



# Notice to Congress: Monthly Update on Flood Mapping

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

October 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 Updates its State and Local Mitigation Planning Policy Guides

Mitigation plans are the foundation for resilience. As of June 30, 2022, over 85% of the nation's population live in areas with current mitigation plans. On April 19, 2022, FEMA updated its State and Local Mitigation Planning Policy Guides. These policies explain how to meet the mitigation planning requirements in the Code of Federal Regulations. They support consistent review and approval of state and local mitigation plans.

Some of the changes to the policies include:

- Emphasizing the reason to plan for mitigation, equity, and future conditions. This includes planning for climate change and integrating mitigation with community land use planning.
- Aligning with priorities such as resilience, equity, and building capability and capacity. They also include managing the National Flood Insurance Program and supporting building codes.
- Incorporating needs from new authorities, policies, and programs. These include High-Hazard Potential Dams (HHPD), Building Resilient Infrastructure and Communities (BRIC), and Hazard Mitigation Grant Program Post-Fire (HMGP). This change also calls for a stronger link to the requirements for Fire Management Assistance Grants (FMAG).

These policies support resilience as a whole-community effort that build state and local capabilities. This helps state and local communities to plan for long-term risk reduction, climate change and equitable outcomes. The new policy guides will take effect for plans submitted for approval starting April 19, 2023, one year after the release of the policy guides. This will give state and local governments time to meet the new requirements. Some types of non-emergency disaster funding require a FEMA-approved hazard mitigation plan.

To learn more or read the new policies, visit [FEMA's State and Local Mitigation Policy Updates](#).

### 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 the 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	CT	Fairfield County	November 2022	Quarter 4, 2022	Quarter 1, 2023
1	MA	Bristol County	December 2022	Quarter 1, 2023	Quarter 2, 2023
1	MA	Middlesex County	December 2022	Quarter 1, 2023	Quarter 2, 2023
1	MA	Norfolk County	December 2022	Quarter 1, 2023	Quarter 2, 2023
1	MA	Worcester County	December 2022	Quarter 1, 2023	Quarter 2, 2023
1	NH	Hillsborough County	October 2022	Quarter 4, 2022	Quarter 1, 2023
1	NH	Merrimack County	October 2022	Quarter 4, 2022	Quarter 1, 2023
1	RI	Providence County	December 2022	Quarter 1, 2023	Quarter 2, 2023
2	NY	Tompkins County	December 2022	Quarter 1, 2023	Quarter 1, 2023

Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
2	NY	Yates County	December 2022	Quarter 1, 2023	Quarter 1, 2023
3	MD	St. Mary's County	November 2022	Quarter 4, 2022	Quarter 1, 2023
3	VA	Fluvanna County	November 2022	Quarter 4, 2022	Quarter 1, 2023
3	WV	Monroe County	October 2022	Quarter 4, 2022	Quarter 1, 2023
4	AL	Madison County	October 2022	Quarter 1, 2023	Quarter 2, 2023
4	KY	Bath County	October 2022	Quarter 1, 2023	Quarter 2, 2023
4	KY	Bourbon County	October 2022	Quarter 1, 2023	Quarter 2, 2023
4	KY	Breathitt County	October 2022	Quarter 1, 2023	Quarter 2, 2023
4	KY	Clark County	October 2022	Quarter 1, 2023	Quarter 2, 2023
4	KY	Grant County	October 2022	Quarter 1, 2023	Quarter 2, 2023
4	KY	Harrison County	October 2022	Quarter 1, 2023	Quarter 2, 2023
4	KY	Knott County	October 2022	Quarter 1, 2023	Quarter 2, 2023
4	KY	Lee County	October 2022	Quarter 1, 2023	Quarter 2, 2023
4	KY	Letcher County	October 2022	Quarter 1, 2023	Quarter 2, 2023
4	KY	Montgomery County	October 2022	Quarter 1, 2023	Quarter 2, 2023
4	KY	Nicholas County	October 2022	Quarter 1, 2023	Quarter 2, 2023
4	KY	Perry County	October 2022	Quarter 1, 2023	Quarter 2, 2023
4	KY	Wolfe County	October 2022	Quarter 1, 2023	Quarter 2, 2023
4	NC	Alamance County	October 2022	Quarter 1, 2023	Quarter 2, 2023
4	NC	Caswell County	October 2022	Quarter 1, 2023	Quarter 2, 2023
4	NC	Davidson County	October 2022	Quarter 1, 2023	Quarter 2, 2023
4	NC	Forsyth County	October 2022	Quarter 1, 2023	Quarter 2, 2023
4	NC	Guilford County	October 2022	Quarter 1, 2023	Quarter 2, 2023
4	NC	Orange County	October 2022	Quarter 1, 2023	Quarter 2, 2023

Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
4	NC	Person County	October 2022	Quarter 1, 2023	Quarter 2, 2023
4	NC	Randolph County	October 2022	Quarter 1, 2023	Quarter 2, 2023
4	NC	Rockingham County	October 2022	Quarter 1, 2023	Quarter 2, 2023
4	NC	Stokes County	October 2022	Quarter 1, 2023	Quarter 2, 2023
5	IL	Stark County	December 2022	Quarter 1, 2023	Quarter 2, 2023
5	IN	Clinton County	December 2022	Quarter 1, 2023	Quarter 2, 2023
5	IN	Fountain County	November 2022	Quarter 1, 2023	Quarter 2, 2023
5	IN	Howard County	December 2022	Quarter 1, 2023	Quarter 2, 2023
5	IN	Jay County	November 2022	Quarter 1, 2023	Quarter 2, 2023
5	IN	Monroe County	December 2022	Quarter 1, 2023	Quarter 2, 2023
5	IN	Parke County	December 2022	Quarter 1, 2023	Quarter 2, 2023
5	MI	Bay County	November 2022	Quarter 1, 2023	Quarter 2, 2023
5	MI	Huron County	November 2022	Quarter 1, 2023	Quarter 2, 2023
5	MN	Chippewa County	November 2022	Quarter 1, 2023	Quarter 2, 2023
5	MN	Dodge County	November 2022	Quarter 1, 2023	Quarter 2, 2023
5	MN	Morrison County	November 2022	Quarter 1, 2023	Quarter 2, 2023
5	MN	Olmsted County	December 2022	Quarter 1, 2023	Quarter 2, 2023
5	MN	St. Louis County	October 2022	Quarter 4, 2022	Quarter 1, 2023
5	MN	Wabasha County	December 2022	Quarter 1, 2023	Quarter 2, 2023
5	OH	Butler County	November 2022	Quarter 1, 2023	Quarter 2, 2023
7	KS	Marion County	December 2022	Quarter 1, 2023	Quarter 2, 2023
7	KS	Miami County	October 2022	Quarter 4, 2022	Quarter 1, 2023
7	MO	Atchison County	December 2022	Quarter 1, 2023	Quarter 2, 2023
7	MO	Barry County	November 2022	Quarter 1, 2023	Quarter 2, 2023



Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
7	MO	Butler County	December 2022	Quarter 1, 2023	Quarter 2, 2023
7	MO	Crawford County	November 2022	Quarter 1, 2023	Quarter 2, 2023
7	MO	Dunklin County	December 2022	Quarter 1, 2023	Quarter 2, 2023
7	MO	Franklin County	November 2022	Quarter 1, 2023	Quarter 2, 2023
7	MO	Gasconade County	December 2022	Quarter 1, 2023	Quarter 2, 2023
7	MO	Holt County	December 2022	Quarter 1, 2023	Quarter 2, 2023
7	MO	Mississippi County	November 2022	Quarter 1, 2023	Quarter 2, 2023
7	MO	New Madrid County	December 2022	Quarter 1, 2023	Quarter 2, 2023
7	MO	Pemiscot County	December 2022	Quarter 1, 2023	Quarter 2, 2023
7	MO	Perry County	November 2022	Quarter 1, 2023	Quarter 2, 2023
7	MO	Phelps County	December 2022	Quarter 1, 2023	Quarter 2, 2023
7	MO	St. Clair County	December 2022	Quarter 1, 2023	Quarter 2, 2023
7	MO	St. Louis County	November 2022	Quarter 1, 2023	Quarter 2, 2023
7	MO	Stoddard County	December 2022	Quarter 1, 2023	Quarter 2, 2023
8	MT	Broadwater County	October 2022	Quarter 1, 2023	Quarter 3, 2023
8	MT	Gallatin County	December 2022	Quarter 1, 2023	Quarter 3, 2023
8	MT	Madison County	December 2022	Quarter 1, 2023	Quarter 3, 2023
8	SD	Beadle County	October 2022	Quarter 1, 2023	Quarter 3, 2023
8	SD	Hamlin County	November 2022	Quarter 1, 2023	Quarter 3, 2023
8	SD	Lake County	October 2022	Quarter 1, 2023	Quarter 3, 2023
8	SD	McCook County	December 2022	Quarter 1, 2023	Quarter 3, 2023
8	SD	Sanborn County	December 2022	Quarter 1, 2023	Quarter 3, 2023
9	AZ	Pinal County	October 2022	Quarter 4, 2022	Quarter 1, 2023
9	CA	Lake County	October 2022	Quarter 4, 2022	Quarter 1, 2023

Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
9	CA	San Bernardino County	October 2022	Quarter 4, 2022	Quarter 1, 2023
9	CA	Sonoma County	October 2022	Quarter 4, 2022	Quarter 1, 2023
10	OR	Wasco County	October 2022	Quarter 4, 2022	Quarter 1, 2023
10	WA	Pierce County	November 2022	Quarter 1, 2023	Quarter 2, 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	Essex County	October 2022
1	MA	Middlesex County	October 2022
1	MA	Norfolk County	October 2022
1	MA	Plymouth County	October 2022
1	MA	Suffolk County	October 2022
1	MA	Worcester County	October 2022
2	NY	Clinton County	October 2022
4	FL	Franklin County	December 2022
4	TN	Williamson County	December 2022
5	IL	Cook County	November 2022

Region	State	County Name	Estimated Revised Preliminary Issuance
5	MN	Pope County	November 2022
6	TX	Collin County	October 2022
6	TX	Hays County	October 2022
7	KS	Dickinson County	October 2022
7	MO	Greene County	November 2022
7	MO	Stone County	October 2022
8	CO	Eagle County	November 2022
10	OR	Klamath County	December 2022
10	WA	Clark County	October 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
2	NY	Cayuga County	LFD Issued	9/21/2022
2	NY	Monroe County	Preliminary	9/30/2022
3	MD	Baltimore County	Revised Preliminary	9/19/2022
3	WV	Summers County	Preliminary	9/30/2022
4	GA	Clarke County	Maps Effective	9/15/2022
4	GA	Liberty County	Maps Effective	9/29/2022
4	GA	Newton County	Appeal Start	9/18/2022
4	GA	Oconee County	Maps Effective	9/15/2022

Region	State	County Name	Action Taken	Date
4	KY	Boone County	LFD Issued	9/21/2022
4	KY	Carroll County	LFD Issued	9/21/2022
4	KY	Gallatin County	LFD Issued	9/21/2022
4	KY	McLean County	Maps Effective	9/1/2022
4	KY	Ohio County	Maps Effective	9/1/2022
4	KY	Webster County	Maps Effective	9/1/2022
4	MS	Carroll County	Appeal Start	9/1/2022
4	MS	Montgomery County	Appeal Start	9/1/2022
4	MS	Sharkey County	Appeal Start	9/1/2022
5	IL	Lake County	Revised Preliminary	9/9/2022
5	IN	Allen County	Appeal Start	9/14/2022
5	IN	Carroll County	Preliminary	9/30/2022
5	IN	LaPorte County	Maps Effective	9/29/2022
5	IN	Marion County	Preliminary	9/30/2022
5	IN	Porter County	Maps Effective	9/29/2022
5	MI	Berrien County	Revised Preliminary	9/9/2022
5	MI	Charlevoix County	Maps Effective	9/15/2022
5	MI	Delta County	LFD Issued	9/7/2022
5	MI	Kalamazoo County	Appeal Start	9/1/2022
5	MN	Lyon County	Maps Effective	9/15/2022
5	OH	Allen County	Revised Preliminary	9/30/2022
5	OH	Erie County	Maps Effective	9/1/2022
5	OH	Fairfield County	Preliminary	9/30/2022
5	OH	Marion County	Appeal Start	9/8/2022

Region	State	County Name	Action Taken	Date
5	OH	Ross County	Appeal Start	9/20/2022
5	WI	Oconto County	LFD Issued	9/21/2022
6	AR	Greene County	Maps Effective	9/15/2022
6	OK	Coal County	Appeal Start	9/28/2022
6	TX	Grayson County	Maps Effective	9/1/2022
6	TX	Victoria County	Revised Preliminary	9/22/2022
7	IA	Clayton County	Maps Effective	9/29/2022
7	IA	Dickinson County	Maps Effective	9/29/2022
7	KS	Mitchell County	Appeal Start	9/28/2022
7	KS	Nemaha County	Maps Effective	9/29/2022
7	MO	Jackson County	Appeal Start	9/16/2022
8	CO	Lincoln County	Preliminary	9/29/2022
8	SD	Deuel County	Maps Effective	9/1/2022
8	UT	Davis County	Maps Effective	9/15/2022
8	UT	Weber County	Appeal Start	9/28/2022
8	WY	Carbon County	Revised Preliminary	9/8/2022
9	AZ	Coconino County	LFD Issued	9/21/2022
9	AZ	Yavapai County	Appeal Start	9/28/2022
9	CA	Alpine County	Appeal Start	9/23/2022
9	CA	Mendocino County	Maps Effective	9/1/2022
9	CA	San Luis Obispo County	Appeal Start	9/15/2022
9	CA	Shasta County	Preliminary	9/22/2022

### **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/fmcy>.

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](https://www.fema.gov/sites/default/files/2020-02/Appeal%20Comment%20Processing%20Guidance%20Feb%202019.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/fmcy>.

### **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](mailto: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**

<b>FEMA Region</b>	<b>Name</b>	<b>Telephone Number</b>	<b>Email Address</b>
1	Dennis Pinkham	617-956-7547	<a href="mailto:Dennis.Pinkham@fema.dhs.gov">Dennis.Pinkham@fema.dhs.gov</a>
2	Alexander Rico	202-480-1053	<a href="mailto:Alexander.Rico@fema.dhs.gov">Alexander.Rico@fema.dhs.gov</a>
3	Nicholas Morici	267-546-6419	<a href="mailto:Nicholas.Morici@fema.dhs.gov">Nicholas.Morici@fema.dhs.gov</a>
4	Hallie Anderson	202-826-3190	<a href="mailto:Hallie.Anderson@fema.dhs.gov">Hallie.Anderson@fema.dhs.gov</a>
5	Dan Shulman	312-408-4427	<a href="mailto:Dan.Shulman@fema.dhs.gov">Dan.Shulman@fema.dhs.gov</a>
6	Juan Ayala	940-898-5105	<a href="mailto:Juan.Ayala@fema.dhs.gov">Juan.Ayala@fema.dhs.gov</a>
7	Hannah Dickel	816-810-5382	<a href="mailto:Hannah.Dickel@fema.dhs.gov">Hannah.Dickel@fema.dhs.gov</a>
8	Megan Floyd	303-235-4638	<a href="mailto:Megan.Floyd@fema.dhs.gov">Megan.Floyd@fema.dhs.gov</a>
9	Frank Mansell	510-627-7068	<a href="mailto:Frank.Mansell@fema.dhs.gov">Frank.Mansell@fema.dhs.gov</a>
10	Ashlie Chandler	202-706-1725	<a href="mailto:Ashlie.Chandler@fema.dhs.gov">Ashlie.Chandler@fema.dhs.gov</a>

## 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).<sup>1</sup>

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.<sup>2</sup> 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.<sup>3</sup>

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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.

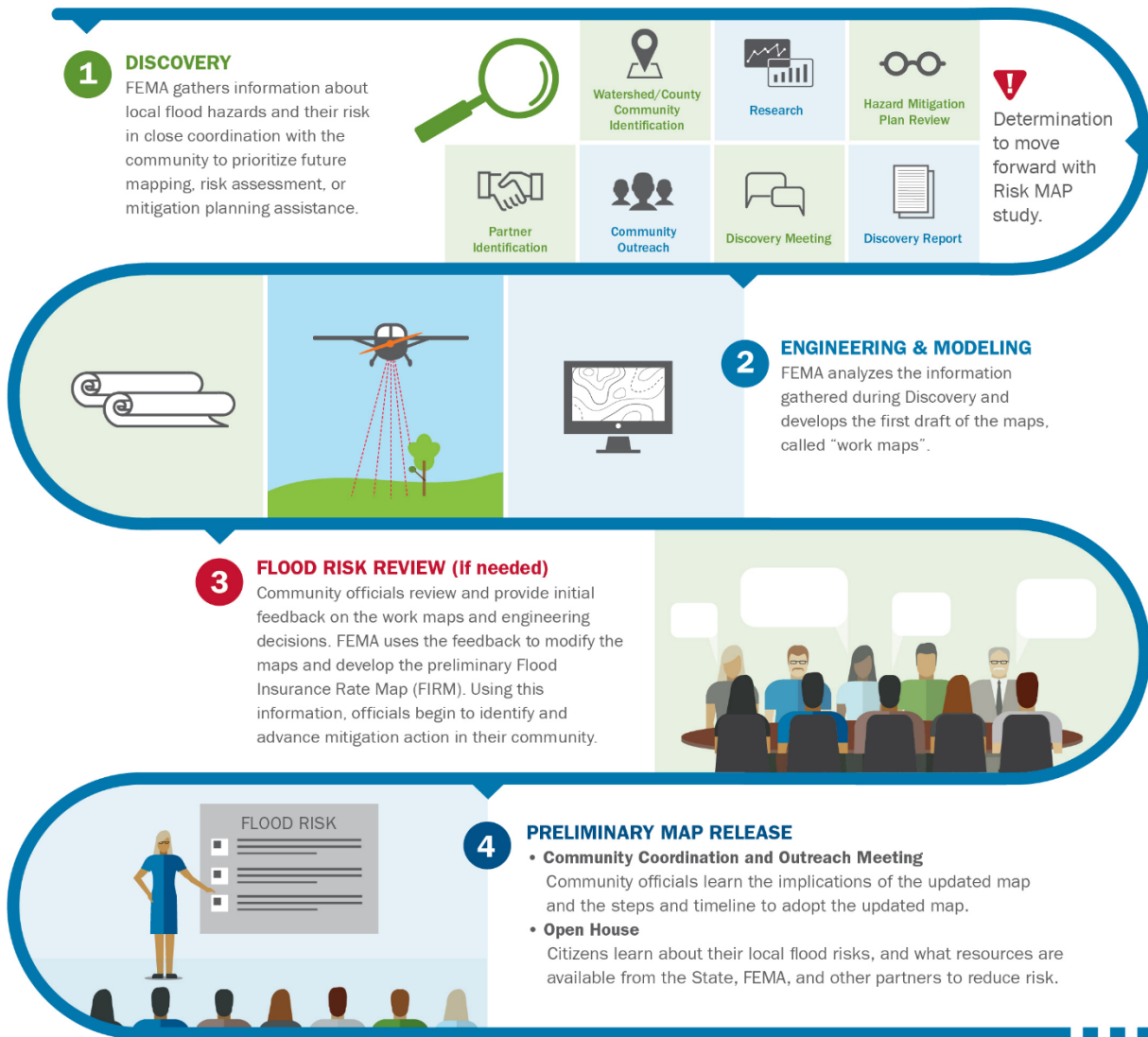
3 For more details, see “Information on ‘Appeal Start’ Actions” in Section 4.3.



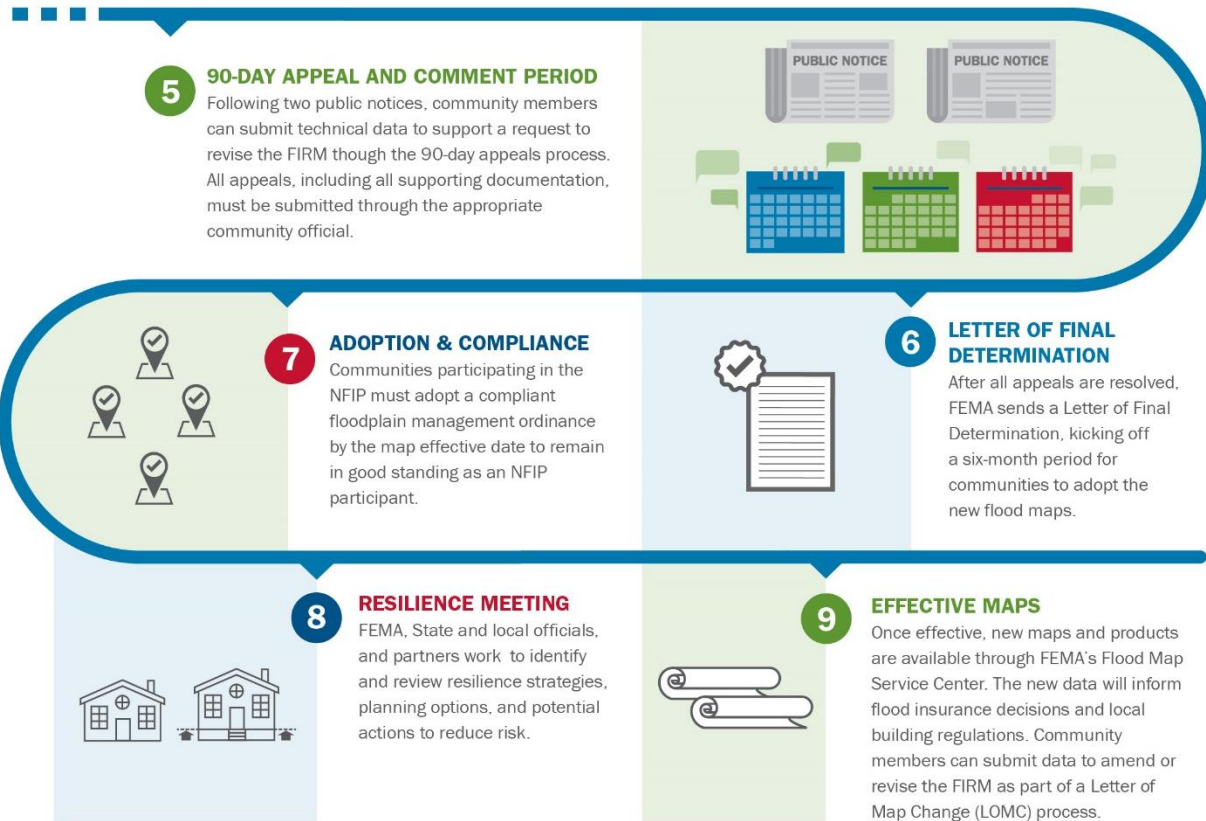
## Appendix A: Risk MAP process graphic

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

### FEMA Risk MAP Process



## Risk MAP Process Continued



## 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	<a href="https://www.fema.gov/flood-insurance/rules-legislation/laws">https://www.fema.gov/flood-insurance/rules-legislation/laws</a>
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### National Flood Insurance Program

Website	<a href="https://www.fema.gov/flood-insurance">https://www.fema.gov/flood-insurance</a>
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Phone	877-336-2627 (toll free)
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E-mail	<a href="mailto:floodsmart@fema.dhs.gov">floodsmart@fema.dhs.gov</a>
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### Risk MAP Program

Website	<a href="https://www.fema.gov/flood-maps/tools-resources/risk-map">https://www.fema.gov/flood-maps/tools-resources/risk-map</a>
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Phone	877-336-2627 (toll free)
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E-mail	<a href="mailto:FEMA-FMIX@fema.dhs.gov">FEMA-FMIX@fema.dhs.gov</a>
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