

NOTICE TO CONGRESS: MONTHLY UPDATE ON FLOOD MAPPING

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

July 2020



FEMA

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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, as Part of the Federal Partners in Mitigation and Resilience, Convenes Successful Roadshow in Iowa

In 2015, FEMA Region VII joined with other Federal agencies to establish the *Federal Partners in Mitigation and Resilience*. The initial goal was to better understand how existing government programs could jointly support mitigation and resilience in the States that Region VII serves. Since then, this group of Federal agencies has convened regularly, building relationships and collaborating on projects.

In 2019, the *Federal Partners in Mitigation and Resilience* participated in “roadshows” across Nebraska, Missouri, Iowa, and Kansas. Each roadshow focused on providing actionable support to address the specific needs identified during each State’s mitigation planning efforts.

A unique approach was taken for the Iowa Roadshow. The Iowa Homeland Security and Emergency Management Department – which partners with the U.S. Army Corps of Engineers’ Silver Jackets team to drive hazard mitigation planning in the State – wanted to move beyond planning to directly catalyze mitigation at the local level. It enlisted the help of the *Federal Partners in Mitigation and Resilience* to advance the mitigation projects included in the *East Nishnabotna River Watershed Management and Flood Resiliency Plan*. This was the first flood resiliency plan produced by a Watershed Management Authority (WMA) under the *Iowa Watershed Approach*, and it contained specific mitigation recommendations that addressed both water quality and flooding issues.



Following a tour of the proposed project sites, a facilitated, interactive meeting was held to discuss direct problem-solving, formulate an action plan with identified agency roles and timelines, and determine follow-up support to keep the mitigation efforts moving forward. As an outcome of this process, the *Federal Partners in Mitigation and Resilience* will also be considering models for how to provide this type of support at scale, given the number of WMA’s with emerging flood resiliency plans.

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	July 2020	Quarter 3, 2020	Quarter 4, 2020
1	CT	Windham County	July 2020	Quarter 3, 2020	Quarter 4, 2020
1	MA	Hampden County	July 2020	Quarter 3, 2020	Quarter 4, 2020
1	MA	Worcester County	July 2020	Quarter 3, 2020	Quarter 4, 2020
1	RI	Kent County	July 2020	Quarter 3, 2020	Quarter 4, 2020
1	RI	Providence County	July 2020	Quarter 3, 2020	Quarter 4, 2020
1	RI	Washington County	July 2020	Quarter 3, 2020	Quarter 4, 2020
1	ME	Penobscot County	August 2020	Quarter 4, 2020	Quarter 4, 2020
3	MD	Baltimore County	July 2020	Quarter 4, 2020	Quarter 1, 2021
3	VA	Alexandria City	August 2020	Quarter 4, 2020	Quarter 1, 2021
3	VA	Nottoway County	August 2020	Quarter 4, 2020	Quarter 1, 2021
3	VA	Arlington County	August 2020	Quarter 4, 2020	Quarter 1, 2021
3	VA	Fairfax City	August 2020	Quarter 4, 2020	Quarter 1, 2021
3	VA	Falls Church City	August 2020	Quarter 4, 2020	Quarter 1, 2021
3	PA	Luzerne County	September 2020	Quarter 1, 2021	Quarter 2, 2021
3	VA	Fauquier County	September 2020	Quarter 1, 2021	Quarter 2, 2021
3	VA	Manassas City	September 2020	Quarter 1, 2021	Quarter 2, 2021



Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
3	VA	Manassas Park City	September 2020	Quarter 1, 2021	Quarter 2, 2021
3	VA	Prince William County	September 2020	Quarter 1, 2021	Quarter 2, 2021
3	VA	Dinwiddie County	September 2020	Quarter 1, 2021	Quarter 2, 2021
3	VA	Colonial Heights City	September 2020	Quarter 1, 2021	Quarter 2, 2021
3	VA	Hopewell City	September 2020	Quarter 1, 2021	Quarter 2, 2021
3	VA	Petersburg City	September 2020	Quarter 1, 2021	Quarter 2, 2021
3	VA	Fairfax County	September 2020	Quarter 1, 2021	Quarter 2, 2021
4	AL	Colbert County	September 2020	Quarter 4, 2020	Quarter 1, 2021
4	AL	DeKalb County	September 2020	Quarter 4, 2020	Quarter 1, 2021
4	AL	Etowah County	September 2020	Quarter 4, 2020	Quarter 1, 2021
4	AL	Franklin County	September 2020	Quarter 4, 2020	Quarter 1, 2021
4	AL	Jackson County	September 2020	Quarter 4, 2020	Quarter 1, 2021
4	AL	Lauderdale County	September 2020	Quarter 4, 2020	Quarter 1, 2021
4	AL	Lawrence County	September 2020	Quarter 4, 2020	Quarter 1, 2021
4	AL	Marshall County	September 2020	Quarter 4, 2020	Quarter 1, 2021
4	GA	Barrow County	September 2020	Quarter 4, 2020	Quarter 1, 2021
4	GA	Clarke County	July 2020	Quarter 4, 2020	Quarter 1, 2021
4	GA	Gwinnett County	September 2020	Quarter 4, 2020	Quarter 1, 2021
4	GA	Hall County	September 2020	Quarter 4, 2020	Quarter 1, 2021
4	GA	Hancock County	September 2020	Quarter 4, 2020	Quarter 1, 2021
4	GA	Morgan County	September 2020	Quarter 4, 2020	Quarter 1, 2021
4	GA	Oconee County	July 2020	Quarter 4, 2020	Quarter 1, 2021
4	GA	Putnam County	September 2020	Quarter 4, 2020	Quarter 1, 2021
4	GA	Walton County	July 2020	Quarter 4, 2020	Quarter 1, 2021
4	KY	Daviess County	September 2020	Quarter 4, 2020	Quarter 1, 2021
4	KY	McLean County	September 2020	Quarter 4, 2020	Quarter 1, 2021
4	KY	Webster County	September 2020	Quarter 4, 2020	Quarter 1, 2021
5	WI	Iron County	July 2020	Quarter 3, 2020	Quarter 4, 2020
5	MN	Koochiching County	July 2020	Quarter 3, 2020	Quarter 4, 2020
5	MI	Grand Traverse County	July 2020	Quarter 3, 2020	Quarter 4, 2020
5	MI	Leelanau County	August 2020	Quarter 4, 2020	Quarter 1, 2021
5	WI	Chippewa County	August 2020	Quarter 4, 2020	Quarter 1, 2021
5	MI	Alcona County	September 2020	Quarter 4, 2020	Quarter 1, 2021
5	MI	Alpena County	September 2020	Quarter 4, 2020	Quarter 1, 2021
5	OH	Clermont County	September 2020	Quarter 4, 2020	Quarter 1, 2021
5	OH	Warren County	September 2020	Quarter 4, 2020	Quarter 1, 2021
5	MI	Kent County	September 2020	Quarter 4, 2020	Quarter 1, 2021
5	IN	Allen County	September 2020	Quarter 4, 2020	Quarter 1, 2021
5	OH	Paulding County	September 2020	Quarter 4, 2020	Quarter 1, 2021
5	OH	Allen County	September 2020	Quarter 4, 2020	Quarter 1, 2021
5	MI	Cheboygan County	September 2020	Quarter 4, 2020	Quarter 1, 2021
5	MI	Mackinac County	September 2020	Quarter 4, 2020	Quarter 1, 2021
5	MN	Lyon County	September 2020	Quarter 4, 2020	Quarter 1, 2021
5	MN	Winona County	September 2020	Quarter 4, 2020	Quarter 1, 2021
5	OH	Hamilton County	September 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
5	OH	Montgomery County	September 2020	Quarter 4, 2020	Quarter 1, 2021
5	WI	Florence County	September 2020	Quarter 4, 2020	Quarter 1, 2021
5	WI	Shawano County	September 2020	Quarter 4, 2020	Quarter 1, 2021
5	WI	Taylor County	September 2020	Quarter 4, 2020	Quarter 1, 2021
6	AR	Jackson County	September 2020	Quarter 4, 2020	Quarter 4, 2020
6	AR	Woodruff County	September 2020	Quarter 4, 2020	Quarter 4, 2020
6	TX	El Paso County	July 2020	Quarter 3, 2020	Quarter 4, 2020
6	TX	Grayson County	July 2020	Quarter 3, 2020	Quarter 4, 2020
7	MO	St. Louis County	September 2020	Quarter 4, 2020	Quarter 1, 2021
7	NE	Wayne County	August 2020	Quarter 4, 2020	Quarter 1, 2021
7	KS	Brown County	September 2020	Quarter 4, 2020	Quarter 1, 2021
7	IA	Benton County	September 2020	Quarter 4, 2020	Quarter 1, 2021
8	SD	Deuel County	September 2020	Quarter 4, 2020	Quarter 2, 2021
8	SD	Grant County	September 2020	Quarter 4, 2020	Quarter 2, 2021
8	SD	Marshall County	September 2020	Quarter 4, 2020	Quarter 2, 2021
8	MT	Mineral County	September 2020	Quarter 4, 2020	Quarter 2, 2021
8	SD	Roberts County	September 2020	Quarter 4, 2020	Quarter 2, 2021
8	MT	Silver Bow County	August 2020	Quarter 3, 2020	Quarter 1, 2021
8	CO	Weld County	September 2020	Quarter 4, 2020	Quarter 2, 2021
8	CO	Denver County	September 2020	Quarter 4, 2020	Quarter 2, 2021
8	CO	Jefferson County	September 2020	Quarter 4, 2020	Quarter 2, 2021
8	MT	Mineral County	July 2020	Quarter 3, 2020	Quarter 1, 2021
9	CA	Riverside County	August 2020	Quarter 4, 2020	Quarter 1, 2021
9	CA	San Bernardino County	August 2020	Quarter 4, 2020	Quarter 1, 2021

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	PA	Bradford County	July 2020
3	PA	Columbia County	August 2020
3	PA	Wyoming County	July 2020
3	VA	Stafford County	July 2020
3	WV	Kanawha County	September 2020
4	FL	Liberty County	August 2020



Region	State	County Name	Estimated Revised Preliminary Issuance
5	IL	Kane County	July 2020
5	IN	Bartholomew County	September 2020
5	MN	Blue Earth County	August 2020
6	TX	Nueces County	August 2020
9	AZ	Coconino County	July 2020
9	CA	Imperial County	August 2020
9	CA	Mendocino County	July 2020
9	CA	Riverside County	August 2020
9	CA	San Diego County	August 2020
9	CA	Ventura County	August 2020
10	AK	Ketchikan Gateway Borough	August 2020
10	OR	Harney County	September 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
1	MA	Norfolk County	Preliminary	6/19/2020
1	MA	Plymouth County	Preliminary	6/19/2020
1	MA	Suffolk County	Preliminary	6/19/2020
3	MD	Frederick County	Revised Preliminary	6/19/2020
3	VA	Radford City	Maps Effective	6/19/2020
4	AL	Mobile County	Maps Effective	6/5/2020
4	FL	Pasco County	Maps Effective	6/5/2020
4	FL	Sumter County	Maps Effective	6/5/2020
4	FL	Walton County	LFD Issued	6/30/2020
4	GA	Baldwin County	Preliminary	6/12/2020
4	GA	Douglas County	LFD Issued	6/30/2020
4	GA	Fulton County	Maps Effective	6/19/2020
4	GA	Jasper County	Preliminary	6/12/2020
4	GA	Jones County	Preliminary	6/12/2020
4	KY	Crittenden County	Maps Effective	6/5/2020
4	NC	Beaufort County	Maps Effective	6/19/2020
4	NC	Carteret County	Maps Effective	6/19/2020
4	NC	Craven County	Maps Effective	6/19/2020
4	NC	Currituck County	Maps Effective	6/19/2020
4	NC	Dare County	Maps Effective	6/19/2020



Region	State	County Name	Action Taken	Date
4	NC	Duplin County	Maps Effective	6/19/2020
4	NC	Hyde County	Maps Effective	6/19/2020
4	NC	Jones County	Maps Effective	6/19/2020
4	NC	Lenoir County	Maps Effective	6/19/2020
4	NC	Martin County	Maps Effective	6/19/2020
4	NC	Onslow County	Maps Effective	6/19/2020
4	NC	Pamlico County	Maps Effective	6/19/2020
4	NC	Pitt County	Maps Effective	6/19/2020
4	NC	Tyrrell County	Maps Effective	6/19/2020
4	NC	Wake County	Revised Preliminary	6/19/2020
4	NC	Washington County	Maps Effective	6/19/2020
5	MI	Charlevoix	Preliminary	6/30/2020
5	MI	Macomb County	LFD Issued	6/30/2020
5	MI	Monroe County	Maps Effective	6/19/2020
5	OH	Miami County	Maps Effective	6/5/2020
5	OH	Scioto County	Maps Effective	6/19/2020
5	WI	Lafayette County	LFD Issued	6/17/2020
5	WI	Manitowoc County	Preliminary	6/25/2020
5	WI	Oconto County	Preliminary	6/25/2020
5	WI	Pierce County	LFD Issued	6/30/2020
6	AR	Craighead County	Preliminary	6/30/2020
6	AR	Greene County	Preliminary	6/30/2020
6	AR	Saline County	Maps Effective	6/5/2020
6	TX	Bexar County	Maps Effective	6/19/2020
6	TX	Brazoria County	LFD Issued	6/30/2020
6	TX	Caldwell County	LFD Issued	6/30/2020
6	TX	Denton County	Maps Effective	6/19/2020
6	TX	Guadalupe County	LFD Issued	6/30/2020
6	TX	Somervell County	Preliminary	6/9/2020
7	IA	Buchanan County	LFD Issued	6/30/2020
7	IA	Butler County	LFD Issued	6/17/2020
7	IA	Cerro Gordo County	Maps Effective	6/5/2020
7	IA	Floyd County	Maps Effective	6/19/2020
7	IA	Mitchell County	Maps Effective	6/5/2020
7	IA	O'Brien County	LFD Issued	6/17/2020
7	IA	Winnebago County	Maps Effective	6/19/2020
7	KS	Ellis County	Preliminary	6/26/2020
7	KS	Franklin County	Preliminary	6/9/2020
7	MO	Franklin County	Maps Effective	6/5/2020
7	MO	Washington County	Maps Effective	6/5/2020
7	NE	Burt County	Maps Effective	6/5/2020
8	CO	Gilpin County	Preliminary	6/2/2020



Region	State	County Name	Action Taken	Date
8	SD	Clay County	LFD Issued	6/30/2020
8	UT	Utah County	Maps Effective	6/19/2020
8	WY	Goshen County	Preliminary	6/30/2020
9	AZ	Coconino County	Preliminary	6/30/2020
9	AZ	Mohave County	LFD Issued	6/30/2020
9	AZ	Yavapai County	Preliminary	6/30/2020
9	AZ	Yavapai County	LFD Issued	6/17/2020
9	CA	Inyo County	LFD Issued	6/3/2020
10	ID	Ada County	Maps Effective	6/19/2020
10	OR	Lane County	Maps Effective	6/5/2020
10	WA	Snohomish County	Maps Effective	6/19/2020
10	WA	Thurston County	Maps Effective	6/19/2020

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@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	Luis Zenteno	202-975-3473	Luis.Zenteno@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.

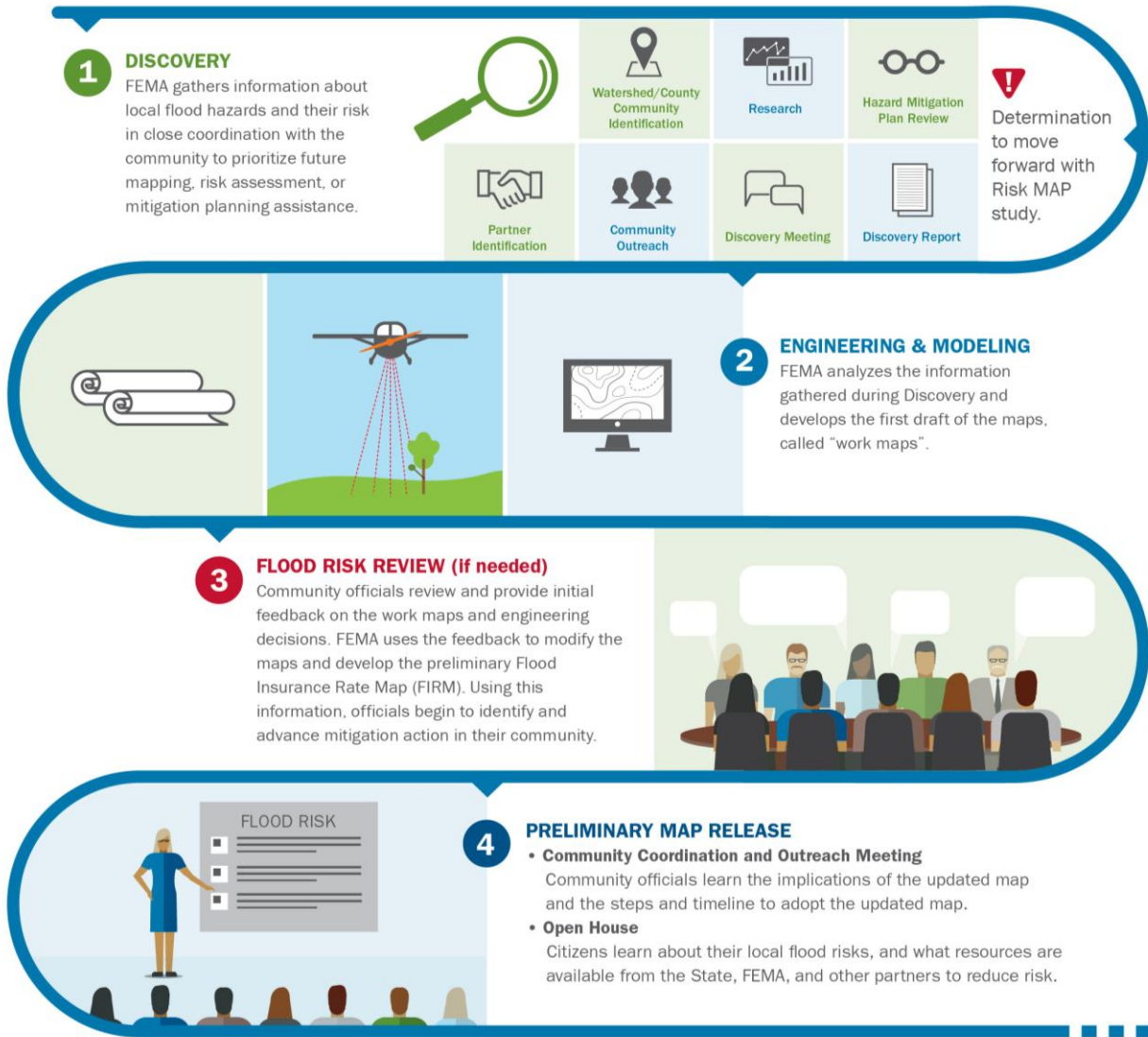
³ For more details, see "Information on 'Appeal Start' Actions" in Section 4.3.



APPENDIX A: RISK MAP PROCESS GRAPHIC

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

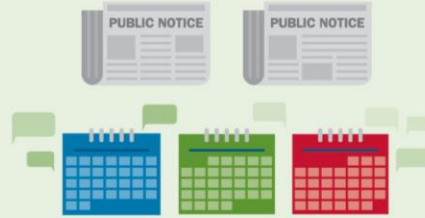
FEMA Risk MAP Process



Risk MAP Process Continued

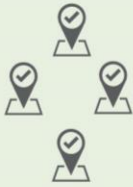
5 90-DAY APPEAL AND COMMENT PERIOD

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.



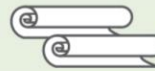
8 RESILIENCE MEETING

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



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
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National Flood Insurance Program

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

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