



# Notice to Congress: Monthly Update on Flood Mapping

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

February 2025

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# 1. Introduction

Flooding is a serious risk to life and property in the United States that changes over time. The FEMA Risk Mapping, Assessment and Planning (Risk MAP) program helps communities learn and prepare for changing flood risks by updating flood maps. The new flood maps help officials review building codes and other standards that make residents, homes and businesses safer.

FEMA is required to review a community's flood maps every five years. The agency must then decide whether to update or change them. FEMA must also tell Congress every month about any planned changes to community flood maps. This Notice to Congress includes information about:

- Communities that (in the next three months) will receive updated draft maps from FEMA (called preliminary maps and revised preliminary maps).
- Communities that have received preliminary or revised preliminary maps from FEMA.
- When FEMA will publish community notices about the release of the maps and the appeal period.
- Communities that have received Letters of Final Determination (LFDs) about their updated maps.
- Communities whose maps are considered final (called effective maps).

This monthly Notice to Congress also includes Risk MAP program updates, news on community and flood risk best practices, and other topics.

## Risk MAP Vision

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



## 2. Notification

The following table shows preliminary and revised preliminary flood mapping studies that FEMA expects to release in the current month and the next two months. An additional table shows the studies where FEMA issued preliminary or revised maps; started an appeal period; or released an LFD or effective maps. All tables show the applicable FEMA region, state and county. The tables also show the flood mapping study status and estimated or actual dates.

### 2.1. Estimated Release of Preliminary Maps

FEMA has studied 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	MA	Hampshire County	April 2025	Quarter 3, 2025	Quarter 4, 2025
2	NY	Chautauqua County	March 2025	Quarter 2, 2025	Quarter 3, 2025
2	NY	Fulton County	April 2025	Quarter 2, 2025	Quarter 3, 2025
2	NY	Genesee County	February 2025	Quarter 2, 2025	Quarter 3, 2025
4	FL	Bradford County	March 2025	Quarter 2, 2025	Quarter 3, 2025
4	FL	Clay County	March 2025	Quarter 2, 2025	Quarter 3, 2025
4	FL	Collier County	February 2025	Quarter 2, 2025	Quarter 3, 2025
4	FL	Collier County	February 2025	Quarter 2, 2025	Quarter 3, 2025
4	FL	Duval County	March 2025	Quarter 2, 2025	Quarter 3, 2025
4	FL	Flagler County	March 2025	Quarter 2, 2025	Quarter 3, 2025

Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
4	FL	Holmes County	April 2025	Quarter 3, 2025	Quarter 4, 2025
4	FL	Putnam County	March 2025	Quarter 2, 2025	Quarter 3, 2025
4	FL	Volusia County	March 2025	Quarter 2, 2025	Quarter 3, 2025
4	MS	Attala County	April 2025	Quarter 3, 2025	Quarter 4 2025
4	MS	Carroll County	April 2025	Quarter 3, 2025	Quarter 4 2025
4	MS	Choctaw County	April 2025	Quarter 3, 2025	Quarter 4 2025
4	MS	Holmes County	April 2025	Quarter 3, 2025	Quarter 4 2025
4	MS	Leake County	April 2025	Quarter 3, 2025	Quarter 4 2025
4	MS	Madison County	April 2025	Quarter 3, 2025	Quarter 4 2025
4	MS	Montgomery County	April 2025	Quarter 3, 2025	Quarter 4 2025
4	MS	Oktibbeha County	April 2025	Quarter 3, 2025	Quarter 4 2025
4	MS	Webster County	April 2025	Quarter 3, 2025	Quarter 4 2025
4	NC	Edgecombe County	April 2025	Quarter 3, 2025	Quarter 4 2025
4	NC	Mitchell County	April 2025	Quarter 3, 2025	Quarter 4 2025
4	NC	Yancey County	April 2025	Quarter 3, 2025	Quarter 4 2025
4	SC	Allendale County	April 2025	Quarter 3, 2025	Quarter 4 2025
4	SC	Hampton County	April 2025	Quarter 3, 2025	Quarter 4 2025
4	SC	Jasper County	April 2025	Quarter 3, 2025	Quarter 4 2025
5	MI	Clare County	March 2025	Quarter 2, 2025	Quarter 3, 2025
5	MI	Missaukee County	April 2025	Quarter 2, 2025	Quarter 3, 2025
5	MI	Alger County	April 2026	Quarter 2, 2026	Quarter 3, 2026
5	WI	Vernon County	April 2025	Quarter 2, 2025	Quarter 3, 2025
5	MN	Murray County	April 2025	Quarter 2, 2025	Quarter 3, 2025
6	AR	Madison County	February 2025	Quarter 1, 2025	Quarter 2, 2025
6	OK	Harper County	February 2025	Quarter 1, 2025	Quarter 2, 2025
6	TX	Hays County	April 2025	Quarter 2, 2025	Quarter 3, 2025



Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
7	MO	Hickory County	February 2025	Quarter 2, 2025	Quarter 3, 2025
7	MO	Dunklin County	March 2025	Quarter 2, 2025	Quarter 3, 2025
7	KS	Labette County	March 2025	Quarter 2, 2025	Quarter 3, 2025
7	MO	Iron County	March 2025	Quarter 2, 2025	Quarter 3, 2025
7	KS	Lyon County	March 2025	Quarter 2, 2025	Quarter 3, 2025
7	MO	Madison County	March 2025	Quarter 2, 2025	Quarter 3, 2025
7	MO	Wayne County	March 2025	Quarter 2, 2025	Quarter 3, 2025
7	MO	Howell County	March 2025	Quarter 2, 2025	Quarter 3, 2025
7	MO	St. Francois County	March 2025	Quarter 2, 2025	Quarter 3, 2025
7	MO	Phelps County	April 2025	Quarter 2, 2025	Quarter 3, 2025
7	MO	Oregon County	April 2025	Quarter 2, 2025	Quarter 3, 2025
7	MO	New Madrid County	April 2025	Quarter 2, 2025	Quarter 3, 2025
9	AZ	Cochise County	February 2025	Quarter 1, 2025	Quarter 2, 2025
10	WA	Chelan County	April 2025	Quarter 4, 2025	Quarter 1, 2026
10	WA	Douglas County	March 2025	Quarter 3, 2025	Quarter 1, 2026
10	WA	Ferry County	March 2025	Quarter 4, 2025	Quarter 1, 2026
10	WA	Okanogan County	April 2025	Quarter 4, 2025	Quarter 1, 2026
10	WA	Okanogan County	March 2025	Quarter 4, 2025	Quarter 1, 2026

## 2.2. 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	NH	Hillsborough County	April 2025
2	NJ	Hunterdon County	March 2025
2	NJ	Somerset County	March 2025
4	MS	Itawamba County	March 2025
4	MS	Lee County	March 2025
4	MS	Lowndes County	March 2025
4	MS	Monroe County	March 2025
4	MS	Prentiss County	March 2025
4	MS	Tishomingo County	March 2025
5	MI	St. Joseph County	April 2025
7	KS	Cherokee County	March 2025
9	AZ	Coconino County	February 2025
10	OR	Lane County	April 2025
10	OR	Wasco County	March 2025

### 2.3. Actions Taken by FEMA

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

Region	State	County Name	Action Taken	Date
1	MA	Essex County	LFD Issued	1/8/2025
1	MA	Middlesex County	LFD Issued	1/8/2025
1	MA	Norfolk County	LFD Issued	1/8/2025
1	MA	Worcester County	LFD Issued	1/8/2025
1	MA	Worcester County	Preliminary	1/31/2025
2	NY	Saratoga County	Preliminary	1/31/2025
2	NY	Wayne County	Preliminary	1/31/2025



Region	State	County Name	Action Taken	Date
2	NY	Wyoming County	Preliminary	1/31/2025
3	MD	Montgomery County	Appeal Start	1/17/2025
3	PA	Franklin County	Preliminary	1/30/2025
3	VA	Richmond City	LFD Issued	1/8/2025
3	VA	Suffolk City	Appeal Start	1/15/2025
3	VA	Sussex County	Preliminary	1/15/2025
3	WV	Hampshire County	Appeal Start	1/22/2025
3	WV	Monroe County	Maps Effective	1/17/2025
4	AL	Calhoun County	Preliminary	1/29/2025
4	AL	Cherokee County	Preliminary	1/29/2025
4	AL	Cleburne County	Preliminary	1/29/2025
4	AL	DeKalb County	Preliminary	1/29/2025
4	AL	Etowah County	Preliminary	1/29/2025
4	AL	Lee County	Maps Effective	1/17/2025
4	MS	Calhoun County	Revised Preliminary	1/8/2025
4	MS	Holmes County	Maps Effective	1/17/2025
4	MS	Leflore County	Maps Effective	1/17/2025
4	MS	Madison County	Maps Effective	1/17/2025
4	MS	Yazoo County	Maps Effective	1/31/2025
4	NC	Beaufort County	Maps Effective	1/17/2025
4	NC	Bertie County	Maps Effective	1/17/2025
4	NC	Carteret County	Maps Effective	1/17/2025
4	NC	Chowan County	Maps Effective	1/17/2025
4	NC	Craven County	Maps Effective	1/17/2025
4	NC	Duplin County	Maps Effective	1/17/2025
4	NC	Hertford County	Maps Effective	1/17/2025
4	NC	Jones County	Maps Effective	1/17/2025
4	NC	Martin County	Maps Effective	1/17/2025

Region	State	County Name	Action Taken	Date
4	NC	New Hanover County	Maps Effective	1/17/2025
4	NC	Onslow County	Maps Effective	1/17/2025
4	NC	Pender County	Maps Effective	1/17/2025
4	NC	Pitt County	Maps Effective	1/17/2025
4	NC	Sampson County	Maps Effective	1/17/2025
4	NC	Tyrrell County	Maps Effective	1/17/2025
4	NC	Washington County	Maps Effective	1/17/2025
4	SC	Allendale County	Appeal Start	1/22/2025
4	SC	Bamberg County	Appeal Start	1/22/2025
4	SC	Barnwell County	Appeal Start	1/22/2025
4	SC	Hampton County	Appeal Start	1/23/2025
5	IL	Clay County	Maps Effective	1/17/2025
5	IL	Effingham County	Maps Effective	1/17/2025
5	WI	Richland County	Preliminary	1/31/2025
6	AR	Woodruff County	Revised Preliminary	1/16/2025
6	TX	Hays County	Maps Effective	1/17/2025
6	TX	Parker County	Preliminary	1/31/2025
7	KS	Crawford County	Preliminary	1/31/2025
7	NE	Morrill County	Appeal Start	1/16/2025
8	CO	Delta County	Appeal Start	1/30/2025
8	CO	Eagle County	Appeal Start	12/12/2024
8	CO	Mineral County	LFD Issued	1/8/2025
8	ND	Eddy County	Maps Effective	1/31/2025
8	ND	Foster County	Maps Effective	1/31/2025
9	CA	Placer County	Preliminary	2/5/2025
10	ID	Nez Perce County	Preliminary	1/15/2025
10	ID	Teton County	Appeal Start	1/22/2025
10	OR	Sherman County	LFD Issued	1/22/2025

Region	State	County Name	Action Taken	Date
10	WA	Clallam County	Preliminary	1/31/2025

#### 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. The maps are also online at <https://msc.fema.gov/portal/search> and <https://msc.fema.gov/fmcv>.

Local officials should share the maps with residents, business owners, elected officials and others in the community. This can help add to or correct non-technical features such as layout and labeling of roads, bridges and streams. These types of changes can be made during the community review period, at a community meeting, and during the 90-day appeal period. FEMA will then update the final flood map and FIS report.

#### Information on “Appeal Start” Actions

The National Flood Insurance Act limits the right to appeal the preliminary flood map and FIS reports. Appeals can be made by owners or renters of real property in a community who believe that their property rights are adversely affected. The affected community can also appeal.

Important information about appeals and comments can be found in FEMA’s “Guidance for Flood Risk Analysis and Mapping: Appeal and Comment Processing.” See [https://www.fema.gov/sites/default/files/2020-02/Appeal\\_Comment\\_Processing\\_Guidance\\_Feb\\_2019.pdf](https://www.fema.gov/sites/default/files/2020-02/Appeal_Comment_Processing_Guidance_Feb_2019.pdf).

#### Information on “LFD Issued” Actions

A statutory 90-day appeal period was held, and FEMA resolved any appeals or comments received during that period. FEMA has sent the LFD to the chief executive officer of all affected communities, all individual appellants, and the state coordinating agency. FEMA also publishes the final flood hazard information in the *Federal Register*. The updated flood map panels will become effective six months after the LFD date. FEMA archives final flood maps and FIS reports on the Flood Map Service Center (MSC) website at <https://msc.fema.gov>.

Resources are available to help homeowners understand the importance of flood insurance. There are steps they can take to reduce their rate. For additional information about flood insurance, visit <https://www.fema.gov/flood-insurance>.

To view upcoming map changes, please visit the Flood Map Changes Viewer at <https://msc.fema.gov/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 <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 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. 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	Dave Mace	202-341-9703	<a href="mailto:Dave.Mace@fema.dhs.gov">Dave.Mace@fema.dhs.gov</a>
2	Mary Light	551-267-5298	<a href="mailto:Mary.Light@fema.dhs.gov">Mary.Light@fema.dhs.gov</a>
3	Lynne Newman	215-910-1863	<a href="mailto:Lynne.Newman@fema.dhs.gov">Lynne.Newman@fema.dhs.gov</a>
4	Peter Milios	202-340-4757	<a href="mailto:Peter.Milios@fema.dhs.gov">Peter.Milios@fema.dhs.gov</a>
5	Mike Obrock	202-704-4066	<a href="mailto:Michael.Obrock@fema.dhs.gov">Michael.Obrock@fema.dhs.gov</a>
6	Ben Akers	202-708-0369	<a href="mailto:Benjamin.Akers@fema.dhs.gov">Benjamin.Akers@fema.dhs.gov</a>
7	Hanna Dickel	816-810-5382	<a href="mailto:Hannah.Dickel@fema.dhs.gov">Hannah.Dickel@fema.dhs.gov</a>
8	Lynn Kimbrough	303-235-4943	<a href="mailto:Lynn.Kimbrough@fema.dhs.gov">Lynn.Kimbrough@fema.dhs.gov</a>
9	Casey Deshong	510-612-8691	<a href="mailto:Casey.Deshong@fema.dhs.gov">Casey.Deshong@fema.dhs.gov</a>
10	Brandon Monson	202-256-4213	<a href="mailto:Brandon.Monson@fema.dhs.gov">Brandon.Monson@fema.dhs.gov</a>

### 3. 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).<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 two 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>

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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.

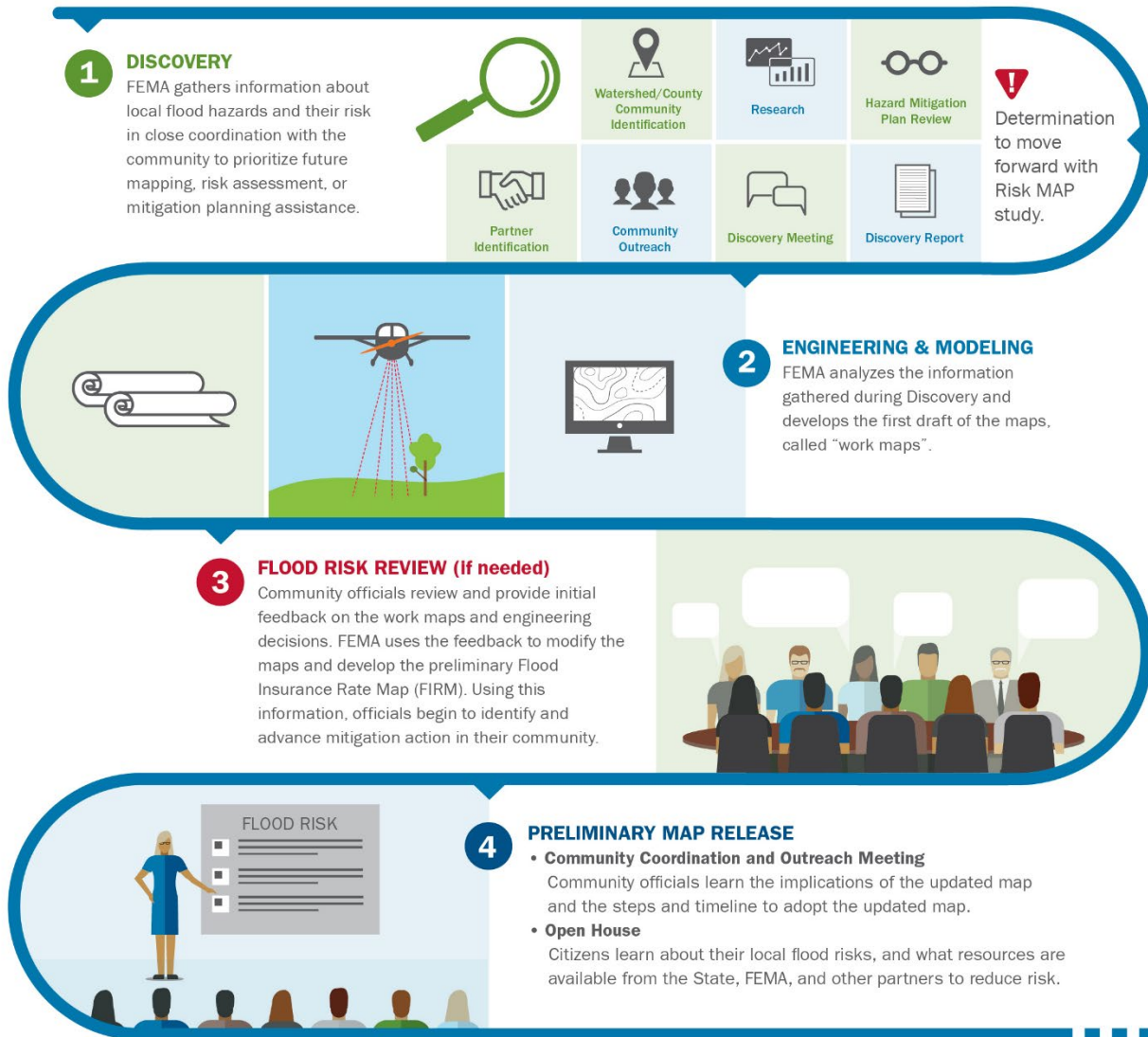
<sup>2</sup> For definitions of flood map, LFD, and other terms, please refer to Appendix B.

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

## Appendix A: Risk MAP Process Graphic

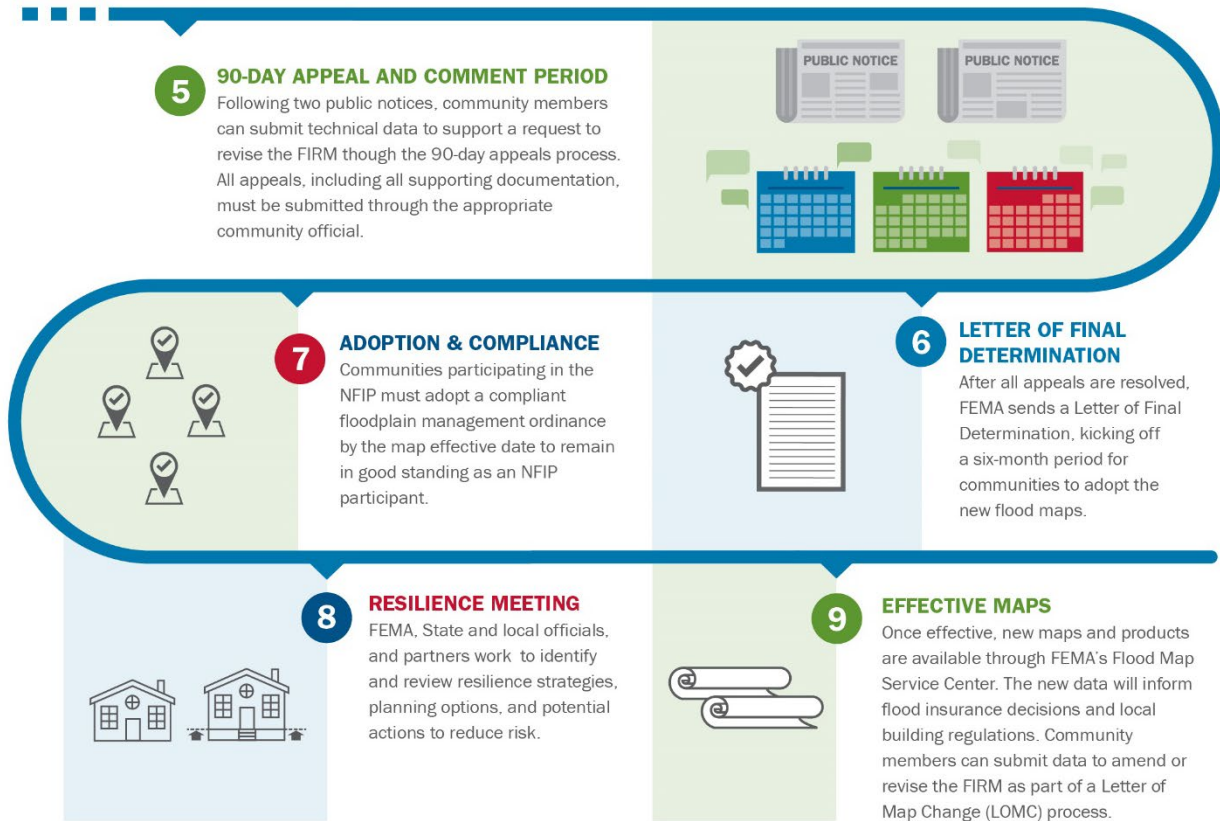
The graphic below shows the process for flood map creation and updates.

### FEMA Risk MAP Process





## Risk MAP Process Continued



**RiskMAP**  
Increasing Resilience Together



**FEMA**

## 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>
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### National Flood Insurance Program

Website	<a href="https://www.fema.gov/flood-insurance">https://www.fema.gov/flood-insurance</a>
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Phone	877-336-2627 (toll free)
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E-mail	<a href="mailto:floodsmart@fema.dhs.gov">floodsmart@fema.dhs.gov</a>
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### 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>
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Phone	877-336-2627 (toll free)
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E-mail	<a href="mailto:FEMA-FMIX@fema.dhs.gov">FEMA-FMIX@fema.dhs.gov</a>
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