

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

May 2023

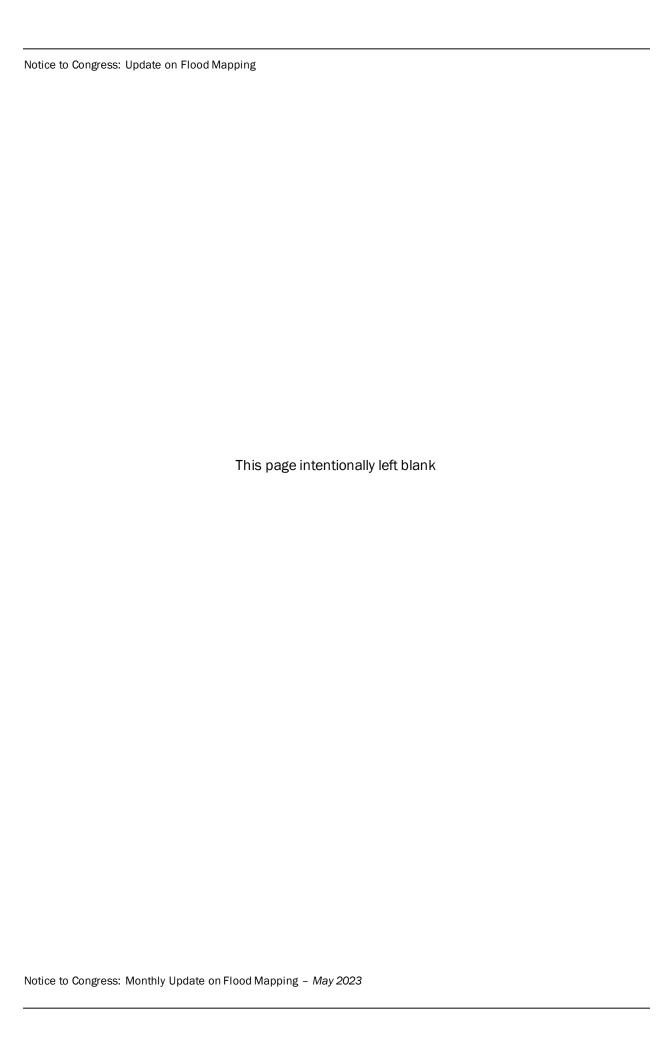


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1. Introduction

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

RNPN Ideation Hour Focuses on Holistic Approaches to Resilience

On March 29, the Resilient Nation Partnership Network (RNPN) hosted the March Ideation Hour – Better Together: A Holistic Approach to Resilience. This discussion explored how the Whole Community can share the responsibility of increasing resilience across the nation.

Featured facilitators, including Curtis Brown from Virginia Commonwealth University, Dr. Courtney Page-Tan from Embry-Riddle Aeronautical University, and Dr. Joanna Wozniak-Brown from the Connecticut Office of Policy and Management, led partners in discussing the critical roles of all stakeholders in advancing resilience.

Discussion topics included characteristics of a resilient community; challenges to achieving community resilience; Whole Community solutions; and innovative partnerships to strengthen resilience planning. The attendees' aim was to inspire progressive and people-centered approaches to resilience planning.

The virtual event included three breakout sessions. Key takeaways from the discussion are highlighted below.

- For resilience, residents and the community are part of the planning, response and recovery. Resilience reflects the capacity to look for adaptive solutions and apply them broadly. We have to find ways to support each other instead of competing for limited funding.
- Invest in community capital and trust. We must be sure to connect with the Whole Community, understand their limitations, and adjust to serve them effectively. We need to include groups that we sometimes forget, such as immigrants, unhoused populations, rehabilitation organizations, and inmates.
- Community leadership will drive success. We must encourage people to collaborate with
 other sectors to sharer knowledge. Local and regional groups, the arts, agricultural experts,
 town managers, and other municipal leaders and faith leaders all have perspectives with
 value to resilience planning.

The RNPN comprises more than 1,600 organizations. RNPN members help communities become more resilient to natural disasters and climate-related events. The RNPN's "Ideation Hours" let participants freely share ideas, connect and team up on a specific topic. These freestyle events are open to everyone. They encourage participants to bring their best ideas and projects on resilience to the table. The last two Ideation Hours for the year are in <u>June</u>, on connecting partners, and <u>July</u>, on nature-based solutions.

To learn more, contact Peter Herrick, Jr., Peter. Herrick Jr@fema.dhs.gov.



BETTER TOGETHER:

A Holistic Approach to Resilience

Join us as we explore how the Whole Community can play a critical role to increase national resilience across the nation.

TOPICS WE WILL DISCUSS:

- · Characteristics of a resilient community
- Challenges to achieving community resilience
- Whole Community solutions
- Innovative partnerships to strengthen resilience planning



FEATURED FACILITATORS INCLUDE:

Curtis Brown, Virginia Commonwealth University Dr. Courtney Page-Tan, Embry-Riddle Aeronautical University Dr. Joanna Wozniak-Brown, Connecticut Office of Policy and Management



An invitation to the Ideation Hour.

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	СТ	Fairfield County	May 2023	Quarter 3, 2023	Quarter 4, 2023
1	СТ	Hartford County	June 2023	Quarter 3, 2023	Quarter 4, 2023
1	MA	Hampden County	June 2023	Quarter 3, 2023	Quarter 4, 2023
1	NH	Rockingham County	May 2023	Quarter 3, 2023	Quarter 4, 2023
1	NH	Belknap County	June 2023	Quarter 3, 2023	Quarter 4, 2023
1	NH	Carroll County	June 2023	Quarter 3, 2023	Quarter 4, 2023
1	NH	Hillsborough County	May 2023	Quarter 3, 2023	Quarter 4, 2023
1	NH	Merrimack County	May 2023	Quarter 3, 2023	Quarter 4, 2023
2	NY	Orleans County	July 2023	Quarter 3, 2023	Quarter 3, 2023
2	NY	Yates County	May 2023	Quarter 3, 2023	Quarter 3, 2023
2	NY	Ontario County	May 2023	Quarter 3, 2023	Quarter 3, 2023

Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
3	MD	Montgomery County	July 2023	Quarter 3, 2023	Quarter 4, 2023
3	VA	Lunenburg County	May 2023	Quarter 3, 2023	Quarter 4, 2023
3	VA	Nelson County	June 2023	Quarter 3, 2023	Quarter 4, 2023
3	VA	Brunswick County	June 2023	Quarter 3, 2023	Quarter 4, 2023
3	VA	Greensville County	July 2023	Quarter 3, 2023	Quarter 4, 2023
4	MS	Chickasaw County	May 2023	Quarter 3, 2023	Quarter 4, 2023
4	MS	Clay County	May 2023	Quarter 3, 2023	Quarter 4, 2023
4	MS	Itawamba County	May 2023	Quarter 3, 2023	Quarter 4, 2023
4	MS	Lee County	May 2023	Quarter 3, 2023	Quarter 4, 2023
4	MS	Lowndes County	May 2023	Quarter 3, 2023	Quarter 4, 2023
4	MS	Monroe County	May 2023	Quarter 3, 2023	Quarter 4, 2023
4	MS	Prentiss County	May 2023	Quarter 3, 2023	Quarter 4, 2023
4	MS	Tishomingo County	May 2023	Quarter 3, 2023	Quarter 4, 2023
4	TN	Bledsoe County	June 2023	Quarter 3, 2023	Quarter 4, 2023
4	TN	Bradley County	June 2023	Quarter 3, 2023	Quarter 4, 2023
4	TN	Hamilton County	June 2023	Quarter 3, 2023	Quarter 4, 2023
4	TN	McMinn County	June 2023	Quarter 3, 2023	Quarter 4, 2023
4	TN	Marion County	June 2023	Quarter 3, 2023	Quarter 4, 2023
4	TN	Meigs County	June 2023	Quarter 3, 2023	Quarter 4, 2023
4	TN	Rhea County	June 2023	Quarter 3, 2023	Quarter 4, 2023
4	TN	Roane County	June 2023	Quarter 3, 2023	Quarter 4, 2023
4	TN	Sequatchie County	June 2023	Quarter 3, 2023	Quarter 4, 2023
5	IN	Whitley County	June 2023	Quarter 3, 2023	Quarter 4, 2023
5	ОН	Auglaize County	June 2023	Quarter 3, 2023	Quarter 4, 2023
5	WI	Washington County	June 2023	Quarter 3, 2023	Quarter 4, 2023
5	MI	Alger County	June 2023	Quarter 3, 2023	Quarter 4, 2023
5	IN	Miami County	July 2023	Quarter 3, 2023	Quarter 4, 2023
5	WI	Dane County	July 2023	Quarter 3, 2023	Quarter 4, 2023
5	ОН	Butler County	July 2023	Quarter 3, 2023	Quarter 4, 2023

Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
5	MN	Wabasha County	July 2023	Quarter 3, 2023	Quarter 4, 2023
5	MN	Olmsted County	July 2023	Quarter 3, 2023	Quarter 4, 2023
5	WI	Langlade County	July 2023	Quarter 3, 2023	Quarter 4, 2023
5	IL	Tazewell County	July 2023	Quarter 3, 2023	Quarter 4, 2023
5	IN	Jay County	July 2023	Quarter 3, 2023	Quarter 4, 2023
5	IN	Wabash County	July 2023	Quarter 3, 2023	Quarter 4, 2023
5	IN	Vanderburgh County	July 2023	Quarter 3, 2023	Quarter 4, 2023
7	МО	Adair County	May 2023	Quarter 3, 2023	Quarter 4, 2023
7	МО	Douglas County	May 2023	Quarter 3, 2023	Quarter 4, 2023
7	МО	Harrison County	June 2023	Quarter 3, 2023	Quarter 4, 2023
7	МО	St. Louis County	June 2023	Quarter 3, 2023	Quarter 4, 2023
7	KS	Bourbon County	June 2023	Quarter 3, 2023	Quarter 4, 2023
7	МО	Bollinger County	June 2023	Quarter 3, 2023	Quarter 4, 2023
7	МО	Texas County	June 2023	Quarter 3, 2023	Quarter 4, 2023
7	МО	Reynolds County	June 2023	Quarter 3, 2023	Quarter 4, 2023
7	МО	Franklin County	July 2023	Quarter 3, 2023	Quarter 4, 2023
7	MO	Barry County	July 2023	Quarter 3, 2023	Quarter 4, 2023
7	KS	Linn County	July 2023	Quarter 3, 2023	Quarter 4, 2023
7	MO	Ozark County	July 2023	Quarter 3, 2023	Quarter 4, 2023
7	MO	Perry County	July 2023	Quarter 3, 2023	Quarter 4, 2023
7	MO	St. Clair County	July 2023	Quarter 3, 2023	Quarter 4, 2023
7	MO	Gasconade County	July 2023	Quarter 3, 2023	Quarter 4, 2023
7	MO	Carter County	July 2023	Quarter 3, 2023	Quarter 4, 2023
7	МО	Oregon County	July 2023	Quarter 3, 2023	Quarter 4, 2023
7	МО	Webster County	July 2023	Quarter 3, 2023	Quarter 4, 2023
8	UT	Weber County	May 2023	Quarter 3, 2023	Quarter 1, 2024
8	UT	Cache County	May 2023	Quarter 3, 2023	Quarter 1, 2024
8	SD	McCook County	May 2023	Quarter 3, 2023	Quarter 1, 2024

Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
8	СО	Delta County	May 2023	Quarter 3, 2023	Quarter 1, 2024
8	MT	Granite County	May 2023	Quarter 3, 2023	Quarter 1, 2024
8	ND	Eddy County	June 2023	Quarter 3, 2023	Quarter 1, 2024
8	ND	Foster County	June 2023	Quarter 3, 2023	Quarter 1, 2024
8	ND	Wells County	June 2023	Quarter 3, 2023	Quarter 1, 2024
9	AZ	Coconino County	July 2023	Quarter 3, 2023	Quarter 4, 2023
9	AZ	La Paz County	July 2023	Quarter 3, 2023	Quarter 4, 2023

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	Worcester County	May 2023
1	MA	Middlesex County	May 2023
1	RI	Providence County	May 2023
1	MA	Essex County	May 2023
2	NJ	Morris County	July 2023
3	WV	Summers County	May 2023
5	ОН	Warren County	May 2023
6	ОК	Oklahoma County	June 2023
7	KS	Woodson County	June 2023
7	KS	Barber County	June 2023
7	KS	Harper County	June 2023

Region	State	County Name	Estimated Revised Preliminary Issuance
7	IA	Linn County	June 2023
7	МО	Jefferson County	June 2023
7	МО	Greene County	June 2023
8	ND	Richland County	June 2023
8	СО	La Plata County	June 2023
8	SD	Hanson County	May 2023
10	WA	Skamania County	May 2023

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	MA	Norfolk County	Revised Preliminary	4/7/2023
3	VA	Fauquier County	Appeal Start	4/20/2023
3	VA	Fredericksburg City	Maps Effective	4/5/2023
3	VA	Prince Edward County	Maps Effective	4/19/2023
4	GA	Turner County	Preliminary	4/21/2023
4	GA	Tift County	Preliminary	4/21/2023
4	GA	Worth County	Preliminary	4/21/2023
4	AL	Bullock County	Appeal Start	4/19/2023
4	AL	Elmore County	Appeal Start	4/19/2023
4	AL	Lee County	Appeal Start	4/20/2023
4	AL	Macon County	Appeal Start	4/20/2023
4	AL	Montgomery County	Appeal Start	4/20/2023
4	AL	Russell County	Appeal Start	4/20/2023
4	AL	Tallapoosa County	Appeal Start	4/19/2023
4	NC	Bertie County	Appeal Start	4/26/2023

Region	State	County Name	Action Taken	Date
4	NC	Martin County	Appeal Start	4/27/2023
4	NC	Pitt County	Appeal Start	4/26/2023
4	NC	Washington County	Appeal Start	4/26/2023
4	TN	Putnam County	Appeal Start	4/19/2023
4	TN	Smith County	Appeal Start	4/6/2023
4	TN	Hawkins County	Appeal Start	4/19/2023
4	AL	Chilton County	LFD Issued	4/19/2023
4	AL	Elmore County	LFD Issued	4/19/2023
4	KY	Henderson County	LFD Issued	4/5/2023
4	KY	Union County	LFD Issued	4/5/2023
4	KY	Webster County	LFD Issued	4/5/2023
5	IN	Marion County	Appeal Start	4/5/2023
5	ОН	Allen County	Appeal Start	4/7/2023
5	MN	Pipestone County	Appeal Start	4/20/2023
5	WI	Kewaunee County	Appeal Start	4/20/2023
5	MN	Pope County	Appeal Start	4/24/2023
5	WI	Milwaukee County	Appeal Start	4/26/2023
5	IL	Lake County	LFD Issued	4/5/2023
5	ОН	Crawford County	LFD Issued	4/19/2023
5	WI	Chippewa County	LFD Issued	4/19/2023
5	WI	Waukesha County	LFD Issued	4/19/2023
5	MI	Grand Traverse County	Maps Effective	4/19/2023
6	TX	Guadalupe County	Revised Preliminary	4/7/2023
6	AR	Craighead County	Appeal Start	4/13/2023
6	NM	Roosevelt County	Appeal Start	4/7/2023
6	OK	Tulsa County	Appeal Start	4/13/2023
6	TX	Victoria County	Appeal Start	4/5/2023
6	TX	Ellis County	LFD Issued	4/19/2023
7	IA	Woodbury County	Appeal Start	4/27/2023
7	KS	Mitchell County	LFD Issued	4/5/2023

Region	State	County Name	Action Taken	Date
8	SD	Spink County	Preliminary	4/14/2023
8	SD	Yankton County	Preliminary	4/20/2023
8	SD	Miner County	Appeal Start	4/20/2023
8	SD	Brookings County	Preliminary	4/28/2023
8	MT	Missoula County	LFD Issued	4/5/2023
8	SD	Golden Valley County	Preliminary	4/21/2023
8	СО	Archuleta County	LFD Issued	4/5/2023
8	MT	Missoula County	LFD Issued	4/5/2023
8	СО	Hinsdale County	Appeal Start	4/14/2023
9	CA	Shasta County	Appeal Start	4/27/2023
10	WA	Thurston County	LFD Issued	4/19/2023

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 FEMA add to or correct non-technical features such as layout and labeling of roads, bridges and streams. These types of changes can be noted 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.

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 the risk of 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	Mary Light	551-267-5298	Mary.Light@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	Hanna Dickel	816-810-5382	Hannah.Dickel@fema.dhs.gov
8	Lynn Kimbrough	303-235-4943	Lynn.Kimbrough@fema.dhs.gov
9	Frank Mansell	510-627-7068	Frank.Mansell@fema.dhs.gov
10	Ashlie Chandler	202-706-1725	Ashlie.Chandler@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.

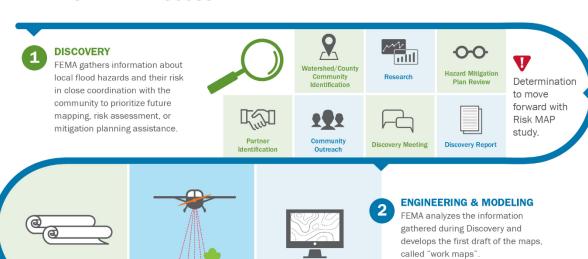
² For definitions of flood map, LFD, and other terms, please refer to Appendix B.

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.

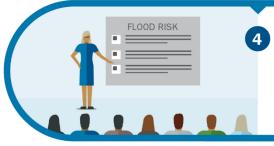
FEMA Risk MAP Process





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

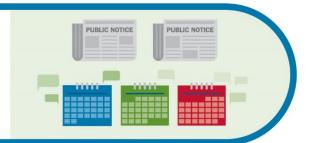
- Community Coordination and Outreach Meeting
 Community officials learn the implications of the updated map and the steps and timeline to adopt the updated map.
- Open House
 Citizens learn about their local flood risks, and what resources are available from the State, FEMA, and other partners to reduce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





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 floodsmart@fema.dhs.gov

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