



# Notice to Congress: Monthly Update on Flood Mapping

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

February 2024

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# 1. Introduction

Flooding is a serious risk to life and property in the United States that changes over time. The FEMA Risk Mapping, Assessment and Planning (Risk MAP) program helps communities learn and prepare for changing flood risks by updating flood maps. The new flood maps help officials review building codes and other standards that make residents, homes and businesses safer.

FEMA is required to review a community's flood maps every five years. The agency must then 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) will receive updated draft maps from FEMA (called preliminary maps and revised preliminary maps).
- Communities that have received preliminary or revised preliminary maps from FEMA.
- When FEMA will publish community notices about the release of the maps and the appeal period.
- Communities that have received Letters of Final Determination (LFDs) about their updated maps.
- Communities whose maps are considered final (called effective maps).

This monthly Notice to Congress also includes Risk MAP program updates, news on community and flood risk best practices, 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

### FEMA Releases Bilingual Hazard Mitigation Poster Series

FEMA recently released a new series of posters, in both English and Spanish, to inform communities about the natural hazards that may affect their area. The posters describe the causes and potential impacts of natural hazards and how to mitigate the associated risks. The mitigation content includes actions for both individuals and communities. These materials are available on [FEMA.gov](https://www.fema.gov).

These full-color posters are useful tools for anyone working on outreach related to hazard mitigation and preparedness. They are written in both English and Spanish to reach a broader audience. They can be printed as poster sized (11 x 17 inches) and shared at events such as community meetings. The posters can also support outreach when seasonal risk for hazards is high.

The hazards covered in the series include:

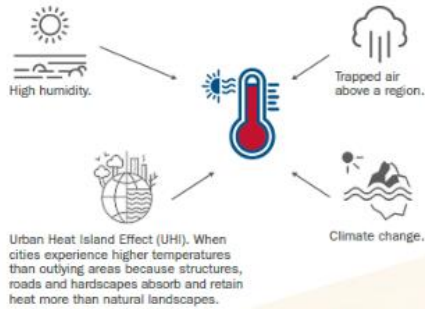
- Avalanche (Avalancha).
- Extreme Heat (Calor Extremo).
- Riverine Flooding (Desbordamiento de Ríos).
- Landslide (Deslizamiento).
- Coastal Flooding (Inundación Costera).
- Hurricane (Huracán).
- Drought (Sequía).
- Winter Storm (Tormentas de Invierno).
- Tsunami.
- Volcano (Volcán).



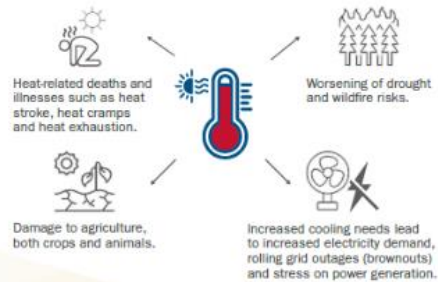
## EXTREME HEAT

A period of high humidity and temperatures above 90 degrees for at least 2-3 days. Extreme heat causes the most deaths every year among weather-related hazards and disproportionately impacts seniors, children and people with disabilities.

### CAUSES



### IMPACTS



## How I Can Reduce My Risk

### Be prepared for hot days:

- Know the signs of heat cramps, heat exhaustion and heat stroke.
- Follow local warnings when it gets hot.
- Check on friends, family and neighbors.

### Invest in property improvements that reduce heat risk:

- Install highly reflective and green roofs to reduce heat uptake.
- Consider ground source (geothermal) heat pumps. They can greatly increase the effectiveness of air conditioning at much lower cost and energy demand than traditional air conditioning.
- Plant vegetation and/or trees on your property to reduce heat absorption, create shade, and retain moisture.
- Have a generator to make sure your cooling system can work during extreme events. **NOTE:** only use generators outdoors and maintain your smoke and carbon monoxide detectors.



### How Local Officials Can Reduce My Risk

- Enforce limits on blue and black "hardscape" such as parking lots and roofing to reduce local heat island effects.
- Curtail energy use in non-essential government buildings to reduce power outage risks during peak demand.
- Plant more vegetation community wide to provide cooling and increase shade.
- Use land use planning and development standards to reduce heat-trapping surfaces, especially asphalt.
- Conserve open space to curb extreme heat.
- Plan government buildings and roads with shade and sun exposure in mind. Using or requiring the use of cool pavement, walls and roofs can decrease heat risks.

### Additional Resources

- Ready.gov [www.ready.gov/heat](http://www.ready.gov/heat)
- Centers for Disease Control and Prevention [www.cdc.gov/climateandhealth/pubs/extreme-heat-guidebook.pdf](http://www.cdc.gov/climateandhealth/pubs/extreme-heat-guidebook.pdf)
- United States Environmental Protection Agency [www.epa.gov/heatislands/adapting-heat](http://www.epa.gov/heatislands/adapting-heat)
- Contact your local or state emergency management department for more information about protection from extreme heat.

The hazard poster for extreme heat

### 3. Notification

The following table shows preliminary and revised preliminary flood mapping studies that FEMA expects to release in the current month and the next two months. An additional table shows the studies where FEMA issued preliminary or revised maps; started an appeal period; or released an LFD or effective maps. All tables show the applicable FEMA region, state and county. The tables also show the flood mapping study status and estimated or actual dates.

#### 3.1. Estimated Release of Preliminary Maps

FEMA has studied some of the communities within the counties listed below to depict their flood risk. Their flood hazards are shown in the preliminary flood maps and Flood Insurance Study (FIS) report. The table identifies when FEMA plans to deliver the preliminary flood map and FIS report to community officials.

The column called “Estimated Schedule of Community Meeting” shows when FEMA may schedule a community meeting to discuss the FIS and preliminary flood map. 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 appeal period starts after FEMA places the second notice in the local newspaper. In study areas with several communities, FEMA must place notices in multiple papers. This can sometimes lead to each community having a different publication date.

Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
3	MD	Carroll County	April 2024	Quarter 2, 2024	Quarter 4, 2024
3	VA	Suffolk City	April 2024	Quarter 2, 2024	Quarter 4, 2024
3	WV	Hampshire County	February 2024	Quarter 2, 2024	Quarter 4, 2024
3	WV	Pocahontas County	March 2024	Quarter 2, 2024	Quarter 4, 2024
4	KY	Anderson County	March 2024	Quarter 2, 2024	Quarter 3, 2024
4	KY	Boyle County	March 2024	Quarter 2, 2024	Quarter 3, 2024
4	KY	Bullitt County	March 2024	Quarter 2, 2024	Quarter 3, 2024
4	KY	Caldwell County	March 2024	Quarter 2, 2024	Quarter 3, 2024
4	KY	Christian County	March 2024	Quarter 2, 2024	Quarter 3, 2024
4	KY	Crittenden County	March 2024	Quarter 2, 2024	Quarter 3, 2024
4	KY	Hardin County	March 2024	Quarter 2, 2024	Quarter 3, 2024

Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
4	KY	Henry County	March 2024	Quarter 2, 2024	Quarter 3, 2024
4	KY	Hopkins County	March 2024	Quarter 2, 2024	Quarter 3, 2024
4	KY	Mercer County	March 2024	Quarter 2, 2024	Quarter 3, 2024
4	KY	Nelson County	March 2024	Quarter 2, 2024	Quarter 3, 2024
4	KY	Oldham County	March 2024	Quarter 2, 2024	Quarter 3, 2024
4	KY	Shelby County	March 2024	Quarter 2, 2024	Quarter 3, 2024
4	KY	Spencer County	March 2024	Quarter 2, 2024	Quarter 3, 2024
4	KY	Union County	March 2024	Quarter 2, 2024	Quarter 3, 2024
4	KY	Webster County	March 2024	Quarter 2, 2024	Quarter 3, 2024
4	NC	Bladen County	March 2024	Quarter 3, 2024	Quarter 4, 2024
4	NC	Chatham County	March 2024	Quarter 3, 2024	Quarter 4, 2024
4	NC	Columbus County	March 2024	Quarter 3, 2024	Quarter 4, 2024
4	NC	Cumberland County	March 2024	Quarter 3, 2024	Quarter 4, 2024
4	NC	Harnett County	March 2024	Quarter 3, 2024	Quarter 4, 2024
4	NC	Hoke County	March 2024	Quarter 3, 2024	Quarter 4, 2024
4	NC	Johnston County	March 2024	Quarter 3, 2024	Quarter 4, 2024
4	NC	Lee County	March 2024	Quarter 3, 2024	Quarter 4, 2024
4	NC	Montgomery County	March 2024	Quarter 3, 2024	Quarter 4, 2024
4	NC	Moore County	March 2024	Quarter 3, 2024	Quarter 4, 2024
4	NC	Richmond County	March 2024	Quarter 3, 2024	Quarter 4, 2024
4	NC	Robeson County	March 2024	Quarter 3, 2024	Quarter 4, 2024
4	NC	Sampson County	March 2024	Quarter 3, 2024	Quarter 4, 2024
4	NC	Scotland County	March 2024	Quarter 3, 2024	Quarter 4, 2024
5	MI	Antrim County	March 2024	Quarter 2, 2024	Quarter 3, 2024
5	MI	Berrien County	March 2024	Quarter 2, 2024	Quarter 3, 2024
5	MI	Branch County	March 2024	Quarter 2, 2024	Quarter 3, 2024
5	MI	Cass County	March 2024	Quarter 2, 2024	Quarter 3, 2024
5	MI	Hillsdale County	March 2024	Quarter 2, 2024	Quarter 3, 2024
5	MI	St. Joseph County	March 2024	Quarter 2, 2024	Quarter 3, 2024



Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
5	MN	Wabasha County	March 2024	Quarter 2, 2024	Quarter 3, 2024
5	OH	Butler County	March 2024	Quarter 2, 2024	Quarter 3, 2024
5	WI	Langlade County	April 2024	Quarter 2, 2024	Quarter 3, 2024
5	WI	Washington County	March 2024	Quarter 2, 2024	Quarter 3, 2024
6	TX	Sabine County	February 2024	Quarter 2, 2024	Quarter 3, 2024
6	TX	Shelby County	February 2024	Quarter 2, 2024	Quarter 3, 2024
7	MO	Franklin County	April 2024	Quarter 2, 2024	Quarter 3, 2024
7	MO	Gasconade County	April 2024	Quarter 2, 2024	Quarter 3, 2024
7	MO	Hickory County	April 2024	Quarter 2, 2024	Quarter 3, 2024
7	MO	Maries County	April 2024	Quarter 2, 2024	Quarter 3, 2024
7	MO	Mississippi County	April 2024	Quarter 2, 2024	Quarter 3, 2024
7	MO	Montgomery County	April 2024	Quarter 2, 2024	Quarter 3, 2024
7	MO	Reynolds County	April 2024	Quarter 2, 2024	Quarter 3, 2024
7	MO	Shannon County	February 2024	Quarter 2, 2024	Quarter 3, 2024
7	MO	St. Louis County	March 2024	Quarter 2, 2024	Quarter 3, 2024
7	MO	Texas County	February 2024	Quarter 2, 2024	Quarter 3, 2024
7	MO	Warren County	April 2024	Quarter 2, 2024	Quarter 3, 2024
7	MO	Webster County	March 2024	Quarter 2, 2024	Quarter 3, 2024
7	NE	Dixon County	March 2024	Quarter 2, 2024	Quarter 3, 2024
7	NE	Kearney County	February 2024	Quarter 2, 2024	Quarter 3, 2024
9	AZ	Mohave County	April 2024	Quarter 2, 2024	Quarter 3, 2024
9	CA	Placer County	April 2024	Quarter 2, 2024	Quarter 3, 2024
9	CA	Santa Barbara County	March 2024	Quarter 2, 2024	Quarter 3, 2024
9	CA	Siskiyou County	March 2024	Quarter 2, 2024	Quarter 3, 2024
10	ID	Clearwater County	April 2024	Quarter 3, 2024	Quarter 3, 2024
10	WA	Whitman County	April 2024	Quarter 3, 2024	Quarter 4, 2024

### 3.2. Estimated Release of Revised Preliminary Maps

In some cases, FEMA may issue a revised preliminary map to address changes to preliminary flood hazard determinations. They may also address a non-technical issue. The table below shows the

studies for which FEMA plans to release revised preliminary maps. FEMA coordinates the actual release dates 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 appeal period dates are not shown because these are often not needed for revised preliminary maps.

Region	State	County Name	Estimated Revised Preliminary Issuance
1	MA	Worcester County	March 2024
3	VA	Goochland County	February 2024
4	TN	Dekalb County	March 2024
4	TN	Smith County	March 2024
6	TX	Tarrant County	February 2024
7	IA	Johnson County	March 2024
7	MO	Buchanan County	February 2024
7	MO	St. Louis City	March 2024
7	NE	Douglas County	April 2024
7	NE	Sarpy County	February 2024
8	SD	Codington County	March 2024
10	WA	Klickitat County	February 2024

### 3.3. Actions Taken by FEMA

The table below shows the counties where FEMA released a preliminary flood map and FIS report. It also shows where FEMA began a 90-day appeal period, released a revised preliminary flood map and FIS report, or sent LFDs in the previous month. Counties where flood maps and FIS reports became effective during the previous month are identified.

Region	State	County Name	Action Taken	Date
1	MA	Plymouth County	LFD Issued	1/3/2024
1	MA	Suffolk County	LFD Issued	1/3/2024
1	ME	York County	LFD Issued	1/17/2024
1	NH	Belknap County	Preliminary	1/26/2024
1	NH	Carroll County	Preliminary	1/5/2024

Region	State	County Name	Action Taken	Date
2	NY	Monroe County	LFD Issued	1/31/2024
2	NY	Tompkins County	Appeal Start	1/31/2024
3	PA	Bradford County	LFD Issued	1/17/2024
3	PA	Columbia County	LFD Issued	1/31/2024
3	VA	Alexandria City	Maps Effective	1/11/2024
3	VA	Buckingham County	Appeal Start	1/5/2024
3	VA	Colonial Heights City	Maps Effective	1/11/2024
3	VA	Isle of Wight County	Preliminary	1/15/2024
3	VA	Pulaski County	Maps Effective	1/11/2024
4	AL	Russell County	LFD Issued	1/17/2024
4	AL	Tallapoosa County	LFD Issued	1/17/2024
4	FL	Broward County	LFD Issued	1/31/2024
4	FL	Hamilton County	Appeal Start	1/24/2024
4	FL	Jefferson County	Appeal Start	1/24/2024
4	FL	Madison County	Appeal Start	1/24/2024
4	KY	Daviess County	LFD Issued	1/31/2024
4	NC	Franklin County	Appeal Start	1/25/2024
4	NC	Halifax County	Appeal Start	1/23/2024
4	NC	Warren County	Appeal Start	1/24/2024
4	TN	Sullivan County	LFD Issued	1/31/2024
5	IN	Allen County	Maps Effective	1/11/2024
5	MI	Bay County	LFD Issued	1/31/2024
5	MI	Kalamazoo County	LFD Issued	1/31/2024
5	MI	Menominee County	LFD Issued	1/31/2024
5	MN	Le Sueur County	LFD Issued	1/17/2024
5	MN	Morrison County	LFD Issued	1/31/2024
5	OH	Hardin County	LFD Issued	1/3/2024
5	OH	Licking County	LFD Issued	1/31/2024
5	OH	Morrow County	Maps Effective	1/11/2024
5	OH	Van Buren County	Preliminary	1/31/2024
5	WI	Ozaukee County	LFD Issued	1/31/2024

Region	State	County Name	Action Taken	Date
5	WI	Racine County	Maps Effective	1/11/2024
5	WI	Shawano County	LFD Issued	1/17/2024
6	AR	Washington County	Maps Effective	1/25/2024
6	LA	East Feliciana Parish	LFD Issued	1/31/2024
6	LA	West Feliciana Parish	LFD Issued	1/31/2024
6	OK	Choctaw County	Preliminary	1/10/2024
6	OK	Johnston County	Maps Effective	1/11/2024
6	OK	Murray County	Maps Effective	1/11/2024
6	TX	Victoria County	LFD Issued	1/17/2024
7	IA	Woodbury County	LFD Issued	1/17/2024
7	KS	Marion County	LFD Issued	1/17/2024
7	MO	St. Clair County	Preliminary	1/12/2024
7	NE	Nuckolls County	Preliminary	1/31/2024
7	NE	Thayer County	Preliminary	1/30/2024
8	CO	Denver County	LFD Issued	1/3/2024
8	CO	Ouray County	Maps Effective	1/11/2024
8	CO	Saguache County	Preliminary	1/12/2024
8	ND	Dickey County	Appeal Start	1/25/2024
8	ND	LaMoure County	Appeal Start	1/24/2024
8	ND	McIntosh County	Appeal Start	1/17/2024
8	ND	Stutsman County	Appeal Start	1/24/2024
8	SD	Clark County	Maps Effective	1/11/2024
8	SD	Lincoln County	Preliminary	1/26/2024
8	SD	McCook County	Appeal Start	1/11/2024
8	SD	Minnehaha County	Preliminary	1/26/2024
8	SD	Moody County	Preliminary	1/19/2024
8	SD	Spink County	Appeal Start	1/17/2024
8	SD	Yankton County	Appeal Start	1/12/2024
9	AZ	Coconino County	Appeal Start	1/23/2024
9	AZ	La Paz County	Appeal Start	1/17/2024
9	CA	Sonoma County	LFD Issued	1/31/2024

### **Information on “Preliminary and Revised Preliminary” Actions**

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

Local officials should share their copies with residents, business owners, elected officials and others in the community. This can help add to or correct non-technical features such as layout and labeling of roads, bridges and streams. These types of changes can be made during the community review period, at a community meeting, and during the 90-day appeal period. FEMA will then update the final flood map and FIS report.

### **Information on “Appeal Start” Actions**

The National Flood Insurance Act limits the right to appeal the preliminary flood map and FIS reports. Appeals can be made by owners or renters of real property in a community who believe that their property rights are adversely affected. The affected community can also appeal.

Important information about appeals and comments can be found in FEMA’s “Guidance for Flood Risk Analysis and Mapping: Appeal and Comment Processing.” See [https://www.fema.gov/sites/default/files/2020-02/Appeal Comment Processing Guidance Feb 2019.pdf](https://www.fema.gov/sites/default/files/2020-02/Appeal%20Comment%20Processing%20Guidance%20Feb%202019.pdf).

### **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. FEMA also publishes the final flood hazard information in the *Federal Register*. The updated flood map panels will become effective six months after the LFD date. FEMA archives final flood maps and FIS reports on the Flood Map Service Center (MSC) website at <https://msc.fema.gov>.

Resources are available to help homeowners understand the importance of flood insurance. There are steps they can take to reduce their rate. For additional information about flood insurance, visit <https://www.fema.gov/flood-insurance>.

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

### **Information on “Maps Effective” Actions**

The updated flood map and FIS report issued by FEMA have become effective. Communities use effective flood maps 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 change once a flood map becomes effective. To view the effective flood maps, please visit the MSC at <https://msc.fema.gov/portal/search>.

The FEMA website at <https://www.fema.gov/flood-maps> has more flood mapping information and resources. The FEMA Mapping and Insurance eXchange (FMIX) can answer questions by telephone, toll free, at 1-877-336-2627 (FEMA MAP) or by email at [FEMA-FMIX@fema.dhs.gov](mailto:FEMA-FMIX@fema.dhs.gov). A list of additional resources can be found in [Appendix B](#) of this document. Please contact the appropriate FEMA Regional External Affairs staff listed below if you have questions or concerns.

### **FEMA Regional External Affairs Contact List**

<b>FEMA Region</b>	<b>Name</b>	<b>Telephone Number</b>	<b>Email Address</b>
1	Diego Alvarado	(202) 384-5312	<a href="mailto:Diego.Alvarado@fema.dhs.gov">Diego.Alvarado@fema.dhs.gov</a>
2	Mary Light	(551) 267-5298	<a href="mailto:Mary.Light@fema.dhs.gov">Mary.Light@fema.dhs.gov</a>
3	Lynne Newman	(215) 910-1863	<a href="mailto:Lynne.Newman@fema.dhs.gov">Lynne.Newman@fema.dhs.gov</a>
4	Peter Milios	(202) 340-4757	<a href="mailto:Peter.Milios@fema.dhs.gov">Peter.Milios@fema.dhs.gov</a>
5	Mike Obrock	(202) 704-4066	<a href="mailto:Michael.Obrock@fema.dhs.gov">Michael.Obrock@fema.dhs.gov</a>
6	Ben Akers	(202) 708-0369	<a href="mailto:Benjamin.Akers@fema.dhs.gov">Benjamin.Akers@fema.dhs.gov</a>
7	Hanna Dickel	(816) 810-5382	<a href="mailto:Hannah.Dickel@fema.dhs.gov">Hannah.Dickel@fema.dhs.gov</a>
8	Lynn Kimbrough	(303) 235-4943	<a href="mailto:Lynn.Kimbrough@fema.dhs.gov">Lynn.Kimbrough@fema.dhs.gov</a>
9	Casey Deshong	(510) 612-8691	<a href="mailto:Casey.Deshong@fema.dhs.gov">Casey.Deshong@fema.dhs.gov</a>
10	Brandon Monson	(202) 256-4213	<a href="mailto:Brandon.Monson@fema.dhs.gov">Brandon.Monson@fema.dhs.gov</a>

## 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 their constituents will be affected by a flood map 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).<sup>1</sup>

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).

To meet these requirements, this document notifies Congress about studies with an estimated issuance of preliminary or revised preliminary flood maps in the current month and the next 2 months. It also lists preliminary or revised preliminary flood maps and/or LFDs that were issued last month.<sup>2</sup> FEMA issues LFDs to finalize the information on a preliminary flood map. This document also provides details on the required appeal periods that began and maps that went effective last month.<sup>3</sup>

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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.

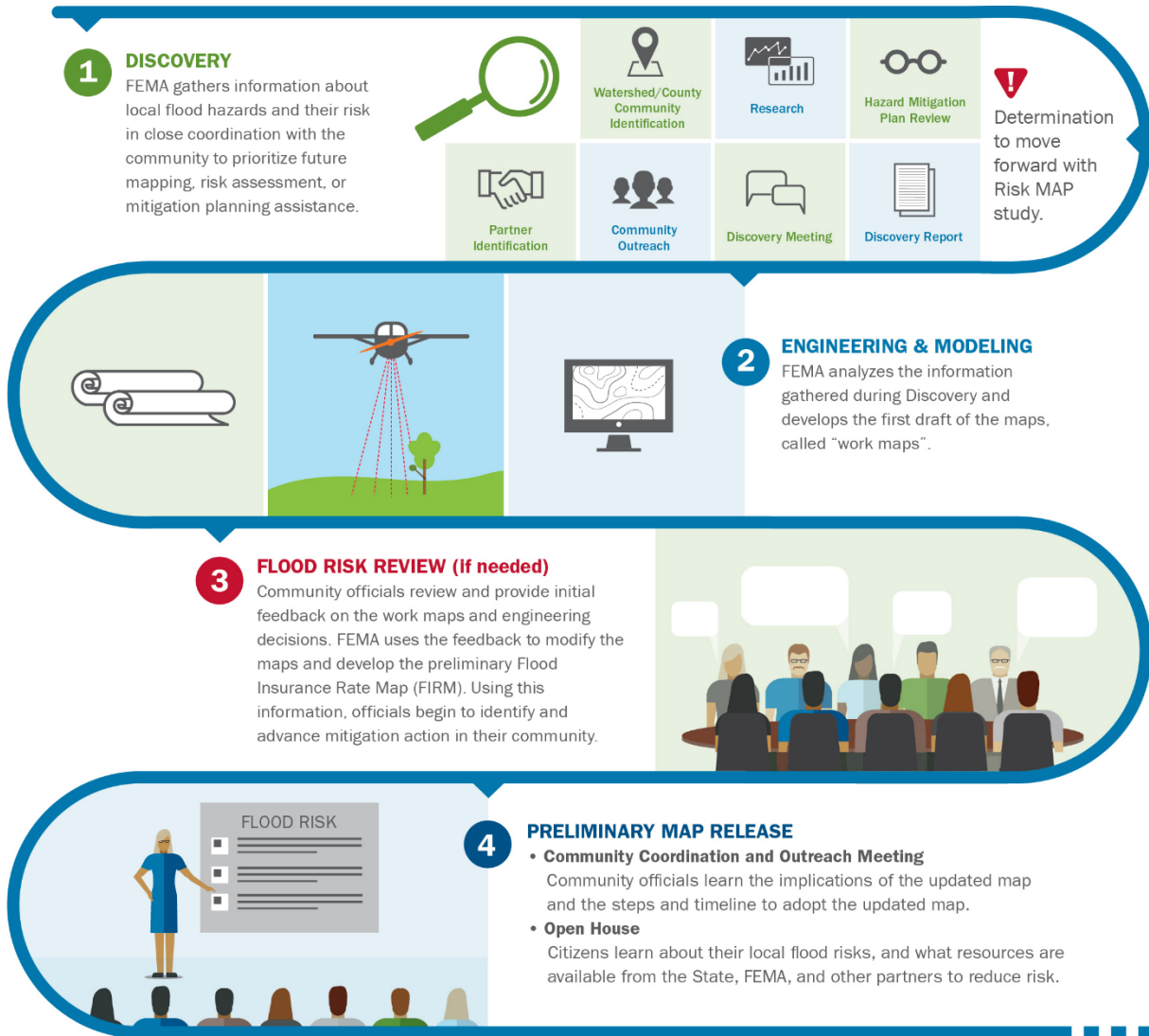
2 For definitions of flood map, LFD, and other terms, please refer to Appendix B.

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

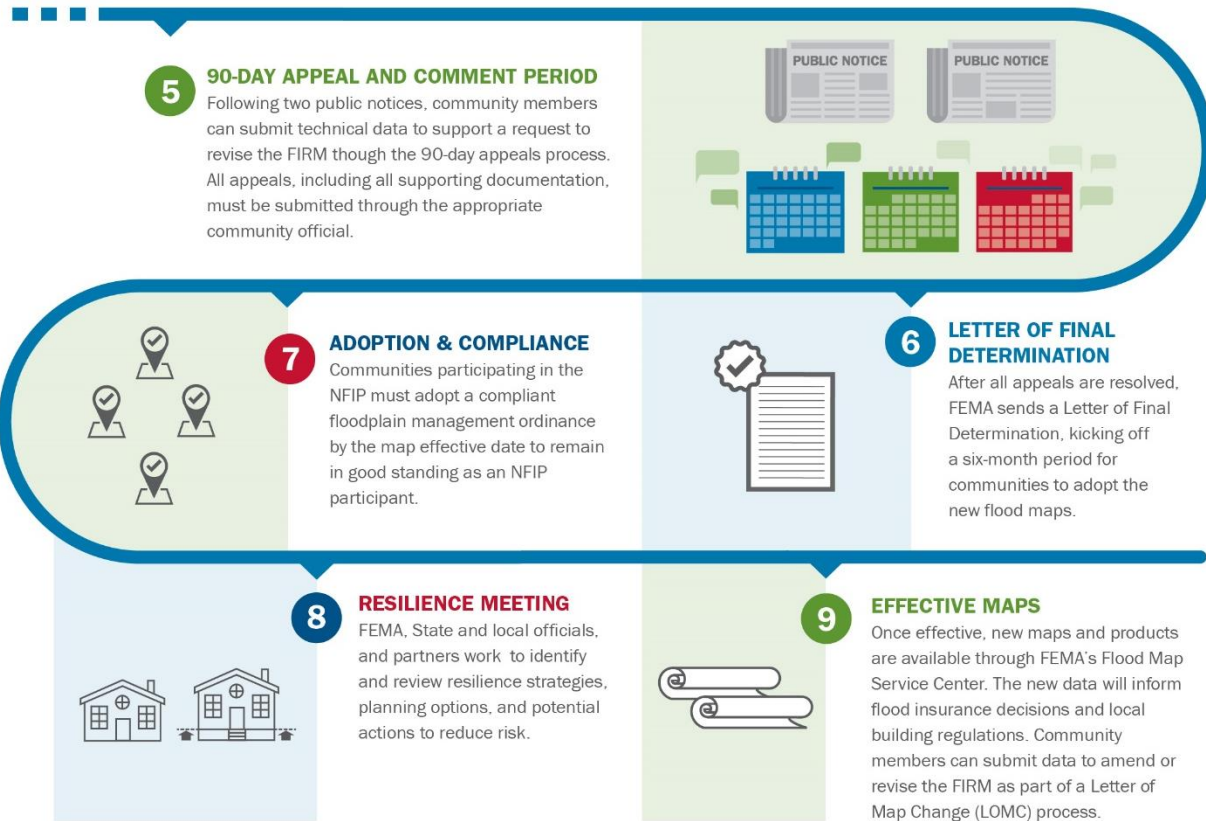
## Appendix A: Risk MAP process graphic

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

### FEMA Risk MAP Process



## Risk MAP Process Continued



## Appendix B: Resources

The following resources provide more information on this report's key elements.

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

Website <https://www.fema.gov/flood-insurance/rules-legislation/laws>

### National Flood Insurance Program

Website <https://www.fema.gov/flood-insurance>

Phone 877-336-2627 (toll free)

E-mail [floodsmart@fema.dhs.gov](mailto:floodsmart@fema.dhs.gov)

### Risk MAP Program

Website <https://www.fema.gov/flood-maps/tools-resources/risk-map>

Phone 877-336-2627 (toll free)

E-mail [FEMA-FMIX@fema.dhs.gov](mailto:FEMA-FMIX@fema.dhs.gov)