

NOTICE TO CONGRESS: MONTHLY UPDATE ON FLOOD MAPPING

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

February 2021



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 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 5 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 3 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

Resilient Nation Partnership Network Hosts Virtual Forum Series on Equity and Resilience

In October 2020, FEMA’s *Resilient Nation Partnership Network* and the National Oceanic and Atmospheric Administration (NOAA) hosted the “Alliances for Equity” Virtual Forum series. Nearly 2,200 viewers tuned in to the four-week event. Thirty-three professionals, representing 28 organizations, spoke on equity in resilience, planning and emergency management. [Recordings of each session](#) can be viewed online.

The topics of equity and resilience go hand in hand. The “Alliances for Equity” series advocated that you cannot have one without the other. Leaders from 28 entities across the public, private, academic and nonprofit sectors spoke during the forum.

On October 7, Dr. Atyia Martin, CEO and Founder of All Aces, Inc., welcomed nearly 700 viewers. Over the next three weeks, presenters spoke about equitable planning and actions to incorporate at the state and local levels.

Wisconsin Lieutenant Governor Mandela Barnes kicked off the final session on October 28 with leaders from Washington, North Carolina and Maine. FEMA and NOAA leaders Michael Grimm and Nicole LeBoeuf closed the series by committing the two federal agencies to a “year of action” prioritizing equitable resilience. FEMA looks to advance programs that make communities stronger against natural hazards. FEMA will continue to work closely with NOAA and its partners to foster change.

The Resilient Nation Partnership Network was established in 2015. It currently includes more than 500 organizations across resilience, preparedness, mitigation and risk reduction.



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) report. 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 | MA | Essex County | March 2021 | Quarter 2, 2021 | Quarter 3, 2021 |
| 1 | MA | Middlesex County | March 2021 | Quarter 2, 2021 | Quarter 3, 2021 |
| 1 | MA | Worcester County | March 2021 | Quarter 2, 2021 | Quarter 3, 2021 |
| 2 | NJ | Hunterdon County | March 2021 | Quarter 2, 2021 | Quarter 3, 2021 |
| 2 | NJ | Somerset County | March 2021 | Quarter 2, 2021 | Quarter 3, 2021 |
| 2 | NY | Cayuga County | March 2021 | Quarter 2, 2021 | Quarter 3, 2021 |
| 2 | NY | Oswego County | March 2021 | Quarter 2, 2021 | Quarter 3, 2021 |
| 3 | VA | Colonial Heights City | February 2021 | Quarter 1, 2021 | Quarter 2, 2021 |
| 3 | VA | Hopewell City | February 2021 | Quarter 1, 2021 | Quarter 2, 2021 |
| 3 | VA | Petersburg City | February 2021 | Quarter 1, 2021 | Quarter 2, 2021 |
| 3 | VA | Prince Edward County | April 2021 | Quarter 2, 2021 | Quarter 3, 2021 |
| 3 | VA | Prince George County | February 2021 | Quarter 2, 2021 | Quarter 3, 2021 |
| 3 | WV | Greenbrier County | April 2021 | Quarter 2, 2021 | Quarter 3, 2021 |
| 4 | AL | Colbert County | February 2021 | Quarter 2, 2021 | Quarter 3, 2021 |
| 4 | AL | Franklin County | February 2021 | Quarter 2, 2021 | Quarter 3, 2021 |



| Region | State | County Name | Estimated Preliminary Issuance | Estimated Schedule of Community Meetings | Estimated Public Notice and Starting Appeal Period |
|--------|-------|--------------------|--------------------------------|--|--|
| 4 | AL | Lauderdale County | February 2021 | Quarter 2, 2021 | Quarter 3, 2021 |
| 4 | AL | Lawrence County | February 2021 | Quarter 2, 2021 | Quarter 3, 2021 |
| 4 | FL | Miami-Dade County | February 2021 | Quarter 2, 2021 | Quarter 3, 2021 |
| 4 | GA | Brooks County | February 2021 | Quarter 2, 2021 | Quarter 3, 2021 |
| 4 | GA | Colquitt County | February 2021 | Quarter 2, 2021 | Quarter 3, 2021 |
| 4 | GA | Cook County | February 2021 | Quarter 2, 2021 | Quarter 3, 2021 |
| 4 | GA | Lowndes County | February 2021 | Quarter 2, 2021 | Quarter 3, 2021 |
| 4 | GA | Thomas County | February 2021 | Quarter 2, 2021 | Quarter 3, 2021 |
| 4 | KY | Anderson County | April 2021 | Quarter 2, 2021 | Quarter 3, 2021 |
| 4 | KY | Boyle County | April 2021 | Quarter 2, 2021 | Quarter 3, 2021 |
| 4 | KY | Bullitt County | April 2021 | Quarter 2, 2021 | Quarter 3, 2021 |
| 4 | KY | Casey County | April 2021 | Quarter 2, 2021 | Quarter 3, 2021 |
| 4 | KY | Hardin County | April 2021 | Quarter 2, 2021 | Quarter 3, 2021 |
| 4 | KY | Larue County | April 2021 | Quarter 2, 2021 | Quarter 3, 2021 |
| 4 | KY | Marion County | April 2021 | Quarter 2, 2021 | Quarter 3, 2021 |
| 4 | KY | Mercer County | April 2021 | Quarter 2, 2021 | Quarter 3, 2021 |
| 4 | KY | Nelson County | April 2021 | Quarter 2, 2021 | Quarter 3, 2021 |
| 4 | KY | Washington County | April 2021 | Quarter 2, 2021 | Quarter 3, 2021 |
| 4 | SC | Allendale County | April 2021 | Quarter 2, 2021 | Quarter 3, 2021 |
| 4 | SC | Bamberg County | April 2021 | Quarter 2, 2021 | Quarter 3, 2021 |
| 4 | SC | Barnwell County | April 2021 | Quarter 2, 2021 | Quarter 3, 2021 |
| 4 | SC | Beaufort County | April 2021 | Quarter 2, 2021 | Quarter 3, 2021 |
| 4 | SC | Hampton County | April 2021 | Quarter 2, 2021 | Quarter 3, 2021 |
| 4 | SC | Jasper County | April 2021 | Quarter 2, 2021 | Quarter 3, 2021 |
| 4 | TN | Davidson County | April 2021 | Quarter 2, 2021 | Quarter 3, 2021 |
| 4 | TN | Hamilton County | April 2021 | Quarter 2, 2021 | Quarter 3, 2021 |
| 4 | TN | Hawkins County | April 2021 | Quarter 2, 2021 | Quarter 3, 2021 |
| 5 | IN | Allen County | April 2021 | Quarter 2, 2021 | Quarter 3, 2021 |
| 5 | IN | Grant County | April 2021 | Quarter 2, 2021 | Quarter 3, 2021 |
| 5 | IN | Wells County | March 2021 | Quarter 2, 2021 | Quarter 3, 2021 |
| 5 | MI | Delta County | April 2021 | Quarter 2, 2021 | Quarter 3, 2021 |
| 5 | MI | Kalamazoo County | April 2021 | Quarter 2, 2021 | Quarter 3, 2021 |
| 5 | MI | Saginaw County | March 2021 | Quarter 2, 2021 | Quarter 3, 2021 |
| 5 | MN | Dodge County | April 2021 | Quarter 2, 2021 | Quarter 3, 2021 |
| 5 | MN | Le Sueur County | March 2021 | Quarter 2, 2021 | Quarter 3, 2021 |
| 5 | MN | Morrison County | March 2021 | Quarter 2, 2021 | Quarter 3, 2021 |
| 5 | OH | Hamilton County | February 2021 | Quarter 2, 2021 | Quarter 3, 2021 |
| 5 | OH | Warren County | February 2021 | Quarter 2, 2021 | Quarter 3, 2021 |
| 6 | LA | Lafourche Parish | April 2021 | Quarter 2, 2021 | Quarter 3, 2021 |
| 6 | LA | Terrebonne Parish | April 2021 | Quarter 2, 2021 | Quarter 3, 2021 |
| 6 | NM | Roosevelt County | March 2021 | Quarter 2, 2021 | Quarter 2, 2021 |
| 6 | OK | Haskell County | February 2021 | Quarter 1, 2021 | Quarter 2, 2021 |
| 6 | TX | Bastrop County | February 2021 | Quarter 1, 2021 | Quarter 2, 2021 |
| 6 | TX | Collin County | February 2021 | Quarter 1, 2021 | Quarter 2, 2021 |
| 6 | TX | Ellis County | April 2021 | Quarter 2, 2021 | Quarter 3, 2021 |
| 6 | TX | Kaufman County | March 2021 | Quarter 2, 2021 | Quarter 2, 2021 |
| 7 | IA | Cerro Gordo County | February 2021 | Quarter 2, 2021 | Quarter 3, 2021 |



| Region | State | County Name | Estimated Preliminary Issuance | Estimated Schedule of Community Meetings | Estimated Public Notice and Starting Appeal Period |
|--------|-------|------------------|--------------------------------|--|--|
| 7 | IA | Dallas County | April 2021 | Quarter 2, 2021 | Quarter 3, 2021 |
| 7 | IA | Linn County | April 2021 | Quarter 2, 2021 | Quarter 3, 2021 |
| 7 | KS | Doniphan County | March 2021 | Quarter 2, 2021 | Quarter 3, 2021 |
| 7 | MO | Buchanan County | March 2021 | Quarter 2, 2021 | Quarter 3, 2021 |
| 7 | MO | St. Louis County | April 2021 | Quarter 2, 2021 | Quarter 3, 2021 |
| 7 | NE | Wayne County | March 2021 | Quarter 2, 2021 | Quarter 3, 2021 |
| 8 | CO | La Plata County | February 2021 | Quarter 1, 2021 | Quarter 3, 2021 |
| 8 | SD | Grant County | March 2021 | Quarter 2, 2021 | Quarter 4, 2021 |
| 8 | UT | Weber County | April 2021 | Quarter 2, 2021 | Quarter 4, 2021 |
| 9 | NV | Elko County | March 2021 | Quarter 3, 2021 | Quarter 4, 2021 |
| 10 | WA | Clark County | February 2021 | Quarter 2, 2021 | Quarter 3, 2021 |
| 10 | WA | Skamania County | April 2021 | Quarter 2, 2021 | Quarter 3, 2021 |

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 | WV | Kanawha County | February 2021 |
| 4 | FL | Broward County | February 2021 |
| 4 | FL | Hillsborough County | February 2021 |
| 4 | NC | Carteret County | April 2021 |
| 5 | IN | Bartholomew County | April 2021 |
| 5 | MI | Grand Traverse County | March 2021 |
| 5 | MI | Leelanau County | April 2021 |
| 5 | OH | Athens County | April 2021 |
| 5 | WI | Washington County | March 2021 |
| 5 | WI | Waukesha County | April 2021 |
| 7 | KS | Rice County | February 2021 |
| 9 | AZ | Maricopa County | March 2021 |



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 | MA | Barnstable County | LFD Issued | 1/6/2021 |
| 1 | MA | Bristol County | LFD Issued | 1/6/2021 |
| 1 | MA | Norfolk County | LFD Issued | 1/6/2021 |
| 1 | MA | Plymouth County | LFD Issued | 1/6/2021 |
| 1 | NH | Rockingham County | Maps Effective | 1/29/2021 |
| 1 | RI | Newport County | LFD Issued | 1/6/2021 |
| 3 | VA | Frederick County | Maps Effective | 1/29/2021 |
| 3 | VA | Winchester City | Maps Effective | 1/29/2021 |
| 4 | FL | Brevard County | Maps Effective | 1/29/2021 |
| 4 | FL | Citrus County | Maps Effective | 1/15/2021 |
| 4 | FL | Hernando County | Maps Effective | 1/15/2021 |
| 4 | KY | Bell County | Maps Effective | 1/29/2021 |
| 4 | KY | Boyd County | Maps Effective | 1/29/2021 |
| 4 | KY | Mason County | Maps Effective | 1/29/2021 |
| 4 | MS | Claiborne County | LFD Issued | 1/20/2021 |
| 4 | MS | Hinds County | LFD Issued | 1/20/2021 |
| 4 | MS | Scott County | LFD Issued | 1/20/2021 |
| 4 | MS | Smith County | LFD Issued | 1/20/2021 |
| 4 | SC | Charleston County | Maps Effective | 1/29/2021 |
| 4 | TN | Dickson County | Maps Effective | 1/15/2021 |
| 4 | TN | Hamilton County | Appeal Start | 1/15/2021 |
| 4 | TN | Houston County | Maps Effective | 1/15/2021 |
| 4 | TN | Montgomery County | Maps Effective | 1/15/2021 |
| 4 | TN | Stewart County | Maps Effective | 1/15/2021 |
| 5 | IL | Kane County | LFD Issued | 1/20/2021 |
| 5 | IN | Johnson County | Maps Effective | 1/29/2021 |
| 5 | IN | Vanderburgh County | Maps Effective | 1/29/2021 |
| 5 | MI | Cheboygan County | Revised Preliminary | 1/12/2021 |
| 6 | LA | Plaquemines Parish | Maps Effective | 1/15/2021 |
| 6 | OK | Cleveland County | Maps Effective | 1/15/2021 |
| 6 | TX | Fort Bend County | Maps Effective | 1/29/2021 |
| 6 | TX | Llano County | Maps Effective | 1/29/2021 |
| 6 | TX | Matagorda County | Maps Effective | 1/15/2021 |
| 6 | TX | Victoria County | Appeal Start | 1/12/2021 |
| 7 | IA | Black Hawk County | Preliminary | 1/12/2021 |



| Region | State | County Name | Action Taken | Date |
|--------|-------|------------------|----------------|-----------|
| 7 | IA | Bremer County | Maps Effective | 1/29/2021 |
| 7 | IA | Delaware County | Appeal Start | 1/20/2021 |
| 7 | IA | Fremont County | Appeal Start | 1/21/2021 |
| 7 | IA | Harrison County | Maps Effective | 1/29/2021 |
| 7 | IA | Linn County | LFD Issued | 1/20/2021 |
| 7 | IA | Story County | Maps Effective | 1/15/2021 |
| 7 | IA | Wapello County | Maps Effective | 1/29/2021 |
| 7 | IA | Winnebago County | Preliminary | 1/7/2021 |
| 7 | KS | Dickinson County | Preliminary | 1/15/2021 |
| 7 | KS | Ellis County | Appeal Start | 1/20/2021 |
| 7 | KS | Franklin County | Appeal Start | 1/19/2021 |
| 7 | KS | Lyon County | Appeal Start | 1/19/2021 |
| 7 | KS | Osage County | Appeal Start | 1/14/2021 |
| 7 | KS | Reno County | Maps Effective | 1/29/2021 |
| 7 | MO | Clark County | Maps Effective | 1/29/2021 |
| 8 | CO | Jefferson County | Maps Effective | 1/15/2021 |
| 8 | CO | Larimer County | Maps Effective | 1/15/2021 |
| 8 | MT | Mineral County | Preliminary | 1/15/2021 |
| 8 | MT | Missoula County | Preliminary | 1/28/2021 |
| 8 | SD | Union County | Maps Effective | 1/15/2021 |
| 9 | AZ | Maricopa County | LFD Issued | 1/20/2021 |
| 9 | CA | Mendocino County | Preliminary | 1/14/2021 |
| 9 | CA | Ventura County | Maps Effective | 1/29/2021 |

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 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 and will publish the final flood hazard information in the *Federal Register*. The updated FIRM panels will become effective 6 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/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. 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 <https://www.fema.gov/flood-maps>. In addition, the FEMA Mapping and Insurance eXchange (FMIX) is available to 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 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 | 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 | Cam Rossie | 425-487-4651 | Camilla.Rossie@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 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).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

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.



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 2 months, and studies for which preliminary or revised preliminary flood maps and/or LFDs were issued last month.² 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 periods³ that were initiated and maps that went effective last month.

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

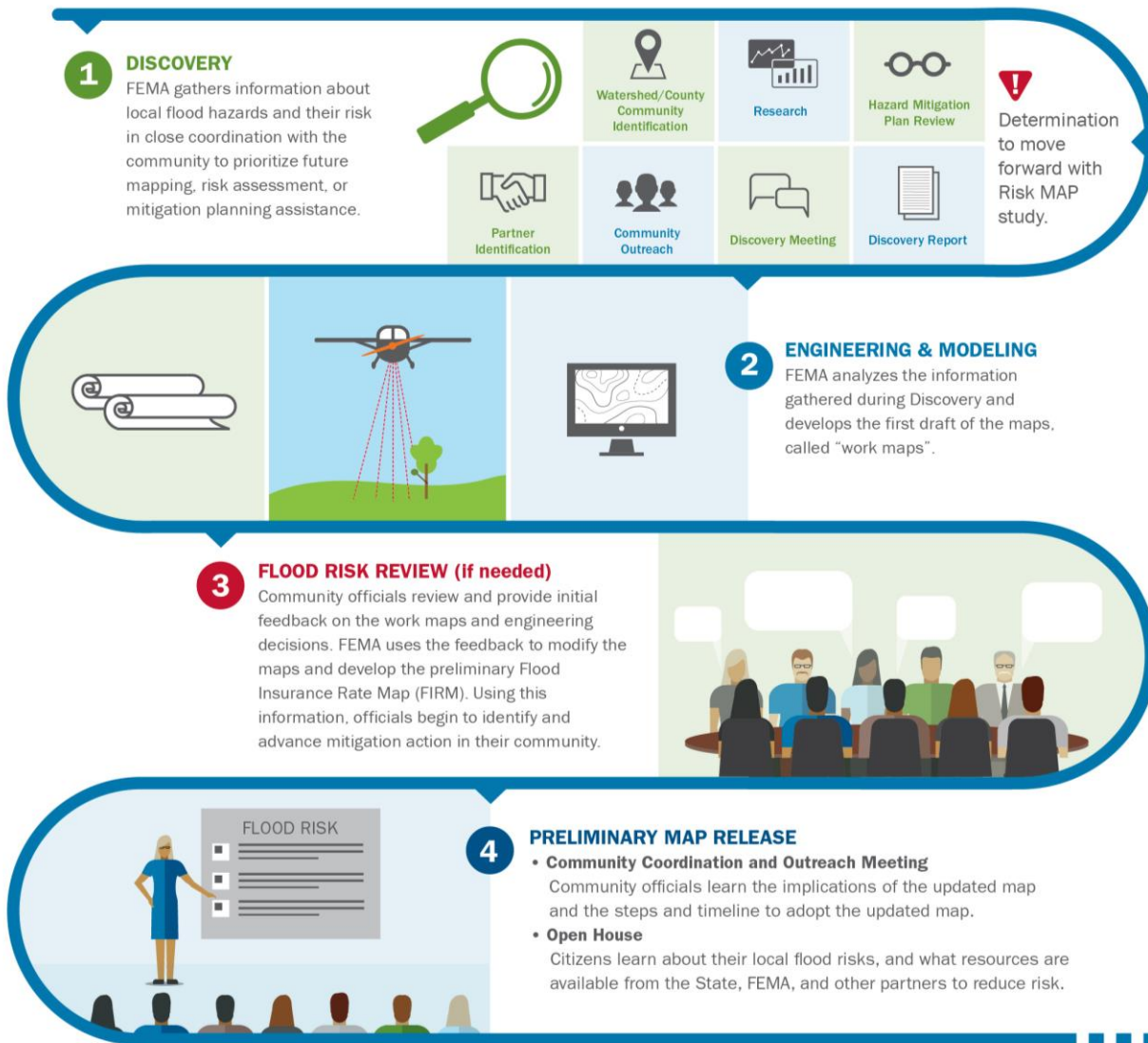
³ For more details, see “Information on ‘Appeal Start’ Actions” in Section 4.3.



APPENDIX A: RISK MAP PROCESS GRAPHIC

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

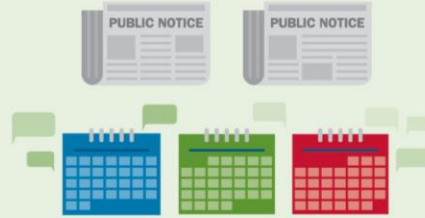
FEMA Risk MAP Process



Risk MAP Process Continued

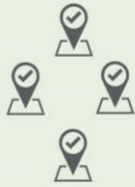
5 90-DAY APPEAL AND COMMENT PERIOD

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.



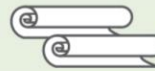
8 RESILIENCE MEETING

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

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

| | |
|----------------|---|
| Website | http://www.fema.gov/flood-insurance/rules-legislation/laws |
|----------------|---|

National Flood Insurance Program

| | |
|----------------|---|
| Website | http://www.fema.gov/flood-insurance |
|----------------|---|

| | |
|--------------|--------------------------|
| Phone | 888-379-9531 (toll free) |
|--------------|--------------------------|

| | |
|---------------|--|
| E-mail | floodsmart@fema.dhs.gov |
|---------------|--|

Risk MAP Program

| | |
|----------------|---|
| Website | http://www.fema.gov/flood-maps/tools-resources/risk-map |
|----------------|---|

| | |
|--------------|--------------------------|
| Phone | 877-336-2627 (toll free) |
|--------------|--------------------------|

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