

Notice to Congress: Monthly Update on Flood Mapping

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

May 2022

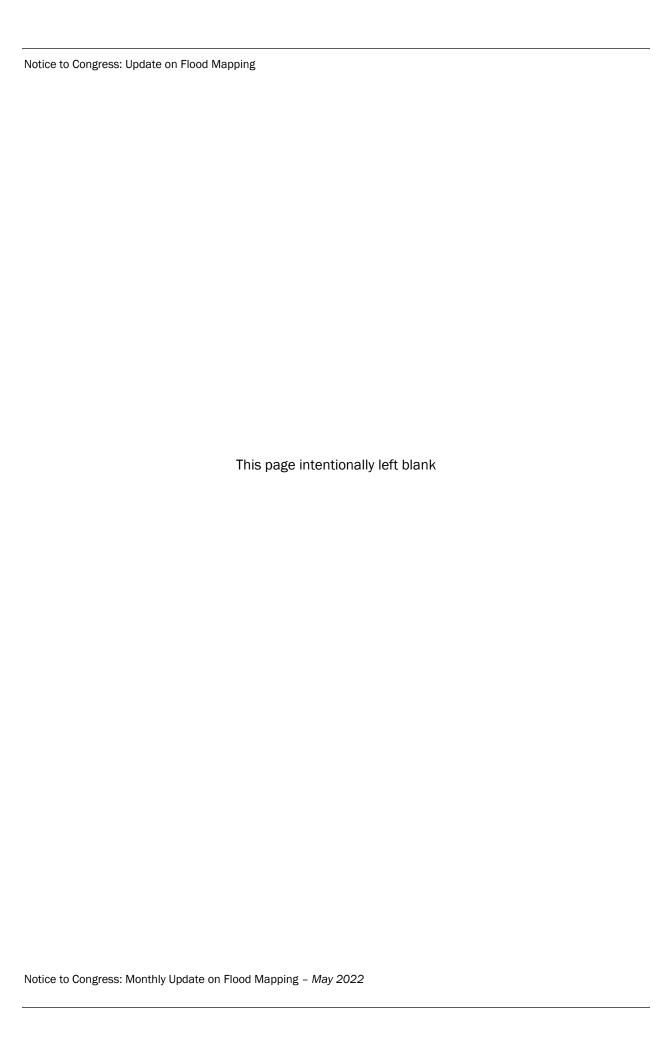


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1. Introduction

Flooding is a serious risk to life and property in the United States that changes over time. The FEMA Risk Mapping, Assessment and Planning (Risk MAP) program helps communities learn and prepare for changing flood risks by updating flood maps. The new flood maps help officials review building codes and other standards that make residents, homes and businesses safer.

FEMA is required to review a community's flood maps every five years. The agency must then 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) will receive updated draft maps from FEMA (called preliminary maps and revised preliminary maps).
- Communities that have received preliminary or revised preliminary maps from FEMA.
- When FEMA will publish community notices about the release of the maps and the appeal period.
- Communities that have received Letters of Final Determination (LFDs) about their updated maps.
- Communities whose maps are considered final (called effective maps).

This monthly Notice to Congress also includes Risk MAP program updates, news on community and flood risk best practices, 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 3 Coffee Break Webinars Attract a Diverse Audience

In January and March, FEMA Region 3 hosted two Coffee Break webinars. "Identifying and Prioritizing At-Risk Community Assets" and "Funding Your Hazard Mitigation Actions" drew 415 attendees, including people from 23 states outside Region 3.

It is important to prioritize locally identified, at-risk community assets. You can use this to make a list of project options that will reduce hazard risk in communities. "Identifying and Prioritizing At-Risk Community Assets" talked about how to prioritize assets in the hazard mitigation planning process. The goal was to help people understand potential community impacts of hazards. FEMA Hazard Mitigation Assistance is a good source of mitigation funding, but more sources of funding are often needed. However, they are rarely pursued. "Funding Your Hazard Mitigation Actions" looked at how to use state and federal funding sources.

Region 3 has hosted the Coffee Break series since 2017. The webinars share risk reduction best practices. Attendees usually work in hazard mitigation, resilience or risk reduction planning. However, the content often applies beyond those sectors.

The region's next Coffee Break will be on <u>Future Conditions and Hazard Mitigation Planning</u>. It will show how climate change could affect your risk assessment and mitigation strategies.

To join a future Coffee Break webinar or sign up for the Region 3 Resilience Report Newsletter, visit https://bit.ly/FEMA-Region-3.

3. Notification

The following table shows preliminary and revised preliminary flood mapping studies that FEMA expects to release in the current month and the next two months. An additional table shows the studies where FEMA issued preliminary or revised maps; started an appeal period; or released an LFD or effective maps. All tables show the applicable FEMA region, state and county. The tables also show the flood mapping study status and estimated or actual dates.

3.1. Estimated Release of Preliminary Maps

FEMA has studied some of the communities within the counties listed below to depict their flood risk. Their flood hazards are shown in the preliminary flood maps and Flood Insurance Study (FIS) report. The table identifies when FEMA plans to deliver the preliminary flood map and FIS report to community officials.

The column called "Estimated Schedule of Community Meeting" shows when FEMA may schedule a community meeting to discuss the FIS and preliminary flood map. 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 appeal period starts after FEMA places the second notice in the local newspaper. In study areas with several communities, FEMA must place notices in multiple papers. This can sometimes lead to each community having a different publication date.

Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
1	NH	Hillsborough County	June 2022	Quarter 3, 2022	Quarter 4, 2022
1	NH	Merrimack County	June 2022	Quarter 3, 2022	Quarter 4, 2022
1	NH	Rockingham County	July 2022	Quarter 3, 2022	Quarter 4, 2022
3	VA	Goochland County	May 2022	Quarter 2, 2022	Quarter 3, 2022
3	VA	Powhatan County	May 2022	Quarter 2, 2022	Quarter 3, 2022
3	WV	Summers County	July 2022	Quarter 3, 2022	Quarter 4, 2022
4	KY	Breckinridge County	May 2022	Quarter 3, 2022	Quarter 4, 2022
4	KY	Daviess County	May 2022	Quarter 3, 2022	Quarter 4, 2022
4	KY	Hancock County	May 2022	Quarter 3, 2022	Quarter 4, 2022
4	KY	Henderson County	May 2022	Quarter 3, 2022	Quarter 4, 2022
4	NC	Franklin County	June 2022	Quarter 3, 2022	Quarter 4, 2022

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Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
4	NC	Halifax County	June 2022	Quarter 3, 2022	Quarter 4, 2022
4	NC	Nash County	June 2022	Quarter 3, 2022	Quarter 4, 2022
4	NC	Northampton County	June 2022	Quarter 3, 2022	Quarter 4, 2022
4	NC	Vance County	June 2022	Quarter 3, 2022	Quarter 4, 2022
4	NC	Warren County	June 2022	Quarter 3, 2022	Quarter 4, 2022
4	SC	Chesterfield County	July 2022	Quarter 4, 2022	Quarter 1, 2023
4	SC	Darlington County	July 2022	Quarter 4, 2022	Quarter 1, 2023
4	SC	Florence County	July 2022	Quarter 4, 2022	Quarter 1, 2023
5	IL	Clay County	July 2022	Quarter 3, 2022	Quarter 4, 2022
5	IL	Effingham County	July 2022	Quarter 3, 2022	Quarter 4, 2022
5	IL	Monroe County	July 2022	Quarter 3, 2022	Quarter 4, 2022
5	IL	St. Clair County	July 2022	Quarter 3, 2022	Quarter 4, 2022
5	IN	Jay County	June 2022	Quarter 3, 2022	Quarter 4, 2022
5	IN	Monroe County	July 2022	Quarter 3, 2022	Quarter 4, 2022
5	IN	Morgan County	May 2022	Quarter 3, 2022	Quarter 4, 2022
5	MI	Bay County	June 2022	Quarter 3, 2022	Quarter 4, 2022
5	MI	Menominee County	June 2022	Quarter 3, 2022	Quarter 4, 2022
5	MN	Chippewa County	July 2022	Quarter 3, 2022	Quarter 4, 2022
5	MN	Dodge County	July 2022	Quarter 3, 2022	Quarter 4, 2022
5	MN	Le Sueur County	July 2022	Quarter 3, 2022	Quarter 4, 2022
5	MN	Morrison County	July 2022	Quarter 3, 2022	Quarter 4, 2022
5	MN	Pipestone County	June 2022	Quarter 3, 2022	Quarter 4, 2022
5	MN	Rock County	June 2022	Quarter 3, 2022	Quarter 4, 2022
5	MN	St. Louis County	June 2022	Quarter 3, 2022	Quarter 4, 2022
5	MN	Wabasha County	July 2022	Quarter 3, 2022	Quarter 4, 2022
5	ОН	Auglaize County	July 2022	Quarter 3, 2022	Quarter 4, 2022
5	ОН	Butler County	July 2022	Quarter 3, 2022	Quarter 4, 2022
5	ОН	Fairfield County	June 2022	Quarter 3, 2022	Quarter 4, 2022

Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
5	ОН	Morrow County	May 2022	Quarter 3, 2022	Quarter 4, 2022
5	ОН	Warren County	June 2022	Quarter 3, 2022	Quarter 4, 2022
5	WI	Milwaukee County	June 2022	Quarter 3, 2022	Quarter 4, 2022
5	WI	Sheboygan County	June 2022	Quarter 3, 2022	Quarter 4, 2022
5	WI	Washington County	July 2022	Quarter 3, 2022	Quarter 4, 2022
6	AR	Lonoke County	June 2022	Quarter 3, 2022	Quarter 4, 2022
6	LA	East Feliciana Parish	May 2022	Quarter 3, 2022	Quarter 4, 2022
6	LA	West Feliciana Parish	May 2022	Quarter 3, 2022	Quarter 4, 2022
7	IA	Clay County	May 2022	Quarter 3, 2022	Quarter 4, 2022
7	KS	Barber County	June 2022	Quarter 3, 2022	Quarter 4, 2022
7	KS	Harper County	June 2022	Quarter 3, 2022	Quarter 4, 2022
7	KS	Lincoln County	July 2022	Quarter 3, 2022	Quarter 4, 2022
7	KS	Ottawa County	July 2022	Quarter 3, 2022	Quarter 4, 2022
7	MO	Franklin County	July 2022	Quarter 3, 2022	Quarter 4, 2022
7	MO	Jefferson County	May 2022	Quarter 3, 2022	Quarter 4, 2022
7	MO	Mississippi County	July 2022	Quarter 3, 2022	Quarter 4, 2022
7	MO	St. Louis County	July 2022	Quarter 3, 2022	Quarter 4, 2022
8	CO	Hinsdale County	May 2022	Quarter 3, 2022	Quarter 1, 2023
8	CO	Phillips County	July 2022	Quarter 4, 2022	Quarter 2, 2023
8	ND	Burleigh County	May 2022	Quarter 3, 2022	Quarter 1, 2023
8	SD	Clark County	May 2022	Quarter 3, 2022	Quarter 1, 2023
9	AZ	Pinal County	May 2022	Quarter 2, 2022	Quarter 3, 2022
9	CA	Colusa County	May 2022	Quarter 2, 2022	Quarter 3, 2022
9	CA	Lake County	May 2022	Quarter 2, 2022	Quarter 3, 2022
9	CA	Riverside County	May 2022	Quarter 2, 2022	Quarter 3, 2022
9	CA	San Bernardino County	May 2022	Quarter 2, 2022	Quarter 3, 2022
9	CA	Shasta County	May 2022	Quarter 2, 2022	Quarter 3, 2022

Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
9	CA	Sonoma County	May 2022	Quarter 2, 2022	Quarter 3, 2022
9	CA	Ventura County	July 2022	Quarter 3, 2022	Quarter 4, 2022
10	OR	Harney County	May 2022	Quarter 3, 2022	Quarter 4, 2022
10	OR	Hood River County	July 2022	Quarter 3, 2022	Quarter 4, 2022
10	OR	Sherman County	July 2022	Quarter 3, 2022	Quarter 4, 2022
10	OR	Wasco County	July 2022	Quarter 3, 2022	Quarter 4, 2022
10	WA	Thurston County	June 2022	Quarter 3, 2022	Quarter 3, 2022

3.2. Estimated Release of Revised Preliminary Maps

In some cases, FEMA may issue a revised preliminary map to address changes to preliminary flood hazard determinations. They may also address a non-technical issue. The table below shows the studies for which FEMA plans to release revised preliminary maps. FEMA coordinates the actual release dates 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 appeal period dates are not shown because these are often not needed for revised preliminary maps.

Region	State	County Name	Estimated Revised Preliminary Issuance
1	MA	Essex County	June 2022
1	MA	Middlesex County	June 2022
1	MA	Norfolk County	June 2022
1	MA	Plymouth County	June 2022
1	MA	Suffolk County	June 2022
1	MA	Worcester County	June 2022
3	MD	Baltimore County	June 2022
3	MD	Frederick County	May 2022
3	PA	Bradford County	May 2022
3	PA	Columbia County	May 2022
3	PA	Cumberland County	June 2022

Region	State	County Name	Estimated Revised Preliminary Issuance
3	PA	Northumberland County	May 2022
3	VA	Alexandria City	May 2022
3	VA	Chesterfield County	June 2022
3	VA	Colonial Heights City	May 2022
3	VA	Fauquier County	May 2022
3	VA	Prince William County	June 2022
3	VA	Pulaski County	May 2022
4	AL	Elmore County	June 2022
4	AL	Lee County	June 2022
4	AL	Macon County	June 2022
4	AL	Montgomery County	June 2022
4	AL	Tallapoosa County	June 2022
4	sc	Bamberg County	May 2022
4	sc	Barnwell County	May 2022
4	sc	Hampton County	May 2022
6	AR	Craighead County	June 2022
7	МО	Greene County	May 2022
8	со	Arapahoe County	June 2022
8	СО	Eagle County	July 2022

3.3. Actions Taken by FEMA

The table below shows the counties where FEMA released a preliminary flood map and FIS report. It also shows where FEMA began a 90-day appeal period, released a revised preliminary flood map and FIS report, or sent LFDs in the previous month. Counties where flood maps and FIS reports became effective during the previous month are identified.

Region	State	County Name	Action Taken	Date
1	СТ	New London County	Appeal Start	4/21/2022
1	СТ	Windham County	Appeal Start	4/21/2022
1	MA	Hampden County	Appeal Start	4/22/2022
1	MA	Worcester County	Appeal Start	4/19/2022

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Region	State	County Name	Action Taken	Date
3	VA	Arlington County	Revised Preliminary	4/29/2022
3	VA	Charles City County	Maps Effective	4/20/2022
3	VA	Cumberland County	Preliminary	4/14/2022
3	VA	Fairfax City	Revised Preliminary	4/29/2022
3	VA	Fairfax County	Appeal Start	4/22/2022
3	VA	Falls Church City	Revised Preliminary	4/29/2022
3	VA	Fredericksburg City	Revised Preliminary	4/15/2022
3	VA	Surry County	Maps Effective	4/6/2022
3	WV	Hardy County	Preliminary	4/14/2022
4	GA	Baldwin County	LFD Issued	4/13/2022
4	GA	Brooks County	Appeal Start	4/27/2022
4	GA	Jasper County	LFD Issued	4/13/2022
4	GA	Jones County	LFD Issued	4/13/2022
4	GA	Thomas County	Appeal Start	4/27/2022
4	KY	Anderson County	Appeal Start	4/20/2022
4	KY	Boyle County	Appeal Start	4/19/2022
4	KY	Bullitt County	Appeal Start	4/20/2022
4	KY	Casey County	Appeal Start	4/20/2022
4	KY	Hardin County	Appeal Start	4/20/2022
4	KY	Larue County	Appeal Start	4/20/2022
4	KY	Marion County	Appeal Start	4/20/2022
4	KY	Mercer County	Appeal Start	4/21/2022
4	KY	Nelson County	Appeal Start	4/20/2022
4	KY	Washington County	Appeal Start	4/20/2022
4	sc	Georgetown County	Appeal Start	4/7/2022
4	SC	Sumter County	LFD Issued	4/27/2022
4	SC	Williamsburg County	LFD Issued	4/27/2022
5	IN	Grant County	Preliminary	4/21/2022
5	MI	Baraga County	Preliminary	4/22/2022
5	MI	Marquette County	Appeal Start	4/29/2022
5	MN	Carlton County	Appeal Start	4/22/2022

Region	State	County Name	Action Taken	Date
5	MN	Lake of the Woods County	LFD Issued	4/27/2022
5	MN	Nicollet County	LFD Issued	4/13/2022
5	MN	Rice County	Maps Effective	4/6/2022
5	MN	Wright County	Revised Preliminary	4/29/2022
5	ОН	Delaware County	Preliminary	4/8/2022
5	ОН	Hardin County	Preliminary	4/29/2022
5	ОН	Montgomery County	LFD Issued	4/27/2022
5	ОН	Paulding County	LFD Issued	4/13/2022
5	ОН	Ross County	Preliminary	4/29/2022
5	WI	Fond du Lac County	Preliminary	4/18/2022
5	WI	Walworth County	Maps Effective	4/6/2022
6	LA	Lafourche Parish	Appeal Start	4/13/2022
6	ОК	Lincoln County	Appeal Start	4/7/2022
6	TX	Johnson County	Appeal Start	4/21/2022
6	TX	Nueces County	LFD Issued	4/13/2022
6	TX	Somervell County	Appeal Start	4/15/2022
7	IA	Benton County	Revised Preliminary	4/29/2022
7	IA	Buena Vista County	LFD Issued	4/13/2022
7	IA	Hancock County	LFD Issued	4/27/2022
7	IA	Johnson County	Revised Preliminary	4/20/2022
7	IA	Plymouth County	LFD Issued	4/27/2022
7	KS	Mitchell County	Preliminary	4/29/2022
8	со	Denver County	Revised Preliminary	4/18/2022
8	СО	Gilpin County	Maps Effective	4/6/2022
8	MT	Wheatland County	Appeal Start	4/14/2022
8	ND	Grant County	Preliminary	4/8/2022
8	ND	Stark County	Preliminary	4/6/2022
9	CA	Alpine County	Preliminary	4/29/2022
9	CA	San Luis Obispo County	Revised Preliminary	4/29/2022

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Region	State	County Name	Action Taken	Date
10	OR	Harney County	Maps Effective	4/20/2022
10	WA	Skamania County	Appeal Start	4/20/2022

Information on "Preliminary and Revised Preliminary" Actions

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

Local officials should share their copies with residents, business owners, elected officials and others in the community. This can help add to or correct non-technical features such as layout and labeling of roads, bridges and streams. These types of changes can be made during the community review period, at a community meeting, and during the 90-day appeal period. FEMA will then update the final flood map and FIS report.

Information on "Appeal Start" Actions

The National Flood Insurance Act limits the right to appeal the preliminary flood map and FIS reports. Appeals can be made by owners or renters of real property in a community who believe that their property rights are adversely affected. The affected community can also appeal.

Important information about appeals and comments can be found in FEMA's "Guidance for Flood Risk Analysis and Mapping: Appeal and Comment Processing." See 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. FEMA also publishes the final flood hazard information in the *Federal Register*. The updated flood map panels will become effective six months after the LFD date. FEMA archives final flood maps and FIS reports on the Flood Map Service Center (MSC) website at https://msc.fema.gov.

Resources are available to help homeowners understand the importance of flood insurance. There are steps they can take to reduce their rate. 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.

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Information on "Maps Effective" Actions

The updated flood map and FIS report issued by FEMA have become effective. Communities use effective flood maps 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 change once a flood map becomes effective. To view the effective flood maps, please visit the MSC at https://msc.fema.gov/portal/search.

The FEMA website at https://www.fema.gov/flood-maps has more flood mapping information and resources. The FEMA Mapping and Insurance eXchange (FMIX) can answer questions by telephone, toll free, at 1-877-336-2627 (FEMA MAP) or by email at FEMA-FMIX@fema.dhs.gov. A list of additional resources can be found in Appendix B of this document. Please contact the appropriate FEMA Regional External Affairs staff listed below if you have questions or concerns.

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	Jen Patterson	202-706-1725	Jennifer.Patterson@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 their constituents will be affected by a flood map 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).

To meet these requirements, this document notifies Congress about studies with an estimated issuance of preliminary or revised preliminary flood maps in the current month and the next 2 months. It also lists preliminary or revised preliminary flood maps and/or LFDs that were issued last month.² FEMA issues LFDs to finalize the information on a preliminary flood map. This document also provides details on the required appeal periods that began and maps that went effective last month.³

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.

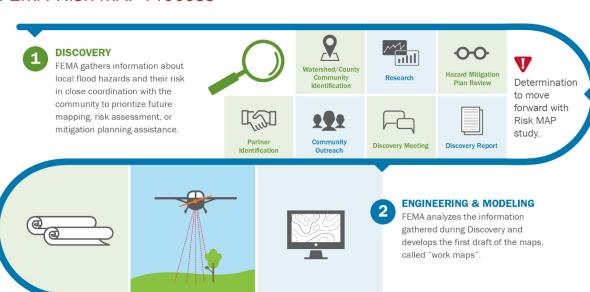
² For definitions of flood map, LFD, and other terms, please refer to Appendix B.

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

Appendix A: Risk MAP process graphic

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

FEMA Risk MAP Process



FLOOD RISK REVIEW (If needed)

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





PRELIMINARY MAP RELEASE

- Community Coordination and Outreach Meeting

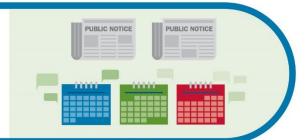
 Community officials learn the implications of the updated map
 and the steps and timeline to adopt the updated map.
- Open House
 Citizens learn about their local flood risks, and what resources are available from the State, FEMA, and other partners to reduce risk.

Risk MAP Process Continued



90-DAY APPEAL AND COMMENT PERIOD

Following two public notices, community members can submit technical data to support a request to revise the FIRM though the 90-day appeals process. All appeals, including all supporting documentation, must be submitted through the appropriate community official.





ADOPTION & COMPLIANCE

Communities participating in the NFIP must adopt a compliant floodplain management ordinance by the map effective date to remain in good standing as an NFIP participant.



6 LETTER OF FINAL DETERMINATION

After all appeals are resolved, FEMA sends a Letter of Final Determination, kicking off a six-month period for communities to adopt the new flood maps.



RESILIENCE MEETING

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



EFFECTIVE MAPS

Once effective, new maps and products are available through FEMA's Flood Map Service Center. The new data will inform flood insurance decisions and local building regulations. Community members can submit data to amend or revise the FIRM as part of a Letter of Map Change (LOMC) process.





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Appendix B: Resources

The following resources provide more information on this report's key elements.

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

Website https://www.fema.gov/flood-insurance/rules-legislation/laws

National Flood Insurance Program

Website https://www.fema.gov/flood-insurance

Phone 877-336-2627 (toll free)

E-mail <u>floodsmart@fema.dhs.gov</u>

Risk MAP Program

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

Phone 877-336-2627 (toll free)

E-mail FEMA-FMIX@fema.dhs.gov