

# NOTICE TO CONGRESS: MONTHLY UPDATE ON FLOOD MAPPING

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

June 2018



**FEMA**

# TABLE OF CONTENTS

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- 1. Introduction ..... 1
- 2. Risk MAP News..... 2
- 3. Notification ..... 2
  - 3.1. Estimated Release of Preliminary Maps.....3
  - 3.2. Estimated Release of Revised Preliminary Maps .....5
  - 3.3. Actions Taken by FEMA .....6
- 4. LEGAL REQUIREMENTS ..... 10
- Appendix A: Risk MAP process graphic ..... 11
- Appendix B: Resources ..... 13



# 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

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### **After Major Flooding, Cape Girardeau Works Towards Resilience**

1993 is a year most Midwesterners will not forget. From April to September, storms caused massive floods that resulted in \$15 billion in damage along the Missouri and Mississippi Rivers. Over 1,000 levees across the Midwest failed or were overtopped during this six-month period. In Cape Girardeau, Missouri, 160 homes in the floodplain were damaged.

Two years later, the Mississippi River left its banks again. By May 1995, 100 homes—many of which had just been renovated after the flooding two years prior—were flooded. After this disaster, city officials were determined to take action to protect the community against future flood risk.

Through a combination of innovative thinking, planning, and funding, the City of Cape Girardeau has since worked to make its residents and businesses safer from future hazards. Partnerships were key to this effort, and FEMA and the city worked closely with the U.S. Army Corps of Engineers (USACE) and other important stakeholders.

After the 1995 flooding, the city bought 114 properties in flood-prone areas through a cost share between federal, state, and local governments, as well as nonprofit organizations. Once residents were relocated to safer neighborhoods, the land was deed-restricted for open space. Between 2008 and 2016, the city bought out more at-risk structures.

The city also partnered with the USACE to repair and improve its levees and a downtown floodwall, and completed other projects that proved to be critical to reducing the flood threat, including a relocation and update of the city's wastewater treatment plant, and the relocation of the Solid Waste Transfer Station away from the threat of river flooding.

In 2015, largely due to these efforts, the city withstood another massive flood with minimal damage.

According to FEMA data, Cape Girardeau has received \$1.5 million in federal assistance for severe storms, flooding, and tornados since 2002. Between the wastewater facility, transfer station, and other projects, the city spent roughly \$65 million on mitigation efforts. These efforts have resulted in a large decrease in damage after a flood event, as well as far less spending on recovery.

## 3. NOTIFICATION

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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 a Letter of Final Determination (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
2	NY	Erie County	July 2018	Quarter 4, 2018	Quarter 1, 2019
2	NY	Herkimer County	August 2018	Quarter 4, 2018	Quarter 1, 2019
3	PA	Lebanon County	August 2018	Quarter 4, 2018	Quarter 1, 2019
3	PA	Northumberland County	August 2018	Quarter 4, 2018	Quarter 1, 2019
3	PA	Schuylkill County	August 2018	Quarter 4, 2018	Quarter 1, 2019
3	VA	Culpeper County	July 2018	Quarter 4, 2018	Quarter 1, 2019
3	VA	Greene County	August 2018	Quarter 4, 2018	Quarter 1, 2019
3	VA	Louisa County	August 2018	Quarter 4, 2018	Quarter 1, 2019
3	VA	Madison County	July 2018	Quarter 4, 2018	Quarter 1, 2019
3	VA	Rappahannock County	July 2018	Quarter 4, 2018	Quarter 1, 2019
4	AL	Escambia County	June 2018	Quarter 3, 2018	Quarter 4, 2018
4	FL	Pinellas County	June 2018	Quarter 3, 2018	Quarter 4, 2018
4	SC	Greenville County	August 2018	Quarter 4, 2018	Quarter 1, 2019
4	SC	Spartanburg County	August 2018	Quarter 4, 2018	Quarter 1, 2019
4	SC	Union County	August 2018	Quarter 4, 2018	Quarter 1, 2019
4	TN	Cheatham County	June 2018	Quarter 3, 2018	Quarter 4, 2018
4	TN	Cheatham County	June 2018	Quarter 3, 2018	Quarter 4, 2018
4	TN	Coffee County	June 2018	Quarter 3, 2018	Quarter 4, 2018
4	TN	Dickson County	June 2018	Quarter 3, 2018	Quarter 4, 2018
4	TN	Houston County	June 2018	Quarter 3, 2018	Quarter 4, 2018



Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
4	TN	Montgomery County	June 2018	Quarter 3, 2018	Quarter 4, 2018
4	TN	Robertson County	June 2018	Quarter 3, 2018	Quarter 4, 2018
4	TN	Stewart County	June 2018	Quarter 3, 2018	Quarter 4, 2018
4	TN	Sumner County	June 2018	Quarter 3, 2018	Quarter 4, 2018
4	TN	Williamson County	June 2018	Quarter 3, 2018	Quarter 4, 2018
5	IL	Randolph County	June 2018	Quarter 3, 2018	Quarter 4, 2018
5	MI	Macomb County	August 2018	Quarter 3, 2018	Quarter 4, 2018
5	MI	Monroe County	August 2018	Quarter 3, 2018	Quarter 4, 2018
5	MI	St. Clair County	August 2018	Quarter 3, 2018	Quarter 4, 2018
5	MI	Wayne County	August 2018	Quarter 3, 2018	Quarter 4, 2018
5	MN	Wright County	June 2018	Quarter 3, 2018	Quarter 4, 2018
5	OH	Lucas County	August 2018	Quarter 3, 2018	Quarter 4, 2018
5	WI	Iron County	July 2018	Quarter 3, 2018	Quarter 4, 2018
5	WI	Lafayette County	July 2018	Quarter 3, 2018	Quarter 4, 2018
5	WI	Pierce County	August 2018	Quarter 3, 2018	Quarter 4, 2018
6	AR	Johnson County	June 2018	Quarter 3, 2018	Quarter 4, 2018
6	LA	Jackson Parish	June 2018	Quarter 3, 2018	Quarter 4, 2018
6	LA	Winn Parish	June 2018	Quarter 3, 2018	Quarter 4, 2018
6	TX	Bandera County	June 2018	Quarter 3, 2018	Quarter 4, 2018
6	TX	Bexar County	June 2018	Quarter 3, 2018	Quarter 4, 2018
6	TX	Denton County	June 2018	Quarter 3, 2018	Quarter 4, 2018
6	TX	Kendall County	June 2018	Quarter 3, 2018	Quarter 4, 2018
6	TX	Kerr County	June 2018	Quarter 3, 2018	Quarter 4, 2018
6	TX	Medina County	June 2018	Quarter 3, 2018	Quarter 4, 2018
7	IA	Clayton County	July 2018	Quarter 3, 2018	Quarter 4, 2018
7	IA	Des Moines County	August 2018	Quarter 4, 2018	Quarter 4, 2018
7	IA	Dickinson County	July 2018	Quarter 3, 2018	Quarter 4, 2018
7	IA	Dubuque County	July 2018	Quarter 3, 2018	Quarter 4, 2018
7	IA	Floyd County	June 2018	Quarter 3, 2018	Quarter 4, 2018
7	IA	Fremont County	June 2018	Quarter 3, 2018	Quarter 4, 2018
7	IA	Harrison County	July 2018	Quarter 3, 2018	Quarter 4, 2018
7	IA	Jackson County	August 2018	Quarter 4, 2018	Quarter 4, 2018
7	IA	Lee County	August 2018	Quarter 4, 2018	Quarter 4, 2018
7	IA	Mills County	June 2018	Quarter 3, 2018	Quarter 4, 2018
7	IA	Muscatine County	August 2018	Quarter 4, 2018	Quarter 4, 2018
7	IA	Scott County	August 2018	Quarter 4, 2018	Quarter 4, 2018



Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
7	IA	Wapello County	July 2018	Quarter 3, 2018	Quarter 4, 2018
7	IA	Winnebago County	June 2018	Quarter 3, 2018	Quarter 4, 2018
7	KS	Reno County	August 2018	Quarter 4, 2018	Quarter 4, 2018
7	MO	Greene County	August 2018	Quarter 4, 2018	Quarter 4, 2018
7	MO	Livingston County	June 2018	Quarter 3, 2018	Quarter 4, 2018
7	MO	Randolph County	July 2018	Quarter 3, 2018	Quarter 4, 2018
7	MO	Scotland County	June 2018	Quarter 3, 2018	Quarter 4, 2018
7	MO	Washington County	July 2018	Quarter 3, 2018	Quarter 4, 2018
7	MO	Wright County	June 2018	Quarter 3, 2018	Quarter 4, 2018
7	NE	Burt County	July 2018	Quarter 3, 2018	Quarter 4, 2018
7	NE	Nemaha County	July 2018	Quarter 3, 2018	Quarter 4, 2018
7	NE	Richardson County	July 2018	Quarter 3, 2018	Quarter 4, 2018
7	NE	Seward County	June 2018	Quarter 3, 2018	Quarter 4, 2018
9	AZ	Yavapai County	July 2018	Quarter 3, 2018	Quarter 4, 2018
9	HI	Kauai County	June 2018	Quarter 3, 2018	Quarter 4, 2018
10	ID	Bannock County	June 2018	Quarter 3, 2018	Quarter 4, 2018
10	ID	Teton County	July 2018	Quarter 3, 2018	Quarter 4, 2018
10	WA	Grays Harbor County	August 2018	Quarter 4, 2018	Quarter 4, 2018
10	WA	Thurston County	June 2018	Quarter 3, 2018	Quarter 4, 2018
10	WA	Yakima County	August 2018	Quarter 4, 2018	Quarter 4, 2018

### 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	NJ	Bergen County	June 2018
3	MD	Allegany County	June 2018



Region	State	County Name	Estimated Revised Preliminary Issuance
4	GA	Douglas County	June 2018
4	KY	Christian County	June 2018
4	KY	Crittenden County	June 2018
4	KY	Livingston County	June 2018
4	NC	Hyde County	July 2018
4	NC	Tyrrell County	July 2018
4	NC	Wake County	July 2018
5	IN	Johnson County	August 2018
5	MN	Blue Earth County	July 2018
5	MN	Fillmore County	July 2018
5	MN	Nicollet County	July 2018
5	MN	Polk County	August 2018
5	MN	Scott County	June 2018
6	AR	Pulaski County	June 2018
6	TX	Brazoria County	June 2018
7	MO	Jefferson County	July 2018
8	CO	Pitkin County	June 2018
8	ND	Cass County	July 2018
10	AK	Matanuska-Susitna Borough	August 2018
10	AK	Sitka Borough	June 2018
10	WA	Kittitas County	June 2018

### 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
3	DE	New Castle County	Revised Preliminary	5/18/2018
3	PA	Adams County	Preliminary	5/15/2018
3	PA	Blair County	Maps Effective	5/2/2018
3	PA	Huntingdon County	Maps Effective	5/2/2018
3	PA	Perry County	Appeal Start	5/3/2018
3	VA	Frederick County	Appeal Start	5/29/2018
3	VA	Winchester City	Appeal Start	5/29/2018
4	FL	Alachua County	LFD Issued	5/2/2018





Region	State	County Name	Action Taken	Date
4	FL	Bradford County	LFD Issued	5/2/2018
4	FL	Columbia County	LFD Issued	5/2/2018
4	FL	Duval County	LFD Issued	5/2/2018
4	FL	Union County	LFD Issued	5/2/2018
4	GA	Fulton County	Appeal Start	5/16/2018
4	NC	Cabarrus County	LFD Issued	5/16/2018
4	NC	Iredell County	LFD Issued	5/16/2018
4	NC	Mecklenburg County	LFD Issued	5/16/2018
4	NC	Rowan County	LFD Issued	5/16/2018
4	NC	Stanly County	LFD Issued	5/16/2018
4	NC	Union County	LFD Issued	5/16/2018
5	MI	Lenawee County	Appeal Start	5/29/2018
5	OH	Fairfield County	Preliminary	5/25/2018
5	WI	Monroe County	Preliminary	5/15/2018
6	TX	Newton County	LFD Issued	5/16/2018
6	TX	Nueces County	Revised Preliminary	5/30/2018
7	IA	Cerro Gordo County	Preliminary	5/3/2018
7	IA	Delaware County	Preliminary	5/29/2018
7	IA	Jefferson County	Preliminary	5/29/2018
7	IA	Mitchell County	Preliminary	5/3/2018
7	IA	Warren County	LFD Issued	5/16/2018
7	MO	Putnam County	Preliminary	5/9/2018
7	MO	Ripley County	Preliminary	5/17/2018
7	MO	Shelby County	Preliminary	5/25/2018
7	MO	Sullivan County	Preliminary	5/11/2018
7	MO	Vernon County	Preliminary	5/25/2018
7	NE	Dodge County	Preliminary	5/23/2018
7	NE	Hamilton County	Appeal Start	5/30/2018
8	MT	Golden Valley County	Preliminary	5/15/2018
8	MT	Wheatland County	Preliminary	5/15/2018
8	UT	Grand County	Preliminary	5/29/2018
8	UT	Iron County	Appeal Start	5/30/2018
9	CA	Alameda County	Appeal Start	5/29/2018
9	CA	Placer County	LFD Issued	5/21/2018
10	ID	Canyon County	Appeal Start	5/9/2018
10	OR	Curry County	LFD Issued	5/16/2018
10	WA	Jefferson County	Appeal Start	5/16/2018



Region	State	County Name	Action Taken	Date
10	WA	Mason County	Revised Preliminary	5/31/2018
10	WA	Thurston County	Maps Effective	5/15/2018

### 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/prelim-pending>.

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 Preliminary and Pending National Flood Hazard Layer at <https://msc.fema.gov/prelim-pending>.



### 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://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@riskmapcds.com](mailto:FEMAMapSpecialist@riskmapcds.com). A list of additional resources for information can be found in [Appendix C](#) 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	<a href="mailto:Dennis.Pinkham@fema.dhs.gov">Dennis.Pinkham@fema.dhs.gov</a>
2	Kevin Sullivan	202-480-1053	<a href="mailto:Kevin.Sullivan@fema.dhs.gov">Kevin.Sullivan@fema.dhs.gov</a>
3	Corey DeMuro	202-394-8588	<a href="mailto:Corey.DeMuro@fema.dhs.gov">Corey.DeMuro@fema.dhs.gov</a>
4	Danon Lucas	770-220-5292	<a href="mailto:Danon.Lucas@fema.dhs.gov">Danon.Lucas@fema.dhs.gov</a>
5	Dan Shulman	312-408-4427	<a href="mailto:Dan.Shulman@fema.dhs.gov">Dan.Shulman@fema.dhs.gov</a>
6	Juan Ayala	940-898-5105	<a href="mailto:Juan.Ayala@fema.dhs.gov">Juan.Ayala@fema.dhs.gov</a>
7	Michael Cappannari	816-283-7080	<a href="mailto:Michael.Cappannari@fema.dhs.gov">Michael.Cappannari@fema.dhs.gov</a>
8	Megan Floyd	303-235-4638	<a href="mailto:Megan.Floyd@fema.dhs.gov">Megan.Floyd@fema.dhs.gov</a>
9	Frank Mansell	510-627-7068	<a href="mailto:Frank.Mansell@fema.dhs.gov">Frank.Mansell@fema.dhs.gov</a>
10	Cam Rossie	425-487-4651	<a href="mailto:Camilla.Rossie@fema.dhs.gov">Camilla.Rossie@fema.dhs.gov</a>



## 4. LEGAL REQUIREMENTS

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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).<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).

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.<sup>2</sup> 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 periods<sup>3</sup> that were initiated and maps that went effective last month.

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<sup>1</sup> 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.

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

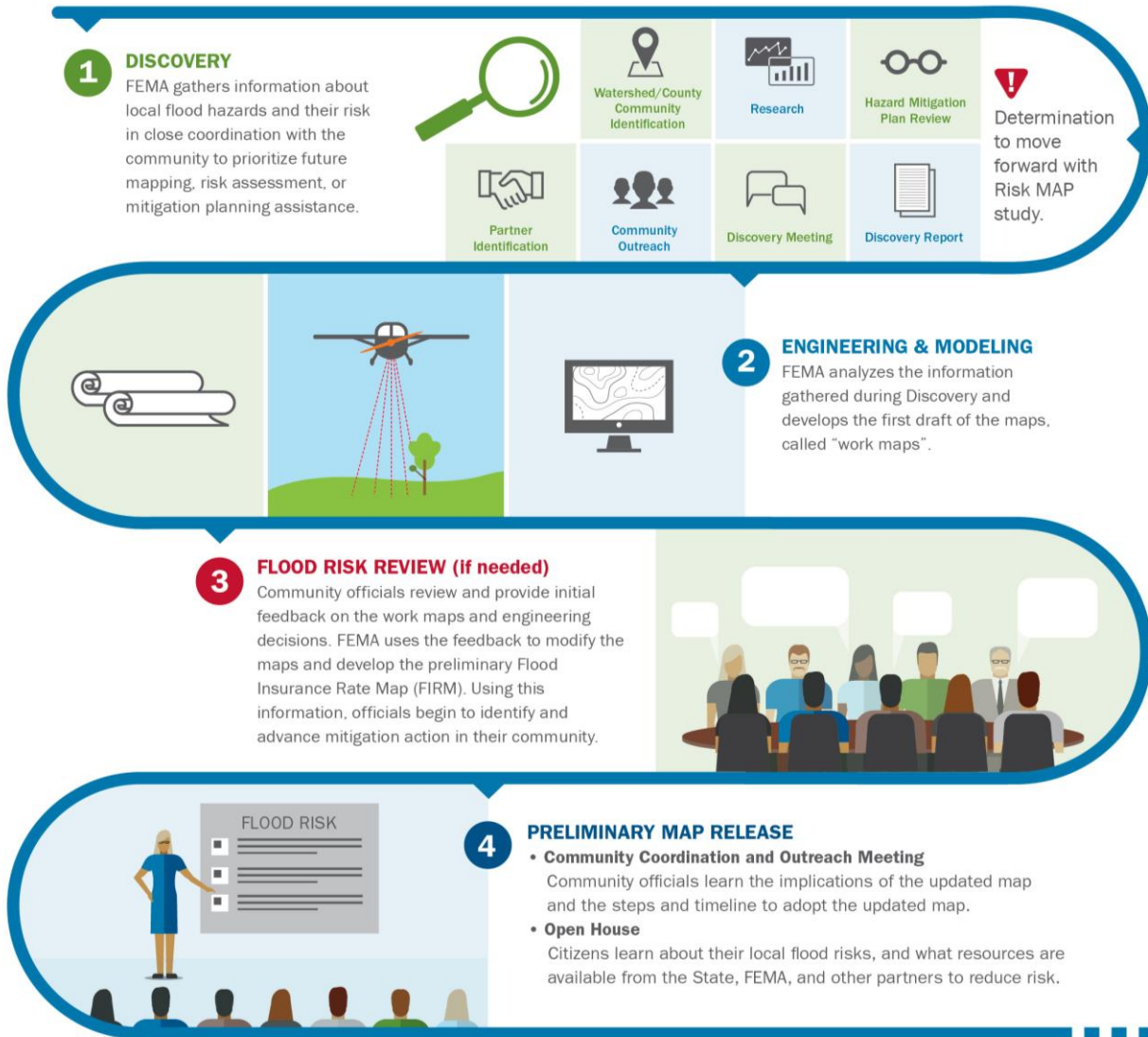
<sup>3</sup> For more details, see "Information on 'Appeal Start' Actions" in Section 4.3.



## APPENDIX A: RISK MAP PROCESS GRAPHIC

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

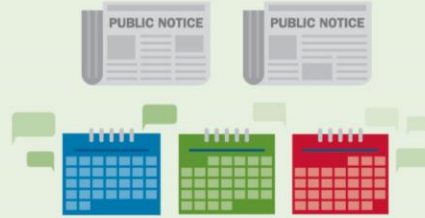
### FEMA Risk MAP Process



## Risk MAP Process Continued

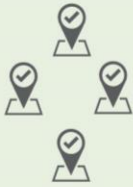
### 5 90-DAY APPEAL AND COMMENT PERIOD

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.



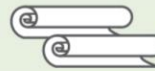
### 8 RESILIENCE MEETING

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.



**RiskMAP**  
Increasing Resilience Together



## APPENDIX B: RESOURCES

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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

<b>Website</b>	<a href="https://www.fema.gov/media-library/resources-documents/collections/341">fema.gov/media-library/resources-documents/collections/341</a>
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### National Flood Insurance Program

<b>Website</b>	<a href="https://www.fema.gov/national-flood-insurance-program">fema.gov/national-flood-insurance-program</a>
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<b>Phone</b>	888-379-9531 (toll free)
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<b>E-mail</b>	<a href="mailto:floodsmart@fema.dhs.gov">floodsmart@fema.dhs.gov</a>
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<b>Social Media</b>	Twitter at <a href="https://twitter.com/NFIPtraining">@NFIPtraining</a>
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### Risk MAP Program

<b>Website</b>	<a href="https://www.fema.gov/risk-mapping-assessment-planning">fema.gov/risk-mapping-assessment-planning</a>
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<b>Phone</b>	877-336-2627 (toll free)
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<b>E-mail</b>	<a href="mailto:FEMAMapSpecialist@riskmapcads.com">FEMAMapSpecialist@riskmapcads.com</a>
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