

# NOTICE TO CONGRESS: MONTHLY UPDATE ON FLOOD MAPPING

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

May 2020



FEMA

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# 1. INTRODUCTION

Flooding is a serious risk to life and property in the United States, but flood risk changes over time. The Federal Emergency Management Agency’s (FEMA) Risk Mapping, Assessment, and Planning (Risk MAP) program helps communities understand and prepare for changing flood risks by updating flood maps. These updated flood maps help communities make decisions about building codes and other standards that make residents, homes, and businesses safer from flooding.

By law, FEMA must look at community flood maps every five years and decide whether to update or change them. FEMA must also tell Congress every month about any planned changes to community flood maps. This Notice to Congress includes information about:

- Communities that (in the next three months) are scheduled to receive updated draft maps from FEMA (called preliminary maps and revised preliminary maps)
- Communities that have received preliminary or revised preliminary maps from FEMA
- The period of time during which community notices will be published about the release of the maps and the appeals period
- Communities that have received Letters of Final Determination (LFDs) about their updated maps
- Communities where revised flood maps are considered final (called effective maps)

This monthly Notice to Congress will also include updates on the Risk MAP program, news on how communities are protecting themselves against flood risks, and other topics.

### Risk MAP Vision

*“The vision for Risk MAP is to deliver quality data that increases public awareness and leads to action that reduces risk to life and property.”*



## 2. RISK MAP NEWS

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### FEMA Presents IMMERSED Virtual Reality Experience at TEDxMileHigh 2019 Imagine Conference

The Federal Emergency Management Agency (FEMA) brought mitigation and resilience into mainstream conversations at the TEDxMileHigh 2019 Imagine Conference on November 16 in Denver, Colorado. The conference aimed to elevate innovative thinkers and new ideas throughout Colorado and drew more than 5,000 attendees. FEMA participated in the conference to engage people interested in learning more about the science and technology behind flood risk analysis, and to showcase how FEMA uses technology to communicate about that risk.

FEMA featured the IMMERSED virtual reality (VR) experience at the event. This five-minute VR presentation puts participants at the center of a flood crisis, revealing its cost and impacts, as well as the benefits of mitigation. Forty-five attendees participated in the VR experience at the TedxMileHigh conference. Since its debut in 2017, IMMERSED has traveled to 25 States and counted 2,559 total users.

Participants commented on how much they learned through the VR experience. Many also took the opportunity to share personal stories of living through the 2013 Colorado floods and to thank FEMA staff for their efforts.



### 3. NOTIFICATION

The following table shows preliminary and revised preliminary flood mapping studies that are expected to be released in the current month and the next two months. An additional table shows the studies where FEMA took action by issuing preliminary or revised maps; starting an appeal period; releasing an LFD or effective maps. All tables show the FEMA Region, State, and county where the action will take or has taken place. The tables also provide details on the flood mapping study status and estimated or actual dates.

#### 3.1. ESTIMATED RELEASE OF PRELIMINARY MAPS

Some communities within the counties listed below have been studied to measure their flood risk. This flood hazard is shown in the Preliminary Flood Insurance Rate Maps (FIRMs) and Flood Insurance Study (FIS). The table identifies the month that FEMA plans to deliver the preliminary FIRM and FIS report to the designated community officials.

The column called “Estimated Schedule of Community Meeting” shows which quarter of the calendar year a community meeting to discuss the FIS and preliminary FIRM might be scheduled. In some cases, several meetings are needed to cover all communities that were studied.

Finally, the column named “Estimated Public Notice and Starting Appeal Period” shows which quarter of the calendar year an appeal period starts in a study area. The appeals period starts after the second notice is placed in the local newspaper. In study areas that cover a number of communities, notices will have to be put in several local papers, which means each community in a study could have a different publication date.

Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
1	CT	New London County	June 2020	Quarter 3, 2020	Quarter 4, 2020
1	CT	Windham County	June 2020	Quarter 3, 2020	Quarter 4, 2020
1	MA	Hampden County	June 2020	Quarter 3, 2020	Quarter 4, 2020
1	MA	Norfolk County	May 2020	Quarter 3, 2020	Quarter 3, 2020
1	MA	Plymouth County	May 2020	Quarter 3, 2020	Quarter 3, 2020
1	MA	Suffolk County	May 2020	Quarter 3, 2020	Quarter 3, 2020
1	MA	Worcester County	June 2020	Quarter 3, 2020	Quarter 4, 2020
1	RI	Kent County	June 2020	Quarter 3, 2020	Quarter 4, 2020
1	RI	Providence County	June 2020	Quarter 3, 2020	Quarter 4, 2020
1	RI	Washington County	June 2020	Quarter 3, 2020	Quarter 4, 2020
2	NJ	Hunterdon County	July 2020	Quarter 3, 2020	Quarter 4, 2020
2	NJ	Somerset County	July 2020	Quarter 3, 2020	Quarter 4, 2020
3	MD	Baltimore County	July 2020	Quarter 4, 2020	Quarter 1, 2021
3	PA	Luzerne County	July 2020	Quarter 4, 2020	Quarter 1, 2021
3	VA	Charles City County	May 2020	Quarter 3, 2020	Quarter 4, 2020
3	VA	Colonial Heights City	July 2020	Quarter 4, 2020	Quarter 1, 2021



Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
3	VA	Fauquier County	July 2020	Quarter 4, 2020	Quarter 1, 2021
3	VA	Hopewell City	July 2020	Quarter 4, 2020	Quarter 1, 2021
3	VA	Manassas City	July 2020	Quarter 4, 2020	Quarter 1, 2021
3	VA	Manassas Park City	July 2020	Quarter 4, 2020	Quarter 1, 2021
3	VA	Petersburg City	July 2020	Quarter 4, 2020	Quarter 1, 2021
3	VA	Prince George County	June 2020	Quarter 4, 2020	Quarter 1, 2021
3	VA	Prince William County	July 2020	Quarter 4, 2020	Quarter 1, 2021
3	VA	Surry County	May 2020	Quarter 3, 2020	Quarter 4, 2020
4	AL	Chilton County	May 2020	Quarter 3, 2020	Quarter 4, 2020
4	AL	Clay County	May 2020	Quarter 3, 2020	Quarter 4, 2020
4	AL	Coosa County	May 2020	Quarter 3, 2020	Quarter 4, 2020
4	AL	Elmore County	May 2020	Quarter 3, 2020	Quarter 4, 2020
4	AL	Shelby County	May 2020	Quarter 3, 2020	Quarter 4, 2020
4	AL	Talladega County	May 2020	Quarter 3, 2020	Quarter 4, 2020
4	FL	Calhoun County	May 2020	Quarter 3, 2020	Quarter 4, 2020
4	FL	Jackson County	May 2020	Quarter 3, 2020	Quarter 4, 2020
4	GA	Baldwin County	June 2020	Quarter 4, 2020	Quarter 1, 2021
4	GA	Clarke County	July 2020	Quarter 4, 2020	Quarter 1, 2021
4	GA	Jasper County	June 2020	Quarter 4, 2020	Quarter 1, 2021
4	GA	Jones County	June 2020	Quarter 4, 2020	Quarter 1, 2021
4	GA	Madison County	May 2020	Quarter 3, 2020	Quarter 4, 2020
4	GA	Oglethorpe County	May 2020	Quarter 3, 2020	Quarter 4, 2020
4	GA	Walton County	July 2020	Quarter 4, 2020	Quarter 1, 2021
4	KY	Campbell County	May 2020	Quarter 3, 2020	Quarter 4, 2020
4	KY	Harlan County	May 2020	Quarter 3, 2020	Quarter 4, 2020
4	KY	Knox County	May 2020	Quarter 3, 2020	Quarter 4, 2020
4	KY	Whitley County	May 2020	Quarter 3, 2020	Quarter 4, 2020
5	IL	Lake County	May 2020	Quarter 3, 2020	Quarter 4, 2020
5	IN	Hendricks County	May 2020	Quarter 3, 2020	Quarter 4, 2020
5	MI	Charlevoix County	June 2020	Quarter 3, 2020	Quarter 4, 2020
5	MI	Grand Traverse County	July 2020	Quarter 3, 2020	Quarter 4, 2020
5	MI	Saginaw County	July 2020	Quarter 3, 2020	Quarter 4, 2020
5	MN	Koochiching County	June 2020	Quarter 3, 2020	Quarter 4, 2020
5	MN	Lake of the Woods County	May 2020	Quarter 3, 2020	Quarter 4, 2020
5	MN	Olmsted County	May 2020	Quarter 3, 2020	Quarter 4, 2020
5	MN	Pope County	May 2020	Quarter 3, 2020	Quarter 4, 2020
5	MN	Stevens County	May 2020	Quarter 3, 2020	Quarter 4, 2020
5	OH	Allen County	June 2020	Quarter 3, 2020	Quarter 4, 2020
5	OH	Clermont County	July 2020	Quarter 3, 2020	Quarter 4, 2020
5	OH	Hamilton County	July 2020	Quarter 3, 2020	Quarter 4, 2020
5	OH	Montgomery County	July 2020	Quarter 3, 2020	Quarter 4, 2020
5	OH	Warren County	July 2020	Quarter 3, 2020	Quarter 4, 2020
5	WI	Brown County	June 2020	Quarter 3, 2020	Quarter 4, 2020
5	WI	Chippewa County	June 2020	Quarter 3, 2020	Quarter 4, 2020
5	WI	Iron County	July 2020	Quarter 3, 2020	Quarter 4, 2020



Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
5	WI	Manitowoc County	June 2020	Quarter 3, 2020	Quarter 4, 2020
5	WI	Oconto County	June 2020	Quarter 3, 2020	Quarter 4, 2020
6	AR	Craighead County	June 2020	Quarter 3, 2020	Quarter 3, 2020
6	AR	Greene County	June 2020	Quarter 3, 2020	Quarter 3, 2020
6	TX	El Paso County	July 2020	Quarter 3, 2020	Quarter 4, 2020
6	TX	Grayson County	July 2020	Quarter 3, 2020	Quarter 4, 2020
6	TX	Somervell County	June 2020	Quarter 3, 2020	Quarter 3, 2020
7	IA	Delaware County	May 2020	Quarter 3, 2020	Quarter 4, 2020
7	IA	Sioux County	May 2020	Quarter 3, 2020	Quarter 4, 2020
7	KS	Douglas County	May 2020	Quarter 3, 2020	Quarter 4, 2020
7	KS	Ellis County	June 2020	Quarter 3, 2020	Quarter 4, 2020
7	KS	Franklin County	June 2020	Quarter 3, 2020	Quarter 4, 2020
7	KS	Lyon County	May 2020	Quarter 3, 2020	Quarter 4, 2020
7	KS	Morris County	July 2020	Quarter 3, 2020	Quarter 4, 2020
7	KS	Nemaha County	July 2020	Quarter 3, 2020	Quarter 4, 2020
7	MO	Barry County	July 2020	Quarter 3, 2020	Quarter 4, 2020
7	MO	Crawford County	July 2020	Quarter 3, 2020	Quarter 4, 2020
7	MO	Gasconade County	July 2020	Quarter 3, 2020	Quarter 4, 2020
7	MO	Mississippi County	July 2020	Quarter 3, 2020	Quarter 4, 2020
7	MO	New Madrid County	July 2020	Quarter 3, 2020	Quarter 4, 2020
7	MO	Pemiscot County	July 2020	Quarter 3, 2020	Quarter 4, 2020
7	MO	St. Louis County	July 2020	Quarter 3, 2020	Quarter 4, 2020
7	MO	Stoddard County	July 2020	Quarter 3, 2020	Quarter 4, 2020
7	NE	Cheyenne County	July 2020	Quarter 3, 2020	Quarter 4, 2020
7	NE	Deuel County	July 2020	Quarter 3, 2020	Quarter 4, 2020
7	NE	Scotts Bluff County	July 2020	Quarter 3, 2020	Quarter 4, 2020
7	NE	Wayne County	June 2020	Quarter 3, 2020	Quarter 4, 2020
8	CO	Gilpin County	June 2020	Quarter 3, 2020	Quarter 1, 2021
8	CO	Larimer County	July 2020	Quarter 3, 2020	Quarter 1, 2021
8	CO	Lincoln County	June 2020	Quarter 3, 2020	Quarter 1, 2021
8	CO	Mineral County	June 2020	Quarter 3, 2020	Quarter 1, 2021
8	CO	Saguache County	June 2020	Quarter 3, 2020	Quarter 1, 2021
8	CO	Weld County	July 2020	Quarter 3, 2020	Quarter 1, 2021
8	WY	Carbon County	June 2020	Quarter 3, 2020	Quarter 1, 2021
8	WY	Goshen County	June 2020	Quarter 3, 2020	Quarter 1, 2021
9	AZ	Coconino County	June 2020	Quarter 3, 2020	Quarter 4, 2020
9	AZ	Yavapai County	June 2020	Quarter 3, 2020	Quarter 4, 2020
9	CA	Riverside County	June 2020	Quarter 3, 2020	Quarter 4, 2020
9	CA	San Bernardino County	June 2020	Quarter 3, 2020	Quarter 4, 2020
9	CA	Sonoma County	May 2020	Quarter 3, 2020	Quarter 4, 2020

### 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	MD	Frederick County	May 2020
3	PA	Bradford County	July 2020
3	PA	Columbia County	May 2020
3	PA	Wyoming County	June 2020
4	NC	Wake County	June 2020
5	IN	Bartholomew County	July 2020
5	MN	Lyon County	July 2020
5	OH	Logan County	May 2020
5	OH	Ottawa County	June 2020
7	IA	Delaware County	May 2020
7	IA	Fayette County	May 2020
8	MT	Gallatin County	May 2020
9	CA	Mendocino County	July 2020
9	CA	Ventura County	July 2020
10	AK	Ketchikan Gateway Borough	July 2020

### 3.3. ACTIONS TAKEN BY FEMA

The table below shows the counties where FEMA released a preliminary FIRM and FIS report, began a 90-day appeal period, released a revised preliminary FIRM and FIS report, or sent LFDs in the previous month. It also identifies counties where FIRMs and FIS reports became effective during the previous month.

Region	State	County Name	Action Taken	Date
1	CT	New London County	Maps Effective	4/3/2020
1	RI	Kent County	Maps Effective	4/3/2020
1	RI	Washington County	Maps Effective	4/3/2020
2	NJ	Essex County	Maps Effective	4/3/2020
2	NJ	Passaic County	Maps Effective	4/17/2020
3	MD	Allegany County	Maps Effective	4/3/2020
3	WV	Monroe County	Revised Preliminary	4/9/2020
4	FL	Okaloosa County	Revised Preliminary	4/1/2020
4	GA	Lincoln County	Maps Effective	4/17/2020
4	KY	Oldham County	Revised Preliminary	4/24/2020





Region	State	County Name	Action Taken	Date
4	SC	Georgetown County	Appeal Start	4/2/2020
5	IN	Shelby County	Revised Preliminary	4/10/2020
5	MI	Iosco County	Preliminary	4/30/2020
5	MI	Oceana County	Appeal Start	4/2/2020
5	MN	Watonwan County	Preliminary	4/24/2020
5	OH	Fairfield County	Maps Effective	4/17/2020
6	TX	Victoria County	Preliminary	4/30/2020
7	IA	Jackson County	Preliminary	4/8/2020
7	IA	Jones County	Preliminary	4/7/2020
7	IA	Mills County	Maps Effective	4/17/2020
7	KS	Anderson County	Preliminary	4/28/2020
7	KS	Chase County	Preliminary	4/24/2020
7	KS	Coffey County	Preliminary	4/10/2020
7	KS	Osage County	Preliminary	4/14/2020
7	NE	Dodge County	Maps Effective	4/17/2020
8	UT	Grand County	Maps Effective	4/3/2020
9	CA	Shasta County	Preliminary	4/23/2020
10	OR	Klamath County	Revised Preliminary	4/30/2020

### Information on “Preliminary and Revised Preliminary” Actions

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

FEMA encourages local officials to widely share their copies with residents, business owners, elected officials, and others in the community. This helps in adding to or correcting non-technical information such as layout and labeling of roads, bridges, and streams, and other features. Requests to change such information can be made during the community review period, at a community meeting, and during the 90-day appeal period. Approved changes will be shown on the final FIRM and in the final FIS report.

### Information on “Appeal Start” Actions

Under the National Flood Insurance Act, there are limited rights to appeal findings in the preliminary FIRM and FIS reports. Appeals can be made by owners or renters of real property within a community who believe that their property rights are adversely affected, and/or by an affected community. Important information on the process can be found in the document called “Guidance for Flood Risk Analysis and Mapping: Appeal and Comment Processing,” which can be found at [fema.gov/media-library/assets/documents/34953](https://fema.gov/media-library/assets/documents/34953).

### Information on “LFD Issued” Actions

A statutory 90-day appeal period was held, and FEMA resolved any appeals or comments received during that period. FEMA has sent the LFD to the Chief Executive Officer of all affected communities, all



individual appellants, and the State Coordinating Agency and will publish the final flood hazard information in the *Federal Register*. The updated FIRM panels will become effective six months from the date of the LFD. Final FIRM and FIS reports will officially be archived on the Flood Map Service Center (MSC) website at <https://msc.fema.gov>.

Property owners' flood insurance rates may be affected once a FIRM becomes effective. Resources are available to help homeowners understand the importance of flood insurance and the steps they can take to reduce their rates. For additional information about flood insurance, visit <https://www.fema.gov/national-flood-insurance-program>.

To view upcoming map changes, please visit the Flood Map Changes Viewer at <https://msc.fema.gov/fmfv>.

### **Information on “Maps Effective” Actions**

The updated FIRM and FIS report issued by FEMA have become effective. Effective FIRMs are used by communities to administer floodplain management regulations and mitigate flood damage. Local citizens use them to determine the flood zone for their property or structure. Lending institutions use them to determine whether flood insurance is required. Insurance rates may be affected for property owners once a FIRM becomes effective. To view the effective FIRMs, please visit the Map Service Center at <https://msc.fema.gov/portal/search>.

Additional flood mapping information and resources can be found on the FEMA website at [fema.gov/national-flood-insurance-program-flood-hazard-mapping](https://fema.gov/national-flood-insurance-program-flood-hazard-mapping). In addition, the FEMA Map Information and Insurance eXchange (FMIX) is available to answer questions by telephone, toll free, at 1-877-336-2627 (FEMA MAP) or by email at [FEMAMapSpecialist@riskmapcads.com](mailto:FEMAMapSpecialist@riskmapcads.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	<a href="mailto:Dennis.Pinkham@fema.dhs.gov">Dennis.Pinkham@fema.dhs.gov</a>
2	Kevin Sullivan	202-480-1053	<a href="mailto:Kevin.Sullivan@fema.dhs.gov">Kevin.Sullivan@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	Danon Lucas	770-220-5292	<a href="mailto:Danon.Lucas@fema.dhs.gov">Danon.Lucas@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 Wilenda Henderson	940-898-5105	<a href="mailto:Juan.Ayala@fema.dhs.gov">Juan.Ayala@fema.dhs.gov</a> <a href="mailto:Wilenda.Henderson@fema.dhs.gov">Wilenda.Henderson@fema.dhs.gov</a>
7	Luis Zenteno	202-975-3473	<a href="mailto:Luis.Zenteno@fema.dhs.gov">Luis.Zenteno@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	Cam Rossie	425-487-4651	<a href="mailto:Camilla.Rossie@fema.dhs.gov">Camilla.Rossie@fema.dhs.gov</a>



## 4. LEGAL REQUIREMENTS

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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).<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).

In accordance with these requirements, this document serves as notification to Congress and provides details on studies with an estimated issuance of preliminary or revised preliminary flood maps in the current month and the next two months, and studies for which preliminary or revised preliminary flood maps and/or LFDs were issued last month.<sup>2</sup> 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 periods<sup>3</sup> that were initiated and maps that went effective last month.

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<sup>1</sup> 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.

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

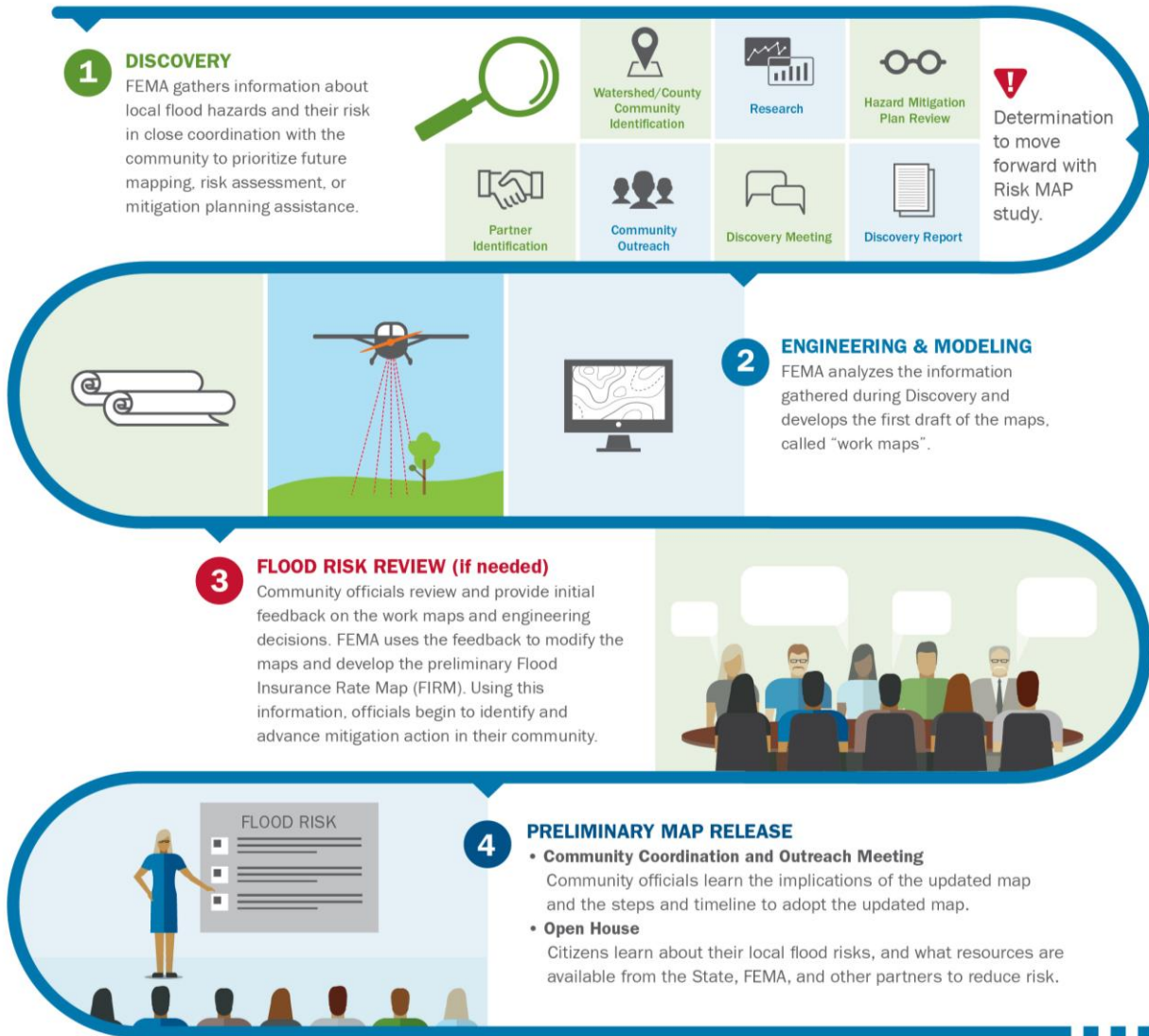
<sup>3</sup> For more details, see "Information on 'Appeal Start' Actions" in Section 4.3.



## APPENDIX A: RISK MAP PROCESS GRAPHIC

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

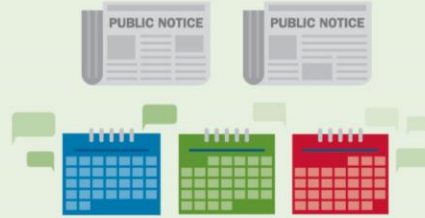
### FEMA Risk MAP Process



## Risk MAP Process Continued

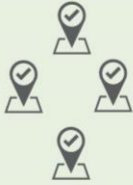
### 5 90-DAY APPEAL AND COMMENT PERIOD

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.



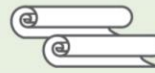
### 8 RESILIENCE MEETING

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

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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

<b>Website</b>	<a href="https://www.fema.gov/media-library/resources-documents/collections/341">fema.gov/media-library/resources-documents/collections/341</a>
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### National Flood Insurance Program

<b>Website</b>	<a href="https://www.fema.gov/national-flood-insurance-program">fema.gov/national-flood-insurance-program</a>
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<b>Phone</b>	888-379-9531 (toll free)
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<b>E-mail</b>	<a href="mailto:floodsmart@fema.dhs.gov">floodsmart@fema.dhs.gov</a>
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### Risk MAP Program

<b>Website</b>	<a href="https://www.fema.gov/risk-mapping-assessment-planning">fema.gov/risk-mapping-assessment-planning</a>
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<b>Phone</b>	877-336-2627 (toll free)
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<b>E-mail</b>	<a href="mailto:FEMAMapSpecialist@riskmapcde.com">FEMAMapSpecialist@riskmapcde.com</a>
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