

NOTICE TO CONGRESS: MONTHLY UPDATE ON FLOOD MAPPING

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

March 2020



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 5
- 4. LEGAL REQUIREMENTS 9
- Appendix A: Risk MAP process graphic 10
- Appendix B: Resources 12



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 Engages Families at the National Building Museum’s “Big Build” Community Day

FEMA took part in the National Building Museum’s (NBM) “Big Build” Community Day on Saturday, October 12, 2019, in Washington, D.C. The museum hosts the event each year to introduce children, families, and adults to a wide range of building skills such as planning, design, architecture, and construction. Since 2015, NBM has been a member of FEMA’s Resilient Nation Partnership Network.



Figure 1 - Demonstrating the effects of flooding to “Big Build” attendees using an interactive stream table.

Under the title “Resilient Nation,” FEMA staff presented several hands-on activities, including an interactive stream table (showing the effects of flooding on a community and ways to mitigate), a coloring and activity station, and a preparedness card game. Comic books about earthquakes, fires, and other safety issues were also available for children at the event, as well as resources for parents and homeowners looking to make their homes safer.

FEMA’s *IMMERSED* virtual reality experience was featured as part of the event’s “Tech Lab” for children ages 10 and up. The VR experience teaches users about ways a community can reduce future flood risk.

FEMA staff talked with parents and families and provided English and Spanish language resources to help them determine ways to protect their homes from future flood events. The event gave visitors of all ages, as well as FEMA, a chance to ask questions, learn, and build relationships.

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 | CT | New London County | May 2020 | Quarter 2, 2020 | Quarter 3, 2020 |
| 1 | CT | Windham County | May 2020 | Quarter 2, 2020 | Quarter 3, 2020 |
| 1 | MA | Essex County | April 2020 | Quarter 2, 2020 | Quarter 2, 2020 |
| 1 | MA | Hampden County | May 2020 | Quarter 2, 2020 | Quarter 3, 2020 |
| 1 | MA | Middlesex County | April 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 | April 2020 | Quarter 2, 2020 | Quarter 2, 2020 |
| 1 | MA | Worcester County | May 2020 | Quarter 2, 2020 | Quarter 3, 2020 |
| 1 | RI | Kent County | May 2020 | Quarter 2, 2020 | Quarter 3, 2020 |
| 1 | RI | Providence County | May 2020 | Quarter 2, 2020 | Quarter 3, 2020 |
| 1 | RI | Washington County | May 2020 | Quarter 2, 2020 | Quarter 3, 2020 |
| 3 | VA | Charles City County | May 2020 | Quarter 3, 2020 | Quarter 4, 2020 |
| 3 | VA | Surry County | May 2020 | Quarter 3, 2020 | Quarter 4, 2020 |
| 4 | AL | Chilton County | May 2020 | Quarter 4, 2020 | Quarter 1, 2021 |
| 4 | AL | Clay County | May 2020 | Quarter 4, 2020 | Quarter 1, 2021 |



| Region | State | County Name | Estimated Preliminary Issuance | Estimated Schedule of Community Meetings | Estimated Public Notice and Starting Appeal Period |
|--------|-------|---------------------|--------------------------------|--|--|
| 4 | AL | Coosa County | May 2020 | Quarter 4, 2020 | Quarter 1, 2021 |
| 4 | AL | DeKalb County | April 2020 | Quarter 4, 2020 | Quarter 1, 2021 |
| 4 | AL | Elmore County | May 2020 | Quarter 4, 2020 | Quarter 1, 2021 |
| 4 | AL | Etowah County | April 2020 | Quarter 4, 2020 | Quarter 1, 2021 |
| 4 | AL | Jackson County | April 2020 | Quarter 4, 2020 | Quarter 1, 2021 |
| 4 | AL | Marshall County | April 2020 | Quarter 4, 2020 | Quarter 1, 2021 |
| 4 | AL | Shelby County | May 2020 | Quarter 4, 2020 | Quarter 1, 2021 |
| 4 | AL | Talladega County | May 2020 | Quarter 4, 2020 | Quarter 1, 2021 |
| 4 | FL | Calhoun County | May 2020 | Quarter 4, 2020 | Quarter 1, 2021 |
| 4 | FL | Jackson County | May 2020 | Quarter 4, 2020 | Quarter 1, 2021 |
| 4 | KY | Boone County | March 2020 | Quarter 3, 2020 | Quarter 4, 2020 |
| 4 | KY | Carroll County | March 2020 | Quarter 3, 2020 | Quarter 4, 2020 |
| 4 | KY | Gallatin 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 | March 2020 | Quarter 3, 2020 | Quarter 4, 2020 |
| 4 | TN | Davidson County | March 2020 | Quarter 3, 2020 | Quarter 4, 2020 |
| 4 | TN | Hamilton County | March 2020 | Quarter 3, 2020 | Quarter 4, 2020 |
| 4 | TN | Williamson County | March 2020 | Quarter 3, 2020 | Quarter 4, 2020 |
| 5 | IL | Lake County | April 2020 | Quarter 2, 2020 | Quarter 3, 2020 |
| 5 | IN | Hendricks County | April 2020 | Quarter 2, 2020 | Quarter 3, 2020 |
| 5 | MI | Iosco County | April 2020 | Quarter 2, 2020 | Quarter 3, 2020 |
| 5 | MI | Saginaw County | May 2020 | Quarter 3, 2020 | Quarter 4, 2020 |
| 5 | MN | Itasca County | May 2020 | Quarter 3, 2020 | Quarter 4, 2020 |
| 5 | MN | Olmsted County | May 2020 | Quarter 3, 2020 | Quarter 4, 2020 |
| 5 | MN | Pennington County | March 2020 | Quarter 2, 2020 | Quarter 3, 2020 |
| 5 | MN | Pope County | May 2020 | Quarter 3, 2020 | Quarter 4, 2020 |
| 5 | MN | Stevens County | May 2020 | Quarter 3, 2020 | Quarter 4, 2020 |
| 5 | MN | Watonwan County | April 2020 | Quarter 2, 2020 | Quarter 3, 2020 |
| 5 | OH | Clermont County | May 2020 | Quarter 3, 2020 | Quarter 4, 2020 |
| 5 | OH | Montgomery County | May 2020 | Quarter 3, 2020 | Quarter 4, 2020 |
| 5 | WI | Brown County | May 2020 | Quarter 3, 2020 | Quarter 4, 2020 |
| 5 | WI | Manitowoc County | May 2020 | Quarter 3, 2020 | Quarter 4, 2020 |
| 5 | WI | Oconto County | May 2020 | Quarter 3, 2020 | Quarter 4, 2020 |
| 7 | KS | Franklin County | March 2020 | Quarter 2, 2020 | Quarter 3, 2020 |
| 7 | KS | Miami County | May 2020 | Quarter 2, 2020 | Quarter 3, 2020 |
| 7 | KS | Morris County | April 2020 | Quarter 2, 2020 | Quarter 3, 2020 |
| 7 | KS | Morris County | May 2020 | Quarter 2, 2020 | Quarter 3, 2020 |
| 7 | NE | Cheyenne County | April 2020 | Quarter 2, 2020 | Quarter 3, 2020 |
| 7 | NE | Scotts Bluff County | May 2020 | Quarter 2, 2020 | Quarter 3, 2020 |
| 8 | CO | Denver County | April 2020 | Quarter 2, 2020 | Quarter 3, 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 3, 2020 |
| 8 | CO | Rio Blanco County | March 2020 | Quarter 2, 2020 | Quarter 4, 2020 |
| 8 | WY | Carbon County | March 2020 | Quarter 2, 2020 | Quarter 4, 2020 |
| 9 | CA | Shasta County | April 2020 | Quarter 3, 2020 | Quarter 4, 2020 |
| 9 | CA | Sonoma County | May 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 |
|--------|-------|-------------------|--------------------------------|--|--|
| 9 | CA | Stanislaus County | March 2020 | Quarter 3, 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 | May 2020 |
| 3 | PA | Columbia County | May 2020 |
| 3 | WV | Monroe County | April 2020 |
| 4 | FL | Walton County | March 2020 |
| 4 | KY | Jefferson County | March 2020 |
| 4 | NC | Wake County | April 2020 |
| 5 | IN | Bartholomew County | April 2020 |
| 5 | IN | Shelby County | April 2020 |
| 5 | MN | Polk County | May 2020 |
| 5 | OH | Logan County | April 2020 |
| 5 | OH | Ottawa County | April 2020 |
| 6 | TX | Orange County | March 2020 |
| 6 | TX | Victoria County | April 2020 |
| 7 | IA | Jefferson County | March 2020 |
| 7 | IA | Jones County | April 2020 |
| 8 | MT | Gallatin County | May 2020 |
| 10 | OR | Harney County | May 2020 |
| 10 | OR | Klamath 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 Taken | Date |
|--------|-------|-----------------------|---------------------|-----------|
| 2 | NY | Clinton County | Preliminary | 2/27/2020 |
| 2 | NY | Erie County | Appeal Start | 2/14/2020 |
| 3 | PA | Cumberland County | Appeal Start | 2/6/2020 |
| 3 | PA | Lackawanna County | LFD Issued | 2/5/2020 |
| 3 | PA | Northumberland County | Appeal Start | 2/28/2020 |
| 3 | PA | Snyder County | Appeal Start | 2/28/2020 |
| 3 | WV | Greenbrier County | Preliminary | 2/3/2020 |
| 4 | FL | Gulf County | Appeal Start | 2/13/2020 |
| 4 | FL | Martin County | Maps Effective | 2/19/2020 |
| 4 | FL | St. Lucie County | Maps Effective | 2/19/2020 |
| 4 | TN | Cannon County | Preliminary | 2/13/2020 |
| 4 | TN | Rutherford County | Preliminary | 2/13/2020 |
| 4 | TN | Wilson County | Preliminary | 2/13/2020 |
| 5 | IL | Randolph County | LFD Issued | 2/5/2020 |
| 5 | MI | Benzie County | Appeal Start | 2/5/2020 |
| 5 | MN | Goodhue County | Preliminary | 2/10/2020 |
| 5 | MN | Nicollet County | Revised Preliminary | 2/28/2020 |
| 6 | LA | Jackson Parish | LFD Issued | 2/19/2020 |
| 6 | LA | Winn Parish | LFD Issued | 2/19/2020 |
| 6 | OK | Oklahoma County | Revised Preliminary | 2/27/2020 |
| 7 | IA | Black Hawk County | Appeal Start | 2/27/2020 |
| 7 | IA | Monona County | Preliminary | 2/28/2020 |
| 7 | KS | Reno County | Revised Preliminary | 2/15/2020 |
| 7 | MO | Howell County | Appeal Start | 2/26/2020 |
| 7 | MO | St. Charles County | Revised Preliminary | 2/13/2020 |
| 8 | CO | Adams County | Preliminary | 2/28/2020 |
| 8 | CO | Arapahoe County | Preliminary | 2/28/2020 |
| 8 | CO | Douglas County | Preliminary | 2/28/2020 |
| 8 | CO | Logan County | Appeal Start | 2/5/2020 |
| 8 | CO | Morgan County | Appeal Start | 2/5/2020 |
| 8 | CO | Sedgwick County | Appeal Start | 2/7/2020 |
| 8 | CO | Washington County | Appeal Start | 2/5/2020 |
| 8 | UT | Summit County | Appeal Start | 2/26/2020 |
| 10 | OR | Grant County | Appeal Start | 2/26/2020 |
| 10 | OR | Lane County | Preliminary | 2/28/2020 |
| 10 | WA | King County | LFD Issued | 2/19/2020 |



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/fmfv>.

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://www.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@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 | 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.

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

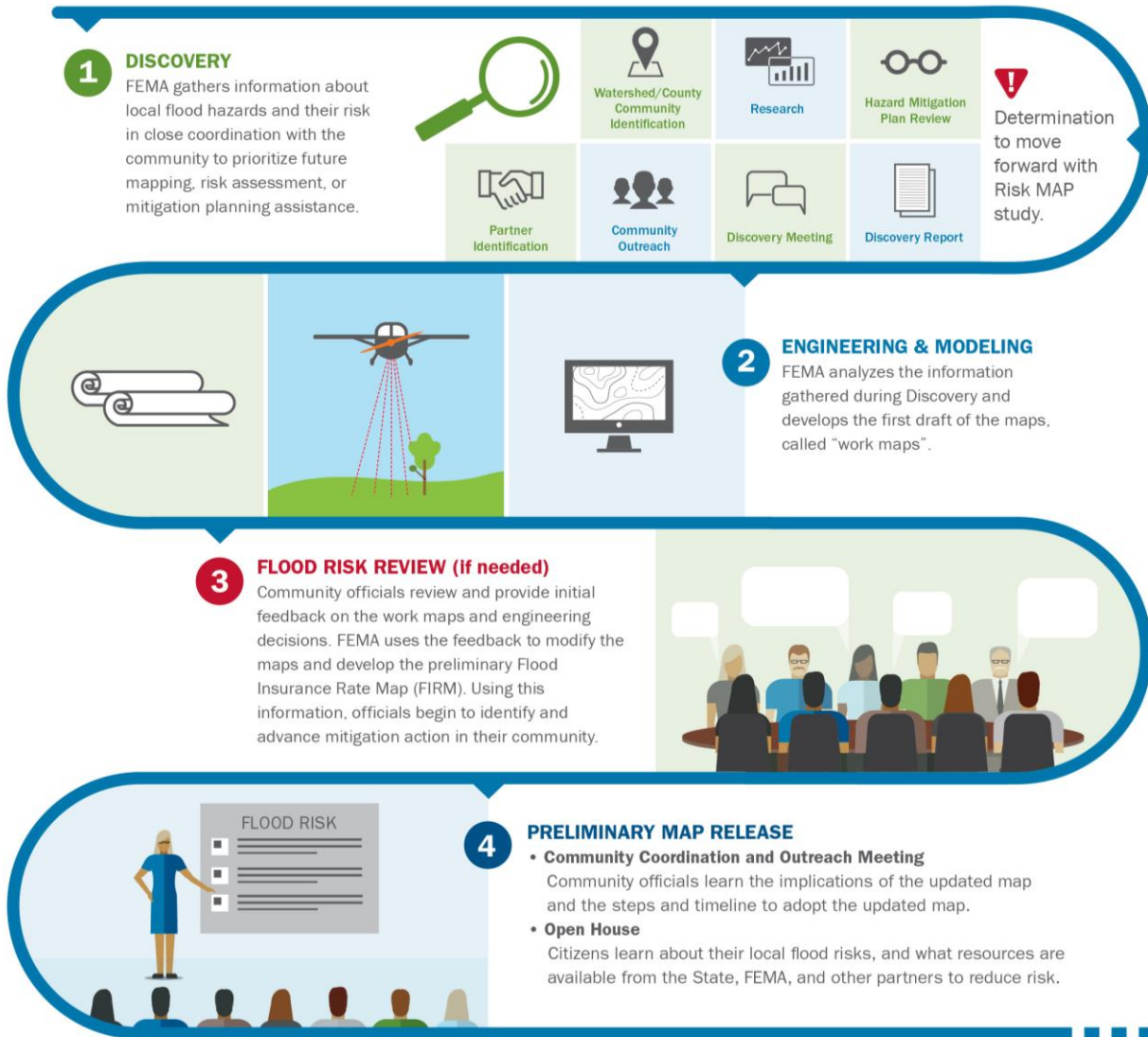
³ For more details, see "Information on 'Appeal Start' Actions" in Section 4.3.



APPENDIX A: RISK MAP PROCESS GRAPHIC

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

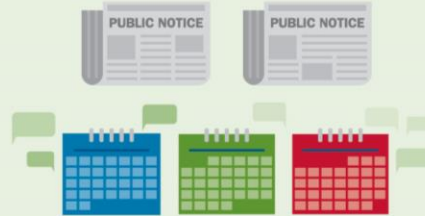
FEMA Risk MAP Process



Risk MAP Process Continued

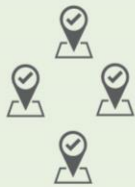
5 90-DAY APPEAL AND COMMENT PERIOD

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.



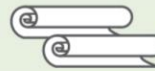
8 RESILIENCE MEETING

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

| | |
|----------------|---|
| 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 |
|---------------|--|

Risk MAP Program

| | |
|----------------|---|
| Website | fema.gov/risk-mapping-assessment-planning |
|----------------|---|

| | |
|--------------|--------------------------|
| Phone | 877-336-2627 (toll free) |
|--------------|--------------------------|

| | |
|---------------|--|
| E-mail | FEMAMapSpecialist@riskmapcde.com |
|---------------|--|

