

# NOTICE TO CONGRESS: MONTHLY UPDATE ON FLOOD MAPPING

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

May 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

### Virtual Engagement Across Oceans: Discovery Meetings Reinvented

Discovery is an important time during FEMA’s Risk MAP process. It typically includes in-person community meetings to listen and learn about an area’s hazards and risks. While COVID-19 has put in-person meetings on hold, FEMA has successfully turned to virtual public engagement for the flood mapping program. In August and September 2020, FEMA Region 9 held two virtual Discovery Meetings with Guam and the Commonwealth of the Northern Mariana Islands (CNMI).

In light of travel restrictions, the Region 9 team reevaluated the original in-person meeting content. They restructured sessions, adjusted timing and platforms, and refined materials based on the communities’ needs. FEMA’s partners from across oceans had the chance to meet in an interactive and collaborative virtual space.

Most important, these Discovery Meetings captured communities’ real-time concerns and mapping needs. Using videoconferencing, screensharing, and online maps, the Region 9 team learned about local priorities, past projects, and analysis and risk-reduction needs. These conversations revealed opportunities to work together on solutions like funding new flood maps, collecting natural hazard data, and forming new partnerships. After each session, attendees could talk together and ask questions during additional “office hours.” This mimicked conversations that might occur at an in-person meeting between participants and the multi-disciplinary mitigation staff available.

More than 55 partners and local stakeholders attended the Discovery Meetings. These meetings established a good framework for future touchpoints. One attendee shared that it was “... great to see the various programs [that] FEMA represented during the sessions.” Another underscored the importance of information sharing and partnership stating, “this is a great platform to see that happening.”

#### Meeting Objectives

**Objective 1:** Build relationships and engage with key stakeholders.

**Objective 2:** Identify community risks and share local best practices and lessons learned.

**Objective 3:** Share FEMA’s suite of tools and resources and identify the path for collaborating on risk reduction and resilience actions.

#### Polls

**Question A:** Which of the natural hazards listed in your Hazard Mitigation Plan do you consider the greatest threat to your community?  
[Select one answer.](#)



**Question B:** Which natural hazards are most closely related to your work?  
[Select all that apply.](#)

#### Answer Options

- Climate Change
- Drought
- Earthquake
- Flooding
- Tsunami
- Typhoon
- Volcano
- Wildfire

During the virtual Discovery Meetings, attendees participated in interactive polls.





### 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	June 2021	Quarter 3, 2021	Quarter 4, 2021
1	MA	Middlesex County	June 2021	Quarter 3, 2021	Quarter 4, 2021
1	MA	Worcester County	June 2021	Quarter 3, 2021	Quarter 4, 2021
1	NH	Belknap County	July 2021	Quarter 3, 2021	Quarter 4, 2021
1	NH	Carroll County	July 2021	Quarter 3, 2021	Quarter 4, 2021
1	NH	Grafton County	July 2021	Quarter 3, 2021	Quarter 4, 2021
1	NH	Hillsborough County	July 2021	Quarter 3, 2021	Quarter 4, 2021
1	NH	Merrimack County	July 2021	Quarter 3, 2021	Quarter 4, 2021
1	NH	Rockingham County	July 2021	Quarter 3, 2021	Quarter 4, 2021
1	NH	Strafford County	July 2021	Quarter 3, 2021	Quarter 4, 2021
2	NY	Monroe County	June 2021	Quarter 3, 2021	Quarter 4, 2021
3	VA	Caroline County	June 2021	Quarter 3, 2021	Quarter 4, 2021
3	VA	Chesterfield County	June 2021	Quarter 3, 2021	Quarter 4, 2021
3	VA	King William County	June 2021	Quarter 3, 2021	Quarter 4, 2021
3	WV	Greenbrier County	July 2021	Quarter 3, 2021	Quarter 4, 2021
4	KY	Henderson County	May 2021	Quarter 3, 2021	Quarter 4, 2021
4	KY	Union County	May 2021	Quarter 3, 2021	Quarter 4, 2021



Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
4	KY	Webster County	May 2021	Quarter 3, 2021	Quarter 4, 2021
4	SC	Allendale County	May 2021	Quarter 3, 2021	Quarter 4, 2021
4	SC	Bamberg County	May 2021	Quarter 3, 2021	Quarter 4, 2021
4	SC	Barnwell County	May 2021	Quarter 3, 2021	Quarter 4, 2021
4	SC	Hampton County	May 2021	Quarter 3, 2021	Quarter 4, 2021
4	TN	Dekalb County	July 2021	Quarter 4, 2021	Quarter 1, 2022
4	TN	Jackson County	May 2021	Quarter 3, 2021	Quarter 4, 2021
4	TN	Putnam County	July 2021	Quarter 4, 2021	Quarter 1, 2022
4	TN	Smith County	July 2021	Quarter 4, 2021	Quarter 1, 2022
4	TN	Sullivan County	July 2021	Quarter 4, 2021	Quarter 1, 2022
5	IL	Hardin County	June 2021	Quarter 3, 2021	Quarter 4, 2021
5	IN	Allen County	July 2021	Quarter 3, 2021	Quarter 4, 2021
5	IN	Wells County	June 2021	Quarter 3, 2021	Quarter 4, 2021
5	MI	Alger County	July 2021	Quarter 3, 2021	Quarter 4, 2021
5	MI	Baraga County	July 2021	Quarter 3, 2021	Quarter 4, 2021
5	MI	Marquette County	July 2021	Quarter 3, 2021	Quarter 4, 2021
5	MI	Saginaw County	May 2021	Quarter 3, 2021	Quarter 4, 2021
5	MN	Carlton County	May 2021	Quarter 3, 2021	Quarter 4, 2021
5	MN	Dodge County	July 2021	Quarter 3, 2021	Quarter 4, 2021
5	MN	Le Sueur County	July 2021	Quarter 3, 2021	Quarter 4, 2021
5	MN	Morrison County	July 2021	Quarter 3, 2021	Quarter 4, 2021
5	WI	Sheboygan County	July 2021	Quarter 3, 2021	Quarter 4, 2021
5	WI	Taylor County	June 2021	Quarter 3, 2021	Quarter 4, 2021
6	LA	Lafourche Parish	June 2021	Quarter 3, 2021	Quarter 3, 2021
6	LA	Terrebonne Parish	June 2021	Quarter 3, 2021	Quarter 3, 2021
6	TX	Bexar County	June 2021	Quarter 3, 2021	Quarter 3, 2021
6	TX	Wilson County	June 2021	Quarter 3, 2021	Quarter 3, 2021
7	MO	Jackson County	May 2021	Quarter 3, 2021	Quarter 4, 2021
7	NE	Wayne County	June 2021	Quarter 3, 2021	Quarter 4, 2021
8	SD	Day County	June 2021	Quarter 3, 2021	Quarter 4, 2021
8	UT	Cache County	June 2021	Quarter 3, 2021	Quarter 4, 2021
9	NV	Elko County	June 2021	Quarter 3, 2021	Quarter 4, 2021
10	WA	Lewis County	June 2021	Quarter 3, 2021	Quarter 4, 2021
10	WA	Pierce County	June 2021	Quarter 3, 2021	Quarter 4, 2021
10	WA	Thurston County	June 2021	Quarter 3, 2021	Quarter 4, 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
1	ME	Cumberland County	June 2021
1	ME	York County	June 2021
3	PA	Northumberland County	July 2021
3	VA	Orange County	July 2021
3	VA	Pulaski County	July 2021
4	KY	Boone County	May 2021
4	NC	Carteret County	June 2021
4	NC	Pender County	June 2021
5	IN	Bartholomew County	May 2021
5	MI	Emmet County	May 2021
6	OK	Oklahoma County	July 2021
7	KS	Rice County	June 2021
7	MO	Greene County	June 2021
7	MO	Stone County	June 2021
9	AZ	Maricopa County	July 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
2	NJ	Hunterdon County	Preliminary	4/2/2021
2	NY	Oswego County	Preliminary	4/5/2021
3	PA	Bradford County	Appeal Start	4/1/2021
3	PA	Columbia County	Appeal Start	4/21/2021
3	PA	Wyoming County	Appeal Start	4/1/2021
3	VA	Amelia County	LFD Issued	4/7/2021
3	VA	Essex County	LFD Issued	4/21/2021
3	VA	Fairfax County	Preliminary	4/30/2021
3	VA	Gloucester County	LFD Issued	4/21/2021
3	VA	King and Queen County	LFD Issued	4/21/2021
3	VA	New Kent County	LFD Issued	4/21/2021
3	VA	Prince Edward County	Preliminary	4/14/2021
3	WV	Summers County	LFD Issued	4/7/2021



Region	State	County Name	Action Taken	Date
4	AL	DeKalb County	Appeal Start	4/22/2021
4	AL	Etowah County	Appeal Start	4/21/2021
4	AL	Jackson County	Appeal Start	4/21/2021
4	AL	Marshall County	Appeal Start	4/21/2021
4	FL	DeSoto County	LFD Issued	4/7/2021
4	FL	Hillsborough County	LFD Issued	4/7/2021
4	FL	Palm Beach County	Appeal Start	4/16/2021
4	GA	Madison County	Appeal Start	4/29/2021
4	GA	Oglethorpe County	Appeal Start	4/29/2021
4	KY	Anderson County	Preliminary	4/23/2021
4	KY	Bullitt County	Preliminary	4/23/2021
4	KY	Casey County	Preliminary	4/23/2021
4	KY	Hardin County	Preliminary	4/23/2021
4	KY	Larue County	Preliminary	4/23/2021
4	NC	Wake County	Appeal Start	4/8/2021
5	IN	Hendricks County	Appeal Start	4/15/2021
5	IN	Shelby County	Appeal Start	4/2/2021
5	MI	Alcona County	Appeal Start	4/7/2021
5	MI	Alpena County	Appeal Start	4/8/2021
5	MI	Delta County	Preliminary	4/30/2021
5	MI	Leelanau County	Revised Preliminary	4/30/2021
5	MI	Muskegon County	LFD Issued	4/7/2021
5	MI	Ottawa County	LFD Issued	4/21/2021
5	MI	St. Clair County	Appeal Start	4/2/2021
5	MI	Wayne County	LFD Issued	4/21/2021
5	MN	Yellow Medicine County	LFD Issued	4/7/2021
5	OH	Logan County	Appeal Start	4/7/2021
5	WI	Waukesha County	Revised Preliminary	4/19/2021
6	OK	Seminole County	Maps Effective	4/7/2021
6	TX	Ellis County	Preliminary	4/13/2021
7	IA	Boone County	LFD Issued	4/21/2021
7	IA	Des Moines County	LFD Issued	4/21/2021
7	IA	Henry County	LFD Issued	4/7/2021
7	IA	Humboldt County	Appeal Start	4/29/2021
7	IA	Ida County	Appeal Start	4/21/2021
7	IA	Iowa County	Appeal Start	4/21/2021
7	IA	Jefferson County	Maps Effective	4/7/2021
7	IA	Palo Alto County	LFD Issued	4/7/2021
7	IA	Sac County	Appeal Start	4/28/2021
7	IA	Sioux County	Appeal Start	4/21/2021
7	IA	Tama County	LFD Issued	4/7/2021





Region	State	County Name	Action Taken	Date
7	IA	Union County	Appeal Start	4/16/2021
7	KS	Doniphan County	Preliminary	4/2/2021
7	MO	Buchanan County	Preliminary	4/30/2021
7	MO	Howell County	Maps Effective	4/7/2021
7	NE	Nemaha County	LFD Issued	4/7/2021
7	NE	Richardson County	LFD Issued	4/7/2021
8	MT	Gallatin County	Maps Effective	4/21/2021
8	SD	Grant County	Preliminary	4/9/2021
8	SD	Turner County	LFD Issued	4/7/2021
8	UT	Weber County	Preliminary	4/21/2021
8	WY	Carbon County	Appeal Start	4/21/2021
9	AZ	Coconino County	Appeal Start	4/29/2021
9	CA	Kern County	LFD Issued	4/21/2021
9	CA	Los Angeles County	Maps Effective	4/21/2021
10	WA	Skamania County	Preliminary	4/30/2021
10	WA	Yakima County	LFD Issued	4/21/2021

### 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](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](mailto: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	<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

The Biggert-Waters Flood Insurance Reform Act of 2012 (Biggert-Waters), as amended by the Homeowner Flood Insurance Affordability Act of 2014, directs FEMA to notify Members of Congress when constituents in their districts will be affected by a flood mapping update. Public Law 112-141, div. F, title II, §100216, July 6, 2012, 126 Stat. 927; Pub. L. 113-89, §§27, 30, Mar. 21, 2014, 128 Stat. 1033, 1034; 42 U.S.C. §4101b (d) (1)(G)(i) and (H) (2014). Under Biggert-Waters:

- The Administrator shall, not less than 30 days before issuance of any preliminary map, notify the Senators for each State affected and each Member of the House of Representatives for each congressional district affected by the preliminary map in writing of the estimated schedule for:
  - Community meetings regarding the preliminary map
  - Publication of notices regarding the preliminary map in local newspapers
  - The commencement of the appeals process regarding the map

See Biggert-Waters, as amended, at 42 U.S.C. §4101b (d)(1)(G)(i).<sup>1</sup>

Biggert-Waters also states:

- The Administrator shall, upon the issuance of any proposed map and any notice of an opportunity to make an appeal relating to the proposed map, notify the Senators for each State

<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.



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.<sup>2</sup> LFDs are the actions taken by FEMA to finalize the flood hazard data shown on a preliminary FIRM. This document also provides details on statutory administrative appeal periods<sup>3</sup> that were initiated and maps that went effective last month.

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<sup>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.

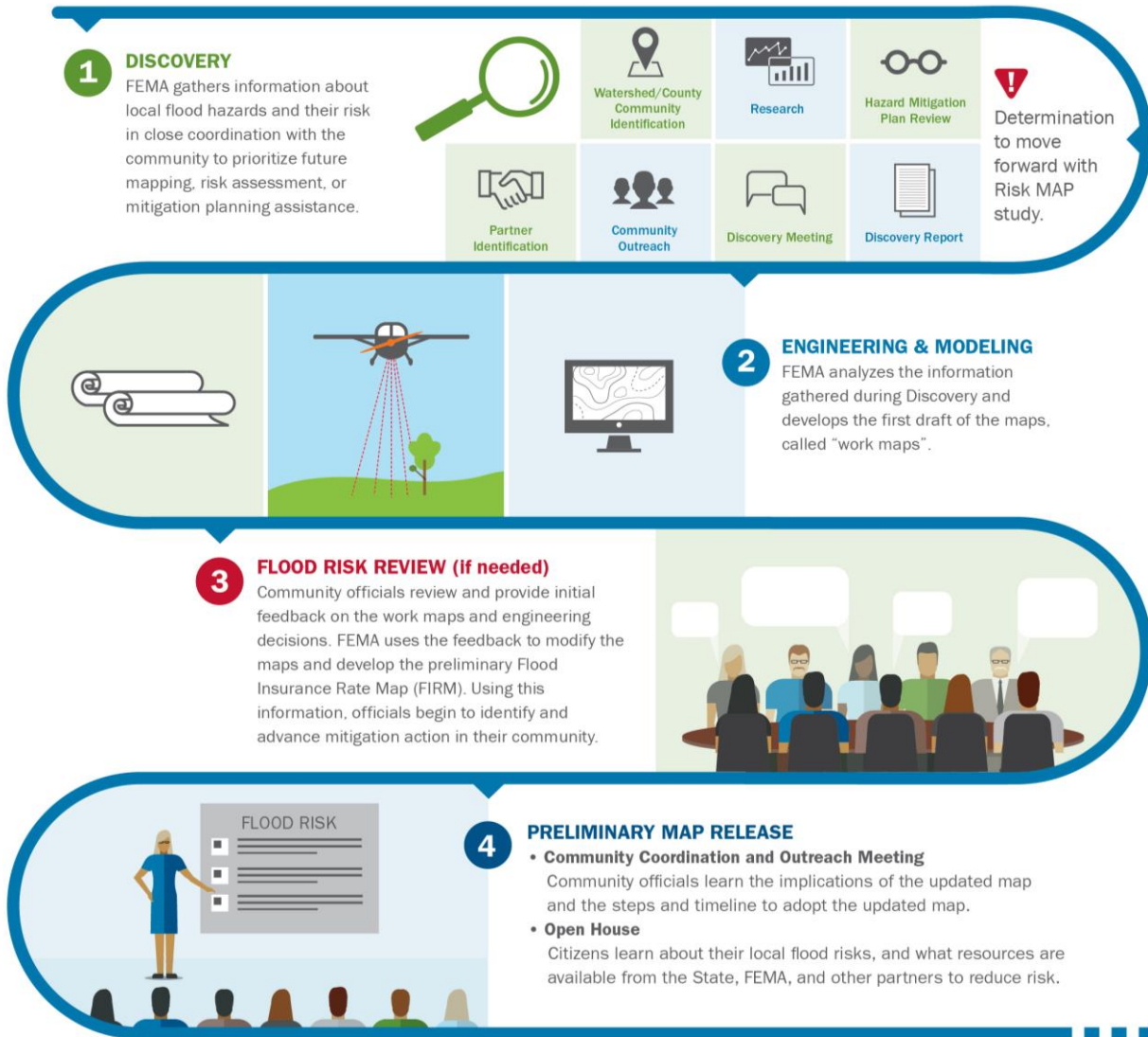




## APPENDIX A: RISK MAP PROCESS GRAPHIC

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

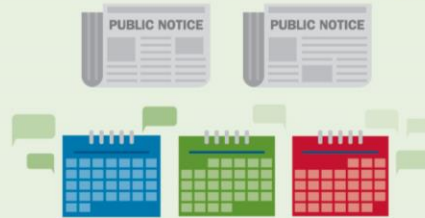
### FEMA Risk MAP Process



## Risk MAP Process Continued

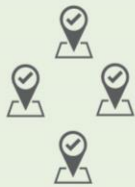
### 5 90-DAY APPEAL AND COMMENT PERIOD

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.



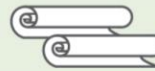
### 8 RESILIENCE MEETING

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



**FEMA**



**FEMA**

## APPENDIX B: RESOURCES

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The following additional resources provide a better understanding of key elements of this report.

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

<b>Website</b>	<a href="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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