

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 2019



FEMA

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1. INTRODUCTION

Flooding is a serious risk to life and property in the United States, but flood risk changes over time. The Federal Emergency Management Agency’s (FEMA) Risk Mapping, Assessment, and Planning (Risk MAP) program helps communities understand and prepare for changing flood risks by updating flood maps. These updated flood maps help communities make decisions about building codes and other standards that make residents, homes, and businesses safer from flooding.

By law, FEMA must look at community flood maps every five years and decide whether to update or change them. FEMA must also tell Congress every month about any planned changes to community flood maps. This Notice to Congress includes information about:

- Communities that (in the next three months) are scheduled to receive updated draft maps from FEMA (called preliminary maps and revised preliminary maps)
- Communities that have received preliminary or revised preliminary maps from FEMA
- The period of time during which community notices will be published about the release of the maps and the appeals period
- Communities that have received Letters of Final Determination (LFDs) about their updated maps
- Communities where revised flood maps are considered final (called effective maps)

This monthly Notice to Congress will also include updates on the Risk MAP program, news on how communities are protecting themselves against flood risks, and other topics.

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.”



2. RISK MAP NEWS

Nearly \$6M in Flood Damage Avoided in Beatrice, Nebraska in March 2019

Over the last 45 years, Beatrice, Nebraska has established a successful flood mitigation program. The City began acquiring flood-damaged properties after its largest flood of record in 1973. City leaders knew these properties would be flooded again and opted to purchase the properties rather than see them rebuilt. To date, the City has purchased and removed more than 130 properties from floodprone areas within the Big Blue River floodplain and its tributaries.

In 2018, FEMA Region VII analyzed the economic benefit of these acquisitions using Hazus, FEMA's loss estimation software. A *story map* was created to show the results of this analysis and the project's return on investment. Beatrice's acquisition program is part of a larger hazard mitigation plan and comprehensive floodplain management program guided by past events. The story map shows the value of this kind of mitigation program and how other communities can start their own, similar program.



In March 2019, another flood hit Beatrice. With the City and the Nebraska Department of Natural Resources, FEMA quickly updated the 2018 analysis using data from the 2019 flood. This analysis showed that Beatrice avoided more than \$5.7 million in flood damage to more than 60 structures in the recent March flood. Combined with the estimated losses avoided during the 2015 flood, the community has avoided about \$19 million in damages in the past five years. Considering the initial investment, this is \$3.80 in benefits for every \$1 invested, for just two floods. While surrounding communities were reporting on their flood damage, Beatrice and FEMA were showing how much money this mitigation success had saved.

Rather than a traditional loss avoidance study, which can take months to generate after a flood event, FEMA used Hazus to calculate the estimated avoided losses less than two weeks after peak flood stage. Hazus is typically used to estimate potential future losses to existing structures based on a specific flood scenario. But in this case, Hazus was used to estimate avoided losses to acquired structures based on an actual event. This approach leveraged GIS technology, drone footage from the day the flooding peaked, available LiDAR, and regulatory Risk MAP products to develop a depth grid for the flood event. This event depth grid and data about the acquired structures were input into Hazus to calculate what the losses would have been if the structures had not been acquired and removed before the flood. This innovative approach quickly showed the value of mitigation investment during the immediate aftermath of the flood disaster when flooded communities were making recovery decisions.

3. NOTIFICATION

The following table shows preliminary and revised preliminary flood mapping studies that are expected to be released in the current month and the next two months. An additional table shows the studies where FEMA took action by issuing preliminary or revised maps; starting an appeal period; releasing an LFD or effective maps. All tables show the FEMA Region, State, and county where the action will take or has taken place. The tables also provide details on the flood mapping study status and estimated or actual dates.

3.1. ESTIMATED RELEASE OF PRELIMINARY MAPS

Some communities within the counties listed below have been studied to measure their flood risk. This flood hazard is shown in the Preliminary Flood Insurance Rate Maps (FIRMs) and Flood Insurance Study (FIS). The table identifies the month that FEMA plans to deliver the preliminary FIRM and FIS report to the designated community officials.

The column called “Estimated Schedule of Community Meeting” shows which quarter of the calendar year a community meeting to discuss the FIS and preliminary FIRM might be scheduled. In some cases, several meetings are needed to cover all communities that were studied.

Finally, the column named “Estimated Public Notice and Starting Appeal Period” shows which quarter of the calendar year an appeal period starts in a study area. The appeals period starts after the second notice is placed in the local newspaper. In study areas that cover a number of communities, notices will have to be put in several local papers, which means each community in a study could have a different publication date.

Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
1	MA	Norfolk County	January 2020	Quarter 1, 2020	Quarter 2, 2020
1	MA	Plymouth County	January 2020	Quarter 1, 2020	Quarter 2, 2020
1	MA	Suffolk County	January 2020	Quarter 1, 2020	Quarter 2, 2020
2	NJ	Mercer County	January 2020	Quarter 1, 2020	Quarter 2, 2020
2	NY	Clinton County	January 2020	Quarter 1, 2020	Quarter 2, 2020
3	PA	Luzerne County	January 2020	Quarter 1, 2020	Quarter 2, 2020
3	VA	Fredericksburg City	January 2020	Quarter 1, 2020	Quarter 2, 2020
3	VA	King George County	December 2019	Quarter 1, 2020	Quarter 2, 2020
3	VA	New Kent County	November 2019	Quarter 4, 2019	Quarter 1, 2020
3	VA	Northumberland County	December 2019	Quarter 1, 2020	Quarter 2, 2020
3	VA	Pulaski County	December 2019	Quarter 2, 2020	Quarter 3, 2020
3	VA	Spotsylvania County	January 2020	Quarter 1, 2020	Quarter 2, 2020
3	VA	Stafford County	December 2019	Quarter 1, 2020	Quarter 2, 2020
3	WV	Greenbrier County	January 2020	Quarter 1, 2020	Quarter 2, 2020
3	WV	Kanawha County	December 2019	Quarter 1, 2020	Quarter 2, 2020
3	WV	Monroe County	November 2019	Quarter 4, 2019	Quarter 1, 2020



Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
3	WV	Nicholas County	November 2019	Quarter 4, 2019	Quarter 1, 2020
3	WV	Summers County	November 2019	Quarter 4, 2019	Quarter 1, 2020
3	WV	Webster County	November 2019	Quarter 4, 2019	Quarter 1, 2020
4	FL	Broward County	December 2019	Quarter 1, 2020	Quarter 2, 2020
4	FL	Collier County	December 2019	Quarter 1, 2020	Quarter 2, 2020
4	FL	Glades County	November 2019	Quarter 4, 2019	Quarter 1, 2020
4	FL	Monroe County	December 2019	Quarter 1, 2020	Quarter 2, 2020
4	FL	Palm Beach County	December 2019	Quarter 1, 2020	Quarter 2, 2020
4	FL	Sarasota County	December 2019	Quarter 1, 2020	Quarter 2, 2020
4	KY	Boone County	January 2020	Quarter 1, 2020	Quarter 2, 2020
4	KY	Carroll County	January 2020	Quarter 1, 2020	Quarter 2, 2020
4	KY	Gallatin County	January 2020	Quarter 1, 2020	Quarter 2, 2020
4	SC	Georgetown County	December 2019	Quarter 1, 2020	Quarter 2, 2020
4	SC	Sumter County	December 2019	Quarter 1, 2020	Quarter 2, 2020
4	SC	Williamsburg County	December 2019	Quarter 1, 2020	Quarter 2, 2020
4	TN	Cannon County	January 2020	Quarter 1, 2020	Quarter 2, 2020
4	TN	Rutherford County	January 2020	Quarter 1, 2020	Quarter 2, 2020
4	TN	Wilson County	January 2020	Quarter 1, 2020	Quarter 2, 2020
5	IL	Lake County	January 2020	Quarter 1, 2020	Quarter 2, 2020
5	IN	Hendricks County	December 2019	Quarter 1, 2020	Quarter 2, 2020
5	MI	Arenac County	November 2019	Quarter 1, 2020	Quarter 2, 2020
5	MI	Berrien County	November 2019	Quarter 1, 2020	Quarter 2, 2020
5	MI	Iosco County	December 2019	Quarter 1, 2020	Quarter 2, 2020
5	MN	Goodhue County	December 2019	Quarter 1, 2020	Quarter 2, 2020
5	MN	Itasca County	January 2020	Quarter 1, 2020	Quarter 2, 2020
5	MN	Koochiching County	January 2020	Quarter 1, 2020	Quarter 2, 2020
5	MN	Lake of the Woods County	January 2020	Quarter 1, 2020	Quarter 2, 2020
5	MN	Le Sueur County	December 2019	Quarter 1, 2020	Quarter 2, 2020
5	MN	Olmsted County	November 2019	Quarter 1, 2020	Quarter 2, 2020
5	MN	Rice County	November 2019	Quarter 1, 2020	Quarter 2, 2020
5	MN	Watonwan County	December 2019	Quarter 1, 2020	Quarter 2, 2020
5	WI	Brown County	January 2020	Quarter 1, 2020	Quarter 2, 2020
5	WI	Iron County	January 2020	Quarter 1, 2020	Quarter 2, 2020
5	WI	Kenosha County	January 2020	Quarter 1, 2020	Quarter 2, 2020
5	WI	Manitowoc County	January 2020	Quarter 1, 2020	Quarter 2, 2020
5	WI	Oconto County	January 2020	Quarter 1, 2020	Quarter 2, 2020
5	WI	Waukesha County	November 2019	Quarter 1, 2020	Quarter 2, 2020
7	IA	Cherokee County	December 2019	Quarter 1, 2020	Quarter 1, 2020
7	IA	Johnson County	November 2019	Quarter 1, 2020	Quarter 1, 2020
7	IA	Monona County	November 2019	Quarter 1, 2020	Quarter 1, 2020
7	IA	O'Brien County	December 2019	Quarter 1, 2020	Quarter 1, 2020
7	IA	Sioux County	December 2019	Quarter 1, 2020	Quarter 1, 2020
7	IA	Woodbury County	December 2019	Quarter 1, 2020	Quarter 1, 2020
7	KS	Anderson County	January 2020	Quarter 1, 2020	Quarter 1, 2020
7	KS	Chase County	January 2020	Quarter 1, 2020	Quarter 1, 2020
7	KS	Coffey County	January 2020	Quarter 1, 2020	Quarter 1, 2020
7	KS	Douglas County	January 2020	Quarter 1, 2020	Quarter 1, 2020



Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
7	KS	Franklin County	January 2020	Quarter 1, 2020	Quarter 1, 2020
7	KS	Lyon County	December 2019	Quarter 1, 2020	Quarter 1, 2020
7	KS	Osage County	January 2020	Quarter 1, 2020	Quarter 1, 2020
7	KS	Pottawatomie County	December 2019	Quarter 1, 2020	Quarter 1, 2020
7	MO	Mississippi County	January 2020	Quarter 1, 2020	Quarter 1, 2020
7	MO	New Madrid County	January 2020	Quarter 1, 2020	Quarter 1, 2020
7	MO	St. Louis City	November 2019	Quarter 1, 2020	Quarter 1, 2020
7	MO	Stoddard County	January 2020	Quarter 1, 2020	Quarter 1, 2020
8	CO	Adams County	January 2020	Quarter 1, 2020	Quarter 2, 2020
8	CO	Arapahoe County	November 2019	Quarter 1, 2020	Quarter 2, 2020
8	CO	Douglas County	January 2020	Quarter 1, 2020	Quarter 2, 2020
8	CO	Gilpin County	January 2020	Quarter 1, 2020	Quarter 2, 2020
8	CO	Saguache County	January 2020	Quarter 1, 2020	Quarter 2, 2020
8	MT	Beaverhead County	December 2019	Quarter 1, 2020	Quarter 2, 2020
9	CA	Kern County	November 2019	Quarter 1, 2020	Quarter 2, 2020

3.2. ESTIMATED RELEASE OF REVISED PRELIMINARY MAPS

In some cases, FEMA may decide to issue a revised preliminary map to address changes to preliminary flood hazard determinations, or to address changes to a non-technical issue. The table below shows the studies for which FEMA plans to release revised preliminary maps. The actual release dates are scheduled in coordination with the State and/or local governments.

The table below shows an estimate for the month the revised maps will be released. Community meetings, notices in local papers, and dates of appeal periods are not shown because these are often not needed for revised preliminary maps.

Region	State	County Name	Estimated Revised Preliminary Issuance
2	NY	Herkimer County	December 2019
3	MD	Frederick County	January 2020
3	VA	Orange County	November 2019
4	AL	Jefferson County	December 2019
4	AL	Shelby County	December 2019
4	KY	Jefferson County	January 2020
5	IL	Cook County	November 2019
5	OH	Ottawa County	January 2020
6	OK	Cleveland County	December 2019
9	CA	Ventura County	December 2019
10	OR	Douglas County	January 2020



3.3. ACTIONS TAKEN BY FEMA

The table below shows the counties where FEMA released a preliminary FIRM and FIS report, began a 90-day appeal period, released a revised preliminary FIRM and FIS report, or sent LFDs in the previous month. It also identifies counties where FIRMs and FIS reports became effective during the previous month.

Region	State	County Name	Action Taken	Date
1	CT	New London County	LFD Issued	10/3/2019
1	RI	Kent County	LFD Issued	10/3/2019
1	RI	Washington County	LFD Issued	10/3/2019
2	NJ	Essex County	LFD Issued	10/3/2019
2	NJ	Passaic County	LFD Issued	10/17/2019
3	MD	Allegany County	LFD Issued	10/3/2019
3	VA	Gloucester County	Preliminary	10/15/2019
3	VA	King and Queen County	Preliminary	10/15/2019
4	FL	Bay County	Preliminary	10/25/2019
4	FL	Charlotte County	Preliminary	10/25/2019
4	FL	Citrus County	Appeal Start	10/17/2019
4	FL	Hernando County	Appeal Start	10/17/2019
4	FL	Hillsborough County	Appeal Start	10/25/2019
4	FL	Manatee County	Appeal Start	10/23/2019
4	GA	Lincoln County	LFD Issued	10/17/2019
4	MS	Bolivar County	Appeal Start	10/9/2019
4	MS	Coahoma County	Appeal Start	10/9/2019
4	MS	Humphreys County	Appeal Start	10/10/2019
4	MS	Lamar County	Maps Effective	10/18/2019
4	MS	Marion County	Maps Effective	10/18/2019
4	MS	Marshall County	Appeal Start	10/10/2019
4	MS	Panola County	Appeal Start	10/11/2019
4	MS	Quitman County	Appeal Start	10/10/2019
4	MS	Sharkey County	Appeal Start	10/10/2019
4	MS	Sunflower County	Appeal Start	10/10/2019
4	MS	Tallahatchie County	Appeal Start	10/10/2019
4	MS	Tate County	Appeal Start	10/8/2019
4	MS	Tunica County	Appeal Start	10/11/2019
4	MS	Walthall County	Maps Effective	10/18/2019
4	MS	Washington County	Appeal Start	10/10/2019
4	MS	Yalobusha County	Appeal Start	10/10/2019
4	SC	Jasper County	Maps Effective	10/18/2019
5	IL	Ford County	Preliminary	10/1/2019
5	IL	Warren County	Preliminary	10/30/2019
5	IN	Hamilton County	Maps Effective	10/18/2019



Region	State	County Name	Action Taken	Date
5	IN	Perry County	Maps Effective	10/18/2019
5	MI	Macomb County	Appeal Start	10/24/2019
5	MI	Wayne County	Appeal Start	10/3/2019
5	MN	Yellow Medicine County	Appeal Start	10/1/2019
5	OH	Erie County	Preliminary	10/11/2019
5	OH	Fairfield County	LFD Issued	10/17/2019
5	WI	Walworth County	Preliminary	10/24/2019
5	WI	Washington County	Preliminary	10/9/2019
6	TX	Austin County	Maps Effective	10/18/2019
6	TX	Hays County	Revised Preliminary	10/29/2019
7	IA	Bremer County	Appeal Start	10/17/2019
7	IA	Crawford County	Preliminary	10/15/2019
7	IA	Mills County	LFD Issued	10/17/2019
7	IA	Winneshiek County	Appeal Start	10/17/2019
7	KS	Wabaunsee County	Preliminary	10/25/2019
7	MO	Clark County	Appeal Start	10/9/2019
7	MO	Pettis County	Preliminary	10/4/2019
7	NE	Dodge County	LFD Issued	10/17/2019
8	CO	Jefferson County	Appeal Start	10/10/2019
8	CO	Larimer County	Appeal Start	10/10/2019
8	UT	Grand County	LFD Issued	10/3/2019
10	OR	Lincoln County	Maps Effective	10/18/2019
10	OR	Marion County	Maps Effective	10/18/2019
10	WA	Clallam County	Preliminary	10/31/2019
10	WA	Kittitas County	Revised Preliminary	10/25/2019

Information on “Preliminary and Revised Preliminary” Actions

For the flood risk studies shown above, FEMA gave copies of either the initial or the revised FIRM and FIS report to all communities involved. Copies are also online at <https://msc.fema.gov/portal/search> and <https://msc.fema.gov/fmfv>.

FEMA encourages local officials to widely share their copies with residents, business owners, elected officials, and others in the community. This helps in adding to or correcting non-technical information such as layout and labeling of roads, bridges, and streams, and other features. Requests to change such information can be made during the community review period, at a community meeting, and during the 90-day appeal period. Approved changes will be shown on the final FIRM and in the final FIS report.

Information on “Appeal Start” Actions

Under the National Flood Insurance Act, there are limited rights to appeal findings in the preliminary FIRM and FIS reports. Appeals can be made by owners or renters of real property within a community who believe that their property rights are adversely affected, and/or by an affected community.



Important information on the process can be found in the document called “Guidance for Flood Risk Analysis and Mapping: Appeal and Comment Processing,” which can be found at [fema.gov/media-library/assets/documents/34953](https://www.fema.gov/media-library/assets/documents/34953).

Information on “LFD Issued” Actions

A statutory 90-day appeal period was held, and FEMA resolved any appeals or comments received during that period. FEMA has sent the LFD to the Chief Executive Officer of all affected communities, all individual appellants, and the State Coordinating Agency and will publish the final flood hazard information in the *Federal Register*. The updated FIRM panels will become effective six months from the date of the LFD. Final FIRM and FIS reports will officially be archived on the Flood Map Service Center (MSC) website at <https://msc.fema.gov>.

Property owners’ flood insurance rates may be affected once a FIRM becomes effective. Resources are available to help homeowners understand the importance of flood insurance and the steps they can take to reduce their rates. For additional information about flood insurance, visit <https://www.fema.gov/national-flood-insurance-program>.

To view upcoming map changes, please visit the Flood Map Changes Viewer at <https://msc.fema.gov/fmfv>.

Information on “Maps Effective” Actions

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. Insurance rates may be affected for property owners once a FIRM becomes effective. To view the effective FIRMs, please visit the Map Service Center at <https://msc.fema.gov/portal/search>.

Additional flood mapping information and resources can be found on the FEMA website at [fema.gov/national-flood-insurance-program-flood-hazard-mapping](https://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 (FEMA MAP) or by email at FEMAMapSpecialist@riskmapcads.com. A list of additional resources for information can be found in *Appendix B* of this Notice to Congress. If you have any questions or concerns regarding the information in this document, please contact the appropriate FEMA Regional External Affairs staff listed below.



FEMA Regional External Affairs Contact List

FEMA Region	Name	Telephone Number	Email Address
1	Dennis Pinkham	617-956-7547	Dennis.Pinkham@fema.dhs.gov
2	Kevin Sullivan	202-480-1053	Kevin.Sullivan@fema.dhs.gov
3	Nicholas Morici	267-546-6419	Nicholas.Morici@fema.dhs.gov
4	Danon Lucas	770-220-5292	Danon.Lucas@fema.dhs.gov
5	Dan Shulman	312-408-4427	Dan.Shulman@fema.dhs.gov
6	Juan Ayala Wilenda Henderson	940-898-5105	Juan.Ayala@fema.dhs.gov Wilenda.Henderson@fema.dhs.gov
7	Kristiana Sanford	202-705-9959	Kristiana.Sanford@fema.dhs.gov
8	Megan Floyd	303-235-4638	Megan.Floyd@fema.dhs.gov
9	Frank Mansell	510-627-7068	Frank.Mansell@fema.dhs.gov
10	Cam Rossie	425-487-4651	Camilla.Rossie@fema.dhs.gov



4. LEGAL REQUIREMENTS

The Biggert-Waters Flood Insurance Reform Act of 2012 (Biggert-Waters), as amended by the Homeowner Flood Insurance Affordability Act of 2014, directs 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 LFDs were issued last month.² LFDs are the actions taken by FEMA to finalize the flood hazard data shown on a preliminary FIRM. This document also provides details on statutory administrative appeal periods³ 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.

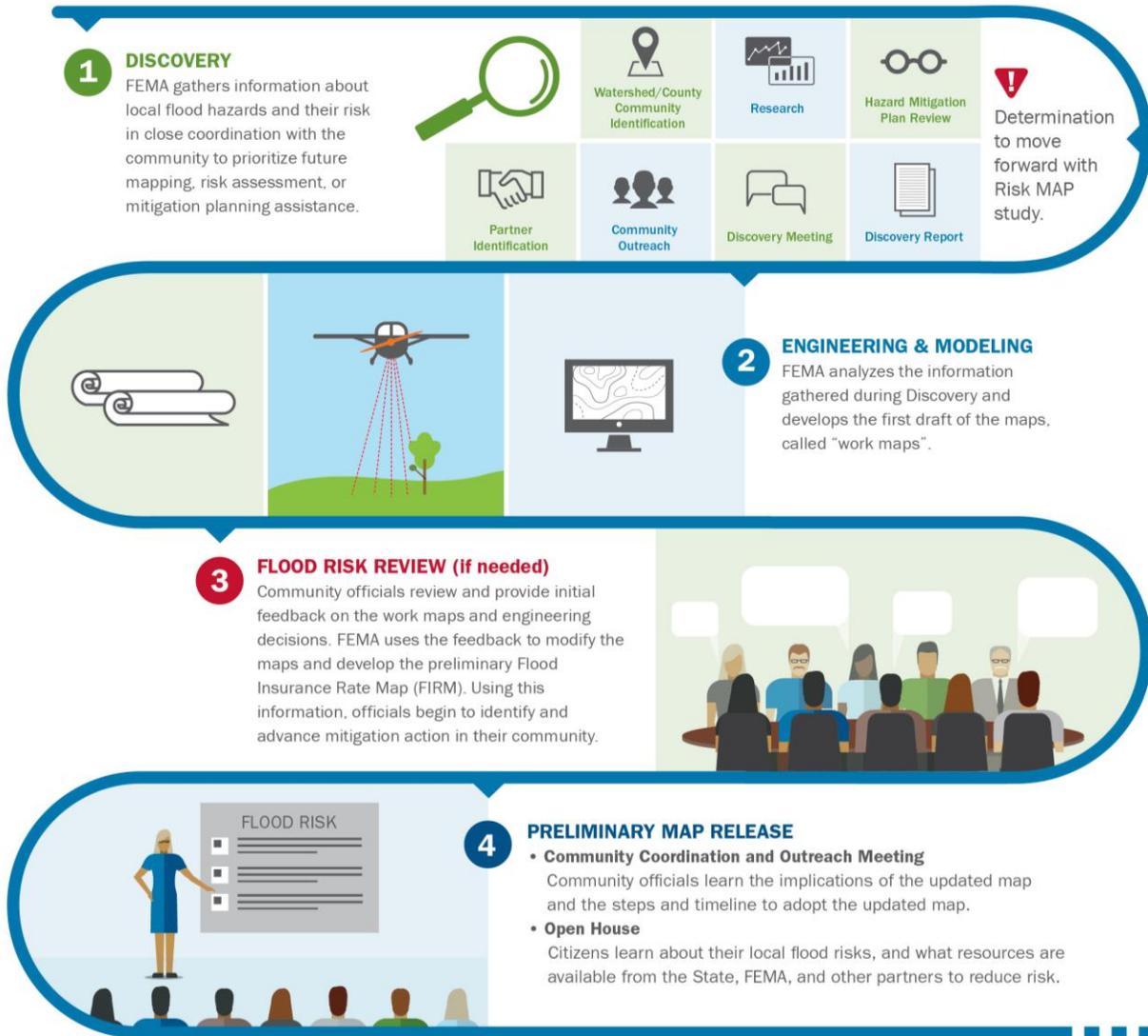
³ For more details, see “Information on ‘Appeal Start’ Actions” in Section 4.3.



APPENDIX A: RISK MAP PROCESS GRAPHIC

The information graphic below shows the process for flood map creation and updates.

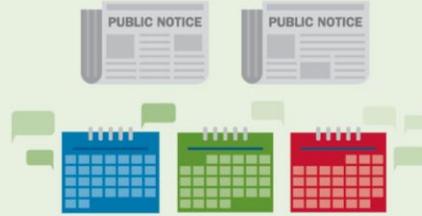
FEMA Risk MAP Process



Risk MAP Process Continued

5 90-DAY APPEAL AND COMMENT PERIOD

Following two public notices, community members can submit technical data to support a request to revise the FIRM through the 90-day appeals process. All appeals, including all supporting documentation, must be submitted through the appropriate community official.



7 ADOPTION & COMPLIANCE

Communities participating in the NFIP must adopt a compliant floodplain management ordinance by the map effective date to remain in good standing as an NFIP participant.



6 LETTER OF FINAL DETERMINATION

After all appeals are resolved, FEMA sends a Letter of Final Determination, kicking off a six-month period for communities to adopt the new flood maps.



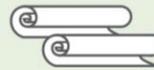
8 RESILIENCE MEETING

FEMA, State and local officials, and partners work to identify and review resilience strategies, planning options, and potential actions to reduce risk.



9 EFFECTIVE MAPS

Once effective, new maps and products are available through FEMA's Flood Map Service Center. The new data will inform flood insurance decisions and local building regulations. Community members can submit data to amend or revise the FIRM as part of a Letter of Map Change (LOMC) process.



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Increasing Resilience Together



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APPENDIX B: 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	fema.gov/media-library/resources-documents/collections/341
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National Flood Insurance Program

Website	fema.gov/national-flood-insurance-program
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Phone	888-379-9531 (toll free)
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E-mail	floodsmart@fema.dhs.gov
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Social Media	Twitter at @NFIPtraining
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Risk MAP Program

Website	fema.gov/risk-mapping-assessment-planning
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Phone	877-336-2627 (toll free)
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E-mail	FEMAMapSpecialist@riskmapcds.com
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