

# NOTICE TO CONGRESS: MONTHLY UPDATE ON FLOOD MAPPING

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

April 2019



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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

#### Engaging Florida Residents to Explore Flood Risk and Community Resilience in Pinellas County

In September 2018, FEMA Region IV partnered with Pinellas County, Florida to introduce a preliminary Flood Insurance Rate Map (FIRM) through two Community Coordination and Outreach (CCO) Meetings and four Flood Risk Open Houses.

Pinellas County includes 24 municipalities and can face a diverse range of coastal hazards, such as flooding, hurricanes, and wave damage. The recent public meetings were a timely opportunity to talk to community residents, elected officials, business leaders and other stakeholders about flood risk reduction strategies, the importance of flood insurance, and how actions to mitigate risk can help advance community resiliency initiatives.

The week of community meetings was a resounding success, according to positive feedback from local officials and residents alike. Throughout the week, Pinellas County and FEMA Region IV engaged with more than 50 local officials, over 500 residents, and 17 elected officials. Furthermore, these efforts resulted in 14 stories published in prominent local media outlets, such as ABC Action News, FOX 13, NBC 8, Tampa Bay Times, WUSF Public Media (NPR), Spectrum Bay News 9, and others.





FEMA Region IV also gave Pinellas County officials a series of

resources to help them continue to communicate with residents about the importance of flood risk awareness after the meetings were over. These included a community engagement plan, with tips and recommendations on media relations and outreach, and a set of graphics to share on social media. The social media graphics explained important coastal flooding concepts, such as the difference between flood zones and evacuation zones; the importance of purchasing flood insurance; and how higher construction standards can help protect properties.

Through their collaborative partnership with FEMA Region IV, Pinellas County officials were inspired to continue in partnerships and other initiatives that will empower citizens to mitigate their flood risk and, more importantly, to actively foster a safer, more resilient community for all residents to enjoy.



# **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	Essex County	June 2019	Quarter 3, 2019	Quarter 4, 2019
1	MA	Middlesex County	June 2019	Quarter 3, 2019	Quarter 4, 2019
1	MA	Norfolk County	June 2019	Quarter 3, 2019	Quarter 4, 2019
1	MA	Plymouth County	June 2019	Quarter 3, 2019	Quarter 4, 2019
1	MA	Suffolk County	June 2019	Quarter 3, 2019	Quarter 4, 2019
1	MA	Worcester County	June 2019	Quarter 3, 2019	Quarter 4, 2019
1	NH	Rockingham County	June 2019	Quarter 3, 2019	Quarter 4, 2019
3	PA	Columbia County	May 2019	Quarter 3, 2019	Quarter 4, 2019
3	PA	Cumberland County	April 2019	Quarter 3, 2019	Quarter 4, 2019
3	PA	Lackawanna County	June 2019	Quarter 4, 2019	Quarter 1, 2020
3	PA	Luzerne County	May 2019	Quarter 3, 2019	Quarter 4, 2019
3	PA	Northumberland County	April 2019	Quarter 3, 2019	Quarter 4, 2019
3	VA	Orange County	May 2019	Quarter 3, 2019	Quarter 4, 2019
4	AL	Jefferson County	May 2019	Quarter 3, 2019	Quarter 4, 2019
4	AL	Tuscaloosa County	May 2019	Quarter 3, 2019	Quarter 4, 2019
4	AL	Walker County	May 2019	Quarter 3, 2019	Quarter 4, 2019



Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
4	FL	Calhoun County	May 2019	Quarter 3, 2019	Quarter 4, 2019
4	FL	Franklin County	May 2019	Quarter 3, 2019	Quarter 4, 2019
4	FL	Gadsden County	May 2019	Quarter 3, 2019	Quarter 4, 2019
4	FL	Hendry County	June 2019	Quarter 3, 2019	Quarter 4, 2019
4	FL	Jackson County	May 2019	Quarter 3, 2019	Quarter 4, 2019
4	FL	Lee County	June 2019	Quarter 3, 2019	Quarter 4, 2019
4	KY	Boyd County	April 2019	Quarter 3, 2019	Quarter 4, 2019
4	KY	Boyd County	April 2019	Quarter 3, 2019	Quarter 4, 2019
4	KY	Mason County	April 2019	Quarter 3, 2019	Quarter 4, 2019
5	IL	Cook County	June 2019	Quarter 3, 2019	Quarter 4, 2019
5	IN	Allen County	June 2019	Quarter 3, 2019	Quarter 4, 2019
5	IN	Lake County	May 2019	Quarter 2, 2019	Quarter 3, 2019
5	IN	LaPorte County	June 2019	Quarter 3, 2019	Quarter 4, 2019
5	IN	Porter County	June 2019	Quarter 3, 2019	Quarter 4, 2019
5	MI	Arenac County	June 2019	Quarter 3, 2019	Quarter 4, 2019
5	MI	Benzie County	May 2019	Quarter 2, 2019	Quarter 3, 2019
5	MI	Berrien County	May 2019	Quarter 2, 2019	Quarter 3, 2019
5	MI	Emmet County	June 2019	Quarter 2, 2019	Quarter 3, 2019
5	MI	losco County	June 2019	Quarter 3, 2019	Quarter 4, 2019
5	MI	Manistee County	May 2019	Quarter 2, 2019	Quarter 3, 2019
5	MI	St. Clair County	June 2019	Quarter 3, 2019	Quarter 4, 2019
5	MI	Van Buren County	June 2019	Quarter 3, 2019	Quarter 4, 2019
5	MN	Cottonwood County	June 2019	Quarter 3, 2019	Quarter 4, 2019
5	MN	Pennington County	June 2019	Quarter 3, 2019	Quarter 4, 2019
5	MN	Rice County	June 2019	Quarter 3, 2019	Quarter 4, 2019
5	OH	Clinton County	May 2019	Quarter 2, 2019	Quarter 3, 2019
5	OH	Defiance County	June 2019	Quarter 3, 2019	Quarter 4, 2019
5	OH	Greene County	June 2019	Quarter 3, 2019	Quarter 4, 2019
5	OH	Highland County	May 2019	Quarter 2, 2019	Quarter 3, 2019
5	OH	Van Wert County	June 2019	Quarter 3, 2019	Quarter 4, 2019
5	WI	Walworth County	June 2019	Quarter 3, 2019	Quarter 4, 2019
6	OK	Roger Mills County	May 2019	Quarter 2, 2019	Quarter 3, 2019
6	OK	Seminole County	May 2019	Quarter 2, 2019	Quarter 3, 2019
6	TX	Archer County	April 2019	Quarter 2, 2019	Quarter 3, 2019
6	TX	Jack County	April 2019	Quarter 2, 2019	Quarter 3, 2019
6	TX	Victoria County	June 2019	Quarter 3, 2019	Quarter 4, 2019
7	IA	Cherokee County	May 2019	Quarter 3, 2019	Quarter 3, 2019
7	IA	Clay County	June 2019	Quarter 3, 2019	Quarter 3, 2019
7	IA	Dickinson County	May 2019	Quarter 3, 2019	Quarter 3, 2019
7	IA	Emmet County	May 2019	Quarter 3, 2019	Quarter 3, 2019
7	IA	Iowa County	June 2019	Quarter 3, 2019	Quarter 3, 2019
7	IA IA	Linn County	April 2019	Quarter 2, 2019	Quarter 3, 2019
7		Osceola County	May 2019	Quarter 3, 2019	Quarter 3, 2019
7 7	IA IA	Palo Alto County Sioux County	May 2019	Quarter 3, 2019	Quarter 3, 2019
			June 2019	Quarter 3, 2019	Quarter 3, 2019
7	KS	Chase County	May 2019	Quarter 3, 2019	Quarter 3, 2019



Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
7	KS	Dickinson County	May 2019	Quarter 3, 2019	Quarter 3, 2019
7	KS	Ellsworth County	May 2019	Quarter 3, 2019	Quarter 3, 2019
7	KS	McPherson County	May 2019	Quarter 3, 2019	Quarter 3, 2019
7	KS	Ottawa County	May 2019	Quarter 3, 2019	Quarter 3, 2019
7	KS	Rice County	May 2019	Quarter 3, 2019	Quarter 3, 2019
7	MO	Christian County	June 2019	Quarter 3, 2019	Quarter 3, 2019
7	MO	Dent County	April 2019	Quarter 2, 2019	Quarter 3, 2019
7	MO	Stone County	June 2019	Quarter 3, 2019	Quarter 3, 2019
7	NE	Nemaha County	April 2019	Quarter 2, 2019	Quarter 3, 2019
7	NE	Richardson County	April 2019	Quarter 2, 2019	Quarter 3, 2019
8	CO	Logan County	April 2019	Quarter 2, 2019	Quarter 3, 2019
8	CO	Morgan County	April 2019	Quarter 2, 2019	Quarter 3, 2019
8	CO	Sedgwick County	April 2019	Quarter 2, 2019	Quarter 3, 2019
8	CO	Washington County	April 2019	Quarter 2, 2019	Quarter 3, 2019
8	ND	Stark County	May 2019	Quarter 2, 2019	Quarter 3, 2019
8	UT	Salt Lake County	May 2019	Quarter 2, 2019	Quarter 3, 2019
9	AZ	Maricopa County	May 2019	Quarter 3, 2019	Quarter 4, 2019
9	AZ	Mohave County	June 2019	Quarter 3, 2019	Quarter 4, 2019
9	AZ	Yavapai County	May 2019	Quarter 3, 2019	Quarter 4, 2019
9	CA	Imperial County	May 2019	Quarter 3, 2019	Quarter 4, 2019
9	CA	Kern County	June 2019	Quarter 3, 2019	Quarter 4, 2019
9	CA	Riverside County	May 2019	Quarter 3, 2019	Quarter 4, 2019
9	CA	San Diego County	May 2019	Quarter 3, 2019	Quarter 4, 2019
9	HI	Kauai County	May 2019	Quarter 3, 2019	Quarter 4, 2019
10	ID	Gem County	April 2019	Quarter 2, 2019	Quarter 3, 2019
10	OR	Grant County	May 2019	Quarter 3, 2019	Quarter 4, 2019
10	OR	Harney County	June 2019	Quarter 3, 2019	Quarter 4, 2019

### **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	Niagara County	April 2019
3	PA	Lackawanna County	April 2019
3	VA	Frederick County	April 2019
3	VA	Winchester City	April 2019
5	MN	Polk County	June 2019
5	ОН	Lake County	April 2019
5	ОН	Logan County	May 2019
5	ОН	Lorain County	May 2019
5	ОН	Ottawa County	May 2019
6	OK	Canadian County	May 2019
6	ТХ	Nueces County	April 2019
8	UT	Davis County	June 2019
9	AZ	Maricopa County	June 2019
9	CA	Los Angeles County	April 2019
9	CA	San Francisco County	June 2019
9	CA	Ventura County	June 2019
10	WA	King County	June 2019
10	WA	Snohomish County	June 2019

### **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	PA	Montour County	Preliminary	3/8/2019
3	PA	Snyder County	Preliminary	3/29/2019
4	AL	Blount County	Maps Effective	3/21/2019
4	AL	Etowah County	Maps Effective	3/21/2019
4	AL	Jefferson County	Maps Effective	3/21/2019
4	AL	Marshall County	Maps Effective	3/21/2019
4	AL	Mobile County	Revised Preliminary	3/15/2019
4	GA	Douglas County	Revised Preliminary	3/14/2019
4	MS	Hancock County	LFD Issued	3/27/2019
4	MS	Hancock County	LFD Issued	3/27/2019
4	MS	Pearl River County	LFD Issued	3/27/2019
4	MS	Pearl River County	LFD Issued	3/27/2019
5	MN	Red Lake County	Preliminary	3/29/2019
5	MN	Scott County	Appeal Start	3/21/2019
5	ОН	Lucas County	Appeal Start	3/13/2019
5	ОН	Scioto County	Appeal Start	3/29/2019
6	AR	Conway County	Maps Effective	3/21/2019



Region	State	County Name	Action Taken	Date
6	AR	Faulkner County	Maps Effective	3/21/2019
6	AR	Lonoke County	Maps Effective	3/21/2019
6	AR	Pope County	Maps Effective	3/21/2019
6	OK	Craig County	LFD Issued	3/13/2019
6	OK	Delaware County	LFD Issued	3/13/2019
6	OK	Mayes County	LFD Issued	3/13/2019
6	OK	Ottawa County	LFD Issued	3/13/2019
6	ТΧ	Brazoria County	Appeal Start	3/3/2019
6	ТΧ	Dallas County	Maps Effective	3/21/2019
6	ТΧ	Fort Bend County	Revised Preliminary	3/29/2019
6	ТХ	Kerr County	Appeal Start	3/1/2019
6	ТΧ	Matagorda County	Revised Preliminary	3/26/2019
6	ТΧ	Medina County	Appeal Start	3/1/2019
6	ТХ	Tarrant County	Maps Effective	3/21/2019
7	IA	Henry County	Preliminary	3/7/2019
7	IA	Mitchell County	Appeal Start	3/2/2019
7	IA	O'Brien County	Preliminary	3/15/2019
7	IA	Tama County	Preliminary	3/15/2019
7	KS	Reno County	Preliminary	3/1/2019
7	MO	St. Charles County	Appeal Start	3/7/2019
7	NE	Colfax County	Maps Effective	3/21/2019
8	MT	Missoula County	Maps Effective	3/7/2019
9	CA	Orange County	Maps Effective	3/21/2019
9	NV	Nye County	Preliminary	3/21/2019
10	AK	Matanuska-Susitna Borough	LFD Issued	3/27/2019

### 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 <a href="https://msc.fema.gov/portal/search">https://msc.fema.gov/portal/search</a> and <a href="https://msc.fema.gov

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*.

### 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/fmcv*.

### 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*. 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*. 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	Dennis.Pinkham@fema.dhs.gov
2	Kevin Sullivan	202-480-1053	Kevin.Sullivan@fema.dhs.gov
3	Corey DeMuro	202-394-8588	Corey.DeMuro@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	940-898-5105	Juan.Ayala@fema.dhs.gov
7	Michael Cappannari	816-283-7080	Michael.Cappannari@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).<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.



<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.

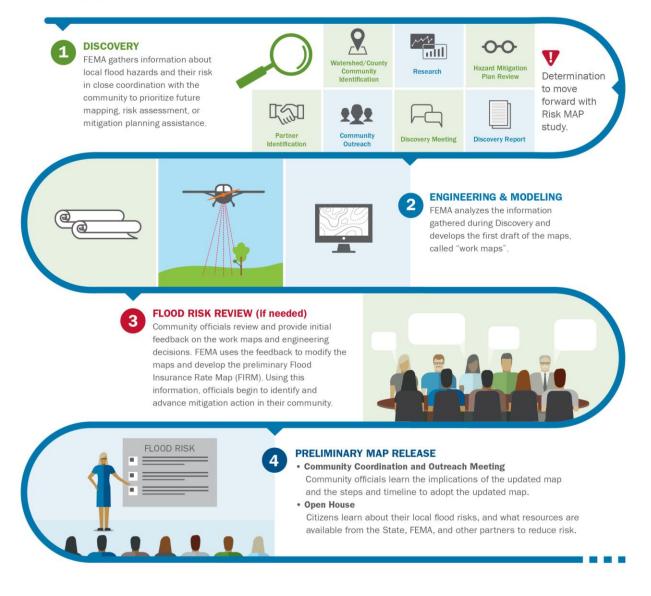
 $_{\rm 2}\,{\rm For}$  definitions of flood map, LFD, and other terms, please refer to Appendix B.

<sup>&</sup>lt;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**



#### 90-DAY APPEAL AND COMMENT PERIOD

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



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#### 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.



#### 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.



#### **RESILIENCE MEETING**

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

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#### **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.







## **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	

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

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

