



Notice to Congress: Monthly Update on Flood Mapping

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

July 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

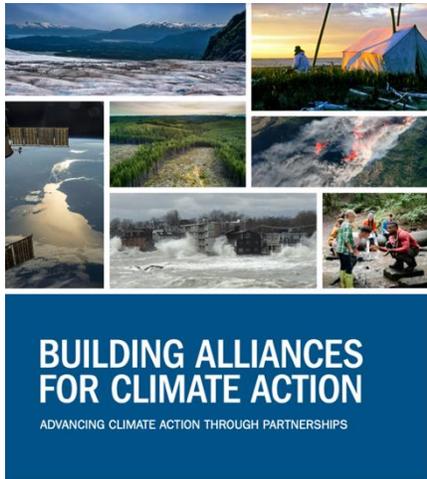
“The vision for Risk MAP is to deliver quality data that increases public awareness and leads to action that reduces risk to life and property.”



2. Risk MAP News

The Resilient Nation Partnership Network, FEMA and NASA Release “Building Alliances for Climate Action” Resource.

FEMA’s Resilient Nation Partnership Network (RNPN), NASA and partners recently released “[Building Alliances for Climate Action](#).” This new resource shares partner perspectives, personal stories, insights and reflections the Whole Community can use to address climate change. It is a follow-on to the “Alliances for Climate Action” partnership forum held last Fall.



Cover of the Building Alliances for Climate Action

featured 37 speakers who shared their insights and paths to bolster climate action. Over 3,250 viewers from more than 900 organizations joined. [Watch the Forum here.](#)

“Building Alliances for Climate Action” is the second installment of the “Building Alliances” series. The RNPN, FEMA, NOAA and partners also co-developed “[Building Alliances for Equitable Resilience](#),” which shared insights from 26 partners in the fields of equity and resilience.

Reach out to our team at FEMA-ResilientNation@fema.dhs.gov to learn more.

In the resource’s foreword, FEMA Administrator Deanne Criswell and NASA Administrator Bill Nelson stress the urgency of becoming a climate resilient nation:

“To meet this moment, we need to invest in initiatives to break the cycles of disaster, damage and reconstruction. Our actions now will directly impact the future. In the past, FEMA was criticized for insufficient action on climate change. This will not be our future.” – FEMA Administrator Deanne Criswell

“Our decisions will determine the fate of planet earth, so let’s protect it. Let’s act quite boldly, and let’s act with urgency. Let’s preserve it for not only us, but for the generations that follow.” – NASA Administrator Bill Nelson

The “Building Alliances for Climate Action” forum was co-hosted by the RNPN, FEMA and NASA in October 2021. It was one of the largest federally hosted climate events in recent years. It

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	CT	Fairfield County	September 2022	Quarter 4, 2022	Quarter 1, 2023
1	NH	Hillsborough County	July 2022	Quarter 4, 2022	Quarter 1, 2023
1	NH	Merrimack County	July 2022	Quarter 4, 2022	Quarter 1, 2023
1	NH	Rockingham County	August 2022	Quarter 4, 2022	Quarter 1, 2023
2	NY	Monroe County	August 2022	Quarter 4, 2022	Quarter 1, 2023
2	NY	Ontario County	September 2022	Quarter 2, 2023	Quarter 3, 2023
2	NY	Orleans County	September 2022	Quarter 2, 2023	Quarter 2, 2023
2	NY	Tompkins County	September 2022	Quarter 2, 2023	Quarter 2, 2023
2	NY	Yates County	August 2022	Quarter 2, 2023	Quarter 2, 2023
3	VA	Albemarle County	September 2022	Quarter 4, 2022	Quarter 2, 2023
3	VA	Charlottesville City	September 2022	Quarter 4, 2022	Quarter 2, 2023

Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
3	VA	Fluvanna County	September 2022	Quarter 4, 2022	Quarter 2, 2023
3	WV	Summers County	September 2022	Quarter 4, 2022	Quarter 2, 2023
4	AL	Madison County	August 2022	Quarter 1, 2023	Quarter 2, 2023
4	AL	Montgomery County	July 2022	Quarter 1, 2023	Quarter 2, 2023
4	KY	Bath County	September 2022	Quarter 1, 2023	Quarter 2, 2023
4	KY	Bourbon County	September 2022	Quarter 1, 2023	Quarter 2, 2023
4	KY	Clark County	September 2022	Quarter 1, 2023	Quarter 2, 2023
4	KY	Grant County	September 2022	Quarter 1, 2023	Quarter 2, 2023
4	KY	Harrison County	September 2022	Quarter 1, 2023	Quarter 2, 2023
4	KY	Montgomery County	September 2022	Quarter 1, 2023	Quarter 2, 2023
4	KY	Nicholas County	September 2022	Quarter 1, 2023	Quarter 2, 2023
4	NC	Alamance County	August 2022	Quarter 1, 2023	Quarter 2, 2023
4	NC	Caswell County	August 2022	Quarter 1, 2023	Quarter 2, 2023
4	NC	Davidson County	August 2022	Quarter 1, 2023	Quarter 2, 2023
4	NC	Forsyth County	August 2022	Quarter 1, 2023	Quarter 2, 2023
4	NC	Guilford County	August 2022	Quarter 1, 2023	Quarter 2, 2023
4	NC	Orange County	August 2022	Quarter 1, 2023	Quarter 2, 2023
4	NC	Person County	August 2022	Quarter 1, 2023	Quarter 2, 2023
4	NC	Randolph County	August 2022	Quarter 1, 2023	Quarter 2, 2023
4	NC	Rockingham County	August 2022	Quarter 1, 2023	Quarter 2, 2023
4	NC	Stokes County	August 2022	Quarter 1, 2023	Quarter 2, 2023
4	SC	Chesterfield County	September 2022	Quarter 1, 2023	Quarter 2, 2023
4	SC	Darlington County	September 2022	Quarter 1, 2023	Quarter 2, 2023
4	SC	Florence County	September 2022	Quarter 1, 2023	Quarter 2, 2023
4	TN	Carter County	September 2022	Quarter 1, 2023	Quarter 2, 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	Madison County	August 2022	Quarter 4, 2022	Quarter 1, 2023
5	IL	Monroe County	July 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	IL	St. Clair County	July 2022	Quarter 3, 2022	Quarter 4, 2022
5	IN	Carroll County	September 2022	Quarter 4, 2022	Quarter 1, 2023
5	IN	Clinton County	September 2022	Quarter 4, 2022	Quarter 1, 2023
5	IN	Fountain County	September 2022	Quarter 4, 2022	Quarter 1, 2023
5	IN	Jay County	August 2022	Quarter 4, 2022	Quarter 1, 2023
5	IN	Marion County	September 2022	Quarter 4, 2022	Quarter 1, 2023
5	IN	Parke County	August 2022	Quarter 4, 2022	Quarter 1, 2023
5	MI	Menominee County	August 2022	Quarter 4, 2022	Quarter 1, 2023
5	MN	Chippewa County	September 2022	Quarter 4, 2022	Quarter 1, 2023
5	MN	Dodge County	August 2022	Quarter 4, 2022	Quarter 1, 2023
5	MN	Le Sueur County	July 2022	Quarter 3, 2022	Quarter 4, 2022
5	MN	Morrison County	August 2022	Quarter 4, 2022	Quarter 1, 2023
5	MN	Pipestone County	August 2022	Quarter 4, 2022	Quarter 1, 2023
5	MN	Rock County	August 2022	Quarter 4, 2022	Quarter 1, 2023
5	MN	St. Louis County	July 2022	Quarter 3, 2022	Quarter 4, 2022
5	MN	Wabasha County	September 2022	Quarter 4, 2022	Quarter 1, 2023
5	OH	Auglaize County	August 2022	Quarter 4, 2022	Quarter 1, 2023
5	OH	Fairfield County	August 2022	Quarter 4, 2022	Quarter 1, 2023
7	KS	Lincoln County	July 2022	Quarter 3, 2022	Quarter 4, 2022
7	KS	Marion County	September 2022	Quarter 4, 2022	Quarter 1, 2023
7	KS	Miami County	September 2022	Quarter 4, 2022	Quarter 1, 2023
7	KS	Ottawa County	July 2022	Quarter 3, 2022	Quarter 4, 2022
7	MO	Barry County	August 2022	Quarter 3, 2022	Quarter 4, 2022
7	MO	Butler County	September 2022	Quarter 4, 2022	Quarter 1, 2023
7	MO	Gasconade County	August 2022	Quarter 3, 2022	Quarter 4, 2022
7	MO	Jefferson County	July 2022	Quarter 3, 2022	Quarter 4, 2022
7	MO	Perry County	September 2022	Quarter 4, 2022	Quarter 1, 2023
7	MO	Phelps County	September 2022	Quarter 4, 2022	Quarter 1, 2023
8	CO	Delta County	September 2022	Quarter 4, 2022	Quarter 2, 2023

Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
8	CO	Lincoln County	September 2022	Quarter 4, 2022	Quarter 2, 2023
8	CO	Mineral County	September 2022	Quarter 4, 2022	Quarter 2, 2023
8	CO	Phillips County	July 2022	Quarter 4, 2022	Quarter 2, 2023
8	SD	Hutchinson County	August 2022	Quarter 4, 2022	Quarter 2, 2023
8	SD	Miner County	September 2022	Quarter 4, 2022	Quarter 2, 2023
9	CA	San Bernardino County	August 2022	Quarter 3, 2022	Quarter 4, 2022
9	CA	Shasta County	August 2022	Quarter 3, 2022	Quarter 4, 2022
9	CA	Ventura County	July 2022	Quarter 3, 2022	Quarter 4, 2022
10	OR	Hood River County	August 2022	Quarter 4, 2022	Quarter 1, 2023
10	OR	Sherman County	July 2022	Quarter 3, 2022	Quarter 4, 2022
10	OR	Wasco County	August 2022	Quarter 4, 2022	Quarter 1, 2023
10	WA	Pierce County	September 2022	Quarter 4, 2022	Quarter 1, 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	August 2022
1	MA	Middlesex County	August 2022
1	MA	Norfolk County	August 2022
1	MA	Plymouth County	August 2022
1	MA	Suffolk County	August 2022
1	MA	Worcester County	August 2022

Region	State	County Name	Estimated Revised Preliminary Issuance
3	MD	Baltimore County	August 2022
3	PA	Cumberland County	July 2022
3	PA	Luzerne County	August 2022
4	AL	Bullock County	July 2022
4	AL	Elmore County	July 2022
4	AL	Lee County	July 2022
4	AL	Macon County	July 2022
4	AL	Tallapoosa County	July 2022
4	KY	Daviess County	July 2022
4	SC	Bamberg County	July 2022
4	SC	Barnwell County	July 2022
4	SC	Hampton County	July 2022
5	MI	Berrien County	August 2022
5	WI	Door County	July 2022
6	AR	Washington County	August 2022
6	NM	Roosevelt County	August 2022
6	OK	Tulsa County	August 2022
6	TX	Collin County	September 2022
6	TX	Hays County	August 2022
6	TX	Victoria County	September 2022
7	IA	Black Hawk County	July 2022
7	IA	Fayette County	July 2022
7	IA	Scott County	July 2022
7	IA	Woodbury County	July 2022
7	MO	Greene County	July 2022
8	CO	Eagle County	September 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	ME	Penobscot County	Appeal Start	6/22/2022
2	NJ	Monmouth County	Maps Effective	6/15/2022
3	PA	Columbia County	Revised Preliminary	6/17/2022
3	VA	Dinwiddie County	Maps Effective	6/1/2022
3	VA	Hopewell City	LFD Issued	6/15/2022
3	VA	Petersburg City	LFD Issued	6/15/2022
4	FL	Charlotte County	LFD Issued	6/15/2022
4	GA	Barrow County	LFD Issued	6/1/2022
4	GA	Hall County	LFD Issued	6/1/2022
4	GA	Madison County	Maps Effective	6/15/2022
4	GA	Oglethorpe County	Maps Effective	6/15/2022
4	GA	Walton County	LFD Issued	6/15/2022
4	KY	Henderson County	Appeal Start	6/16/2022
4	NC	Craven County	Maps Effective	6/15/2022
4	NC	Franklin County	Preliminary	6/15/2022
4	NC	Halifax County	Preliminary	6/15/2022
4	NC	Hyde County	Maps Effective	6/15/2022
4	NC	Jones County	Maps Effective	6/15/2022
4	NC	Nash County	Preliminary	6/15/2022
4	NC	Northampton County	Preliminary	6/15/2022
4	NC	Tyrrell County	Maps Effective	6/15/2022
4	NC	Vance County	Preliminary	6/15/2022
4	NC	Warren County	Preliminary	6/15/2022
4	NC	Washington County	Maps Effective	6/15/2022
5	IN	Hendricks County	Maps Effective	6/15/2022
5	MI	Alcona County	Maps Effective	6/1/2022
5	MI	Alpena County	Maps Effective	6/1/2022
5	MI	Arenac County	Maps Effective	6/15/2022
5	MI	Emmet County	Maps Effective	6/1/2022

Region	State	County Name	Action Taken	Date
5	MI	Iosco County	Maps Effective	6/15/2022
5	MI	Mackinac County	LFD Issued	6/15/2022
5	MI	Saginaw County	Appeal Start	6/7/2022
5	MN	Carlton County	Appeal Start	6/24/2022
5	MN	Pennington County	LFD Issued	6/1/2022
5	OH	Ottawa County	LFD Issued	6/1/2022
5	WI	Milwaukee County	Preliminary	6/30/2022
5	WI	Sheboygan County	Preliminary	6/22/2022
6	AR	Craighead County	Revised Preliminary	6/16/2022
6	AR	Lonoke County	Preliminary	6/7/2022
6	OK	Johnston County	Appeal Start	6/2/2022
6	OK	Murray County	Appeal Start	6/2/2022
6	TX	Comal County	Appeal Start	6/1/2022
6	TX	Gonzales County	Appeal Start	6/2/2022
6	TX	Guadalupe County	Appeal Start	6/1/2022
7	IA	Cerro Gordo County	LFD Issued	6/15/2022
7	IA	Clay County	Preliminary	6/16/2022
7	IA	Dallas County	LFD Issued	6/15/2022
7	IA	Humboldt County	Maps Effective	6/1/2022
7	IA	Ida County	Maps Effective	6/1/2022
7	IA	Monona County	Maps Effective	6/15/2022
7	IA	Sac County	Maps Effective	6/1/2022
7	IA	Union County	Maps Effective	6/1/2022
7	IA	Winnebago County	LFD Issued	6/15/2022
7	KS	Barber County	Preliminary	6/16/2022
7	KS	Brown County	Maps Effective	6/1/2022
7	KS	Douglas County	Maps Effective	6/1/2022
7	KS	Ellis County	Maps Effective	6/15/2022
7	KS	Harper County	Preliminary	6/16/2022
7	KS	Lyon County	Maps Effective	6/15/2022
7	MO	Dent County	Appeal Start	6/28/2022

Region	State	County Name	Action Taken	Date
7	MO	Shelby County	Appeal Start	6/29/2022
7	MO	Wright County	Appeal Start	6/29/2022
8	CO	Arapahoe County	Revised Preliminary	6/10/2022
8	MT	Mineral County	Appeal Start	6/15/2022
8	MT	Silver Bow County	Maps Effective	6/1/2022
8	WY	Goshen County	Maps Effective	6/1/2022
9	CA	Colusa County	Preliminary	6/10/2022
10	WA	Thurston County	Preliminary	6/24/2022
10	WA	Thurston County	Appeal Start	6/9/2022

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.

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. 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

FEMA Region	Name	Telephone Number	Email Address
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.

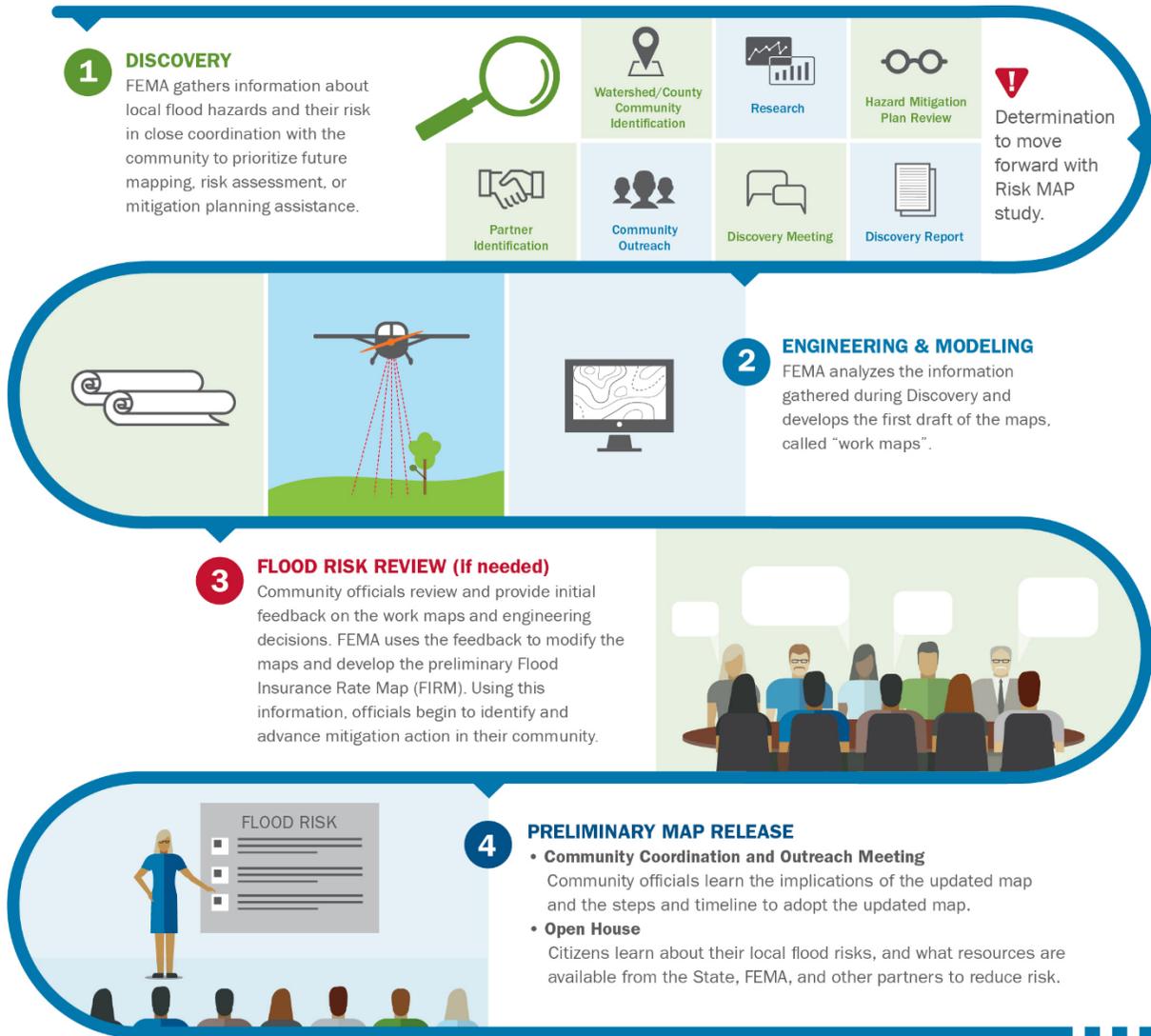
2 For definitions of flood map, LFD, and other terms, please refer to Appendix B.

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

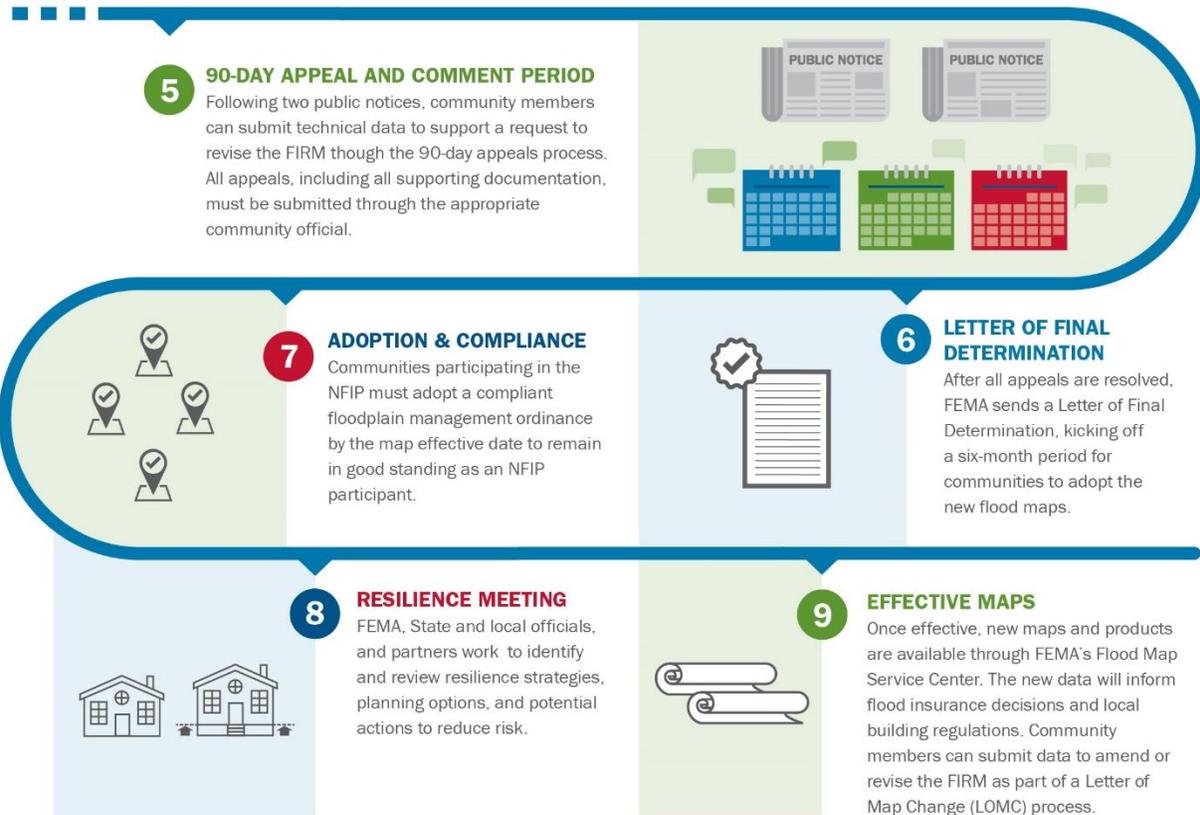
Appendix A: Risk MAP process graphic

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

FEMA Risk MAP Process



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 <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