

# NOTICE TO CONGRESS: MONTHLY UPDATE ON FLOOD MAPPING

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

August 2019



**FEMA**

# TABLE OF CONTENTS

---

- 1. Introduction ..... 1
- 2. Risk MAP News..... 2
- 3. Notification ..... 3
  - 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

### Putting tools in the hands of community officials to support conversations about flood risk

FEMA's Risk Management Directorate developed a Flood Risk Communication Toolkit and YouTube video series to empower community officials to communicate with the public about flood risk and encourage residents and other stakeholders to become full partners in increasing resilience. The Toolkit and video series, which debuted at the Association of State Floodplain Managers annual conference in May 2019, showcase the benefits of FEMA's flood mapping program and its connection to risk reduction and resilience. Both the Toolkit and videos use plain language to help community officials explain complex risk topics to residents in a meaningful way.

The Toolkit includes a Start Guide that introduces the Toolkit's components, which include a Communication Plan Guide, Social Media Guide, Effective Meeting Design Guide, and YouTube video series. The YouTube video series includes eight 2- to 5-minute videos that feature personal stories from around the country. The Start Guide also directs community officials to FEMA-developed Story Maps they can use to enhance messaging and engage diverse audiences.



The Toolkit and video series are now available on the [Risk MAP page](#) of FEMA.gov and have been distributed widely to FEMA staff and partners, as well as introduced at several partner conferences. Since posting on the [FEMA YouTube channel](#) in mid-June, the video

series playlist and individual videos have been viewed over 4,000 times. FEMA has also scheduled two workshops to help its staff and contractor teams across all 10 Regions brainstorm on how to use the toolkit and videos in their ongoing work with communities.

FEMA is committed to continually improving the customer experience for communities and community members engaged in flood risk mapping, assessment, and planning. The Toolkit and video series help FEMA deliver on its promise to provide simpler, more consistent experiences for its customers. When local officials, business owners, and residents have a positive experience, they are better able to affect and promote the shared responsibility for mitigation action within their communities.



### 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
3	VA	Amelia County	August 2019	Quarter 4, 2019	Quarter 1, 2020
3	VA	Essex County	September 2019	Quarter 4, 2019	Quarter 1, 2020
3	VA	Fredericksburg City	October 2019	Quarter 4, 2019	Quarter 1, 2020
3	VA	Gloucester County	October 2019	Quarter 4, 2019	Quarter 1, 2020
3	VA	King and Queen County	October 2019	Quarter 4, 2019	Quarter 1, 2020
3	VA	King George County	October 2019	Quarter 4, 2019	Quarter 1, 2020
3	VA	Middlesex County	September 2019	Quarter 4, 2019	Quarter 1, 2020
3	VA	New Kent County	October 2019	Quarter 4, 2019	Quarter 1, 2020
3	VA	Northumberland County	October 2019	Quarter 4, 2019	Quarter 1, 2020
3	VA	Nottoway County	September 2019	Quarter 4, 2019	Quarter 1, 2020
3	VA	Pulaski County	October 2019	Quarter 4, 2019	Quarter 1, 2020
3	VA	Spotsylvania County	October 2019	Quarter 4, 2019	Quarter 1, 2020
3	VA	Stafford County	October 2019	Quarter 4, 2019	Quarter 1, 2020
4	FL	Bay County	August 2019	Quarter 4, 2019	Quarter 1, 2020
4	TN	Dyer County	September 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
5	IL	Ford County	October 2019	Quarter 4, 2019	Quarter 1, 2020
5	IL	Lake County	August 2019	Quarter 3, 2019	Quarter 4, 2019
5	IL	Lake County	September 2019	Quarter 4, 2019	Quarter 1, 2020
5	IN	Lake County	September 2019	Quarter 4, 2019	Quarter 1, 2020
5	MI	Allegan County	September 2019	Quarter 4, 2019	Quarter 1, 2020
5	MI	Arenac County	October 2019	Quarter 4, 2019	Quarter 1, 2020
5	MI	Berrien County	September 2019	Quarter 4, 2019	Quarter 1, 2020
5	MI	Iosco County	October 2019	Quarter 4, 2019	Quarter 1, 2020
5	MI	Marquette County	October 2019	Quarter 4, 2019	Quarter 1, 2020
5	MI	Mason County	August 2019	Quarter 3, 2019	Quarter 4, 2019
5	MI	Muskegon County	September 2019	Quarter 4, 2019	Quarter 1, 2020
5	MI	Oceana County	August 2019	Quarter 3, 2019	Quarter 4, 2019
5	MI	Ottawa County	September 2019	Quarter 4, 2019	Quarter 1, 2020
5	MI	Sanilac County	August 2019	Quarter 3, 2019	Quarter 4, 2019
5	MI	St. Clair County	September 2019	Quarter 4, 2019	Quarter 1, 2020
5	MI	Van Buren County	September 2019	Quarter 4, 2019	Quarter 1, 2020
5	MN	Goodhue County	October 2019	Quarter 4, 2019	Quarter 1, 2020
5	MN	Koochiching County	October 2019	Quarter 4, 2019	Quarter 1, 2020
5	MN	Lake of the Woods County	October 2019	Quarter 4, 2019	Quarter 1, 2020
5	MN	Olmsted County	October 2019	Quarter 4, 2019	Quarter 1, 2020
5	MN	Rice County	October 2019	Quarter 4, 2019	Quarter 1, 2020
5	MN	Watonwan County	October 2019	Quarter 4, 2019	Quarter 1, 2020
5	OH	Greene County	September 2019	Quarter 4, 2019	Quarter 1, 2020
5	WI	Walworth County	October 2019	Quarter 4, 2019	Quarter 1, 2020
5	WI	Washington County	September 2019	Quarter 4, 2019	Quarter 1, 2020
7	IA	Buena Vista County	August 2019	Quarter 3, 2019	Quarter 4, 2019
7	IA	Clay County	August 2019	Quarter 4, 2019	Quarter 4, 2019
7	IA	Crawford County	August 2019	Quarter 4, 2019	Quarter 4, 2019
7	IA	Lyon County	October 2019	Quarter 4, 2019	Quarter 1, 2020
7	IA	O'Brien County	September 2019	Quarter 4, 2019	Quarter 1, 2020
7	IA	Sioux County	September 2019	Quarter 4, 2019	Quarter 1, 2020
7	KS	Chase County	September 2019	Quarter 4, 2019	Quarter 1, 2020
7	KS	Coffey County	October 2019	Quarter 4, 2019	Quarter 1, 2020
7	KS	Dickinson County	August 2019	Quarter 3, 2019	Quarter 4, 2019
7	KS	Ellsworth County	August 2019	Quarter 3, 2019	Quarter 4, 2019
7	KS	Pottawatomie County	October 2019	Quarter 4, 2019	Quarter 1, 2020
7	KS	Rice County	August 2019	Quarter 4, 2019	Quarter 4, 2019
7	KS	Wabaunsee County	September 2019	Quarter 4, 2019	Quarter 1, 2020
7	MO	Atchison County	October 2019	Quarter 4, 2019	Quarter 1, 2020
7	MO	Christian County	August 2019	Quarter 3, 2019	Quarter 4, 2019
7	MO	Dunklin County	September 2019	Quarter 4, 2019	Quarter 1, 2020
7	MO	Holt County	October 2019	Quarter 4, 2019	Quarter 1, 2020
7	MO	Mississippi County	September 2019	Quarter 4, 2019	Quarter 1, 2020
7	MO	New Madrid County	September 2019	Quarter 4, 2019	Quarter 1, 2020
7	MO	Pemiscot County	September 2019	Quarter 4, 2019	Quarter 1, 2020
7	MO	Pettis County	August 2019	Quarter 4, 2019	Quarter 4, 2019



Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
7	MO	St. Louis City	September 2019	Quarter 4, 2019	Quarter 1, 2020
7	MO	St. Louis County	September 2019	Quarter 4, 2019	Quarter 1, 2020
7	MO	Stoddard County	September 2019	Quarter 4, 2019	Quarter 1, 2020
7	MO	Stone County	August 2019	Quarter 4, 2019	Quarter 4, 2019
7	NE	Nemaha County	August 2019	Quarter 3, 2019	Quarter 4, 2019
7	NE	Richardson County	August 2019	Quarter 3, 2019	Quarter 4, 2019
8	CO	Adams County	September 2019	Quarter 4, 2019	Quarter 1, 2020
8	CO	Arapahoe County	September 2019	Quarter 4, 2019	Quarter 1, 2020
8	CO	Boulder County	September 2019	Quarter 4, 2019	Quarter 1, 2020
8	CO	Douglas County	September 2019	Quarter 4, 2019	Quarter 1, 2020
8	ND	Stark County	October 2019	Quarter 4, 2019	Quarter 1, 2020
8	SD	Turner County	September 2019	Quarter 4, 2019	Quarter 1, 2020
8	UT	Summit County	August 2019	Quarter 4, 2019	Quarter 4, 2019
9	AZ	Coconino County	August 2019	Quarter 4, 2019	Quarter 1, 2020
9	AZ	Maricopa County	August 2019	Quarter 4, 2019	Quarter 1, 2020
9	AZ	Yavapai County	August 2019	Quarter 4, 2019	Quarter 1, 2020
9	CA	Kern County	October 2019	Quarter 1, 2020	Quarter 2, 2020
10	WA	Clallam County	September 2019	Quarter 4, 2019	Quarter 1, 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
1	ME	Cumberland County	August 2019
3	MD	Frederick County	October 2019
4	FL	Gulf County	August 2019
4	SC	Beaufort County	August 2019
4	SC	Georgetown County	August 2019
4	SC	Horry County	August 2019
5	MN	Polk County	October 2019
5	OH	Erie County	August 2019
5	OH	Logan County	August 2019
5	OH	Ottawa County	September 2019
6	TX	Hays County	October 2019
6	TX	Victoria County	October 2019
7	IA	Jackson County	August 2019
7	MO	Howell County	August 2019
8	ND	Ward County	September 2019
8	UT	Davis County	September 2019
9	AZ	Coconino County	October 2019
9	AZ	Maricopa County	September 2019
9	CA	Ventura County	October 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	DE	New Castle County	LFD Issued	7/22/2019
3	VA	Lancaster County	Preliminary	7/1/2019
3	VA	Richmond County	Preliminary	7/19/2019
3	VA	Westmoreland County	Preliminary	7/1/2019
4	FL	DeSoto County	Preliminary	7/12/2019
4	FL	Santa Rosa County	Revised Preliminary	7/29/2019
4	KY	Trimble County	Appeal Start	7/4/2019
5	OH	Lorain County	Revised Preliminary	7/12/2019
5	WI	Pierce County	Appeal Start	7/3/2019
6	AR	Pulaski County	Preliminary	7/29/2019
6	OK	Cleveland County	Appeal Start	7/9/2019
6	TX	Gonzales County	LFD Issued	7/22/2019
6	TX	Guadalupe County	Appeal Start	7/25/2019





Region	State	County Name	Action Taken	Date
6	TX	Travis County	LFD Issued	7/22/2019
7	IA	Emmet County	Preliminary	7/25/2019
7	IA	Iowa County	Preliminary	7/24/2019
7	IA	Sac County	Preliminary	7/6/2019
7	IA	Scott County	Appeal Start	7/31/2019
7	KS	Butler County	LFD Issued	7/22/2019
7	KS	Butler County	LFD Issued	7/22/2019
7	KS	Reno County	Appeal Start	7/9/2019
7	KS	Wilson County	LFD Issued	7/8/2019
7	MO	Nodaway County	LFD Issued	7/22/2019
7	MO	Scotland County	LFD Issued	7/22/2019
7	MO	Shelby County	LFD Issued	7/22/2019
7	MO	Wright County	LFD Issued	7/22/2019
8	UT	Salt Lake County	Preliminary	7/12/2019
10	AK	Juneau Borough	Appeal Start	7/24/2019
10	WA	Grays Harbor County	Appeal Start	7/25/2019

### 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/fmcv>.

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://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](mailto: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	<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	Nicholas Morici	267-546-6419	<a href="mailto:Nicholas.Morici@fema.dhs.gov">Nicholas.Morici@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 Wilenda Henderson	940-898-5105	<a href="mailto:Juan.Ayala@fema.dhs.gov">Juan.Ayala@fema.dhs.gov</a> <a href="mailto:Wilenda.Henderson@fema.dhs.gov">Wilenda.Henderson@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

---

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.

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

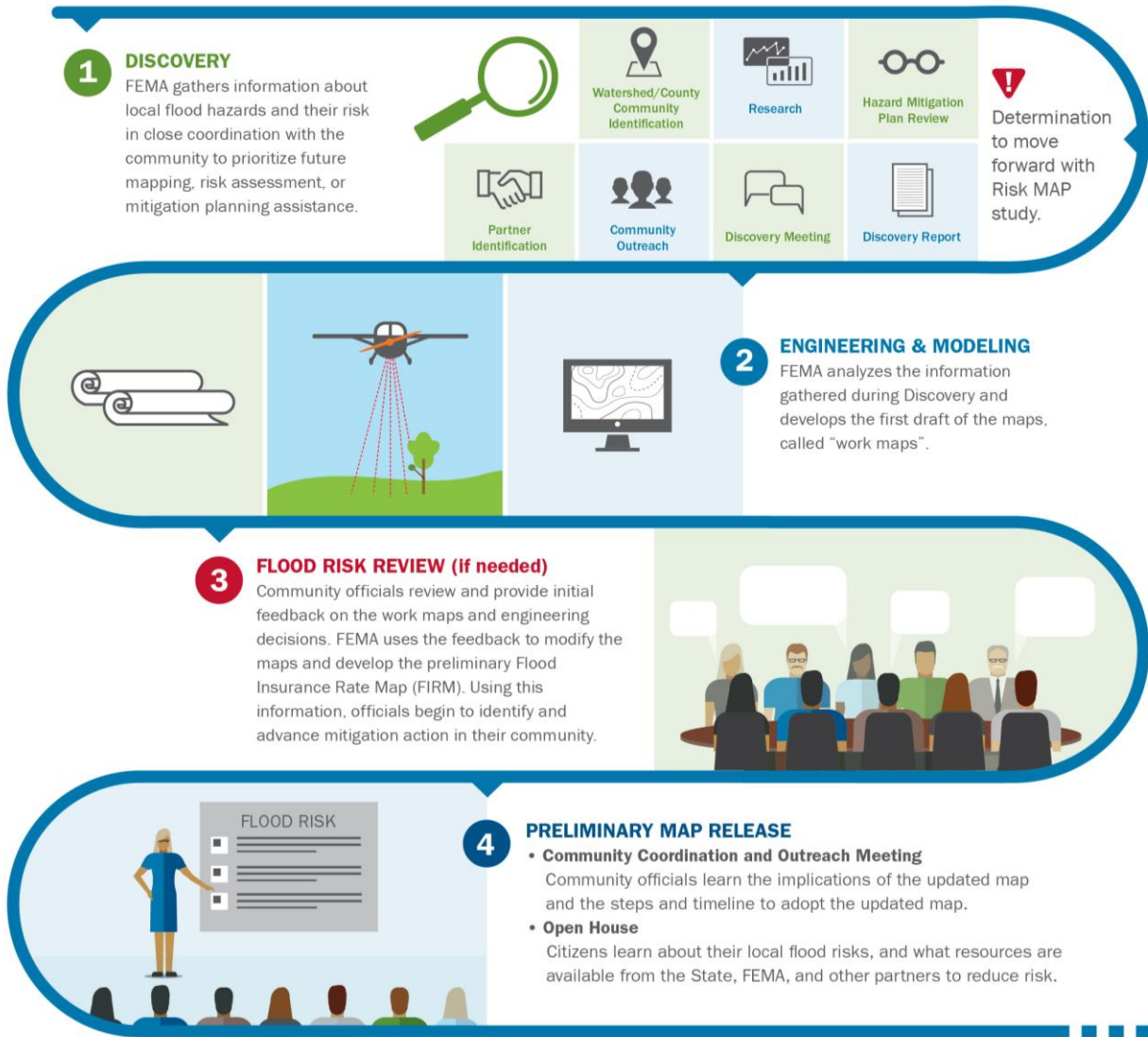
<sup>3</sup> For more details, see “Information on ‘Appeal Start’ Actions” in Section 4.3.



# APPENDIX A: RISK MAP PROCESS GRAPHIC

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

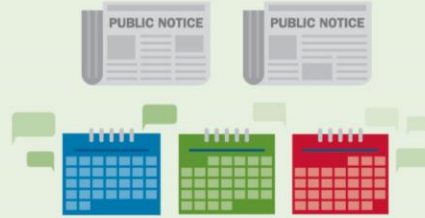
## FEMA Risk MAP Process



## Risk MAP Process Continued

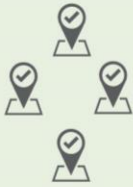
### 5 90-DAY APPEAL AND COMMENT PERIOD

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.



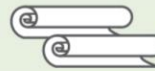
### 8 RESILIENCE MEETING

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



**FEMA**



**FEMA**

## 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

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

### National Flood Insurance Program

<b>Website</b>	<a href="https://www.fema.gov/national-flood-insurance-program">fema.gov/national-flood-insurance-program</a>
----------------	---

<b>Phone</b>	888-379-9531 (toll free)
--------------	--------------------------

<b>E-mail</b>	<a href="mailto:floodsmart@fema.dhs.gov">floodsmart@fema.dhs.gov</a>
---------------	--

<b>Social Media</b>	Twitter at <a href="https://twitter.com/NFIPtraining">@NFIPtraining</a>
---------------------	---

### Risk MAP Program

<b>Website</b>	<a href="https://www.fema.gov/risk-mapping-assessment-planning">fema.gov/risk-mapping-assessment-planning</a>
----------------	---

<b>Phone</b>	877-336-2627 (toll free)
--------------	--------------------------

<b>E-mail</b>	<a href="mailto:FEMAMapSpecialist@riskmapcds.com">FEMAMapSpecialist@riskmapcds.com</a>
---------------	--

