

NOTICE TO CONGRESS: MONTHLY UPDATE ON FLOOD MAPPING

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

February 2020



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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

FEMA Region X Hosts Storytelling Booth at 24th Annual Columbia Slough Watershed Council Regatta

On August 11, 2019, FEMA co-hosted a storytelling booth with the Multnomah County Drainage District #1 (MCDD #1) at the 24th Annual Columbia Slough Watershed Council Regatta. The Regatta is a family-friendly canoe event designed to increase levee safety awareness in Portland, Oregon through watershed and levee tours, educational booths, and hands-on activities.

The FEMA team participated in the event to share information on local risk, build relationships with local project partners, and to listen and record experiences and fears of flooding in and around levees. In these interviews, the project team asked participants what they would like to share about their experience with floods and what they wanted their neighbors to know about their flood risk. This also provided an opportunity for FEMA and MCDD #1 to hear directly from community members about their needs and interests surrounding flood risk.



The team coordinated with MCDD #1 to record conversations with their staff, members of the Latinx community, employees of the Columbia Slough Watershed Council, and others to hear different perspectives on the levee system. To reach the local Latinx community, which is at a higher risk of flooding, MCDD #1 conducted robust outreach to encourage attendance at the Regatta. MCDD #1 gathered participants' stories and connected them with resources from both MCDD #1 and FEMA. Sixteen participants shared life, work, and recreation experiences that characterize living behind the Columbia River levee system. The interviews were recorded in both Spanish and English and will be used to increase community awareness about the importance of the area's levees and their associated flood risk, and to encourage the community to visit and enjoy the Columbia Slough.

The residents living near the Columbia River levee are no strangers to flood risk. According to Levee Ready Columbia (LRC), the communities behind the levee have experienced six major floods over the last 125 years, including the 1948 Vanport Flood which resulted in fatalities and left 18,000 residents without homes. The LRC also calculates the area surrounding the levee is home to 7,500 residents and over 59,000 jobs. Each of these factors indicates the importance of maintaining a strong levee system and promoting understanding of flood risk. Additional information about the Columbia River levee is available at https://www.leveereadycolumbia.org/.

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	March 2020	Quarter 2, 2020	Quarter 2, 2020
1	MA	Middlesex County	March 2020	Quarter 2, 2020	Quarter 2, 2020
1	MA	Norfolk County	March 2020	Quarter 2, 2020	Quarter 2, 2020
1	MA	Plymouth County	March 2020	Quarter 2, 2020	Quarter 2, 2020
1	MA	Suffolk County	March 2020	Quarter 2, 2020	Quarter 2, 2020
1	MA	Worcester County	March 2020	Quarter 2, 2020	Quarter 2, 2020
2	NY	Clinton County	February 2020	Quarter 1, 2020	Quarter 2, 2020
3	PA	Luzerne County	April 2020	Quarter 2, 2020	Quarter 3, 2020
3	WV	Greenbrier County	February 2020	Quarter 1, 2020	Quarter 2, 2020
4	AL	DeKalb County	March 2020	Quarter 3, 2020	Quarter 4, 2020
4	AL	Etowah County	March 2020	Quarter 3, 2020	Quarter 4, 2020
4	AL	Jackson County	March 2020	Quarter 3, 2020	Quarter 4, 2020
4	AL	Marshall County	March 2020	Quarter 3, 2020	Quarter 4, 2020
4	FL	Levy County	February 2020	Quarter 3, 2020	Quarter 4, 2020
4	KY	Anderson County	March 2020	Quarter 3, 2020	Quarter 4, 2020
4	KY	Boone County	March 2020	Quarter 3, 2020	Quarter 4, 2020
4	KY	Boyle County	March 2020	Quarter 3, 2020	Quarter 4, 2020

Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
4	KY	Carroll County	March 2020	Quarter 3, 2020	Quarter 4, 2020
4	KY	Casey County	March 2020	Quarter 3, 2020	Quarter 4, 2020
4	KY	Gallatin County	March 2020	Quarter 3, 2020	Quarter 4, 2020
4	KY	Hardin County	March 2020	Quarter 3, 2020	Quarter 4, 2020
4	KY	Larue County	March 2020	Quarter 3, 2020	Quarter 4, 2020
4	KY	Marion County	March 2020	Quarter 3, 2020	Quarter 4, 2020
4	KY	Mercer County	March 2020	Quarter 3, 2020	Quarter 4, 2020
4	KY	Nelson County	March 2020	Quarter 3, 2020	Quarter 4, 2020
4	KY	Washington County	March 2020	Quarter 3, 2020	Quarter 4, 2020
4	MS	Rankin County	April 2020	Quarter 4, 2020	Quarter 1, 2021
4	TN	Bradley County	February 2020	Quarter 3, 2020	Quarter 4, 2020
4	TN	Cannon County	February 2020	Quarter 3, 2020	Quarter 4, 2020
4	TN	Davidson County	February 2020	Quarter 3, 2020	Quarter 4, 2020
4	TN	Hamilton County	February 2020	Quarter 3, 2020	Quarter 4, 2020
4	TN	Rutherford County	February 2020	Quarter 3, 2020	Quarter 4, 2020
4	TN	Williamson County	February 2020	Quarter 3, 2020	Quarter 4, 2020
4	TN	Wilson County	February 2020	Quarter 3, 2020	Quarter 4, 2020
5	IL	Lake County	April 2020	Quarter 2, 2020	Quarter 3, 2020
5	IN	Clinton County	April 2020	Quarter 2, 2020	Quarter 3, 2020
5	IN	Grant County	April 2020	Quarter 2, 2020	Quarter 3, 2020
5	IN	Hendricks County	February 2020	Quarter 2, 2020	Quarter 3, 2020
5	IN	Howard County	April 2020	Quarter 2, 2020	Quarter 3, 2020
5	IN	Jay County	April 2020	Quarter 2, 2020	Quarter 3, 2020
5	IN	Miami County	April 2020	Quarter 2, 2020	Quarter 3, 2020
5	IN	Wells County	April 2020	Quarter 2, 2020	Quarter 3, 2020
5	IN	Whitley County	April 2020	Quarter 2, 2020	Quarter 3, 2020
5	MI	losco County	April 2020	Quarter 2, 2020	Quarter 3, 2020
5	MN	Goodhue County	February 2020	Quarter 2, 2020	Quarter 3, 2020
5	MN	Itasca County	March 2020	Quarter 2, 2020	Quarter 3, 2020
5	MN	Koochiching County	March 2020	Quarter 2, 2020	Quarter 3, 2020
5	MN	Lake of the Woods County	March 2020	Quarter 2, 2020	Quarter 3, 2020
5	MN	Le Sueur County	April 2020	Quarter 2, 2020	Quarter 2, 2020
5	MN	Olmsted County	March 2020	Quarter 2, 2020	Quarter 3, 2020
5	MN	Pennington County	April 2020	Quarter 2, 2020	Quarter 3, 2020
5	MN	Watonwan County	March 2020	Quarter 2, 2020	Quarter 3, 2020
7	IA	Ida County	March 2020	Quarter 2, 2020	Quarter 3, 2020
7	IA	Monona County	February 2020	Quarter 2, 2020	Quarter 2, 2020
7	IA	Sioux County	April 2020	Quarter 2, 2020	Quarter 3, 2020
7	KS	Anderson County	February 2020	Quarter 2, 2020	Quarter 2, 2020
7	KS	Chase County	February 2020	Quarter 2, 2020	Quarter 2, 2020
7	KS	Coffey County	February 2020	Quarter 2, 2020	Quarter 2, 2020
7	KS	Douglas County	February 2020	Quarter 2, 2020	Quarter 2, 2020
7	KS	Ellis County	April 2020	Quarter 2, 2020	Quarter 3, 2020
7	KS	Franklin County	March 2020	Quarter 2, 2020	Quarter 3, 2020
7	KS	Lyon County	February 2020	Quarter 2, 2020	Quarter 2, 2020
7	KS	Morris County	March 2020	Quarter 2, 2020	Quarter 3, 2020
7	KS	Osage County	February 2020	Quarter 2, 2020	Quarter 2, 2020

Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
7	NE	Cheyenne County	March 2020	Quarter 2, 2020	Quarter 3, 2020
7	NE	Deuel County	March 2020	Quarter 2, 2020	Quarter 3, 2020
7	NE	Scotts Bluff County	March 2020	Quarter 2, 2020	Quarter 3, 2020
8	CO	Adams County	February 2020	Quarter 1, 2020	Quarter 2, 2020
8	CO	Arapahoe County	February 2020	Quarter 1, 2020	Quarter 2, 2020
8	CO	Denver County	April 2020	Quarter 2, 2020	Quarter 2, 2020
8	CO	Douglas County	February 2020	Quarter 1, 2020	Quarter 2, 2020
8	CO	Gilpin County	March 2020	Quarter 2, 2020	Quarter 2, 2020
8	CO	Gunnison County	April 2020	Quarter 2, 2020	Quarter 4, 2020
8	CO	Jefferson County	April 2020	Quarter 2, 2020	Quarter 2, 2020
8	CO	Larimer County	February 2020	Quarter 1, 2020	Quarter 2, 2020
8	CO	Rio Blanco County	March 2020	Quarter 2, 2020	Quarter 2, 2020
8	CO	Weld County	March 2020	Quarter 2, 2020	Quarter 2, 2020
8	WY	Carbon County	March 2020	Quarter 2, 2020	Quarter 2, 2020
9	CA	Shasta County	April 2020	Quarter 2, 2020	Quarter 3, 2020
9	CA	Stanislaus County	March 2020	Quarter 2, 2020	Quarter 3, 2020
10	OR	Klamath County	April 2020	Quarter 2, 2020	Quarter 3, 2020
10	OR	Lane County	February 2020	Quarter 2, 2020	Quarter 4, 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
3	MD	Frederick County	April 2020
3	WV	Monroe County	April 2020
4	FL	Okaloosa County	March 2020
4	FL	Walton County	March 2020
4	KY	Jefferson County	March 2020
5	IN	Bartholomew County	April 2020
5	IN	Shelby County	April 2020
5	MN	Blue Earth County	February 2020
5	MN	Nicollet County	February 2020
5	ОН	Logan County	April 2020
5	ОН	Ottawa County	March 2020

Region	State	County Name	Estimated Revised Preliminary Issuance
6	OK	Oklahoma County	February 2020
6	TX	Orange County	March 2020
7	IA	Jefferson County	March 2020
7	IA	Jones County	April 2020
7	KS	Reno County	February 2020
7	МО	Greene County	February 2020
7	MO	St. Charles County	February 2020
8	MT	Gallatin County	April 2020
9	CA	Ventura County	April 2020
10	WA	Yakima County	March 2020

3.3. ACTIONS TAKEN BY FEMA

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

Region	State	County Name Action Tak		Date
1	MA	Bristol County	LFD Issued	1/8/2020
1	1 MA Plymouth County		LFD Issued	1/22/2020
3	DE	New Castle County	Maps Effective	1/22/2020
3	PA	Adams County	LFD Issued	1/22/2020
3	PA	Lebanon County	LFD Issued	1/8/2020
3	VA	Fredericksburg City	Preliminary	1/31/2020
3	VA	Louisa County	LFD Issued	1/22/2020
3	VA	Pulaski County	Preliminary	1/31/2020
3	VA	Spotsylvania County	Preliminary	1/31/2020
4	4 SC Greenville County		Appeal Start	1/16/2020
4	SC	Spartanburg County	Appeal Start	1/16/2020
4	4 SC Sumter County		Preliminary	1/17/2020
4	4 SC Union County		Appeal Start	1/15/2020
4	4 SC Williamsburg County		Preliminary	1/17/2020
5	5 MN Red Lake County		Appeal Start	1/15/2020
5	ОН	Defiance County	Appeal Start	1/24/2020
5	WI	Waukesha County	Preliminary	1/29/2020
6	AR	Pulaski County	Appeal Start	1/28/2020
6	OK	Canadian County	LFD Issued	1/22/2020
6	TX	Gonzales County	Maps Effective	1/22/2020
6	TX	Travis County	Maps Effective	1/22/2020
7	IA	Clayton County	LFD Issued	1/22/2020

Region	State	County Name	Action Taken	Date
7	IA	Clinton County	LFD Issued	1/22/2020
7	IA	Johnson County	Preliminary	1/23/2020
7	IA	Lee County	LFD Issued	1/22/2020
7	KS	Butler County	Maps Effective	1/22/2020
7	KS	Dickinson County	Appeal Start	1/3/2020
7	KS	Pottawatomie County	Preliminary	1/31/2020
7	KS	Wilson County	Maps Effective	1/8/2020
7	MO	Nodaway County	Maps Effective	1/22/2020
7	MO	Scotland County	Maps Effective	1/22/2020
7	MO	Shelby County	Maps Effective	1/22/2020
7	MO	Wright County	Maps Effective	1/22/2020
8	8 ND Stark County		Preliminary	1/30/2020
9	AZ	Maricopa County	Appeal Start	1/16/2020
10	ID	Bannock County	LFD Issued	1/22/2020
10	ID	Gem County	Appeal Start	1/15/2020
10	OR	Douglas County	Revised Preliminary	1/15/2020

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.

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 and Insurance 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 B of this Notice to Congress. If you have any questions or concerns regarding the information in this document, please contact the appropriate FEMA Regional External Affairs staff listed below.

FEMA Regional External Affairs Contact List

FEMA Region	Name	Telephone Number	Email Address
1	Dennis Pinkham	617-956-7547	Dennis.Pinkham@fema.dhs.gov
2	Kevin Sullivan	202-480-1053	Kevin.Sullivan@fema.dhs.gov
3	Nicholas Morici	267-546-6419	Nicholas.Morici@fema.dhs.gov
4	Danon Lucas	770-220-5292	Danon.Lucas@fema.dhs.gov
5	Dan Shulman	312-408-4427	Dan.Shulman@fema.dhs.gov
6	Juan Ayala Wilenda Henderson	940-898-5105	Juan.Ayala@fema.dhs.gov Wilenda.Henderson@fema.dhs.gov
7	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).1

Biggert-Waters also states:

• The Administrator shall, upon the issuance of any proposed map and any notice of an opportunity to make an appeal relating to the proposed map, notify the Senators for each State affected and each Member of the House of Representatives for each congressional district affected by the proposed map of any action taken by the Administrator, with respect to the proposed map or an appeal relating to the proposed map.

See Biggert-Waters, as amended, at 42 U.S.C. §4101b (d)(1)(H).

In accordance with these requirements, this document serves as notification to Congress and provides details on studies with an estimated issuance of preliminary or revised preliminary flood maps in the current month and the next two months, and studies for which preliminary or revised preliminary flood maps and/or LFDs were issued last month.² LFDs are the actions taken by FEMA to finalize the flood hazard data shown on a preliminary FIRM. This document also provides details on statutory administrative appeal periods³ that were initiated and maps that went effective last month.



¹ FEMA is working to develop the additional administrative process required to implement 42 U.S.C. §4101b (d)(1)(G)(ii) and will update this Notice as appropriate.

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

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

APPENDIX A: RISK MAP PROCESS GRAPHIC

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

FEMA Risk MAP Process



DISCOVERY

FEMA gathers information about local flood hazards and their risk in close coordination with the community to prioritize future mapping, risk assessment, or mitigation planning assistance.



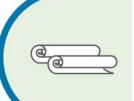








Determination to move forward with Risk MAP study.









ENGINEERING & MODELING

FEMA analyzes the information gathered during Discovery and develops the first draft of the maps, called "work maps"



FLOOD RISK REVIEW (if needed)

Community officials review and provide initial feedback on the work maps and engineering decisions. FEMA uses the feedback to modify the maps and develop the preliminary Flood Insurance Rate Map (FIRM). Using this information, officials begin to identify and advance mitigation action in their community.





PRELIMINARY MAP RELEASE

- Community Coordination and Outreach Meeting Community officials learn the implications of the updated map and the steps and timeline to adopt the updated map.
- Open House

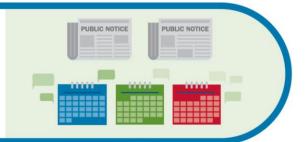
Citizens learn about their local flood risks, and what resources are available from the State, FEMA, and other partners to reduce risk.

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.





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.



RESILIENCE MEETING

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



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

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

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