

NOTICE TO CONGRESS: MONTHLY UPDATE ON FLOOD MAPPING

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

May 2018



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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

Risk MAP Is So Much More than a Map

Information is empowering. That is especially true for Risk MAP customers in the Nation's coastal areas who are utilizing coastal data and mapping products in innovative ways to inform mitigation actions, strengthen partnerships, and understand their evolving risk. FEMA is working to harvest more value from the significant investment in flood risk data and information made over the last several years, specifically in coastal areas.

- From Fiscal Year (FY) 2010 to 2015, FEMA invested nearly \$223 million to update flood risk information and resources for populated coastal areas nationwide.
- Projects along 100 percent of the populated coastline have been initiated and when all coastal studies are complete, approximately 22,000 miles of coastline will have been studied.
- Counties containing coastal areas account for 44 percent of all mitigation actions taken.

This tells us that coastal communities, which are among the areas most vulnerable to flood damage, are very active in leveraging Risk MAP data to mitigate their risk.

Diverse stakeholders are using coastal data beyond the flood map to drive desirable behaviors and generate positive outcomes for communities nationwide. FEMA has learned of innovative uses of FEMA coastal data by other Federal agencies, states and local communities, non-governmental organizations, academic institutions, and of course, components within FEMA. These data have been used to inform a wide array of initiatives, from infrastructure planning and research, to grant applications, to development of adaptive strategies to address flood damage and sea level rise. These users are truly putting coastal data to work and redefining the art of the possible.

WHO ARE COASTAL DATA USERS AND HOW ARE THEY USING COASTAL RISK MAP DATA?

Internal FEMA Users







Disaster response and recovery



Storm surge and wave predictions for active and impending cyclones





Data Applications

Storm surge and wave predictions for active and impending cyclones





Understanding impacts of sea level rise on seawalls



Disaster response planning

Other Federal Agencies





Data Applications



Sediment transport and morphological model support



NACCS and SACCS studies' development



Operation storm surge forecasting product



Nuclear power plant coastal risk assessments



Storm surge and wave predictions for active and impending cyclones

Data Applications

NGOs & Academia



Green infrastructure research and investment



Storm surge and wave predictions for active and impending tropical cyclones



Adaptive strategy development to address flood damage reduction and sea level rise

A Spotlight on Coastal Data: St. Johns County, Florida received its preliminary coastal maps in May 2016 and is set to receive a Letter of Final Determination this May. This county includes the City of St. Augustine, which is virtually surrounded by water. In 2012, the city built a new seawall and repaired an existing seawall to provide protection to businesses and residential structures located within its historic districts. This construction, considered a resulting mitigation action of Risk MAP, incorporated the installation of approximately 1,200 linear feet of new seawall to provide protection to structures of great intrinsic and cultural value to the residents, tourists, and business owners of St. Augustine.

Today, the city is using FEMA coastal data in innovative ways to continue to protect its historic district, especially as it deals with back-to-back recovery from Hurricane Matthew in 2016 and Hurricane Irma in 2017. Specifically, the city worked with FEMA to obtain the 2D representation of 0.2-percent-annual-chance stillwater elevations to inform the design of pump stations to mitigate flooding in the historic city center.

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 a Letter of Final Determination (LFD) or effective maps. All tables show the FEMA Region, State, and county where the action will take or has taken place. The tables also provide details on the flood mapping study status, and estimated or actual dates.

3.1. ESTIMATED RELEASE OF PRELIMINARY MAPS

Some communities within the counties listed below have been studied to measure their flood risk. This flood hazard is shown in the Preliminary Flood Insurance Rate Maps (FIRMS) and Flood Insurance Study (FIS). The table identifies the month that FEMA plans to deliver the preliminary FIRM and FIS report to the designated community officials.

The column called "Estimated Schedule of Community Meeting" shows which quarter of the calendar year a community meeting to discuss the FIS and preliminary FIRM might be scheduled. In some cases, several meetings are needed to cover all communities that were studied.

Finally, the column named "Estimated Public Notice and Starting Appeal Period" shows which quarter of the calendar year an appeal period starts in a study area. The appeals period starts after the second notice is placed in the local newspaper. In study areas that cover a number of communities, notices will have to be put in several local papers, which means each community in a study could have a different publication date.

Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
2	NY	Erie County	July 2018	Quarter 3, 2018	Quarter 1, 2019
2	NY	Herkimer County	July 2018	Quarter 3, 2018	Quarter 4, 2018
3	PA	Adams County	May 2018	Quarter 3, 2018	Quarter 4, 2018
3	VA	Culpepper County	July 2018	Quarter 4, 2018	Quarter 1, 2019
3	VA	Greene County	July 2018	Quarter 4, 2018	Quarter 1, 2019
3	VA	Madison County	July 2018	Quarter 4, 2018	Quarter 1, 2019
3	VA	Rappahannock County	July 2018	Quarter 4, 2018	Quarter 1, 2019
4	AL	Escambia County	June 2018	Quarter 3, 2018	Quarter 4, 2018
4	FL	Manatee County	July 2018	Quarter 4, 2018	Quarter 1, 2019
4	FL	Manatee County	July 2018	Quarter 4, 2018	Quarter 1, 2019
4	FL	Sarasota County	June 2018	Quarter 3, 2018	Quarter 4, 2018
4	TN	Cheatham County	June 2018	Quarter 3, 2018	Quarter 4, 2018
4	TN	Cheatham County	June 2018	Quarter 3, 2018	Quarter 4, 2018
4	TN	Coffee County	June 2018	Quarter 3, 2018	Quarter 4, 2018
4	TN	Dickson County	June 2018	Quarter 3, 2018	Quarter 4, 2018
4	TN	Houston County	June 2018	Quarter 3, 2018	Quarter 4, 2018
4	TN	Montgomery County	June 2018	Quarter 3, 2018	Quarter 4, 2018
4	TN	Robertson County	June 2018	Quarter 3, 2018	Quarter 4, 2018
4	TN	Stew art County	June 2018	Quarter 3, 2018	Quarter 4, 2018
4	TN	Sumner County	June 2018	Quarter 3, 2018	Quarter 4, 2018
4	TN	Williamson County	June 2018	Quarter 3, 2018	Quarter 4, 2018
5	L	Randolph County	June 2018	Quarter 3, 2018	Quarter 4, 2018
5	MI	Monroe County	June 2018	Quarter 3, 2018	Quarter 4, 2018
5	ОН	Fairfield County	May 2018	Quarter 2, 2018	Quarter 3, 2018
5	WI	Iron County	July 2018	Quarter 3, 2018	Quarter 4, 2018
5	WI	Lafayette County	July 2018	Quarter 3, 2018	Quarter 4, 2018
5	WI	Monroe County	May 2018	Quarter 2, 2018	Quarter 3, 2018
6	LA	Jackson Parish	June 2018	Quarter 3, 2018	Quarter 4, 2018
6	LA	Winn Parish	June 2018	Quarter 3, 2018	Quarter 4, 2018
6	TX	Bandera County	June 2018	Quarter 3, 2018	Quarter 4, 2018
6	TX	Bexar County	June 2018	Quarter 3, 2018	Quarter 4, 2018
6	TX	Denton County	June 2018	Quarter 3, 2018	Quarter 4, 2018
6	TX	Kendall County	June 2018	Quarter 3, 2018	Quarter 4, 2018
6	TX	Kerr County	June 2018	Quarter 3, 2018	Quarter 4, 2018
6	TX	Medina County	June 2018	Quarter 3, 2018	Quarter 4, 2018



Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
7	IA	Cerro Gordo County	May 2018	Quarter 2 2018	Quarter 3, 2018
7	IA	Clayton County	July 2018	Quarter 3, 2018	Quarter 3, 2018
7	IA	Clinton County	May 2018	Quarter 2, 2018	Quarter 3, 2018
7	IA	Delaw are County	May 2018	Quarter 2, 2018	Quarter 3, 2018
7	IA	Dickinson County	July 2018	Quarter 3, 2018	Quarter 3, 2018
7	IA	Dubuque County	July 2018	Quarter 3, 2018	Quarter 3, 2018
7	IA	Fayette County	May 2018	Quarter 2, 2018	Quarter 3, 2018
7	IA	Floyd County	June 2018	Quarter 3, 2018	Quarter 3, 2018
7	IA	Fremont County	June 2018	Quarter 3, 2018	Quarter 3, 2018
7	IA	Henry County	May 2018	Quarter 2, 2018	Quarter 3, 2018
7	IA	Jefferson County	May 2018	Quarter 2, 2018	Quarter 3, 2018
7	IA	Jones County	May 2018	Quarter 2, 2018	Quarter 3, 2018
7	IA	Mills County	June 2018	Quarter 3, 2018	Quarter 3, 2018
7	IA	Mitchell County	May 2018	Quarter 2, 2018	Quarter 3, 2018
7	IA	Winnebago County	June 2018	Quarter 3, 2018	Quarter 3, 2018
7	KS	Reno County	June 2018	Quarter 3, 2018	Quarter 3, 2018
7	MO	Livingston County	May 2018	Quarter 2, 2018	Quarter 3, 2018
7	MO	Putnam County	May 2018	Quarter 2, 2018	Quarter 3, 2018
7	MO	Randolph County	June 2018	Quarter 3, 2018	Quarter 3, 2018
7	MO	Ripley County	May 2018	Quarter 2, 2018	Quarter 3, 2018
7	MO	Scotland County	June 2018	Quarter 3, 2018	Quarter 3, 2018
7	MO	Shelby County	May 2018	Quarter 2, 2018	Quarter 3, 2018
7	MO	Sullivan County	May 2018	Quarter 2, 2018	Quarter 3, 2018
7	MO	Vernon County	May 2018	Quarter 2, 2018	Quarter 3, 2018
7	MO	Washington County	July 2018	Quarter 3, 2018	Quarter 3, 2018
7	MO	Wright County	June 2018	Quarter 3, 2018	Quarter 3, 2018
7	NE	Burt County	June 2018	Quarter 3, 2018	Quarter 3, 2018
7	NE	Nemaha County	July 2018	Quarter 3, 2018	Quarter 3, 2018
7	NE	Richardson County	July 2018	Quarter 3, 2018	Quarter 3, 2018
7	NE	Sew ard County	June 2018	Quarter 3, 2018	Quarter 3, 2018
8	MT	Golden Valley County	May 2018	Quarter 2, 2018	Quarter 3, 2018
8	MT	Wheatland County	May 2018	Quarter 2, 2018	Quarter 3, 2018
8	ND	Cass County	July 2018	Quarter 3, 2018	Quarter 4, 2018
8	UT	Grand County	May 2018	Quarter 2, 2018	Quarter 3, 2018
9	AZ	Yavapai County	July 2018	Quarter 4, 2018	Quarter 1, 2019



Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
9	Н	Kauai County	June 2018	Quarter 3, 2018	Quarter 4, 2018
10	ID	Bannock County	May 2018	Quarter 2, 2018	Quarter 3, 2018
10	WA	Grays Harbor County	June 2018	Quarter 3, 2018	Quarter 4, 2018
10	WA	Thurston County	June 2018	Quarter 3, 2018	Quarter 4, 2018
10	WA	Yakima County	July 2018	Quarter 4, 2018	Quarter 1, 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	NJ	Bergen County	May 2018
2	PR	Puerto Rico Territory-Wide	July 2018
3	DE	New Castle County	May 2018
3	MD	Allegany County	June 2018
5	MN	Blue Earth County	June 2018
5	MN	Nicollet County	June 2018
5	MN	Polk County	June 2018
5	MN	Scott County	May 2018
6	AR	Pulaski County	June 2018
6	TX	Brazoria County	June 2018
6	TX	Nueces County	May 2018
7	MO	Jefferson County	May 2018
9	CA	Mendocino County	June 2018
10	AK	Sitka Borough	June 2018
10	WA	Mason County	May 2018

3.3. ACTIONS TAKEN BY FEMA

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

Region	Region State County Name		Action Taken	Date
1	MA	Barnstable County	Preliminary	4/18/2018
1	1 MA Bristol Cour		Preliminary	4/18/2018
1	MA	Norfolk County	Preliminary	4/18/2018
1	MA	Plymouth County	Preliminary	4/18/2018
1	RI	New port County	Preliminary	4/18/2018
3	PA	Lackaw anna County	Appeal Start	4/25/2018
4	FL	Dixie County	Maps Effective	4/18/2018
4	FL	Gadsden County	Preliminary	4/11/2018
4	FL	Leon County	Preliminary	4/11/2018
4	FL	Liberty County	Preliminary	4/11/2018
4	FL	Pasco County	Preliminary	4/27/2018
4	FL	Wakulla County	Preliminary	4/11/2018
4	GA	Bartow County	LFD Issued	4/5/2018
4	GA	Cobb County	LFD Issued	4/5/2018
4	GA	Columbia County	Appeal Start	4/18/2018
4	GA	Daw son County	Maps Effective	4/4/2018
4	GA	Hall County	Maps Effective	4/4/2018
4	GA	Lumpkin County	Maps Effective	4/4/2018
4	KY	Lyon County	Maps Effective	4/18/2018
4	NC	Chatham County	LFD Issued	4/19/2018
4	NC	Durham County	LFD Issued	4/19/2018
4	NC	Granville County	LFD Issued	4/19/2018
4	NC	Orange County	LFD Issued	4/19/2018
4	NC	Person County	LFD Issued	4/19/2018
5	IN	Bartholomew County	Appeal Start	4/13/2018
5	IN	Carroll County	Appeal Start	4/25/2018
5	MI	Lenaw ee County	Appeal Start	4/26/2018
5	MN	Norman County	Preliminary	4/12/2018
5	ОН	Ashtabula County	Appeal Start	4/26/2018
5	ОН	Butler County	LFD Issued	4/19/2018
5	ОН	Cuyahoga County	Appeal Start	4/26/2018

Region	Region State County Name		Action Taken	Date
5	ОН	Erie County	Appeal Start	4/26/2018
5	5 OH Lake County		Appeal Start	4/26/2018
5	ОН	Lorain County	Appeal Start	4/26/2018
5	ОН	Ottaw a County	Appeal Start	4/25/2018
5	ОН	Sandusky County	Appeal Start	4/25/2018
5	ОН	Scioto County	Preliminary	4/13/2018
5	ОН	Tuscaraw as County	LFD Issued	4/19/2018
6	LA	Calcasieu Parish	Appeal Start	4/11/2018
6	LA	Franklin Parish	LFD Issued	4/5/2018
6	LA	West Carroll Parish	LFD Issued	4/5/2018
6	OK	Tulsa County	Appeal Start	4/18/2018
7	IA	Davis County	Maps Effective	4/4/2018
7	IA	Hancock County	Maps Effective	4/4/2018
7	IA	Jasper County	LFD Issued	4/5/2018
7	KS	Saline County	Maps Effective	4/18/2018
7	KS	Wilson County	Preliminary	4/27/2018
7	MO	Camden County	Maps Effective	4/18/2018
7	MO	Lincoln County	LFD Issued	4/5/2018
7	MO	Miller County	Maps Effective	4/18/2018
7	7 MO Morgan County Ma		Maps Effective	4/18/2018
8	CO	Arapahoe County	Maps Effective	4/18/2018
8	CO	Denver County	Maps Effective	4/18/2018
8	CO	Morgan County	Maps Effective	4/4/2018
9	CA	Los Angeles County	Maps Effective	4/4/2018
9	CA	Ventura County	Maps Effective	4/4/2018
9	CA	Ventura County	Maps Effective	4/4/2018
10	AK	Juneau Borough	Appeal Start	4/11/2018
10	OR	Washington County	LFD Issued	4/19/2018
10	WA	King County	Appeal Start	4/17/2018

Information on "Preliminary and Revised Preliminary" Actions

For the flood risk studies shown above, FEMA gave copies of either the initial or the revised FIRM and FIS report to all communities involved. Copies are also online at https://msc.fema.gov/portal/search and https://msc.fema.gov/prelim-pending.

FEMA encourages local officials to widely share their copies with residents, business owners, elected officials, and others in the community. This helps in adding to or correcting non-technical information such as layout and labeling of roads, bridges, and streams, and other features. Requests to change such

information can be made during the community review period, at a community meeting, and during the 90-day appeal period. Approved changes will be shown on the final FIRM and in the final FIS report.

Information on "Appeal Start" Actions

Under the National Flood Insurance Act, there are limited rights to appeal findings in the preliminary FIRM and FIS reports. Appeals can be made by owners or renters of real property within a community who believe that their property rights are adversely affected, and/or by an affected community. Important information on the process can be found in the document called "Guidance for Flood Risk Analysis and Mapping: Appeal and Comment Processing," which can be found at *fema.gov/media-library/assets/documents/34953*.

Information on "LFD Issued" Actions

A statutory 90-day appeal period was held, and FEMA resolved any appeals or comments received during that period. FEMA has sent the LFD to the Chief Executive Officer of all affected communities, all individual appellants, and the State Coordinating Agency and will publish the final flood hazard information in the *Federal Register*. The updated FIRM panels will become effective six months from the date of the LFD. Final FIRM and FIS reports will officially be archived on the Flood Map Service Center (MSC) website at https://msc.fema.gov.

Property owners' flood insurance rates may be affected once a FIRM becomes effective. Resources are available to help homeowners understand the importance of flood insurance and the steps they can take to reduce their rates. For additional information about flood insurance, visit https://www.fema.gov/national-flood-insurance-program.

To view upcoming map changes, please visit the Preliminary and Pending National Flood Hazard Layer at https://msc.fema.gov/prelim-pending.

Information on "Maps Effective" Actions

The updated FIRM and FIS report issued by FEMA have become effective. Effective FIRMs are used by communities to administer floodplain management regulations and mitigate flood damage. Local citizens use them to determine the flood zone for their property or structure. Lending institutions use them to determine whether flood insurance is required. Insurance rates may be affected for property owners once a FIRM becomes effective. To view the effective FIRMs, please visit the Map Service Center at https://msc.fema.gov/portal/search.

Additional flood mapping information and resources can be found on the FEMA website at fema.gov/national-flood-insurance-program-flood-hazard-mapping. 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:
 - o Community meetings regarding the preliminary map
 - o Publication of notices regarding the preliminary map in local newspapers
 - o 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



¹FEMA 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.

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.

₂For definitions of flood map, LFD, and other terms, please refer to Appendix B. ₃For 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.







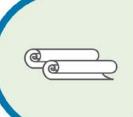




Plan Review



Determination to move forward with Risk MAP study.









Discovery Meeting

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

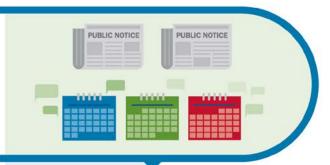
- **Community Coordination and Outreach Meeting** Community officials learn the implications of the updated map and the steps and timeline to adopt the updated map.
- Open House Citizens learn about their local flood risks, and what resources are available from the State, FEMA, and other partners to 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.





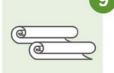
LETTER OF FINAL DETERMINATION

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

Website fema.gov/media-library/resources-documents/collections/341

National Flood Insurance Program		
Website	floodsmart.gov	
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