# NOTICE TO CONGRESS: MONTHLY UPDATE ON FLOOD MAPPING

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

**November 2016**

FEMA

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# 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 November 2016, December 2016, or January 2017. 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 | RI | Kent County | 13-01-0378S | December 2016 | Quarter 1, 2017 | Quarter 1, 2017 |
| 1 | RI | Washington County | 13-01-0378S | December 2016 | Quarter 1, 2017 | Quarter 1, 2017 |
| 2 | NJ | Mercer County | 15-02-0282S | January 2017 | Quarter 2, 2017 | Quarter 2, 2017 |
| 3 | DE | New Castle County | 11-03-2202S | January 2017 | Quarter 1, 2017 | Quarter 2, 2017 |
| 3 | MD | Baltimore City | 13-03-1975S | December 2016 | Quarter 1, 2017 | Quarter 2, 2017 |
| 3 | MD | Baltimore County | 14-03-3400S | January 2017 | Quarter 1, 2017 | Quarter 2, 2017 |
| 3 | MD | Garrett County | 11-03-0525S | January 2017 | Quarter 1, 2017 | Quarter 2, 2017 |
| 3 | PA | Wayne County | 16-03-2419S | January 2017 | Quarter 1, 2017 | Quarter 2, 2017 |
| 3 | WV | Grant County | 11-03-0525S | January 2017 | Quarter 1, 2017 | Quarter 2, 2017 |
| 4 | FL | Dixie County | 12-04-7915S | November 2016 | Quarter 1, 2017 | Quarter 2, 2017 |
| 4 | FL | Escambia County | 11-04-1993S | December 2016 | Quarter 1, 2017 | Quarter 2, 2017 |
| 4 | FL | Taylor County | 12-04-7915S | December 2016 | Quarter 1, 2017 | Quarter 2, 2017 |
| 4 | GA | Bartow County | 13-04-8403S | November 2016 | Quarter 1, 2017 | Quarter 2, 2017 |
| 4 | GA | Cobb County | 13-04-8403S | November 2016 | Quarter 1, 2017 | Quarter 2, 2017 |
| 4 | MS | Hinds County | 13-04-8486S | December 2016 | Quarter 1, 2017 | Quarter 2, 2017 |
| 4 | MS | Itawamba County | 15-04-4905S | December 2016 | Quarter 1, 2017 | Quarter 2, 2017 |

| 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 | MS | Madison County | 13-04-8486S | December 2016 | Quarter 1, 2017 | Quarter 2, 2017 |
| 4 | MS | Monroe County | 15-04-4905S | December 2016 | Quarter 1, 2017 | Quarter 2, 2017 |
| 4 | SC | Greenville County | 16-04-8538S | December 2016 | Quarter 1, 2017 | Quarter 2, 2017 |
| 4 | SC | Jasper County | 07-04-0633S | January 2017 | Quarter 1, 2017 | Quarter 2, 2017 |
| 4 | SC | Laurens County | 16-04-8538S | December 2016 | Quarter 1, 2017 | Quarter 2, 2017 |
| 4 | SC | Newberry County | 16-04-8538S | December 2016 | Quarter 1, 2017 | Quarter 2, 2017 |
| 5 | WI | Jackson County | 15-05-3525S | November 2016 | Quarter 4, 2016 | Quarter 1, 2017 |
| 5 | WI | Marathon County | 16-05-1484S | December 2016 | Quarter 1, 2017 | Quarter 2, 2017 |
| 6 | AR | Pulaski County | 16-06-3876S | November 2016 | Quarter 1, 2017 | Quarter 1, 2017 |
| 6 | TX | Austin County | 14-06-1382S | January 2017 | Quarter 1, 2017 | Quarter 2, 2017 |
| 6 | TX | Fort Bend County | 14-06-1988S | January 2017 | Quarter 1, 2017 | Quarter 2, 2017 |
| 6 | TX | Fort Bend County | 14-06-1382S | January 2017 | Quarter 1, 2017 | Quarter 2, 2017 |
| 6 | TX | Harris County | 14-06-1988S | January 2017 | Quarter 1, 2017 | Quarter 2, 2017 |
| 6 | TX | Waller County | 14-06-1382S | January 2017 | Quarter 1, 2017 | Quarter 2, 2017 |
| 6 | TX | Washington County | 14-06-1382S | January 2017 | Quarter 1, 2017 | Quarter 2, 2017 |
| 6 | TX | Williamson County | 13-06-1181S | January 2017 | Quarter 1, 2017 | Quarter 2, 2017 |
| 7 | KS | Marion County | 15-07-2372S | November 2016 | Quarter 1, 2017 | Quarter 1, 2017 |
| 7 | KS | Montgomery County | 15-07-2323S | December 2016 | Quarter 1, 2017 | Quarter 1, 2017 |
| 7 | MO | Howell County | 16-07-1463S | December 2016 | Quarter 1, 2017 | Quarter 1, 2017 |
| 8 | CO | Clear Creek County | 12-08-0607S | November 2016 | Quarter 1, 2017 | Quarter 2, 2017 |
| 8 | CO | Jefferson County | 12-08-0607S | November 2016 | Quarter 1, 2017 | Quarter 2, 2017 |
| 8 | CO | Larimer County | 13-08-0164S | December 2016 | Quarter 1, 2017 | Quarter 2, 2017 |
| 8 | MT | Gallatin County | 16-08-0886S | November 2016 | Quarter 1, 2017 | Quarter 2, 2017 |
| 8 | UT | Summit County | 12-08-0134S | November 2016 | Quarter 1, 2017 | Quarter 2, 2017 |
| 9 | AZ | Pinal County | 16-09-2300S | December 2016 | Quarter 2, 2017 | Quarter 3, 2017 |
| 9 | CA | San Diego County | 12-09-1327S | December 2016 | Quarter 2, 2017 | Quarter 3, 2017 |
| 9 | CA | Santa Barbara County | 12-09-1163S | December 2016 | Quarter 2, 2017 | Quarter 3, 2017 |
| 10 | AK | Ketchikan Gateway Borough | 14-10-0603S | January 2017 | Quarter 1, 2017 | Quarter 2, 2017 |
| 10 | OR | Coos County | 16-10-0539S | November 2016 | Quarter 1, 2017 | Quarter 2, 2017 |
| 10 | OR | Tillamook County | 11-10-0349S | November 2016 | Quarter 1, 2017 | Quarter 2, 2017 |
| 10 | OR | Washington County | 14-10-0617S | December 2016 | Quarter 1, 2017 | Quarter 2, 2017 |
| 10 | WA | Clallam County | 16-10-0561S | January 2017 | Quarter 1, 2017 | Quarter 2, 2017 |
| 10 | WA | Kittitas County | 16-10-0626S | January 2017 | Quarter 1, 2017 | Quarter 2, 2017 |

** 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 November 2016, December 2016, or January 2017. 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 |
|---|---|---|---|---|
| 2 | NJ | Bergen County | 16-02-0443S | December 2016 |
| 2 | NJ | Essex County | Not Yet in MIP | January 2017 |
| 2 | NJ | Morris County | Not Yet in MIP | January 2017 |
| 2 | NJ | Passaic County | Not Yet in MIP | January 2017 |
| 3 | DE | Sussex County | 16-03-2775S | November 2016 |
| 3 | PA | Lackawanna County | 15-03-0164S | December 2016 |
| 5 | IN | Shelby County | 16-05-6727S | November 2016 |
| 6 | TX | Lafayette Parish | 16-06-3197S | December 2016 |
| 8 | CO | Garfield County | 17-08-0156S | November 2016 |
| 8 | UT | Iron County | 16-08-0636S | November 2016 |
| 10 | OR | Lincoln County | 17-10-0062S | January 2017 |

** 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 October 2016. It also identifies studies that had FIRM panels and FIS reports become effective during the month of October 2016.

| Region | State | County Name | Case Number | Action Taken | Date |
|---|---|---|---|---|---|
| 2 | NY | Montgomery County | 16-02-0009S | Appeal Start | 10/28/2016 |
| 4 | GA | Henry County | 12-04-7371S | Maps Effective | 10/6/2016 |
| 5 | MN | Marshall County | 16-05-4260S | Revised Preliminary | 10/20/2016 |
| 5 | MN | Olmsted County | 06-05-B035S | LFD Issued | 10/19/2016 |
| 5 | MN | Roseau County | 07-05-0462S | LFD Issued | 10/19/2016 |
| 6 | LA | St. Mary Parish | 15-06-2286S | LFD Issued | 10/19/2016 |
| 6 | TX | Willacy County | 07-06-1392S | LFD Issued | 10/5/2016 |
| 7 | IA | Adair County | 15-07-0896S | LFD Issued | 10/5/2016 |
| 7 | IA | Adams County | 15-07-0893S | LFD Issued | 10/5/2016 |
| 7 | IA | Guthrie County | 15-07-0899S | LFD Issued | 10/5/2016 |

| Region | State | County Name | Case Number | Action Taken | Date |
|---|---|---|---|---|---|
| 7 | IA | Page County | 15-07-0891S | LFD Issued | 10/19/2016 |
| 7 | IA | Taylor County | 15-07-0892S | LFD Issued | 10/5/2016 |
| 7 | MO | Boone County | 12-07-0375S | LFD Issued | 10/19/2016 |
| 7 | MO | Howard County | 12-07-0375S | LFD Issued | 10/19/2016 |
| 7 | MO | Jefferson County | 11-07-1077S | Preliminary | 10/29/2016 |
| 8 | CO | Arapahoe County | 15-08-1412S | Appeal Start | 10/20/2016 |
| 8 | CO | Denver County | 15-08-1412S | Appeal Start | 10/20/2016 |
| 8 | ND | Dunn County | 16-08-0347S | Appeal Start | 10/7/2016 |
| 9 | AZ | Cochise County | 11-09-0875S | Maps Effective | 10/20/2016 |
| 9 | CA | Los Angeles County | 12-09-1165S | Preliminary | 10/28/2016 |
| 9 | CA | Sacramento County | 15-09-0380S | Maps Effective | 10/20/2016 |
| 9 | CA | San Joaquin County | 15-09-0380S | Maps Effective | 10/20/2016 |
| 9 | CA | Santa Cruz County | 16-09-2688S | Revised Preliminary | 10/31/2016 |
| 9 | NV | Lyon County | 09-09-3064S | Maps Effective | 10/20/2016 |
| 10 | AK | Kenai Peninsula Borough | 12-10-0355S | Maps Effective | 10/20/2016 |
| 10 | OR | Jackson County | 15-10-0672S | LFD Issued | 10/5/2016 |

** 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 |
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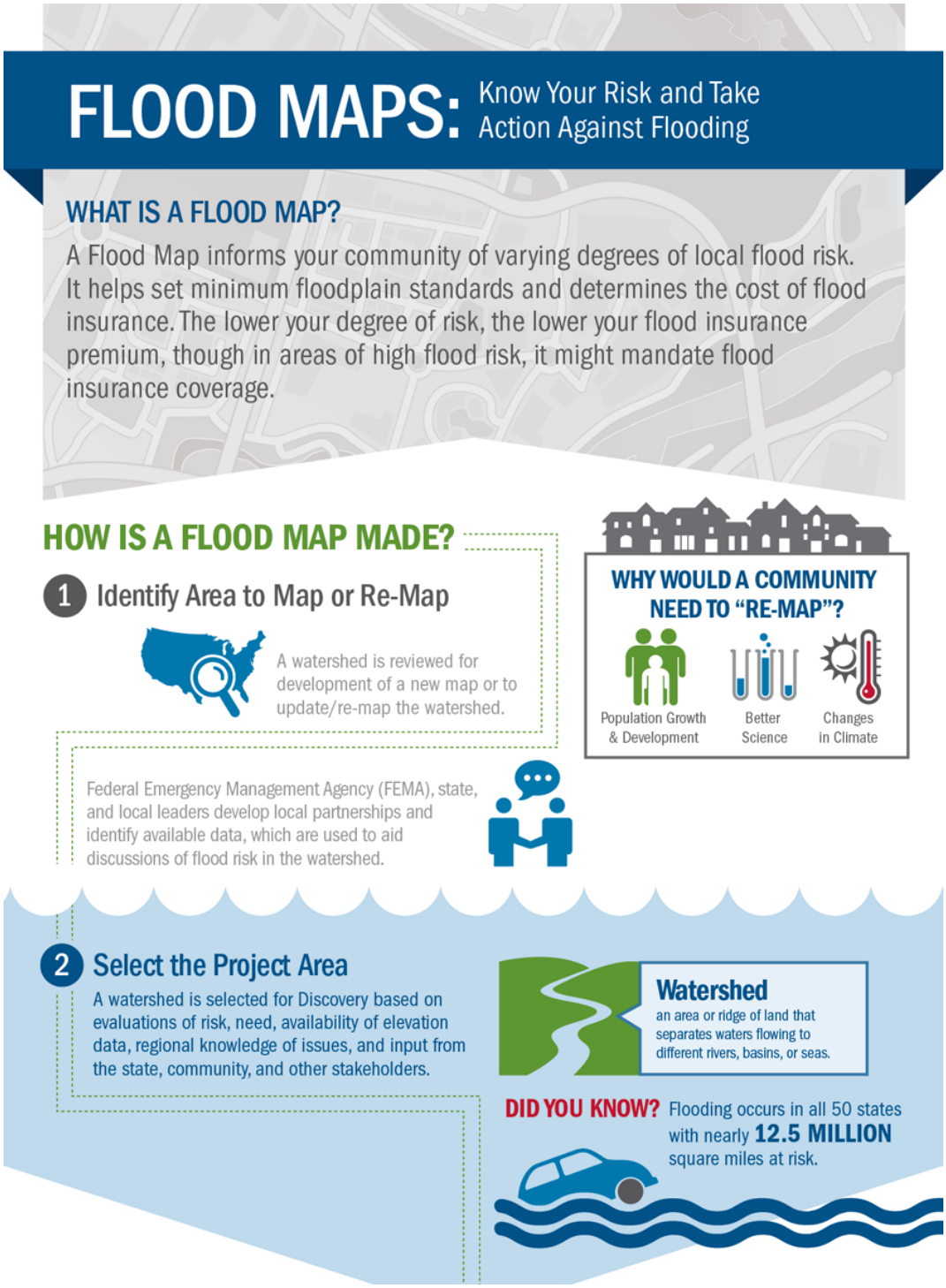
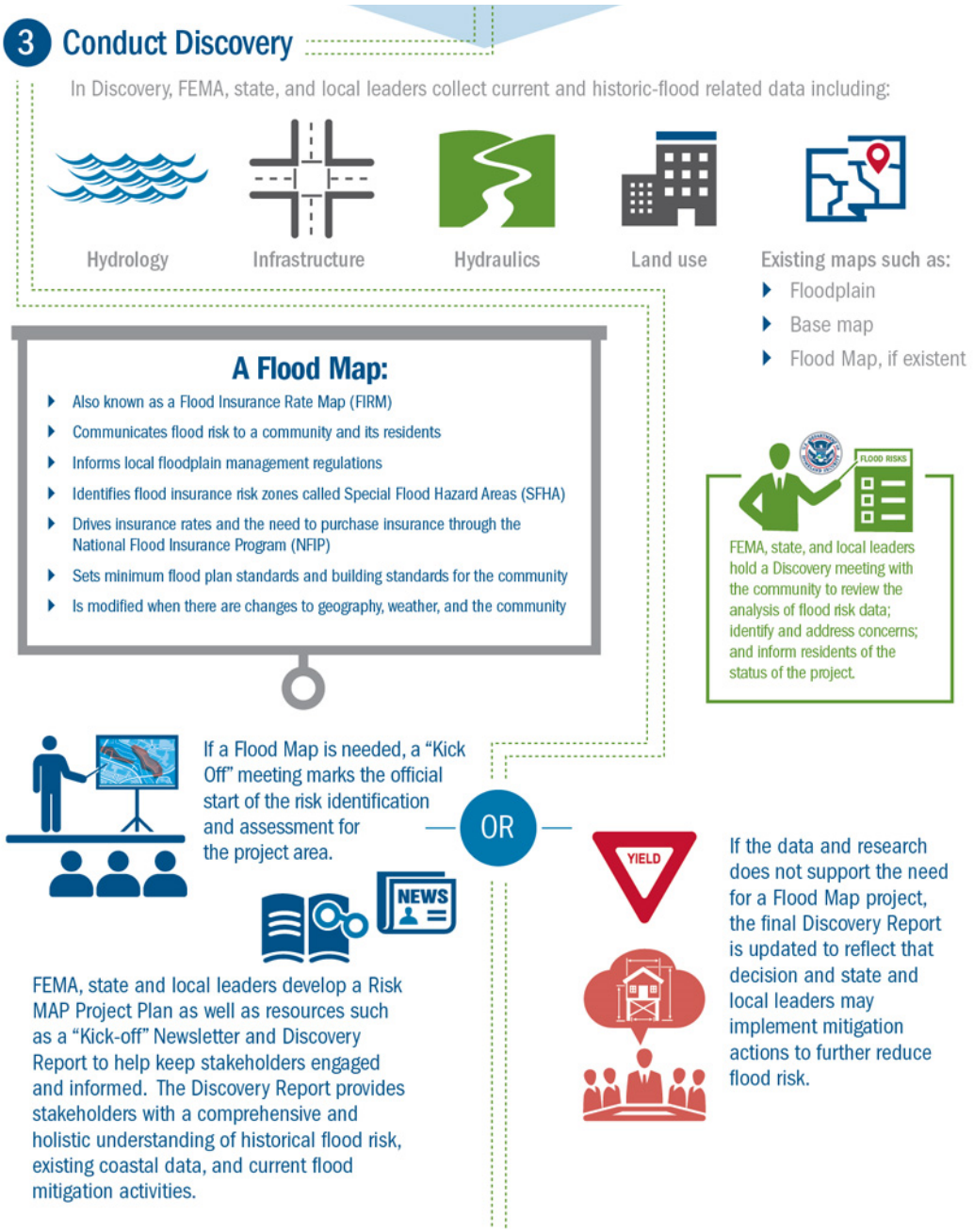
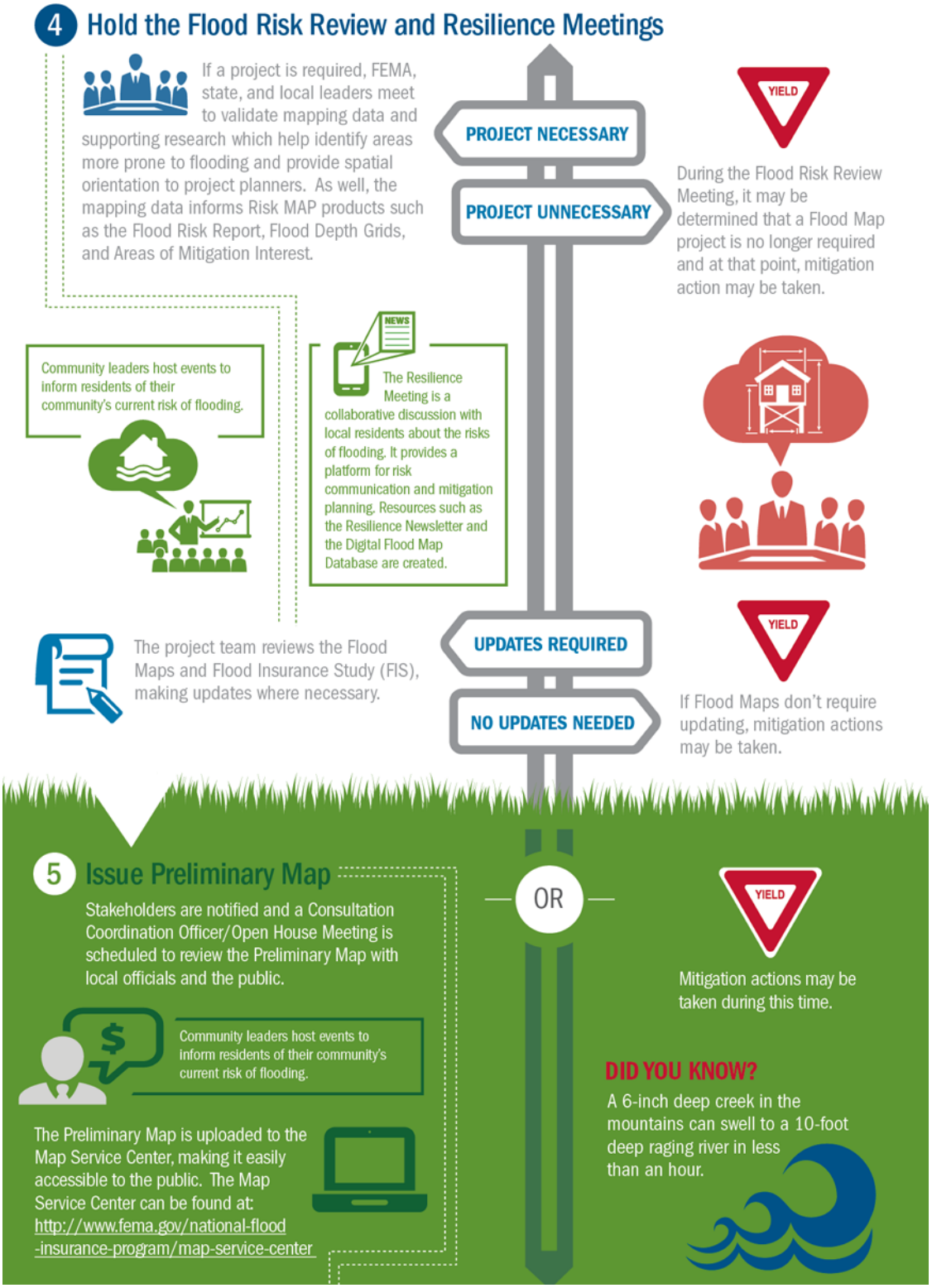
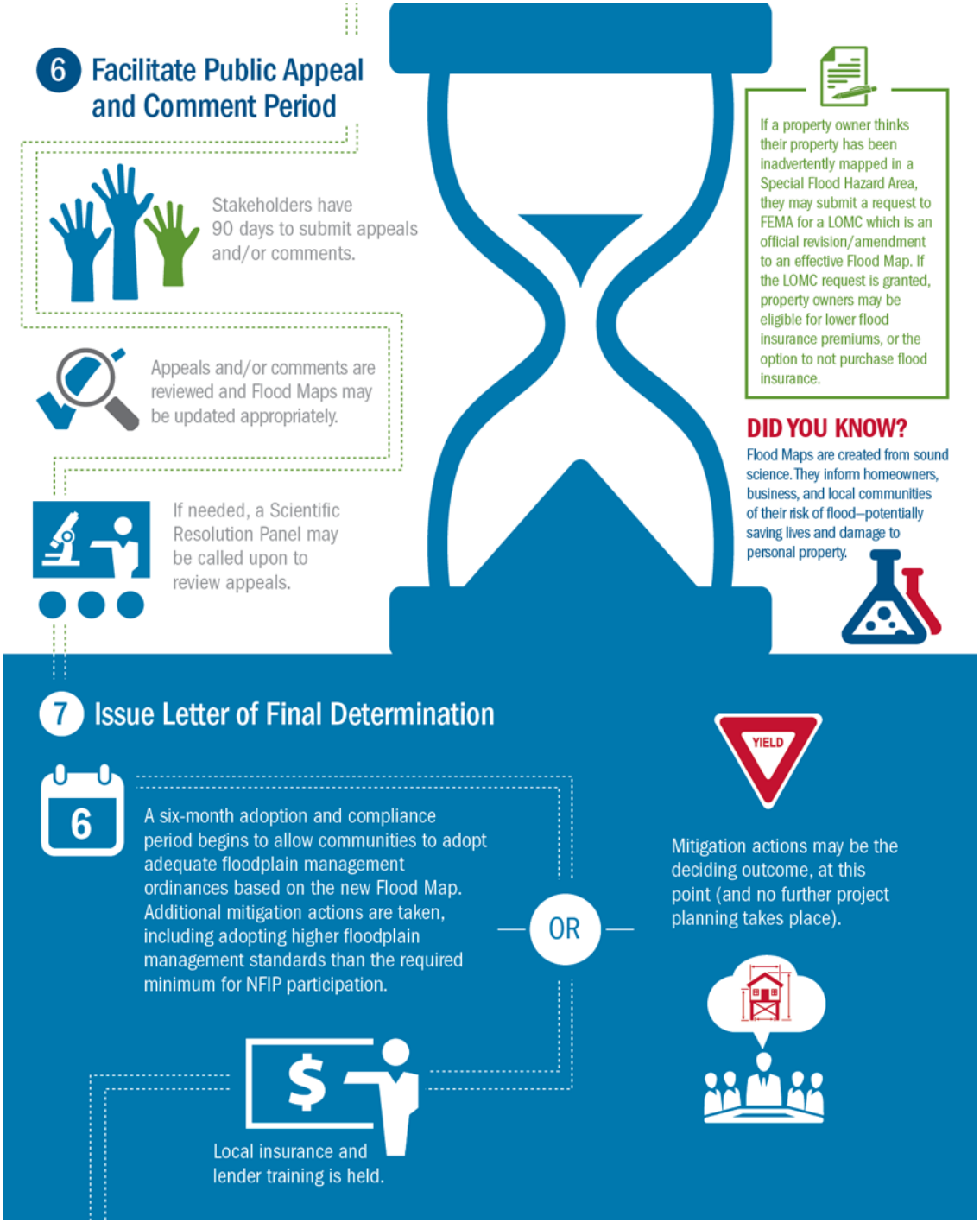
## APPENDIX A: FLOOD MAPS

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
FLOOD RISKS
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
NEWS
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.
YIELD
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.
Community leaders host events to inform residents of their community's current risk of flooding.
NEWS
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.
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
OR
YIELD
Mitigation actions may be taken during this time.
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.

# 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* |
| **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* |

| Acronym | Term | Definitions |
|---|---|---|
| **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/media-library-data/1470778879722-e5a7384967fe301cef8bfab130b764a3/SRP_Overview_fixed_link.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)<br>1-877-336-2627 (toll free) |
| **E-mail** | *FEMAMapSpecialist@riskmapcds.com* |