



Notice to Congress: Monthly Update on Flood Mapping

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

January 2025

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Table of Contents

1. Introduction	1
2. Risk MAP News.....	2
3. Notification	3
3.1. Estimated Release of Preliminary Maps.....	3
3.2. Estimated Release of Revised Preliminary Maps.....	6
3.3. Actions Taken by FEMA.....	6
4. Legal Requirements	11
Appendix A: Risk MAP Process Graphic	12
Appendix B: Resources	14

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. Risk MAP News

FEMA Relaunches IMMERVED, its Virtual Reality Experience That Reinforces the Value of Mitigation

IMMERVED is FEMA’s virtual reality (VR) tool that helps people see the value of preparing for floods. Guided by behavioral science principles, FEMA created IMMERVED as an innovative, compelling way to bring flood risk to life and show the benefits of mitigating its impacts. FEMA recently revamped IMMERVED to make the experience even better.

Through the power of VR, IMMERVED users visit a fictional community experiencing a flood event. During the seven-minute simulation, users experience a major flood and explore the damage in a flooded neighborhood. They then see how mitigation decisions benefit the community.

Since its 2017 launch, 2,500+ users have experienced IMMERVED at 100+ events across the country. To enhance the IMMERVED tool, FEMA recently upgraded the technology to use state-of-the-art VR headsets.

FEMA also improved sensory elements, including lighting, projections and texture. Now, everything the user sees and hears, including water reflections and trees shaking in the wind, seems more authentic. There is also an option to enable English subtitles.



IMMERVED is FEMA’s virtual reality tool that helps people see the value of preparing for floods.

To bring IMMERVED to more people, the new kit is more portable - about the size of carry-on luggage. As part of the relaunch, each FEMA regional office received an IMMERVED kit to use in their Risk MAP community engagement.

It can be hard for people to imagine the impacts of something they haven’t experienced. IMMERVED allows users to mentally process the VR experience as they would an actual flood. This means they are more likely to see the threat as real and as something that could affect their lives. It helps users better relate to flood threats and encourages preventive action.

FEMA recently showcased the new IMMERVED experience at the National Association for the Advancement of Colored People (NAACP) Annual Conference during an event entitled “Resilient Futures: Addressing Extreme Heat, Water Challenges, and Building Needs in Black Communities.” The event was designed to teach participants about hazard mitigation. IMMERVED was a big draw among attendees, and a number of people said they learned from the VR experience.

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 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.

3.1. 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) reports. The table identifies when FEMA plans to deliver each 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 a 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	Worcester County	January 2025	Quarter 2, 2025	Quarter 3, 2025
1	NH	Rockingham County	February 2025	Quarter 2, 2025	Quarter 3, 2025
2	NJ	Mercer County	March 2025	Quarter 2, 2025	Quarter 3, 2025
2	NY	Chautauqua County	March 2025	Quarter 2, 2025	Quarter 3, 2025
2	NY	Genesee County	February 2025	Quarter 1, 2025	Quarter 2, 2025
2	NY	Saratoga County	January 2025	Quarter 1, 2025	Quarter 2, 2025
2	NY	Wayne County	January 2025	Quarter 1, 2025	Quarter 2, 2025
2	NY	Wyoming County	January 2025	Quarter 1, 2025	Quarter 2, 2025
3	PA	Franklin County	January 2025	Quarter 1, 2025	Quarter 2, 2025
3	PA	Pike 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
3	VA	Mecklenburg County	March 2025	Quarter 2, 2025	Quarter 3, 2025
3	VA	Sussex County	January 2025	Quarter 1, 2025	Quarter 2, 2025
4	AL	Calhoun County	January 2025	Quarter 2, 2025	Quarter 3, 2025
4	AL	Cherokee County	January 2025	Quarter 2, 2025	Quarter 3, 2025
4	AL	Cleburne County	January 2025	Quarter 2, 2025	Quarter 3, 2025
4	AL	DeKalb County	January 2025	Quarter 2, 2025	Quarter 3, 2025
4	AL	Etowah County	January 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
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	GA	Rabun County	January 2025	Quarter 2, 2025	Quarter 3, 2025
4	NC	Mitchell County	March 2025	Quarter 2, 2025	Quarter 3, 2025
4	NC	Yancey County	March 2025	Quarter 2, 2025	Quarter 3, 2025
5	WI	Richland County	January 2025	Quarter 1, 2025	Quarter 2, 2025
5	MI	Alger County	January 2025	Quarter 1, 2025	Quarter 2, 2025
5	OH	Clermont County	February 2025	Quarter 1, 2025	Quarter 2, 2025
5	MI	Clare County	February 2025	Quarter 1, 2025	Quarter 2, 2025
5	MI	Osceola County	March 2025	Quarter 2, 2025	Quarter 3, 2025
5	MI	Roscommon County	March 2025	Quarter 2, 2025	Quarter 3, 2025
5	IN	Huntington County	March 2025	Quarter 2, 2025	Quarter 3, 2025
5	IN	Brown 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
5	IN	Lawrence County	March 2025	Quarter 2, 2025	Quarter 3, 2025
5	IN	Orange County	March 2025	Quarter 2, 2025	Quarter 3, 2025
6	AR	Madison County	February 2025	Quarter 2, 2025	Quarter 3, 2025
6	OK	Harper County	February 2025	Quarter 2, 2025	Quarter 3, 2025
6	TX	Hays County	March 2025	Quarter 4, 2025	Quarter 1, 2026
6	TX	Parker County	January 2025	Quarter 2, 2025	Quarter 3, 2025
7	KS	Crawford County	January 2025	Quarter 1, 2025	Quarter 2, 2025
7	KS	Montgomery County	January 2025	Quarter 1, 2025	Quarter 2, 2025
7	MO	Hickory County	February 2025	Quarter 1, 2025	Quarter 2, 2025
7	MO	Howell County	February 2025	Quarter 2, 2025	Quarter 3, 2025
7	MO	Oregon 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	MO	Ozark County	March 2025	Quarter 2, 2025	Quarter 3, 2025
7	KS	Lyon County	March 2025	Quarter 2, 2025	Quarter 3, 2025
7	MO	Franklin 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	Gasconade County	March 2025	Quarter 2, 2025	Quarter 3, 2025
7	MO	St. Francois County	March 2025	Quarter 2, 2025	Quarter 3, 2025
7	MO	Perry County	March 2025	Quarter 2, 2025	Quarter 3, 2025
8	MT	Missoula County	March 2025	Quarter 2, 2025	Quarter 3, 2025
10	ID	Nez Perce County	January 2025	Quarter 2, 2025	Quarter 3, 2025
10	WA	Clallam County	January 2025	Quarter 2, 2025	Quarter 3, 2025
10	WA	Douglas County	March 2025	Quarter 3, 2025	Quarter 4, 2025

Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
10	WA	Ferry County	March 2025	Quarter 4, 2025	Quarter 1, 2026
10	WA	Okanogan County	March 2025	Quarter 4, 2025	Quarter 1, 2026
10	WA	Okanogan County	March 2025	Quarter 4, 2025	Quarter 1, 2026

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	NH	Hillsborough County	March 2025
2	NJ	Hunterdon County	February 2025
2	NJ	Somerset County	February 2025
2	NJ	Morris County	March 2025
4	MS	Calhoun County	January 2025
6	AR	Woodruff County	January 2025
9	AZ	Coconino County	February 2025
10	OR	Wasco County	March 2025

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
1	NH	Cheshire County	Preliminary	12/5/2024
2	NY	Seneca County	Preliminary	12/5/2024
2	NY	Tompkins County	LFD Issued	12/18/2024
2	NY	Yates County	LFD Issued	12/18/2024
2	NY	Essex County	Preliminary	12/18/2024
3	MD	Carroll County	Revised Preliminary	12/12/2024
4	FL	Palm Beach County	Maps Effective	12/20/2024
4	MS	Grenada County	Appeal Start	12/18/2024
4	NC	Alamance County	Appeal Start	12/19/2024
4	NC	Caswell County	Appeal Start	12/18/2024
4	NC	Davidson County	Appeal Start	12/18/2024
4	NC	Forsyth County	Appeal Start	12/18/2024
4	NC	Guilford County	Appeal Start	12/18/2024
4	NC	Randolph County	Appeal Start	12/19/2024
4	NC	Rockingham County	Appeal Start	12/18/2024
4	NC	Stokes County	Appeal Start	12/19/2024
4	SC	Georgetown County	LFD Issued	12/18/2024
4	TN	Humphreys County	Preliminary	12/19/2024
4	TN	Williamson County	Maps Effective	12/20/2024
5	OH	Butler County	Appeal Start	12/18/2024
5	OH	Hamilton County	Maps Effective	12/20/2024
5	WI	Douglas County	Preliminary	12/2/2024
5	WI	Fond du Lac County	Maps Effective	12/20/2024
7	KS	Allen County	Preliminary	12/11/2024
7	KS	Neosho County	Preliminary	12/18/2024
7	MO	Shannon County	Revised Preliminary	12/10/2024
7	NE	Dixon County	Appeal Start	12/19/2024
7	NE	Morrill County	Appeal Start	12/18/2024

Region	State	County Name	Action Taken	Date
8	CO	Eagle County	Appeal Start	12/12/2024
8	MT	Madison County	Maps Effective	12/20/2024
8	ND	Dickey County	LFD Issued	12/18/2024
8	ND	LaMoure County	LFD Issued	12/18/2024
8	ND	Stutsman County	LFD Issued	12/18/2024
8	UT	Utah County	Appeal Start	12/18/2024
8	WY	Carbon County	Maps Effective	12/20/2024
9	NV	Douglas County	LFD Issued	12/18/2024
9	NV	Washoe County	Preliminary	12/31/2024
10	AK	Fairbanks North Star Borough	Preliminary	12/6/2024

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/fmcy>.

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%20Comment%20Processing%20Guidance%20Feb%202019.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/fmcy>.

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. 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	Dave.Mace@fema.dhs.gov
2	Mary Light	551-267-5298	Mary.Light@fema.dhs.gov
3	Lynne Newman	215-910-1863	Lynne.Newman@fema.dhs.gov
4	Peter Milios	202-340-4757	Peter.Milios@fema.dhs.gov
5	Mike Obrock	202-704-4066	Michael.Obrock@fema.dhs.gov

FEMA Region	Name	Telephone Number	Email Address
6	Ben Akers	202-708-0369	Benjamin.Akers@fema.dhs.gov
7	Hanna Dickel	816-810-5382	Hannah.Dickel@fema.dhs.gov
8	Lynn Kimbrough	303-235-4943	Lynn.Kimbrough@fema.dhs.gov
9	Casey Deshong	510-612-8691	Casey.Deshong@fema.dhs.gov
10	Brandon Monson	202-256-4213	Brandon.Monson@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, Section 100216, July 6, 2012, 126 Stat. 927; Pub. L. 113-89, §§27, 30, Mar. 21, 2014, 128 Stat. 1033, 1034; 42 U.S.C. Section 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. Section 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. Section 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.² 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.³

¹ FEMA is working to develop the additional administrative process required to implement 42 U.S.C. Section 4101b (d)(1)(G)(ii) and will update this Notice as appropriate.

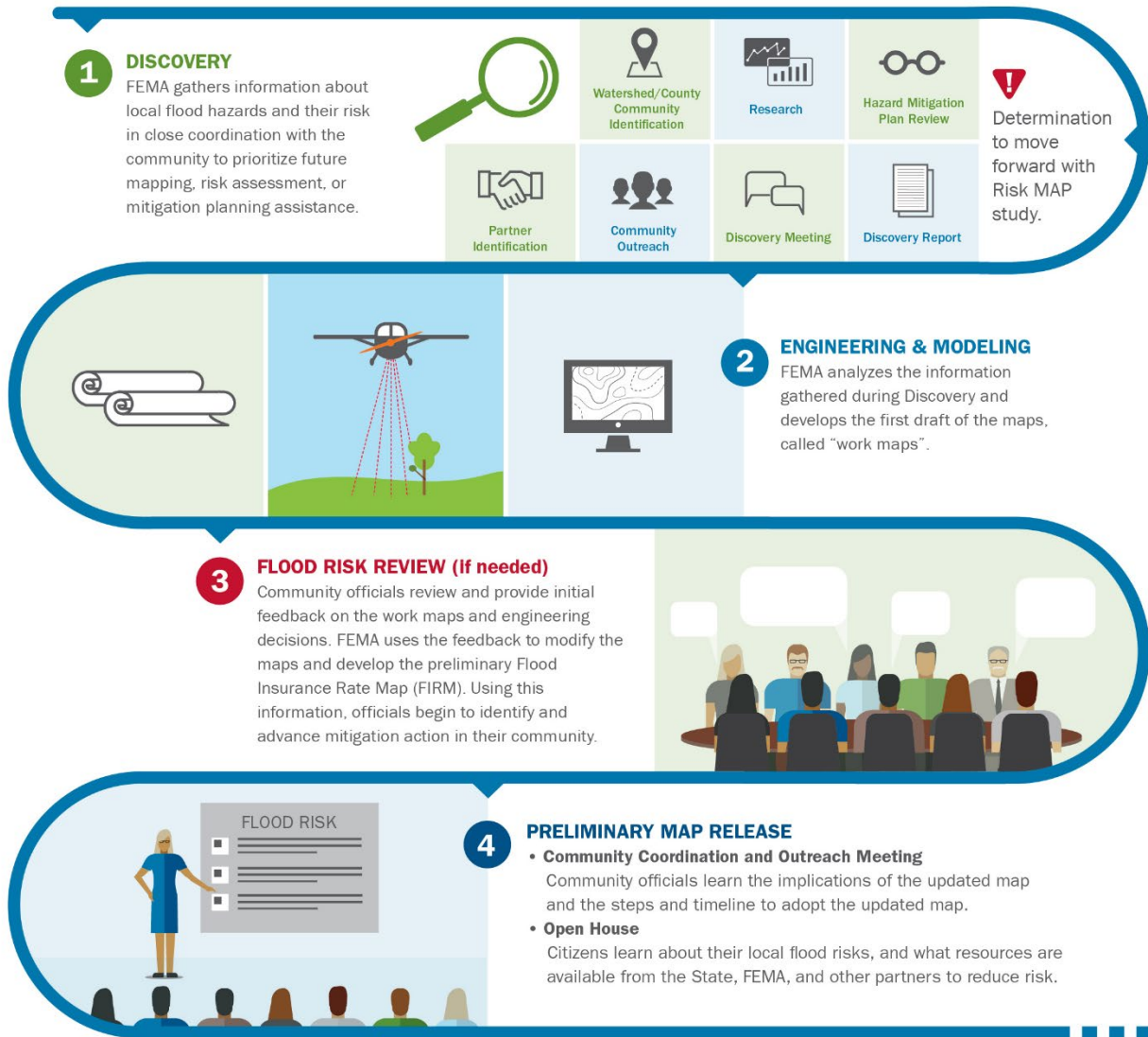
² For definitions of flood map, Letters of Final Determination, and other terms, please refer to Appendix B.

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

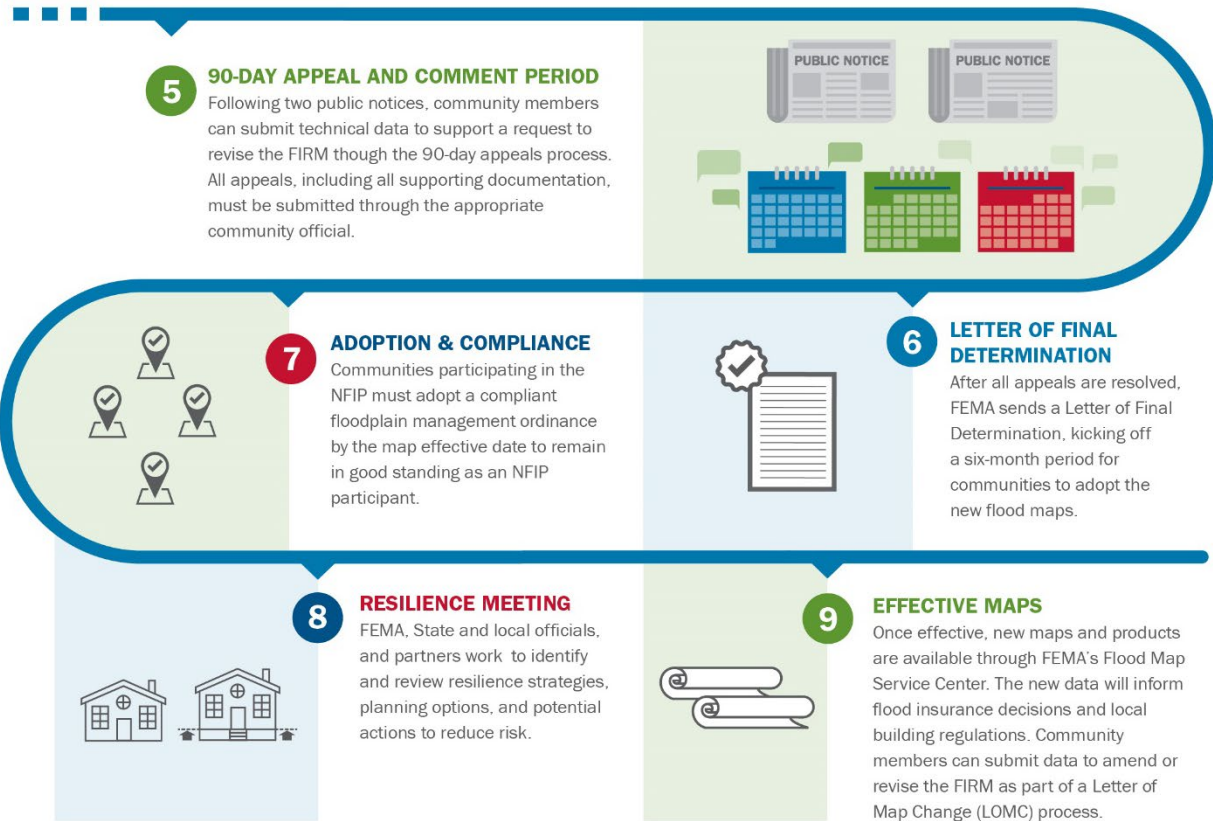
Appendix A: Risk MAP Process Graphic

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

FEMA Risk MAP Process



Risk MAP Process Continued



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	https://www.fema.gov/flood-insurance/rules-legislation/laws
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National Flood Insurance Program

Website	https://www.fema.gov/flood-insurance
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Phone	877-336-2627 (toll free)
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E-mail	floodsmart@fema.dhs.gov
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Risk MAP Program

Website	https://www.fema.gov/flood-maps/tools-resources/risk-map
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Phone	877-336-2627 (toll free)
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E-mail	FEMA-FMIX@fema.dhs.gov
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