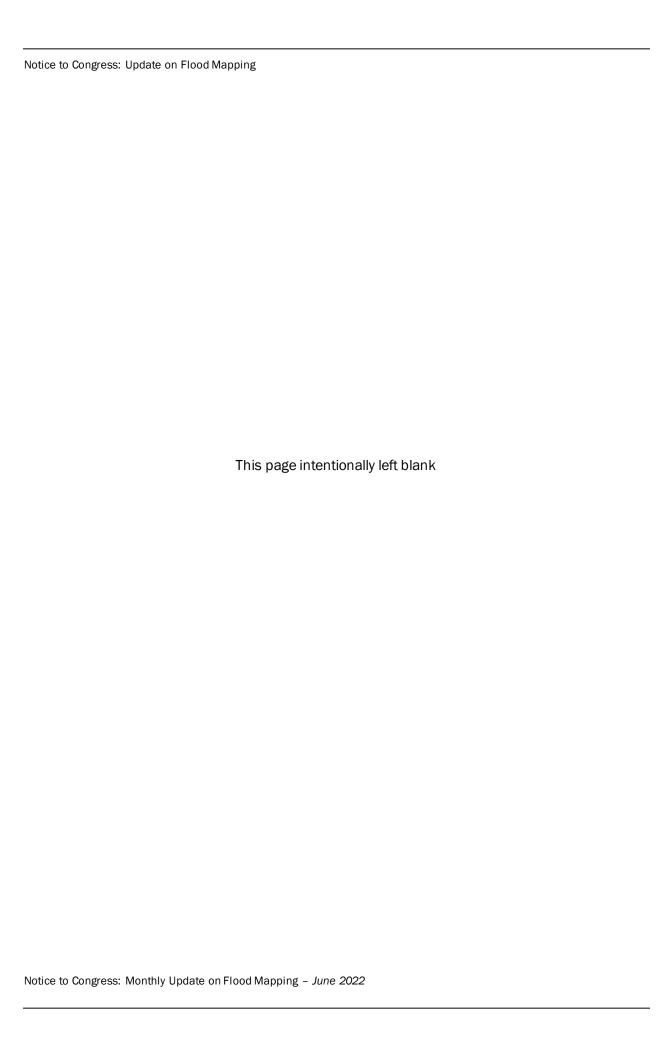


Biggert-Waters Flood Insurance Reform Act of 2012 and Homeowners Flood Insurance Affordability Act of 2014

June 2022



# **Table of Contents**

1.	Introduction					
	Risk MAP News					
	3. Notification					
	3.1.	Estimated Release of Preliminary Maps	3			
	3.2.	Estimated Release of Revised Preliminary Maps	6			
	3.3.	Actions Taken by FEMA	8			
4.	LEGA	L REQUIREMENTS	12			
App	endix A	A: Risk MAP process graphic	13			
Δnr	endix F	8. Resources	15			

## 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

Floods happen. Prepare for them and keep your head above water.

On April 30, FEMA's Region 8 Community Engagement and Risk Communication (CERC) team met with attendees at the TEDxMileHigh Ascend event in Denver, Colorado.

The event featured the virtual reality experience IMMERSED, which put the audience in the center of a flood crisis. Participants assessed damage in a community and saw the benefits of mitigation actions. The team also showcased FloodWalk, the augmented reality mobile app. It showed historic floods and risk reduction activities to take in the Denver metro area.

The team also spoke with Denver residents about the impacts of climate change and mitigation measures. Residents shared local knowledge and awareness. They also talked about what mitigation measures they take at home, such as ways they reduce their drought risk.

Team members gave out themed giveaways for people of all ages, such as reusable straws, rubber ducks and the <u>My Rain Garden</u> educational coloring book. The event was a great success with the audience. It led to a better understanding of local concerns and what mitigation measures people can take in their homes.



FEMA's Region 8 CERC team at TEDxMileHigh ASCEND

# 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 2 months. An additional table shows the studies where FEMA issued preliminary or revised maps; started an appeal period; or released an LFD or effective maps. All tables show the applicable FEMA region, state and county. The tables also show the flood mapping study status and estimated or actual dates.

## 3.1. Estimated Release of Preliminary Maps

FEMA has studied some of the communities within the counties listed below to depict their flood risk. Their flood hazards are shown in the preliminary flood maps and Flood Insurance Study (FIS) report. The table identifies when FEMA plans to deliver the preliminary flood map and FIS report to community officials.

The column called "Estimated Schedule of Community Meeting" shows when FEMA may schedule a community meeting to discuss the FIS and preliminary flood map. In some cases, several meetings are needed to cover all communities that were studied.

Finally, the column named "Estimated Public Notice and Starting Appeal Period" shows which quarter of the calendar year an appeal period starts in a study area. The appeal period starts after FEMA places the second notice in the local newspaper. In study areas with several communities, FEMA must place notices in multiple papers. This can sometimes lead to each community having a different publication date.

Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
1	СТ	Fairfield County	August 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	July 2022	Quarter 4, 2022	Quarter 1, 2023
2	NY	Monroe County	August 2022	Quarter 4, 2022	Quarter 1, 2023
4	AL	Madison County	August 2022	Quarter 1, 2023	Quarter 2, 2023
4	AL	Montgomery County	June 2022	Quarter 4, 2022	Quarter 1, 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

Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
4	NC	Franklin County	June 2022	Quarter 4, 2022	Quarter 1, 2023
4	NC	Guilford County	August 2022	Quarter 1, 2023	Quarter 2, 2023
4	NC	Halifax County	June 2022	Quarter 4, 2022	Quarter 1, 2023
4	NC	Nash County	June 2022	Quarter 4, 2022	Quarter 1, 2023
4	NC	Northampton County	June 2022	Quarter 4, 2022	Quarter 1, 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	NC	Vance County	June 2022	Quarter 4, 2022	Quarter 1, 2023
4	NC	Warren County	June 2022	Quarter 4, 2022	Quarter 1, 2023
4	SC	Chesterfield County	August 2022	Quarter 1, 2023	Quarter 2, 2023
4	SC	Darlington County	August 2022	Quarter 1, 2023	Quarter 2, 2023
4	SC	Florence County	August 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
5	IL	St. Clair County	July 2022	Quarter 3, 2022	Quarter 4, 2022
5	IN	Howard County	August 2022	Quarter 4, 2022	Quarter 1, 2023
5	IN	Jay County	August 2022	Quarter 4, 2022	Quarter 1, 2023
5	IN	Monroe County	July 2022	Quarter 3, 2022	Quarter 4, 2022
5	IN	Parke County	August 2022	Quarter 4, 2022	Quarter 1, 2023
5	MI	Bay County	August 2022	Quarter 4, 2022	Quarter 1, 2023
5	MI	Menominee County	June 2022	Quarter 3, 2022	Quarter 4, 2022
5	MN	Chippewa County	July 2022	Quarter 3, 2022	Quarter 4, 2022
5	MN	Dodge 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	MN	Le Sueur County	July 2022	Quarter 3, 2022	Quarter 4, 2022
5	MN	Morrison County	July 2022	Quarter 3, 2022	Quarter 4, 2022
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	June 2022	Quarter 3, 2022	Quarter 4, 2022
5	MN	Wabasha County	August 2022	Quarter 4, 2022	Quarter 1, 2023
5	ОН	Auglaize County	August 2022	Quarter 4, 2022	Quarter 1, 2023
5	ОН	Fairfield County	August 2022	Quarter 4, 2022	Quarter 1, 2023
5	WI	Milwaukee County	June 2022	Quarter 3, 2022	Quarter 4, 2022
5	WI	Sheboygan County	June 2022	Quarter 3, 2022	Quarter 4, 2022
5	WI	Washington County	July 2022	Quarter 3, 2022	Quarter 4, 2022
6	AR	Lonoke County	June 2022	Quarter 3, 2022	Quarter 1, 2023
7	IA	Clay County	June 2022	Quarter 3, 2022	Quarter 4, 2022
7	KS	Barber County	June 2022	Quarter 3, 2022	Quarter 4, 2022
7	KS	Harper County	June 2022	Quarter 3, 2022	Quarter 4, 2022
7	KS	Lincoln County	July 2022	Quarter 3, 2022	Quarter 4, 2022
7	KS	Ottawa County	July 2022	Quarter 3, 2022	Quarter 4, 2022
7	МО	Barry County	August 2022	Quarter 4, 2022	Quarter 1, 2023
7	MO	Crawford County	July 2022	Quarter 3, 2022	Quarter 4, 2022
7	МО	Dunklin County	August 2022	Quarter 4, 2022	Quarter 1, 2023
7	МО	Franklin County	July 2022	Quarter 3, 2022	Quarter 4, 2022
7	MO	Gasconade County	August 2022	Quarter 4, 2022	Quarter 1, 2023
7	МО	Holt County	August 2022	Quarter 4, 2022	Quarter 1, 2023
7	МО	Jefferson County	June 2022	Quarter 3, 2022	Quarter 4, 2022
7	МО	Mississippi County	July 2022	Quarter 3, 2022	Quarter 4, 2022
7	МО	Pemiscot County	August 2022	Quarter 4, 2022	Quarter 1, 2023
7	МО	St. Louis County	July 2022	Quarter 3, 2022	Quarter 4, 2022
7	МО	Stoddard County	August 2022	Quarter 4, 2022	Quarter 1, 2023
8	со	Phillips County	July 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	SD	Hutchinson County	August 2022	Quarter 4, 2022	Quarter 2, 2023
9	AZ	Pinal County	June 2022	Quarter 3, 2022	Quarter 4, 2022
9	CA	Colusa County	June 2022	Quarter 3, 2022	Quarter 4, 2022
9	CA	Lake County	June 2022	Quarter 3, 2022	Quarter 4, 2022
9	CA	Sonoma County	June 2022	Quarter 3, 2022	Quarter 4, 2022
10	OR	Hood River County	July 2022	Quarter 3, 2022	Quarter 4, 2022
10	OR	Sherman County	July 2022	Quarter 3, 2022	Quarter 4, 2022
10	OR	Wasco County	July 2022	Quarter 3, 2022	Quarter 4, 2022
10	WA	Pierce County	August 2022	Quarter 3, 2022	Quarter 4, 2022
10	WA	Thurston County	June 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	June 2022
1	MA	Middlesex County	June 2022
1	MA	Norfolk County	June 2022
1	MA	Plymouth County	June 2022
1	MA	Suffolk County	June 2022
1	MA	Worcester County	June 2022
3	MD	Baltimore County	July 2022
3	PA	Bradford County	June 2022

Region	State	County Name	Estimated Revised Preliminary Issuance
3	PA	Columbia County	June 2022
3	PA	Cumberland County	June 2022
3	PA	Luzerne County	August 2022
3	PA	Northumberland County	June 2022
3	VA	Chesterfield County	June 2022
3	VA	Fauquier County	June 2022
3	VA	Prince William County	June 2022
4	AL	Elmore County	June 2022
4	AL	Jefferson County	July 2022
4	AL	Lee County	June 2022
4	AL	Macon County	June 2022
4	AL	Tallapoosa County	June 2022
4	AL	Tuscaloosa County	July 2022
4	KY	Daviess County	July 2022
4	sc	Bamberg County	July 2022
4	SC	Barn well County	July 2022
4	sc	Hampton County	July 2022
5	МІ	Berrien County	August 2022
6	AR	Craighead County	June 2022
6	AR	Washington County	August 2022
6	NM	Roosevelt County	August 2022
6	ОК	Tulsa County	August 2022
6	TX	Hays County	August 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	МО	Greene County	June 2022
8	СО	Arapahoe County	June 2022
8	СО	Eagle County	July 2022

Notice to Congress: Monthly Update on Flood Mapping - June 2022

Region	State	County Name	Estimated Revised Preliminary Issuance
9	CA	Ventura County	July 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
3	MD	Frederick County	Revised Preliminary	5/13/2022
3	PA	Wyoming County	Maps Effective	5/17/2022
3	VA	Alexandria, City of	Revised Preliminary	5/31/2022
3	VA	Colonial Heights, City of	Revised Preliminary	5/31/2022
3	VA	Goochland County	Preliminary	5/24/2022
3	VA	Middlesex County	Maps Effective	5/17/2022
3	VA	Nottoway County	Maps Effective	5/3/2022
3	VA	Orange County	Maps Effective	5/17/2022
3	VA	Powhatan County	Preliminary	5/24/2022
3	VA	Pulaski County	Revised Preliminary	5/15/2022
3	VA	Westmoreland County	Maps Effective	5/17/2022
3	WV	Greenbrier County	Appeal Start	5/14/2022
3	WV	Kanawha County	Appeal Start	5/20/2022
3	WV	Webster County	Maps Effective	5/3/2022
4	FL	Lee County	LFD Issued	5/17/2022
4	KY	Breckinridge County	Preliminary	5/10/2022
4	KY	Casey County	Appeal Start	5/25/2022
4	KY	Daviess County	Preliminary	5/10/2022
4	KY	Hancock County	Preliminary	5/10/2022
4	KY	Henderson County	Preliminary	5/10/2022
5	IL	Ford County	Maps Effective	5/17/2022

Region	State	County Name	Action Taken	Date
5	IN	Morgan County	Preliminary	5/13/2022
5	MI	Saginaw County	Appeal Start	5/3/2022
5	MN	Koochiching County	LFD Issued	5/17/2022
5	ОН	Morrow County	Preliminary	5/31/2022
6	LA	East Feliciana Parish	Preliminary	5/10/2022
6	LA	West Feliciana Parish	Preliminary	5/10/2022
6	ОК	Haskell County	Appeal Start	5/12/2022
6	TX	Ellis County	Appeal Start	5/22/2022
7	IA	Clinton County	Appeal Start	5/26/2022
7	KS	Osage County	Maps Effective	5/17/2022
7	KS	Pottawatomie County	LFD Issued	5/17/2022
7	KS	Rice County	LFD Issued	5/17/2022
8	со	Hinsdale County	Preliminary	5/20/2022
8	СО	Larimer County	Appeal Start	5/18/2022
8	ND	Burleigh County	Preliminary	5/13/2022
8	ND	McIntosh County	Appeal Start	5/25/2022
8	SD	Clark County	Preliminary	5/13/2022
9	CA	Monterey County	Appeal Start	5/12/2022
10	OR	Harney County	Preliminary	5/27/2022
10	WA	Lewis County	Appeal Start	5/5/2022
10	WA	Pierce County	Appeal Start	5/5/2022

## 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 <a href="https://msc.fema.gov/portal/search">https://msc.fema.gov/portal/search</a> and <a href="https://msc.fema.gov/fmcv">https://msc.fema.gov/portal/search</a> and <a href="https://msc.fema.gov/fmcv">https://msc.fema.gov/fmcv</a>.

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 <a href="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</a>.

### 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 6 months after the LFD date. FEMA archives final flood maps and FIS reports on the Flood Map Service Center (MSC) website at <a href="https://msc.fema.gov">https://msc.fema.gov</a>.

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 <a href="https://www.fema.gov/flood-insurance">https://www.fema.gov/flood-insurance</a>.

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

## Information on "Maps Effective" Actions

The updated flood map and FIS report issued by FEMA have become effective. Communities use effective flood maps to administer floodplain management regulations and mitigate 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 <a href="https://msc.fema.gov/portal/search">https://msc.fema.gov/portal/search</a>.

The FEMA website at <a href="https://www.fema.gov/flood-maps">https://www.fema.gov/flood-maps</a> 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 <a href="https://example.com/FEMA-FMIX@fema.dhs.gov">FEMA-FMIX@fema.dhs.gov</a>. A list of additional resources can be found in <a href="https://example.com/Appendix-B">Appendix B</a> 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
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.<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>

<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.

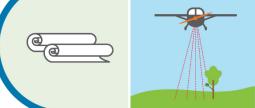
<sup>3</sup> For more details, see "Information on 'Appeal Start' Actions" in Section 4.3.

# Appendix A: Risk MAP process graphic

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

## **FEMA Risk MAP Process**







FEMA analyzes the information gathered during Discovery and develops the first draft of the maps, called "work maps".

FLOOD RISK REVIEW (If needed)
Community officials review and provide initial feedback on the work maps and engineering decisions. FEMA uses the feedback to modify the maps and develop the preliminary Flood Insurance Rate Map (FIRM). Using this information, officials begin to identify and advance mitigation action in their community.





#### **PRELIMINARY MAP RELEASE**

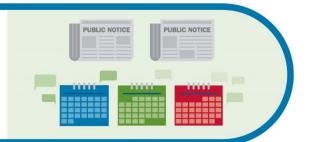
- Community Coordination and Outreach Meeting
   Community officials learn the implications of the updated map and the steps and timeline to adopt the updated map.
- Open House
   Citizens learn about their local flood risks, and what resources are available from the State, FEMA, and other partners to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

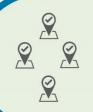
## Risk MAP Process Continued



### 90-DAY APPEAL AND COMMENT PERIOD

Following two public notices, community members can submit technical data to support a request to revise the FIRM though the 90-day appeals process. All appeals, including all supporting documentation, must be submitted through the appropriate community official.





#### **ADOPTION & COMPLIANCE**

Communities participating in the NFIP must adopt a compliant floodplain management ordinance by the map effective date to remain in good standing as an NFIP participant.



# 6 LETTER OF FINAL DETERMINATION

After all appeals are resolved, FEMA sends a Letter of Final Determination, kicking off a six-month period for communities to adopt the new flood maps.



#### RESILIENCE MEETING

FEMA, State and local officials, and partners work to identify and review resilience strategies, planning options, and potential actions to reduce risk.



#### **EFFECTIVE MAPS**

Once effective, new maps and products are available through FEMA's Flood Map Service Center. The new data will inform flood insurance decisions and local building regulations. Community members can submit data to amend or revise the FIRM as part of a Letter of Map Change (LOMC) process.





# **Appendix B: Resources**

The following resources provide more information on this report's key elements.

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

Website <a href="https://www.fema.gov/flood-insurance/rules-legislation/laws">https://www.fema.gov/flood-insurance/rules-legislation/laws</a>

## **National Flood Insurance Program**

Website <a href="https://www.fema.gov/flood-insurance">https://www.fema.gov/flood-insurance</a>

Phone 877-336-2627 (toll free)

E-mail <u>floodsmart@fema.dhs.gov</u>

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>

Phone 877-336-2627 (toll free)

E-mail FEMA-FMIX@fema.dhs.gov