	PA	Armstrong County	06-03-A652S	Maps Effective	2/17/2016
3	WV	Mingo County	12-03-0532S	LFD Issued	2/17/2016
4	GA	McIntosh County	12-04-0920S	Preliminary	2/15/2016
4	KY	Anderson County	12-04-8527S	Preliminary	2/26/2016
4	KY	Carroll County	12-04-8527S	Preliminary	2/26/2016
4	KY	Clark County	12-04-8527S	Preliminary	2/26/2016
4	KY	Fayette County	12-04-8527S	Preliminary	2/26/2016
4	KY	Franklin County	12-04-8527S	Preliminary	2/26/2016
4	KY	Garrard County	12-04-8527S	Preliminary	2/26/2016
4	KY	Henry County	12-04-8527S	Preliminary	2/26/2016
4	KY	Jessamine County	12-04-8527S	Preliminary	2/26/2016
4	KY	Lyon County	13-04-8739S	Preliminary	2/26/2016
4	KY	Madison County	12-04-8527S	Preliminary	2/26/2016
4	KY	Mercer County	12-04-8527S	Preliminary	2/26/2016
4	KY	Nelson County	12-04-8527S	Preliminary	2/26/2016
4	KY	Owen County	12-04-8527S	Preliminary	2/26/2016
4	KY	Scott County	12-04-8527S	Preliminary	2/26/2016
4	KY	Woodford County	12-04-8527S	Preliminary	2/26/2016
4	MS	Hancock County	14-04-0025S	Preliminary	2/29/2016
4	MS	Harrison County	14-04-0025S	Preliminary	2/29/2016
4	MS	Jackson County	14-04-0025S	Preliminary	2/29/2016
4	MS	Pearl River County	14-04-0025S	Preliminary	2/29/2016
4	SC	Berkeley County	10-04-4851S	Preliminary	2/12/2016
4	SC	Fairfield County	11-04-3729S	Preliminary	2/10/2016

Region	State	County Name	Case Number	Action Taken	Date
4	SC	Kershaw County	11-04-3729S	Preliminary	2/10/2016
4	SC	Lancaster County	11-04-3729S	Preliminary	2/10/2016
4	SC	Sumter County	11-04-3729S	Preliminary	2/10/2016
4	TN	Hamilton County	09-04-8601S	Maps Effective	2/3/2016
5	IL	Cass County	12-05-8926S	Preliminary	2/29/2016
5	IL	Lake County	14-05-0593S	Maps Effective	2/17/2016
5	IL	Lee County	12-05-1345S	LFD Issued	2/17/2016
5	IL	Ogle County	12-05-1345S	LFD Issued	2/17/2016
5	IL	Whiteside County	12-05-8928S	Appeal Start	2/23/2016
5	IL	Winnebago County	12-05-0391S	Maps Effective	2/17/2016
5	IN	Brown County	16-05-1088S	Revised Preliminary	2/19/2016
5	IN	Carroll County	14-05-9589S	Preliminary	2/19/2016
5	OH	Delaware County	11-05-1557S	Maps Effective	2/17/2016
5	WI	Grant County	12-05-2282S	Maps Effective	2/3/2016
5	WI	Kenosha County	14-05-9406S	Appeal Start	2/18/2016
6	AR	Clay County	14-06-1724S	LFD Issued	2/3/2016
6	LA	Calcasieu Parish	12-06-0899S	Preliminary	2/29/2016
6	OK	Noble County	15-06-1789S	Preliminary	2/19/2016
6	TX	Aransas County	06-06-BB83S	Maps Effective	2/17/2016
7	NE	Saunders County	12-07-3386S	LFD Issued	2/3/2016
9	AZ	Cochise County	09-09-3053S	Maps Effective	2/3/2016
9	AZ	Maricopa County	11-09-0876S	Preliminary	2/26/2016
9	CA	Napa County	11-09-1224S	LFD Issued	2/3/2016
9	CA	Sacramento County	15-09-2391S	Revised Preliminary	2/26/2016
9	CA	Solano County	11-09-1222S	LFD Issued	2/3/2016
9	HI	Hawaii County	10-09-2502S	Appeal Start	2/9/2016
10	WA	Jefferson County	14-10-0586S	Preliminary	2/12/2016

** Please use the case number as a reference if contacting FEMA Regional External Affairs for additional information about a study.*

Information on "Preliminary" Actions

For the studies identified as "Preliminary" in the "Action Taken" column, FEMA provided all affected communities with preliminary copies of the revised FIRM panels and FIS report.

FEMA has posted digital copies of the preliminary FIRM and FIS report materials on the FEMA Map Service Center (MSC) website (*http://www.fema.gov/preliminaryfloodhazarddata*) for public access. In the coming weeks, FEMA will publish a notice of the proposed updates in the *Federal Register.* FEMA also recommends that community officials call further attention to the proposed flood hazard determinations and the appeal process by issuing a press release or other public notice.

The preliminary copies of the FIRM and FIS report will be the basis for a coordination meeting with community officials and residents. The meeting will give community members a chance to review the mapping products and comment or ask questions about the map changes. FEMA will contact each

affected community to schedule the coordination meeting. In addition to making the digital copies of the FIRM and FIS report available on the MSC website, FEMA has encouraged community officials to circulate their copies as widely as possible among elected officials, staff, residents, and other local stakeholders, so that they will have the opportunity to correct or add to the nontechnical information presented on the preliminary products, including the configuration and labeling of physical features such as roads, bridges, and streams. Requests to revise nontechnical information may be provided to FEMA during this community review period, at the community coordination meeting, or during the statutory 90-day appeal period that will follow. Approved changes will be shown on the final FIRM and in the final FIS report.

After the review and appeal periods have ended and all comments and appeals have been addressed, FEMA will initiate the final preparation of the FIRM and FIS report. The new FIRM and FIS report will become effective approximately six months later. Before that date, each community will be reminded of the requirements to adopt new floodplain ordinances or modify existing ordinances, as necessary, to reflect any changes in the FIRM or FIS report. FEMA will provide communities with final copies of the FIRM panels and FIS report before they become effective, and final FIRM and FIS reports will officially be archived on the MSC website at *https://msc.fema.gov*.

Information on "Appeal Start" Actions

The preliminary FIRM panels and FIS report include proposed flood hazard information for certain locations in the counties listed above. This proposed information may include the addition or modification of Special Flood Hazard Areas–the areas subject to inundation by the base flood, Base Flood Elevations or depths, flood zone designations, or regulatory floodways.

The National Flood Insurance Act provides limited rights to appeal proposed flood elevation and flood hazard zone determinations at 42 U.S.C. §4104, and authorizes only any owner or lessee of real property within the community who believes his property rights to be adversely affected by the proposed determination to appeal, or the community on such individual's behalf. The only basis for appeal is the possession of information showing that:

> (1) the elevations being proposed by the Administrator with respect to an identified area having special flood hazards are scientifically or technically incorrect, or
>
> (2) the designation of an identified special flood hazard area is scientifically or technically incorrect.

The data must be submitted during the 90-day appeal period for proposed maps in order to satisfy the statutory requirements for an appeal designation or appellant status of the appropriate entity.

For the studies identified as "Appeal Start" in the "Action Taken" column, FEMA published a notice of the proposed updates in the *Federal Register*, along with public notifications of the appeal process in local newspapers. FEMA recommends that community officials call further attention to the proposed flood hazard determinations and the appeal process by issuing a press release or other public notice.

These proposed flood hazard updates, once finalized, will become the basis for the floodplain management measures that communities must adopt for participation in the NFIP. However, before any new or modified flood hazard information is finalized and becomes effective, FEMA provides community officials and residents an opportunity to appeal the proposed flood hazard information presented on the preliminary FIRM panels and FIS report. The appeal procedure is outlined below.

The 90-day appeal period began on the date of the second notification published in the local newspapers. It is important to note that only appeals supported by scientific or technical data will be considered. The appeal data must be submitted to FEMA during the 90-day appeal period, which cannot be extended. FEMA will also consider comments and inquiries regarding information other than the proposed flood hazard determinations (e.g., incorrect street names, typographical errors, or omissions) and will incorporate any appropriate changes before the revised FIRM and FIS report become effective.

FEMA asks that communities review and consolidate any appeal data they receive and issue a written opinion stating whether the evidence provided is sufficient to justify an official appeal. Whether or not a community decides to appeal, it must send copies of individual appeals and any supporting data to FEMA for consideration.

FEMA will resolve all appeals in consultation with local officials, through an administrative hearing or by submitting the conflicting data to an independent scientific body or appropriate Federal agency for guidance. After other alternatives have been explored, communities may also request a review by a Scientific Resolution Panel (SRP). SRPs are independent panels of experts in hydrology, hydraulics, and other pertinent sciences, which are 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. FEMA will provide the reports and other information used in making the final determination, for public inspection.

If substantive changes to the preliminary FIRM and FIS report are required after the appeal period, FEMA will send each affected community a revised preliminary copy of the FIRM and FIS report to review. After any appeals and comments regarding those products are resolved, FEMA will send each community an LFD, which finalizes the flood hazard information presented on the FIRM and FIS report and establishes an effective date for the mapping products.

Information on "Revised Preliminary" Actions

For the studies identified as "Revised Preliminary" in the "Action Taken" column, FEMA has provided all affected communities with revised preliminary copies of the FIRM panels and FIS report and is preparing to initiate a statutory 90-day appeal period, if required.

The revised preliminary FIRM and FIS report include proposed flood hazard information for areas in the counties listed. This information may include the addition or modification of Special Flood Hazard

Areas–the areas subject to inundation by the base flood, Base Flood Elevations or depths, flood zone designations, or regulatory floodways.

FEMA has posted digital copies of the revised preliminary FIRM and FIS report materials on the FEMA MSC website (*http://www.fema.gov/preliminaryfloodhazarddata*) for public access.

After all comments have been addressed, FEMA will initiate the final preparation of the FIRM and FIS report, which will become effective approximately six months later. Before that date, each community will be reminded of the requirements to adopt new floodplain ordinances or modify existing ordinances, as necessary, to reflect any changes in the FIRM or FIS report. FEMA will provide communities with final copies of the FIRM panels and FIS report before they become effective, and final FIRM and FIS reports will officially be archived on the MSC website at https://msc.fema.gov.

Information on "LFD Issued" Actions

For the studies identified as "LFD Issued" in the "Action Taken" column, FEMA has already provided the communities affected by the updated flood mapping with preliminary copies of the revised FIS report and FIRM. Proposed flood hazard changes were published in local newspapers and in the *Federal Register*. A statutory 90-day appeal period was held, and FEMA resolved any appeals or comments received during that period. Accordingly, the flood hazard designations are now considered final. In compliance with the Code of Federal Regulations (44 CFR 67.11), FEMA has sent a notice of the final flood hazard information to the Chief Executive Officer of all affected communities, all individual appellants, and the State Coordinating Agency, and published this information in the *Federal Register*. FEMA will provide each affected community with final copies of the updated FIS report and FIRM panels before they become effective in approximately six months. Final FIRM and FIS reports will officially be archived on the MSC website at https://msc.fema.gov.

Information on "Maps Effective" Actions

For the studies identified as "Maps Effective" in the "Action Taken" column, the updated FIRM and FIS report issued by FEMA have become effective. Effective FIRMs are used by communities to administer floodplain management regulations and mitigate flood damage. Local citizens use them to determine the flood zone for their property or structure. Lending institutions use them to determine whether flood insurance is required. Once the FIRM becomes effective, insurance rates may be affected for property owners within the communities.

5. ADDITIONAL INFORMATION

Flood mapping information and resources that your staff and constituents may find helpful are available on the FEMA website at *www.fema.gov/national-flood-insurance-program-flood-hazard-mapping*. In addition, the FEMA Map Information Exchange (FMIX) is available to answer questions by telephone, toll free, at 1-877-336-2627 or by email at *FEMAMapSpecialist@riskmapcds.com*. A list of additional resources is provided in Appendix C.

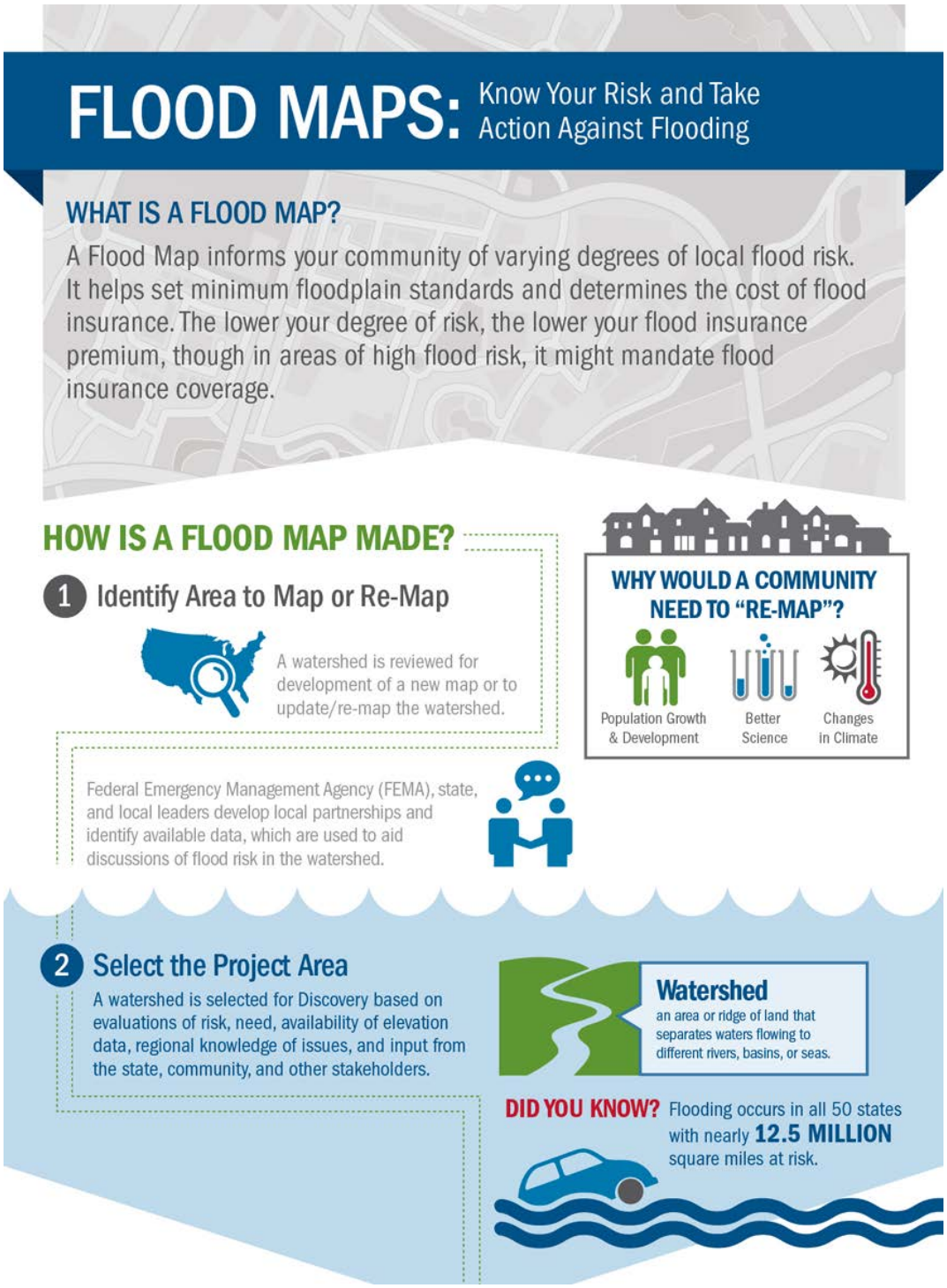
If you have any questions or concerns regarding the information in this document, please have a member of your staff contact the appropriate FEMA Regional External Affairs Specialist listed below.

FEMA Regional External Affairs Specialist Contact List

FEMA Region	Name	Telephone Number	Email Address
I	Dennis Pinkham	617-956-7547	*Dennis.Pinkham@fema.dhs.gov*
II	Donald Caetano	212-680-3616	*Donald.Caetano@fema.dhs.gov*
III	Veronica Hinke	215-931-5715	*Veronica.Hinke@fema.dhs.gov*
IV	Danon Lucas	770-220-5292	*Danon.Lucas@fema.dhs.gov*
V	Dan Shulman	312-408-4427	*Dan.Shulman@fema.dhs.gov*
VI	Norma Reyes	940-898-5233	*Norma.Reyes@fema.dhs.gov*
VII	Michael Cappannari	816-283-7080	*Michael.Cappannari@fema.dhs.gov*
VIII	Cynthia Hunter	303-235-4639	*Cynthia.Hunter@fema.dhs.gov*
IX	Olivia Humilde	510-627-7068	*Olivia.Humilde@fema.dhs.gov*
X	Ryan Ike	425-487-4767	*Ryan.Ike@fema.dhs.gov*

APPENDIX A: FLOOD MAPS

Flood hazard mapping is an important part of the NFIP, as it is the basis for NFIP regulations and flood insurance requirements. The information graphics in this appendix detail the process for flood map creation and updates.



3 Conduct Discovery

In Discovery, FEMA, state, and local leaders collect current and historic-flood related data including:

- Hydrology
- Infrastructure
- Hydraulics
- Land use
- Existing maps such as:
  - Floodplain
  - Base map
  - Flood Map, if existent

A Flood Map:

- Also known as a Flood Insurance Rate Map (FIRM)
- Communicates flood risk to a community and its residents
- Informs local floodplain management regulations
- Identifies flood insurance risk zones called Special Flood Hazard Areas (SFHA)
- Drives insurance rates and the need to purchase insurance through the National Flood Insurance Program (NFIP)
- Sets minimum flood plan standards and building standards for the community
- Is modified when there are changes to geography, weather, and the community

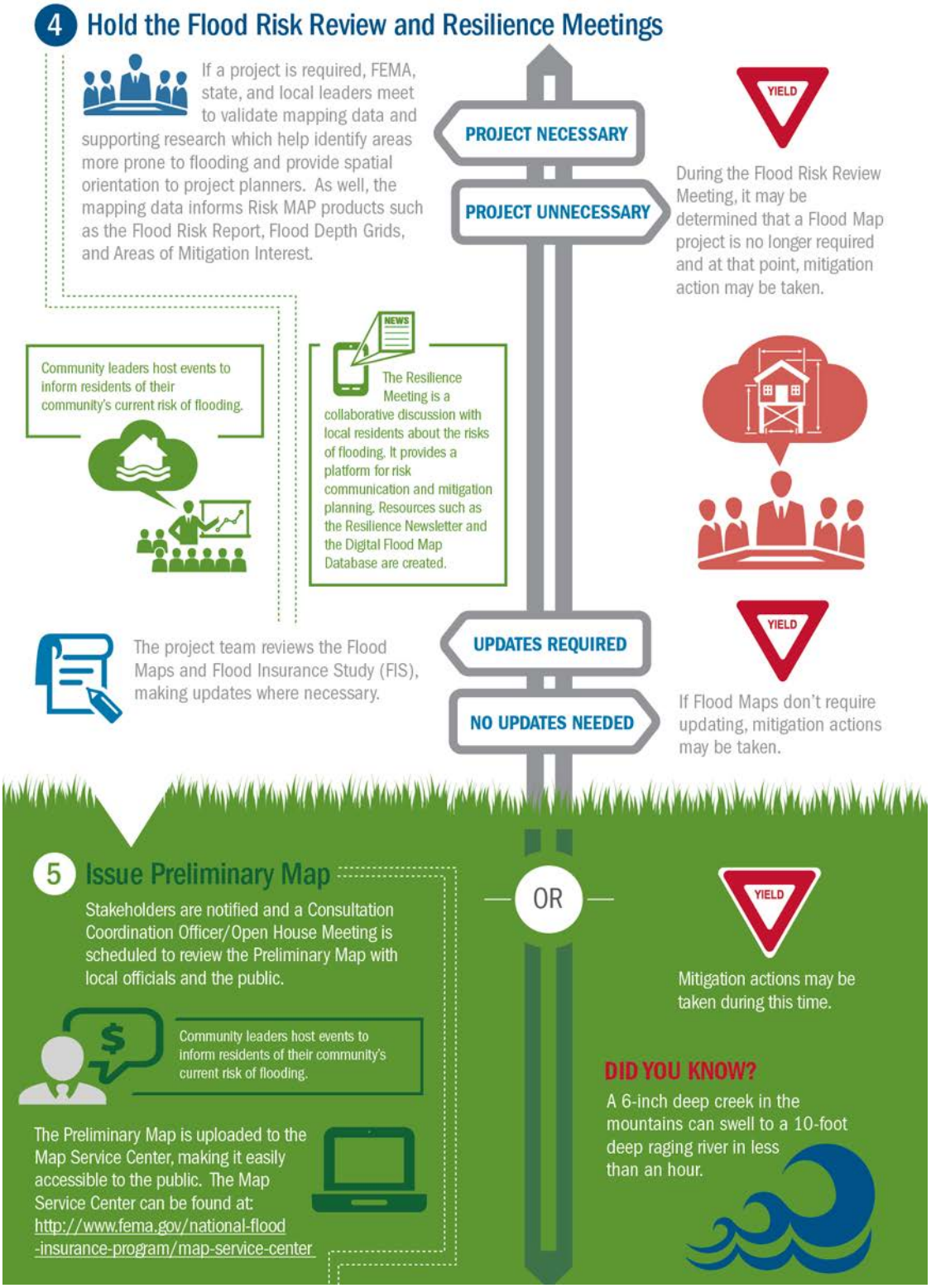
FEMA, state, and local leaders hold a Discovery meeting with the community to review the analysis of flood risk data; identify and address concerns; and inform residents of the status of the project.

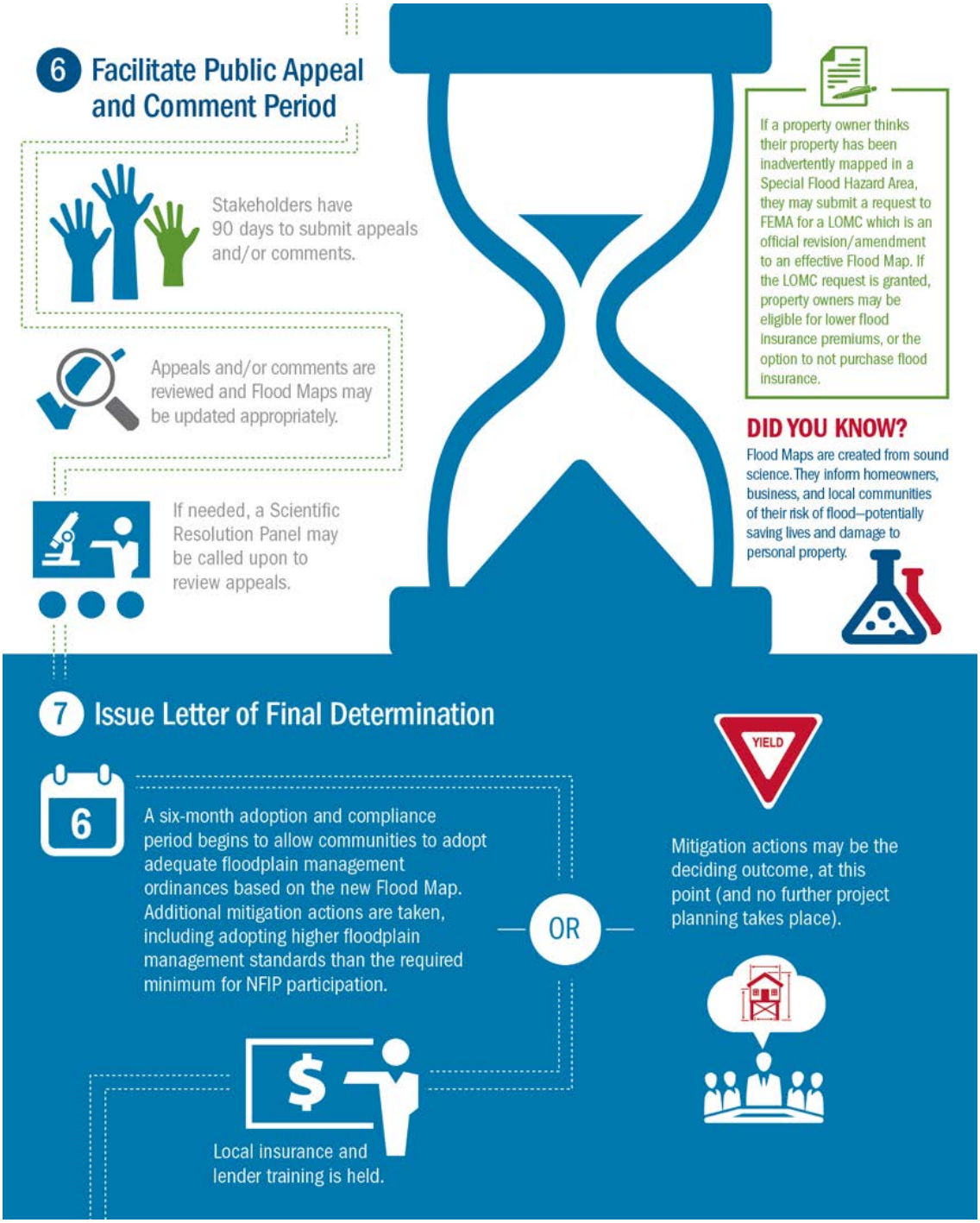
If a Flood Map is needed, a "Kick Off" meeting marks the official start of the risk identification and assessment for the project area.

OR

FEMA, state and local leaders develop a Risk MAP Project Plan as well as resources such as a "Kick-off" Newsletter and Discovery Report to help keep stakeholders engaged and informed. The Discovery Report provides stakeholders with a comprehensive and holistic understanding of historical flood risk, existing coastal data, and current flood mitigation activities.

If the data and research does not support the need for a Flood Map project, the final Discovery Report is updated to reflect that decision and state and local leaders may implement mitigation actions to further reduce flood risk.


4 Hold the Flood Risk Review and Resilience Meetings
If a project is required, FEMA, state, and local leaders meet to validate mapping data and supporting research which help identify areas more prone to flooding and provide spatial orientation to project planners. As well, the mapping data informs Risk MAP products such as the Flood Risk Report, Flood Depth Grids, and Areas of Mitigation Interest.
PROJECT NECESSARY
PROJECT UNNECESSARY
YIELD
During the Flood Risk Review Meeting, it may be determined that a Flood Map project is no longer required and at that point, mitigation action may be taken.
NEWS
Community leaders host events to inform residents of their community's current risk of flooding.
The Resilience Meeting is a collaborative discussion with local residents about the risks of flooding. It provides a platform for risk communication and mitigation planning. Resources such as the Resilience Newsletter and the Digital Flood Map Database are created.
The project team reviews the Flood Maps and Flood Insurance Study (FIS), making updates where necessary.
UPDATES REQUIRED
NO UPDATES NEEDED
YIELD
If Flood Maps don't require updating, mitigation actions may be taken.
5 Issue Preliminary Map
Stakeholders are notified and a Consultation Coordination Officer/Open House Meeting is scheduled to review the Preliminary Map with local officials and the public.
OR
YIELD
Mitigation actions may be taken during this time.
Community leaders host events to inform residents of their community's current risk of flooding.
The Preliminary Map is uploaded to the Map Service Center, making it easily accessible to the public. The Map Service Center can be found at: http://www.fema.gov/national-flood-insurance-program/map-service-center
DID YOU KNOW?
A 6-inch deep creek in the mountains can swell to a 10-foot deep raging river in less than an hour.


6 Facilitate Public Appeal and Comment Period
Stakeholders have 90 days to submit appeals and/or comments.
Appeals and/or comments are reviewed and Flood Maps may be updated appropriately.
If needed, a Scientific Resolution Panel may be called upon to review appeals.
If a property owner thinks their property has been inadvertently mapped in a Special Flood Hazard Area, they may submit a request to FEMA for a LOMC which is an official revision/amendment to an effective Flood Map. If the LOMC request is granted, property owners may be eligible for lower flood insurance premiums, or the option to not purchase flood insurance.
DID YOU KNOW?
Flood Maps are created from sound science. They inform homeowners, business, and local communities of their risk of flood—potentially saving lives and damage to personal property.
7 Issue Letter of Final Determination
6
A six-month adoption and compliance period begins to allow communities to adopt adequate floodplain management ordinances based on the new Flood Map. Additional mitigation actions are taken, including adopting higher floodplain management standards than the required minimum for NFIP participation.
OR
YIELD
Mitigation actions may be the deciding outcome, at this point (and no further project planning takes place).
Local insurance and lender training is held.

8 Issue Flood Map

Community leaders monitor and track local developments. Letters of Map Revision (LOMRs) are required within 6 months of project completion for projects that change flood hazards in a specific area.

DID YOU KNOW?

People outside of high-risk areas file over **20%** of National Flood Insurance Program claims and receive one-third of disaster assistance for flooding.

9 Improve Resiliency of Watershed

FEMA and state leaders track and log potential future changes to Flood Maps in accordance to the Coordinated Needs Management Strategy (CNMS), which manages and standardizes mapping needs and provides a more comprehensive and efficient approach.

Final Flood Maps are posted to the online Map Service Center, making it easily accessible to the public. The Map Service Center can be found at: http://www.fema.gov/national-flood-insurance-program/map-service-center

Community implements actions to further reduce the risk of flooding and continues participation in the NFIP.

RiskMAP
Increasing Resilience Together

version: 122313

FEMA

APPENDIX B: ACRONYMS

Table 1: Acronyms and Definitions List

Acronym	Term	Definitions
Biggert-Waters	Biggert-Waters Flood Insurance Reform Act of 2012	In July 2012, the U.S. Congress passed the Biggert-Waters Flood Insurance Reform Act of 2012, which calls on the Federal Emergency Management Agency (FEMA) and other agencies to make a number of changes to the way the National Flood Insurance Program (NFIP) is run. For more information, please visit *https://www.fema.gov/media-library/resources-documents/collections/341*
FIRM	Flood Insurance Rate Map	A Flood Insurance Rate Map (FIRM) is an official product on which FEMA has delineated both the special flood hazard areas and the risk zones applicable to the community. For more information, please visit *http://www.fema.gov/flood-insurance-rate-map-firm*
FIS	Flood Insurance Study	A Flood Insurance Survey (FIS) is a compilation and presentation of flood risk data for specific watercourses, lakes, and coastal flood hazard areas within a community. For more information, please visit *http://www.fema.gov/floodplain-management/flood-insurance-study*
FMIX	FEMA Map Information Exchange	The FEMA Map Information eXchange (FMIX) was created in March 2010 to provide a one-stop shop for a variety of information, products, services, and tools that support the NFIP. For more information, please visit *http://www.floodmaps.fema.gov/fhm/fmx_main.html*
NFIP	National Flood Insurance Program	The NFIP identifies areas of flood risk through analysis and mapping, encourages floodplain management practices through community participation, and offers flood insurance to homeowners, renters, and business owners in participating communities. For more information, please visit *http://www.floodsmart.gov*

Acronym	Term	Definitions
LFD	Letter of Final Determination	FEMA sends a Letter of Final Determination (LFD) to the Chief Executive Officer of a community as notification that a new or updated FIRM will become effective in six months. For more information, please visit *http://www.fema.gov/national-flood-insurance-program-flood-hazard-mapping/letter-final-determination*
MSC	Map Service Center	FEMA's Map Service Center (MSC) is the official government distribution center for digital and paper flood hazard mapping products created by FEMA in support of the NFIP. For more information, please visit *www.msc.fema.gov*
Risk MAP	Risk Mapping, Assessment, and Planning	The vision for the *Risk Mapping, Assessment, and Planning* (Risk MAP) program is to deliver quality data that increases public awareness and leads to action that reduces risk to life and property. Risk MAP builds on flood hazard data and maps produced during the Flood Map Modernization program. For more information, please visit *http://www.fema.gov/risk-mapping-assessment-planning*
SRP	Scientific Resolution Panel	The Scientific Resolution Panel (SRP) process reinforces FEMA's commitment to work with communities to ensure that the flood hazard data depicted on FIRMs is built collaboratively, using the best science available. For more information, please visit *http://www.fema.gov/pdf/media/factsheets/2011/srp_fs.pdf*

APPENDIX C: RESOURCES

The following additional resources provide a better understanding of key elements of this report.

Implementation of the Biggert-Waters Flood Insurance Reform Act of 2012 and the Homeowner Flood Insurance Affordability Act	
Website	*https://www.fema.gov/media-library/resources-documents/collections/341*

National Flood Insurance Program	
Website	*http://www.floodsmart.gov/floodsmart/*
Phone	1-888-379-9531 (toll free)
E-mail	floodsmart@fema.dhs.gov
Social Media	Twitter at *@NFIPtraining*

Risk MAP Program	
Website	*http://www.fema.gov/risk-mapping-assessment-planning*
Phone	FEMA Map Information Exchange (FMIX) 1-877-336-2627 (toll free)
E-mail	FEMAMapSpecialist@riskmapcds.com