

# NOTICE TO CONGRESS: MONTHLY UPDATE ON FLOOD MAPPING

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

March 2022



FEMA

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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 5 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 3 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

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### **Mitigation Planning Success Stories on FEMA.gov**

FEMA has added two new stories to its [Mitigation Best Practices](#) website. These stories tell about financing coastal resilience and how teamwork boosts outreach and engagement to lower flood risk. This website, along with the [Hazard Mitigation Planning Success Stories Story Map](#), tells how U.S. communities can become more resilient through better hazard mitigation planning.

#### ***Financing Coastal Resilience***

Bourne, Massachusetts, experiences coastal flooding. It is at risk from erosion and severe storms. The town's estuaries also have water quality issues. Many important projects must compete for limited funding. Building upon Bourne's hazard mitigation plan, the planning team and partners developed a Coastal Resilience Financing Assessment report. The report led to a financing system which gives seed funding for lower-cost projects. It also finds local match dollars for bigger projects.

#### ***Teamwork Approach to Outreach and Engagement Reduces Flood Risk***

Tulsa, Oklahoma, used to be the nation's most frequently flooded city. It is now a leader in stormwater management and reducing flood risk. For over 40 years, a dedicated team has promoted integrated planning, stronger regulations, outreach and education. The result is more citizen involvement, sound political leadership and wise long-term actions.

For example, the city has a Program for Public Information Committee. The city formed the committee after joining the National Flood Insurance Program's Community Rating System (CRS). The committee comprises members of the government, business community, nonprofits and others. The committee developed key flood risk messaging and has shared it across several platforms. Tulsa has earned the highest rating in FEMA's CRS due its outreach and engagement efforts.

If you would like to share a mitigation planning success story with FEMA, please contact the [FEMA Mitigation Planning team](#).



### 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 issued preliminary or revised maps; started an appeal period; or released 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

FEMA has studied some of the communities within the counties listed below to measure their flood risk. Their flood hazards are shown in the Preliminary Flood Insurance Rate Maps (FIRMs) and Flood Insurance Study (FIS) report. The table identifies when FEMA plans to deliver the preliminary FIRM 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 FIRM. 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 FEMA places the second notice in the local newspaper. In study areas with several communities, FEMA must place notices in multiple papers. This 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	NH	Hillsborough County	May 2022	Quarter 3, 2022	Quarter 4, 2022
1	NH	Merrimack County	May 2022	Quarter 3, 2022	Quarter 4, 2022
1	NH	Rockingham County	May 2022	Quarter 3, 2022	Quarter 4, 2022
2	NY	Monroe County	May 2022	Quarter 2, 2022	Quarter 4, 2022
3	VA	Cumberland County	April 2022	Quarter 2, 2022	Quarter 4, 2022
3	VA	Goochland County	April 2022	Quarter 2, 2022	Quarter 4, 2022
3	VA	Hanover County	March 2022	Quarter 2, 2022	Quarter 4, 2022
3	VA	Powhatan County	April 2022	Quarter 2, 2022	Quarter 4, 2022
3	WV	Hardy County	April 2022	Quarter 2, 2022	Quarter 4, 2022
4	KY	Breckinridge County	May 2022	Quarter 3, 2022	Quarter 4, 2022
4	KY	Daviess County	May 2022	Quarter 3, 2022	Quarter 4, 2022
4	KY	Hancock County	May 2022	Quarter 3, 2022	Quarter 4, 2022
4	NC	Halifax County	April 2022	Quarter 3, 2022	Quarter 4, 2022
4	NC	Warren County	April 2022	Quarter 3, 2022	Quarter 4, 2022
4	SC	Chesterfield County	May 2022	Quarter 3, 2022	Quarter 4, 2022
4	SC	Darlington County	May 2022	Quarter 3, 2022	Quarter 4, 2022
4	SC	Florence County	May 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	Monroe County	May 2022	Quarter 3, 2022	Quarter 4, 2022
5	IN	Grant County	April 2022	Quarter 2, 2022	Quarter 3, 2022
5	IN	Morgan County	April 2022	Quarter 2, 2022	Quarter 3, 2022
5	MI	Baraga County	April 2022	Quarter 2, 2022	Quarter 3, 2022
5	MI	Bay County	May 2022	Quarter 3, 2022	Quarter 4, 2022
5	MN	Chippewa County	May 2022	Quarter 3, 2022	Quarter 4, 2022
5	MN	Le Sueur County	May 2022	Quarter 3, 2022	Quarter 4, 2022
5	MN	Pipestone County	April 2022	Quarter 2, 2022	Quarter 3, 2022
5	MN	Rock County	April 2022	Quarter 2, 2022	Quarter 3, 2022
5	MN	St. Louis County	May 2022	Quarter 3, 2022	Quarter 4, 2022
5	MN	Wabasha County	May 2022	Quarter 3, 2022	Quarter 4, 2022
5	MN	Winona County	May 2022	Quarter 3, 2022	Quarter 4, 2022
5	OH	Butler County	April 2022	Quarter 2, 2022	Quarter 3, 2022
5	OH	Crawford County	March 2022	Quarter 2, 2022	Quarter 3, 2022
5	OH	Delaware County	March 2022	Quarter 2, 2022	Quarter 3, 2022
5	OH	Fairfield County	April 2022	Quarter 2, 2022	Quarter 3, 2022
5	OH	Hamilton County	May 2022	Quarter 3, 2022	Quarter 4, 2022
5	OH	Hardin County	April 2022	Quarter 2, 2022	Quarter 3, 2022
5	OH	Licking County	March 2022	Quarter 2, 2022	Quarter 3, 2022
5	OH	Madison County	March 2022	Quarter 2, 2022	Quarter 3, 2022
5	OH	Marion County	March 2022	Quarter 2, 2022	Quarter 3, 2022
5	OH	Morrow County	April 2022	Quarter 2, 2022	Quarter 3, 2022
5	OH	Ross County	April 2022	Quarter 2, 2022	Quarter 3, 2022
5	OH	Union County	March 2022	Quarter 2, 2022	Quarter 3, 2022
5	WI	Fond du Lac County	April 2022	Quarter 2, 2022	Quarter 3, 2022
5	WI	Kenosha County	March 2022	Quarter 2, 2022	Quarter 3, 2022
6	LA	East Feliciana Parish	May 2022	Quarter 3, 2022	Quarter 4, 2022
6	LA	West Feliciana Parish	May 2022	Quarter 3, 2022	Quarter 4, 2022
7	IA	Benton County	April 2022	Quarter 2, 2022	Quarter 3, 2022
7	IA	Clay County	April 2022	Quarter 2, 2022	Quarter 3, 2022
7	IA	Johnson County	April 2022	Quarter 2, 2022	Quarter 3, 2022
7	IA	Linn County	March 2022	Quarter 2, 2022	Quarter 3, 2022
7	KS	Lincoln County	May 2022	Quarter 2, 2022	Quarter 3, 2022
7	KS	Mitchell County	April 2022	Quarter 2, 2022	Quarter 3, 2022
7	MO	Greene County	April 2022	Quarter 2, 2022	Quarter 3, 2022
7	MO	Jefferson County	April 2022	Quarter 2, 2022	Quarter 3, 2022
7	NE	Wayne County	March 2022	Quarter 2, 2022	Quarter 3, 2022
8	CO	Hinsdale County	May 2022	Quarter 3, 2022	Quarter 1, 2023
8	ND	Burleigh County	April 2022	Quarter 3, 2022	Quarter 1, 2023
8	ND	Grant County	April 2022	Quarter 3, 2022	Quarter 1, 2023
8	ND	Stark County	April 2022	Quarter 3, 2022	Quarter 1, 2023
8	SD	Clark County	May 2022	Quarter 3, 2022	Quarter 1, 2023
8	SD	Davison County	March 2022	Quarter 3, 2022	Quarter 1, 2023
8	SD	Hanson County	March 2022	Quarter 3, 2022	Quarter 1, 2023
8	SD	Kingsbury County	March 2022	Quarter 3, 2022	Quarter 1, 2023
9	AZ	Pinal County	April 2022	Quarter 2, 2022	Quarter 3, 2022



Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
9	CA	Alpine County	April 2022	Quarter 2, 2022	Quarter 3, 2022
9	CA	Colusa County	April 2022	Quarter 2, 2022	Quarter 3, 2022
9	CA	Lake County	April 2022	Quarter 2, 2022	Quarter 3, 2022
9	CA	Mendocino County	April 2022	Quarter 2, 2022	Quarter 3, 2022
9	CA	Riverside County	April 2022	Quarter 2, 2022	Quarter 3, 2022
9	CA	Sacramento County	March 2022	Quarter 2, 2022	Quarter 3, 2022
9	CA	San Bernardino County	April 2022	Quarter 2, 2022	Quarter 3, 2022
9	CA	Shasta County	April 2022	Quarter 2, 2022	Quarter 3, 2022
9	CA	Sonoma County	April 2022	Quarter 2, 2022	Quarter 3, 2022
10	OR	Harney County	May 2022	Quarter 3, 2022	Quarter 4, 2022
10	WA	Klickitat County	March 2022	Quarter 2, 2022	Quarter 2, 2022
10	WA	Thurston County	May 2022	Quarter 3, 2022	Quarter 3, 2022

### 3.2. ESTIMATED RELEASE OF REVISED PRELIMINARY MAPS

In some cases, FEMA may issue a revised preliminary map to address changes to preliminary flood hazard determinations. They may also address a non-technical issue. The table below shows the studies for which FEMA plans to release revised preliminary maps. FEMA coordinates the actual release dates with the state and/or local governments.

The table below shows an estimate for the month the revised maps will be released. Community meetings, notices in local papers, and appeal period dates are not shown because these are often not needed for revised preliminary maps.

Region	State	County Name	Estimated Revised Preliminary Issuance
1	MA	Essex County	April 2022
1	MA	Middlesex County	April 2022
1	MA	Norfolk County	April 2022
1	MA	Plymouth County	April 2022
1	MA	Suffolk County	April 2022
1	MA	Worcester County	April 2022
1	ME	Cumberland County	March 2022
1	ME	York County	March 2022
3	MD	Frederick County	April 2022
3	PA	Bradford County	April 2022
3	PA	Columbia County	May 2022
3	PA	Luzerne County	May 2022
3	PA	Northumberland County	April 2022
3	VA	Arlington County	April 2022
3	VA	Chesterfield County	May 2022
3	VA	Colonial Heights, City of	May 2022



Region	State	County Name	Estimated Revised Preliminary Issuance
3	VA	Fairfax, City of	April 2022
3	VA	Falls Church, City of	April 2022
3	VA	Fauquier County	May 2022
3	VA	Fredericksburg City	April 2022
3	VA	Prince William County	May 2022
3	VA	Pulaski County	April 2022
5	MN	Wright County	April 2022
7	IA	Louisa County	March 2022
8	CO	Arapahoe County	May 2022
8	CO	Denver County	April 2022
8	CO	Weld County	March 2022
8	UT	Weber County	March 2022
9	AZ	Yavapai County	March 2022
9	CA	San Luis Obispo County	April 2022

### 3.3. ACTIONS TAKEN BY FEMA

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

Region	State	County Name	Action Taken	Date
2	NY	Clinton County	Appeal Start	2/16/2022
3	PA	Montour County	LFD Issued	2/16/2022
3	VA	Caroline County	Appeal Start	2/22/2022
3	VA	King William County	Appeal Start	2/9/2022
3	VA	Prince Edward County	Appeal Start	2/16/2022
3	VA	Richmond City	Preliminary	2/2/2022
3	VA	Spotsylvania County	Appeal Start	2/22/2022
4	AL	Bullock County	Preliminary	2/2/2022
4	AL	Elmore County	Preliminary	2/2/2022
4	AL	Lee County	Preliminary	2/2/2022
4	AL	Macon County	Preliminary	2/2/2022
4	AL	Montgomery County	Preliminary	2/2/2022
4	AL	Russell County	Preliminary	2/2/2022
4	AL	Tallapoosa County	Preliminary	2/2/2022
4	FL	Liberty County	LFD Issued	2/2/2022
4	FL	Wakulla County	LFD Issued	2/2/2022
4	MS	Rankin County	LFD Issued	2/16/2022
4	MS	Washington County	LFD Issued	2/16/2022



Region	State	County Name	Action Taken	Date
4	TN	Davidson County	Maps Effective	2/25/2022
5	IL	Hardin County	Appeal Start	2/3/2022
5	IN	Lake County	Revised Preliminary	2/15/2022
5	MI	Kalamazoo County	Appeal Start	2/11/2022
5	MN	Stevens County	Appeal Start	2/8/2022
5	OH	Preble County	Preliminary	2/9/2022
5	OH	Van Wert County	LFD Issued	2/16/2022
5	WI	Washington County	Maps Effective	2/25/2022
6	OK	Cleveland County	Preliminary	2/8/2022
6	OK	Oklahoma County	Preliminary	2/8/2022
6	TX	Bexar County	Appeal Start	2/2/2022
6	TX	Wilson County	Appeal Start	2/2/2022
7	IA	Fremont County	Maps Effective	2/25/2022
7	IA	Sioux County	LFD Issued	2/2/2022
7	KS	Dickinson County	Appeal Start	2/10/2022
7	MO	Buchanan County	Appeal Start	2/17/2022
7	MO	Pettis County	Appeal Start	2/3/2022
7	NE	Cass County	Preliminary	2/17/2022
7	NE	Douglas County	Preliminary	2/17/2022
7	NE	Sarpy County	Preliminary	2/17/2022
8	CO	Jefferson County	LFD Issued	2/2/2022
8	CO	Ouray County	Preliminary	2/17/2022
8	SD	Codington County	Preliminary	2/22/2022

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

For the flood risk studies shown above, FEMA gave copies of either the initial or the revised 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 can help add to or correct non-technical features such as layout and labeling of roads, bridges and streams. Requests to change such information can be made during the community review period, at a community meeting, and during the 90-day appeal period. FEMA will add approved changes to the final FIRM and FIS report.

### Information on “Appeal Start” Actions

The National Flood Insurance Act limits the right to appeal the preliminary FIRM 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_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 FIRM panels will become effective 6 months after the LFD date. FEMA archives final FIRM and FIS reports on the Flood Map Service Center (MSC) website at <https://msc.fema.gov>.

Flood insurance rates may be affected once a FIRM becomes effective. 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/fmfv>.

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

The updated FIRM and FIS report issued by FEMA have become effective. Communities use effective FIRMs 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 FIRM becomes effective. To view the effective FIRMs, 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. 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	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	Luis Zenteno	202-875-3473	<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	Jen Patterson	202-706-1725	<a href="mailto:Jennifer.Patterson@fema.dhs.gov">Jennifer.Patterson@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 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 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.

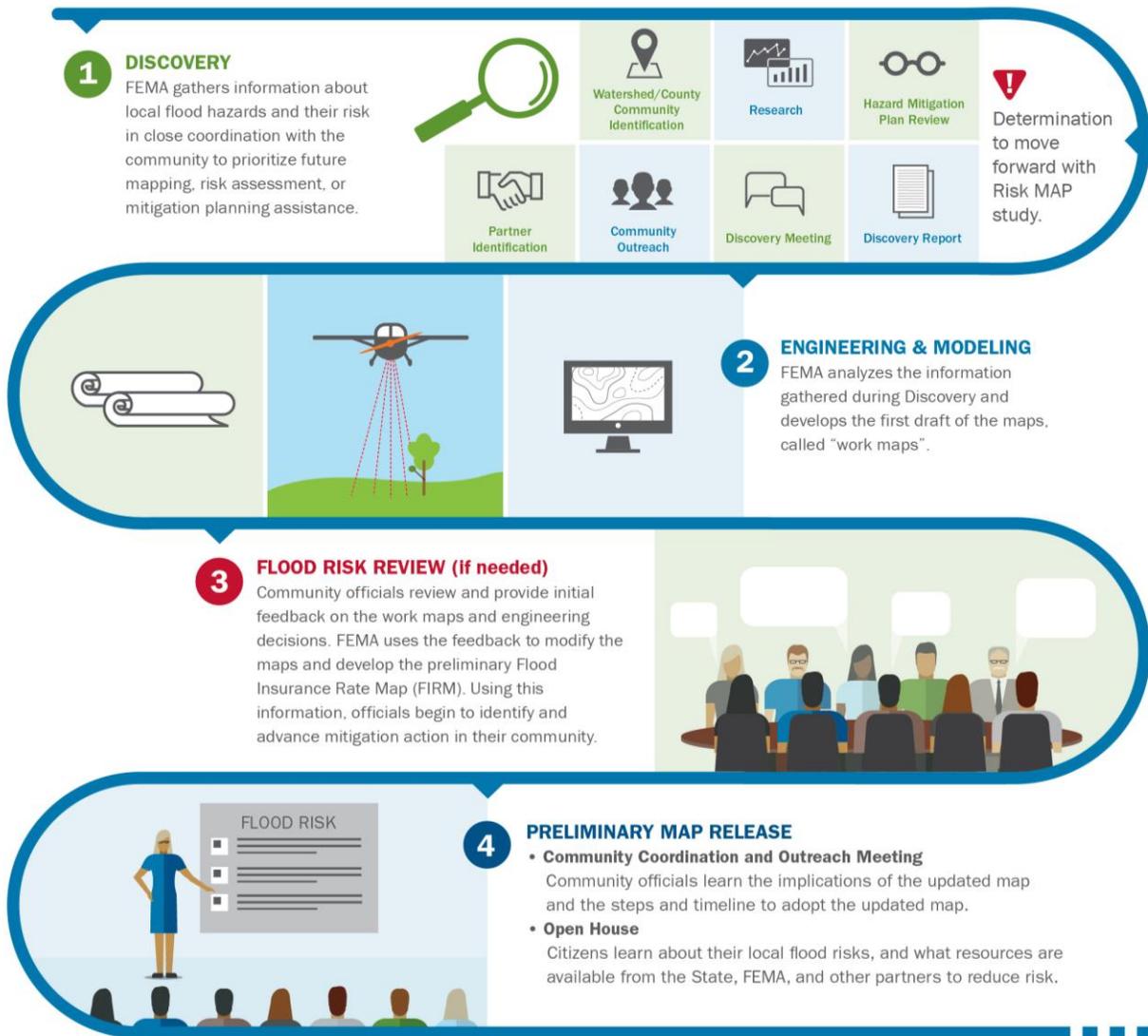
<sup>3</sup> For more details, see "Information on 'Appeal Start' Actions" in Section 4.3.



## APPENDIX A: RISK MAP PROCESS GRAPHIC

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

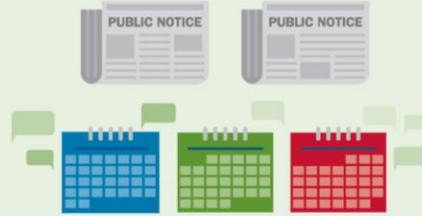
### FEMA Risk MAP Process



## 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.



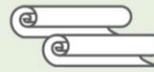
### 8 RESILIENCE MEETING

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 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

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

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