

NOTICE TO CONGRESS: MONTHLY UPDATE ON FLOOD MAPPING

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

October 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 10
- Appendix A: Risk MAP process graphic 11
- Appendix B: Resources 13



1. INTRODUCTION

Flooding is a serious risk to life and property in the United States, but flood risk changes over time. The 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 3 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 10 Releases Video Highlighting the Work of Experts in the Field

Flood maps tell an important story about a community’s risk and are a tool to help them plan and prepare. But the process of updating a flood map isn’t always easy to explain, and FEMA Region 10 has found that community members don’t always understand what they see on the map. They may think, “If I can’t even understand this information, or where it came from – how can I trust it?”

To help grow that trust, the region created a [video](#) specific to Pacific Northwest communities to show how FEMA develops flood maps using local awareness and on-the-ground expertise.

The “Experts in the Field” video helps simplify the mapping process so communities can better understand their risk and become more resilient. Narrator Larry Schick, a well-known and respected local meteorologist, guides viewers through the flood mapping process and explains how the data are collected and the tools and techniques used to identify flood risk. The video breaks down the scientific process of what it takes to generate flood maps and shows how weather patterns, geography, and different landscapes affect flood maps. While filmed in the Pacific Northwest region, the simplified concepts are educational for anyone interested in the science behind flood mapping process.

[Still taken from the Experts in the Field: Floodplain Mapping video showing Principal Hydrologist, Patty Dillon](#)



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) report. 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	December 2020	Quarter 1, 2021	Quarter 2, 2021
1	MA	Middlesex County	December 2020	Quarter 1, 2021	Quarter 2, 2021
1	MA	Worcester County	December 2020	Quarter 1, 2021	Quarter 2, 2021
1	ME	Penobscot County	November 2020	Quarter 1, 2021	Quarter 2, 2021
3	VA	Colonial Heights City	November 2020	Quarter 1, 2021	Quarter 2, 2021
3	VA	Fairfax County	December 2020	Quarter 1, 2021	Quarter 2, 2021
3	VA	Hopewell City	November 2020	Quarter 1, 2021	Quarter 2, 2021
3	VA	Petersburg City	November 2020	Quarter 1, 2021	Quarter 2, 2021
3	VA	Prince Edward County	November 2020	Quarter 1, 2021	Quarter 2, 2021
3	VA	Prince George County	December 2020	Quarter 1, 2021	Quarter 2, 2021
3	WV	Greenbrier County	December 2020	Quarter 1, 2021	Quarter 2, 2021
4	AL	Colbert County	December 2020	Quarter 1, 2021	Quarter 2, 2021
4	AL	Franklin County	December 2020	Quarter 1, 2021	Quarter 2, 2021
4	AL	Lauderdale County	December 2020	Quarter 1, 2021	Quarter 2, 2021
4	AL	Lawrence County	December 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
4	GA	Liberty County	November 2020	Quarter 1, 2021	Quarter 2, 2021
4	KY	Daviess County	November 2020	Quarter 1, 2021	Quarter 2, 2021
4	KY	McLean County	November 2020	Quarter 1, 2021	Quarter 2, 2021
4	KY	Ohio County	November 2020	Quarter 1, 2021	Quarter 2, 2021
4	KY	Webster County	November 2020	Quarter 1, 2021	Quarter 2, 2021
4	SC	Allendale County	December 2020	Quarter 1, 2021	Quarter 2, 2021
4	SC	Bamberg County	December 2020	Quarter 1, 2021	Quarter 2, 2021
4	SC	Barnwell County	December 2020	Quarter 1, 2021	Quarter 2, 2021
4	SC	Hampton County	December 2020	Quarter 1, 2021	Quarter 2, 2021
5	IN	Allen County	October 2020	Quarter 4, 2020	Quarter 1, 2021
5	IN	Boone County	December 2020	Quarter 1, 2021	Quarter 2, 2021
5	IN	Clinton County	December 2020	Quarter 1, 2021	Quarter 2, 2021
5	IN	Fountain County	December 2020	Quarter 1, 2021	Quarter 2, 2021
5	IN	Grant County	December 2020	Quarter 1, 2021	Quarter 2, 2021
5	IN	Howard County	December 2020	Quarter 1, 2021	Quarter 2, 2021
5	IN	Jay County	December 2020	Quarter 1, 2021	Quarter 2, 2021
5	IN	Miami County	December 2020	Quarter 1, 2021	Quarter 2, 2021
5	IN	Wells County	December 2020	Quarter 1, 2021	Quarter 2, 2021
5	MI	Kalamazoo County	November 2020	Quarter 1, 2021	Quarter 2, 2021
5	MI	Kent County	November 2020	Quarter 1, 2021	Quarter 2, 2021
5	MN	Itasca County	October 2020	Quarter 4, 2020	Quarter 1, 2021
5	MN	Lincoln County	December 2020	Quarter 1, 2021	Quarter 2, 2021
5	OH	Allen County	October 2020	Quarter 4, 2020	Quarter 1, 2021
5	OH	Hamilton County	December 2020	Quarter 1, 2021	Quarter 2, 2021
5	OH	Montgomery County	November 2020	Quarter 1, 2021	Quarter 2, 2021
5	OH	Paulding County	October 2020	Quarter 4, 2020	Quarter 1, 2021
5	OH	Van Wert County	November 2020	Quarter 1, 2021	Quarter 2, 2021
5	OH	Warren County	November 2020	Quarter 1, 2021	Quarter 2, 2021
5	WI	Brown County	October 2020	Quarter 4, 2020	Quarter 1, 2021
5	WI	Florence County	November 2020	Quarter 1, 2021	Quarter 2, 2021
6	AR	Washington County	December 2020	Quarter 1, 2021	Quarter 1, 2021
6	LA	La Salle Parish	October 2020	Quarter 4, 2020	Quarter 1, 2021
6	OK	Tulsa County	October 2020	Quarter 4, 2020	Quarter 1, 2021
6	TX	Dallas County	November 2020	Quarter 4, 2020	Quarter 1, 2021
6	TX	Tarrant County	November 2020	Quarter 4, 2020	Quarter 1, 2021
7	IA	Plymouth County	November 2020	Quarter 1, 2021	Quarter 1, 2021
7	IA	Woodbury County	October 2020	Quarter 4, 2020	Quarter 1, 2021
7	KS	Brown County	October 2020	Quarter 4, 2020	Quarter 1, 2021
7	KS	Morris County	November 2020	Quarter 1, 2021	Quarter 1, 2021
7	KS	Nemaha County	October 2020	Quarter 4, 2020	Quarter 1, 2021
7	NE	Cheyenne County	November 2020	Quarter 1, 2021	Quarter 1, 2021
7	NE	Deuel County	November 2020	Quarter 1, 2021	Quarter 1, 2021
7	NE	Scotts Bluff County	November 2020	Quarter 1, 2021	Quarter 1, 2021
7	NE	Wayne County	October 2020	Quarter 4, 2020	Quarter 1, 2021
8	CO	Archuleta County	December 2020	Quarter 1, 2021	Quarter 3, 2021
8	CO	Denver County	October 2020	Quarter 4, 2020	Quarter 2, 2021
8	CO	Jefferson County	October 2020	Quarter 4, 2020	Quarter 2, 2021



Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
8	CO	La Plata County	December 2020	Quarter 1, 2021	Quarter 3, 2021
8	CO	Larimer County	December 2020	Quarter 1, 2021	Quarter 3, 2021
8	CO	San Juan County	December 2020	Quarter 1, 2021	Quarter 3, 2021
8	SD	Deuel County	October 2020	Quarter 4, 2020	Quarter 2, 2021
8	SD	Roberts County	October 2020	Quarter 4, 2020	Quarter 2, 2021
9	CA	Riverside County	December 2020	Quarter 1, 2021	Quarter 2, 2021
9	CA	San Bernardino County	December 2020	Quarter 1, 2021	Quarter 2, 2021
9	NV	Elko County	December 2020	Quarter 1, 2021	Quarter 2, 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	Cumberland County	October 2020
3	PA	Montour County	October 2020
4	MS	Rankin County	November 2020
4	NC	Carteret County	October 2020
5	IL	Ford County	October 2020
5	MI	Allegan County	October 2020
5	MI	St. Clair County	October 2020
5	MI	Wayne County	October 2020
5	OH	Ottawa County	December 2020
9	CA	Mendocino County	November 2020
10	OR	Harney County	October 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	Herkimer County	Appeal Start	9/29/2020
3	PA	Luzerne County	Preliminary	9/15/2020
3	VA	Alexandria City	Preliminary	9/30/2020
3	VA	Amelia County	Appeal Start	9/3/2020
3	VA	Arlington County	Preliminary	9/18/2020
3	VA	Dinwiddie County	Preliminary	9/30/2020
3	VA	Essex County	Appeal Start	9/2/2020
3	VA	Fairfax City	Preliminary	9/25/2020
3	VA	Falls Church City	Preliminary	9/18/2020
3	VA	Fauquier County	Preliminary	9/15/2020
3	VA	Gloucester County	Appeal Start	9/10/2020
3	VA	Greene County	LFD Issued	9/23/2020
3	VA	King and Queen County	Appeal Start	9/9/2020
3	VA	King George County	Appeal Start	9/30/2020
3	VA	Madison County	Maps Effective	9/18/2020
3	VA	Manassas City	Preliminary	9/30/2020
3	VA	Manassas Park City	Preliminary	9/30/2020
3	VA	New Kent County	Appeal Start	9/9/2020
3	VA	Northumberland County	Appeal Start	9/30/2020
3	VA	Orange County	Appeal Start	9/3/2020
3	VA	Prince William County	Preliminary	9/30/2020
3	VA	Stafford County	Appeal Start	9/30/2020
4	AL	DeKalb County	Preliminary	9/7/2020
4	AL	Etowah County	Preliminary	9/7/2020
4	AL	Jackson County	Preliminary	9/7/2020
4	AL	Marshall County	Preliminary	9/7/2020
4	FL	Gulf County	LFD Issued	9/9/2020
4	FL	Hamilton County	Maps Effective	9/4/2020
4	FL	Madison County	Maps Effective	9/4/2020
4	FL	Okaloosa County	LFD Issued	9/9/2020
4	GA	Barrow County	Preliminary	9/22/2020
4	GA	Gwinnett County	Preliminary	9/22/2020
4	GA	Hall County	Preliminary	9/22/2020
4	KY	Carroll County	LFD Issued	9/23/2020
4	KY	Henry County	LFD Issued	9/23/2020
4	KY	Oldham County	LFD Issued	9/23/2020
4	KY	Spencer County	Maps Effective	9/18/2020
4	KY	Trimble County	LFD Issued	9/23/2020
4	MS	Bolivar County	LFD Issued	9/23/2020
4	MS	Humphreys County	LFD Issued	9/23/2020



Region	State	County Name	Action Taken	Date
4	MS	Panola County	LFD Issued	9/23/2020
4	MS	Sharkey County	LFD Issued	9/23/2020
4	MS	Sunflower County	LFD Issued	9/23/2020
4	MS	Tallahatchie County	LFD Issued	9/23/2020
4	MS	Washington County	LFD Issued	9/23/2020
4	MS	Yalobusha County	LFD Issued	9/23/2020
4	SC	Beaufort County	LFD Issued	9/23/2020
5	MI	Alcona County	Preliminary	9/15/2020
5	MI	Alpena County	Preliminary	9/22/2020
5	MI	Benzie County	LFD Issued	9/23/2020
5	MI	Cheboygan County	Preliminary	9/29/2020
5	MI	Leelanau County	Preliminary	9/30/2020
5	MI	Mackinac County	Preliminary	9/30/2020
5	MN	Lyon County	Preliminary	9/30/2020
5	MN	Marshall County	LFD Issued	9/23/2020
5	MN	Red Lake County	LFD Issued	9/9/2020
5	OH	Defiance County	LFD Issued	9/9/2020
5	OH	Lorain County	LFD Issued	9/9/2020
5	WI	Chippewa County	Preliminary	9/29/2020
6	AR	Jackson County	Preliminary	9/25/2020
6	AR	Woodruff County	Preliminary	9/25/2020
7	IA	Allamakee County	Maps Effective	9/18/2020
7	IA	Clay County	Appeal Start	9/10/2020
7	IA	Crawford County	Appeal Start	9/17/2020
7	IA	Des Moines County	Appeal Start	9/10/2020
7	IA	Henry County	Appeal Start	9/10/2020
7	IA	Sac County	Appeal Start	9/8/2020
7	IA	Scott County	LFD Issued	9/23/2020
7	MO	Christian County	Appeal Start	9/2/2020
7	MO	Dent County	Maps Effective	9/18/2020
7	MO	St. Charles County	LFD Issued	9/9/2020
8	CO	Adams County	Appeal Start	9/17/2020
8	CO	Arapahoe County	Maps Effective	9/4/2020
8	CO	Arapahoe County	Appeal Start	9/17/2020
8	CO	Denver County	Maps Effective	9/4/2020
8	CO	Douglas County	Maps Effective	9/4/2020
8	CO	Douglas County	Appeal Start	9/17/2020
8	CO	Weld County	Preliminary	9/17/2020
8	MT	Golden Valley County	Appeal Start	9/3/2020
8	SD	Marshall County	Preliminary	9/1/2020
8	UT	Summit County	LFD Issued	9/23/2020
9	AZ	Maricopa County	Maps Effective	9/18/2020



Region	State	County Name	Action Taken	Date
9	CA	San Francisco County	LFD Issued	9/23/2020
10	AK	Fairbanks North Star Borough	Maps Effective	9/18/2020
10	AK	Juneau Borough	Maps Effective	9/18/2020
10	OR	Douglas County	LFD Issued	9/23/2020
10	OR	Grant County	LFD Issued	9/23/2020
10	WA	Grays Harbor County	Maps Effective	9/18/2020

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 https://www.fema.gov/sites/default/files/2020-02/Appeal_Comment_Processing_Guidance_Feb_2019.pdf.

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 6 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/flood-insurance>.



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 <https://www.fema.gov/flood-maps>. 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@riskmapcde.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	Hallie Anderson	202-826-3190	Hallie.Anderson@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	Luis Zenteno	202-875-3473	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 2 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.

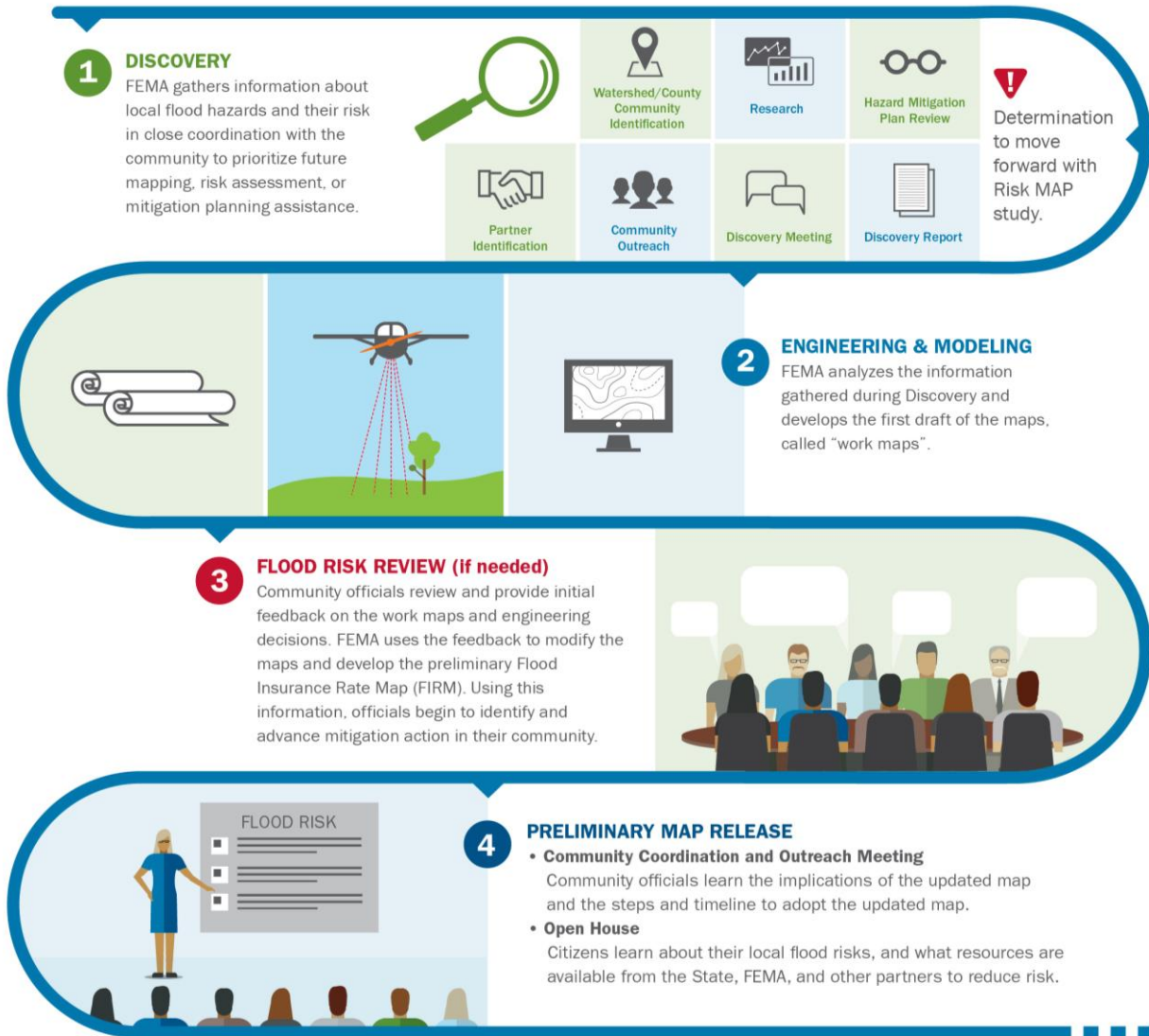
³ For more details, see "Information on 'Appeal Start' Actions" in Section 4.3.



APPENDIX A: RISK MAP PROCESS GRAPHIC

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

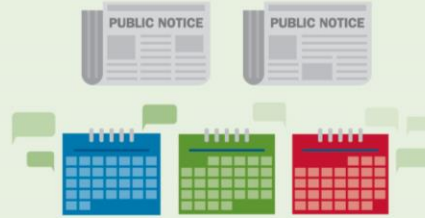
FEMA Risk MAP Process



Risk MAP Process Continued

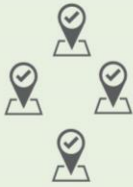
5 90-DAY APPEAL AND COMMENT PERIOD

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.



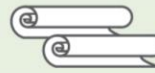
8 RESILIENCE MEETING

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/flood-insurance/rules-legislation/laws
----------------	---

National Flood Insurance Program

Website	fema.gov/flood-insurance
----------------	---

Phone	888-379-9531 (toll free)
--------------	--------------------------

E-mail	floodsmart@fema.dhs.gov
---------------	--

Risk MAP Program

Website	fema.gov/flood-maps/tools-resources/risk-map
----------------	---

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

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

