



Notice to Congress: Monthly Update on Flood Mapping

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

September 2025



FEMA

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Table of Contents

1. Introduction	1
2. Notification	2
2.1. Estimated Release of Preliminary Maps.....	2
2.2. Estimated Release of Revised Preliminary Maps.....	5
2.3. Actions Taken by FEMA.....	6
3. Legal Requirements	11
Appendix A: Risk MAP Process Graphic	12
Appendix B: Resources	14
Appendix C: New, Validated, or Updated Engineering Overview (NVUE).....	15

1. Introduction

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

FEMA is required to review a community's flood maps every five years. The agency must then decide whether to update or change them. FEMA must also inform 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. These are referred to as 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 that have received finalized maps. These are referred to as effective maps.

This monthly Notice to Congress also includes an overview of the Risk MAP New, Verified, and Updated Engineering (NVUE) floodplain mileage mapped with improved standards, news on community and flood risk best practices.

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

The column called “Estimated Schedule of Community Meeting” shows when FEMA may schedule a community meeting to discuss the Flood Insurance Study 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	NH	Rockingham County	October 2025	Quarter 1, 2026	Quarter 2, 2026
1	VT	Windham County	October 2025	Quarter 1, 2026	Quarter 2, 2026
2	NY	Livingston County	November 2025	Quarter 2, 2026	Quarter 2, 2026
2	NY	Warren County	November 2025	Quarter 2, 2026	Quarter 2, 2026
3	VA	Campbell County	November 2025	Quarter 4, 2025	Quarter 2, 2026

Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
3	VA	Roanoke City	October 2025	Quarter 4, 2025	Quarter 2, 2026
3	VA	Roanoke County	October 2025	Quarter 4, 2025	Quarter 2, 2026
3	VA	Salem City	October 2025	Quarter 4, 2025	Quarter 2, 2026
3	WV	Morgan County	November 2025	Quarter 4, 2025	Quarter 2, 2026
4	GA	Berrien County	November 2025	Quarter 1, 2026	Quarter 2, 2026
4	GA	Brooks County	September 2025	Quarter 4, 2025	Quarter 1, 2026
4	GA	Calhoun County	September 2025	Quarter 4, 2025	Quarter 1, 2026
4	GA	Clay County	September 2025	Quarter 4, 2025	Quarter 1, 2026
4	GA	Early County	September 2025	Quarter 4, 2025	Quarter 1, 2026
4	GA	Lanier County	November 2025	Quarter 1, 2026	Quarter 2, 2026
4	GA	Miller County	October 2025	Quarter 1, 2026	Quarter 2, 2026
4	GA	Randolph County	September 2025	Quarter 4, 2025	Quarter 1, 2026
4	GA	Screven County	November 2025	Quarter 1, 2026	Quarter 2, 2026
4	GA	Thomas County	September 2025	Quarter 4, 2025	Quarter 1, 2026
4	MS	Lafayette County	September 2025	Quarter 4, 2025	Quarter 1, 2026
4	SC	Chester County	October 2025	Quarter 1, 2026	Quarter 2, 2026
4	SC	Fairfield County	October 2025	Quarter 1, 2026	Quarter 2, 2026

Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
4	SC	Newberry County	October 2025	Quarter 1, 2026	Quarter 2, 2026
4	SC	Richland County	October 2025	Quarter 1, 2026	Quarter 2, 2026
4	SC	Union County	October 2025	Quarter 1, 2026	Quarter 2, 2026
4	SC	York County	October 2025	Quarter 1, 2026	Quarter 2, 2026
4	TN	Dyer County	September 2025	Quarter 4, 2025	Quarter 1, 2026
5	IN	LaGrange County	November 2025	Quarter 4, 2025	Quarter 1, 2026
5	IN	Steuben County	September 2025	Quarter 4, 2025	Quarter 1, 2026
5	MI	Alger County	October 2025	Quarter 4, 2025	Quarter 1, 2026
5	MI	Missaukee County	October 2025	Quarter 4, 2025	Quarter 1, 2026
5	MN	Aitkin County	September 2025	Quarter 4, 2025	Quarter 1, 2026
5	WI	Monroe County	October 2025	Quarter 4, 2025	Quarter 1, 2026
6	TX	Falls County	September 2025	Quarter 4, 2025	Quarter 1, 2026
6	TX	Travis County	October 2025	Quarter 4, 2025	Quarter 1, 2026
7	IA	Worth County	September 2025	Quarter 4, 2025	Quarter 1, 2026
7	KS	Sedgwick County	September 2025	Quarter 4, 2025	Quarter 1, 2026
7	MO	Barton County	November 2025	Quarter 1, 2026	Quarter 2, 2026
7	MO	Lawrence County	November 2025	Quarter 1, 2026	Quarter 2, 2026

Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
7	MO	Montgomery County	October 2025	Quarter 4, 2025	Quarter 1, 2026
7	MO	Warren County	October 2025	Quarter 4, 2025	Quarter 1, 2026
7	NE	Box Butte County	November 2025	Quarter 1, 2026	Quarter 2, 2026
7	NE	Sheridan County	November 2025	Quarter 1, 2026	Quarter 2, 2026
9	CA	Kern County	September 2025	Quarter 4, 2025	Quarter 1, 2026
9	CA	Plumas County	October 2025	Quarter 1, 2026	Quarter 2, 2026
9	CA	Sierra County	October 2025	Quarter 1, 2026	Quarter 2, 2026
9	NV	Storey County	November 2025	Quarter 1, 2026	Quarter 2, 2026
9	NV	Washoe County	November 2025	Quarter 1, 2026	Quarter 2, 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	October 2025
2	NJ	Morris County	November 2025

Region	State	County Name	Estimated Revised Preliminary Issuance
3	PA	Northumberland County	September 2025
3	WV	Hampshire County	September 2025
8	CO	Phillips County	November 2025

2.3. Actions Taken by FEMA

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

Region	State	County Name	Action Taken	Date
1	MA	Hampshire County	Preliminary	8/27/2025
1	MA	Worcester County	Revised Preliminary	8/13/2025
2	NJ	Hunterdon County	Appeal Start	8/21/2025
2	NJ	Mercer County	Preliminary	8/29/2025
2	NJ	Morris County	Maps Effective	8/19/2025
2	NJ	Somerset County	Appeal Start	8/21/2025
2	NY	Essex County	Appeal Start	8/2/2025
2	NY	Wayne County	Appeal Start	8/27/2025
3	MD	Carroll County	Appeal Start	8/29/2025
3	MD	Howard County	Preliminary	8/1/2025
3	PA	Pike County	Preliminary	8/18/2025
3	VA	Mecklenburg County	Preliminary	8/28/2025
3	VA	Nelson County	Maps Effective	8/5/2025
3	WV	Berkeley County	Preliminary	8/29/2025
3	WV	Jefferson County	Appeal Start	8/14/2025

Region	State	County Name	Action Taken	Date
4	AL	Bullock County	LFD Issued	8/20/2026
4	AL	Elmore County	LFD Issued	8/20/2026
4	AL	Macon County	LFD Issued	8/20/2026
4	AL	Montgomery County	LFD Issued	8/20/2026
4	FL	Escambia County	Maps Effective	8/19/2025
4	FL	Gadsden County	Revised Preliminary	8/14/2025
4	FL	Leon County	Revised Preliminary	8/14/2025
4	GA	Fannin County	Preliminary	8/28/2025
4	GA	Tift County	Maps Effective	8/19/2025
4	GA	Towns County	Preliminary	8/28/2025
4	GA	Turner County	Maps Effective	8/19/2025
4	GA	Union County	Preliminary	8/28/2025
4	GA	Worth County	Maps Effective	8/19/2025
5	IL	Edwards County	Preliminary	8/20/2025
5	IL	Monroe County	Maps Effective	8/19/2025
5	IL	Wabash County	Preliminary	8/20/2025
5	IN	Fountain County	Appeal Start	8/28/2025
5	WI	Douglas County	Appeal Start	8/1/2025
5	WI	Washington County	LFD Issued	8/20/2025
6	AR	Madison County	Appeal Start	8/27/2025
6	TX	Bastrop County	Preliminary	8/29/2025
6	TX	El Paso County	Revised Preliminary	8/8/2025
6	TX	Parker County	Appeal Start	8/23/2025
7	KS	Crawford County	Appeal Start	8/12/2025
7	KS	Labette County	Appeal Start	8/21/2025

Region	State	County Name	Action Taken	Date
8	MT	Gallatin County	Preliminary	8/12/2025
8	MT	Granite County	Maps Effective	8/19/2025
8	MT	Missoula County	Preliminary	8/28/2025
9	CA	Tehama County	Preliminary	8/1/2026
10	ID	Teton County	Revised Preliminary	8/28/2025
10	WA	Garfield County	Appeal Start	8/28/2025

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 Flood Insurance Study report to all communities involved. The maps are also online at FEMA’s Flood Map Service Center 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 Flood Insurance Study report.

Information on “Appeal Start” Actions

The National Flood Insurance Act limits the right to appeal the preliminary flood map and Flood Insurance Study 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.” This resource is available on FEMA’s website at [Guidance for Flood Risk Analysis and Mapping](#).

Information on “Letters of Final Determination (LFD) Issued” Actions

A statutory 90-day appeal period was held, and FEMA resolved any appeals or comments received during that period. FEMA sent the Letter of Final Determination 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 Letter of Final Determination date. FEMA archives final flood maps and Flood Insurance Study reports on the Flood Map Service Center 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 and the National Flood Insurance Program, visit <https://www.fema.gov/flood-insurance>.

To view upcoming map changes, please visit FEMA's Flood Map Changes Viewer at <https://msc.fema.gov/fmcv>.

Information on "Maps Effective" Actions

The updated flood map and Flood Insurance Study 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 Flood Map Service Center 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	Diego Alvarado	202-384-5312	Diego.Alvarado@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
6	Aissha Flores Cruz	202-657-1476	Aissha.FloresCruz@fema.dhs.gov
7	Hannah 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	Zach Myers	202-716-2676	Zachary.Myers@fema.dhs.gov

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.¹ Under Biggert-Waters:

- The Administrator shall, not less than 30 days before the 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 Title 42 United States Code Section 4101b (d)(1)(G)(i).²

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 Title 42 United States Code 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 two months. It also lists preliminary or revised preliminary flood maps and/or Letters of Final Determinations that were issued last month.³ FEMA issues these letters 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.⁴

¹ Public Law 112-141, div. F, title II, Section 100216, July 6, 2012, 126 Stat. 927; Pub. L. 113-89, Sections 27, 30, Mar. 21, 2014, 128 Stat. 1033, 1034; 42 U.S.C. Section 4101b (d) (1)(G)(i) and (H) (2014).

² FEMA is working to develop the additional administrative process required to implement Title 42 United States Code Section 4101b (d)(1)(G)(ii) and will update this Notice as appropriate.

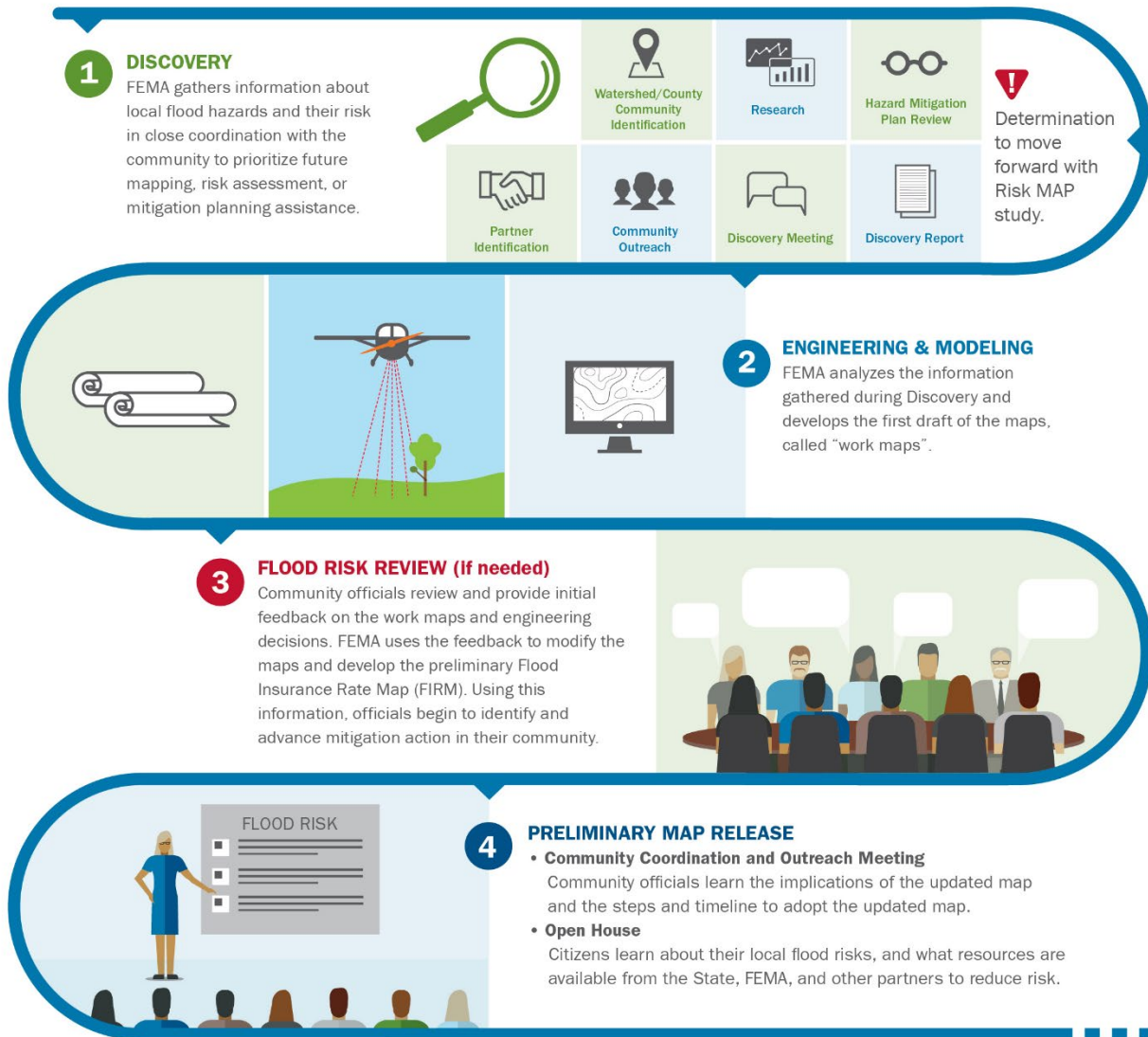
³ For definitions of flood map, Letter of Final Determination (LFDs), and other terms, please refer to Appendix B.

⁴ For more details, see “Information on ‘Appeal Start’ Actions” in Section 4.3.

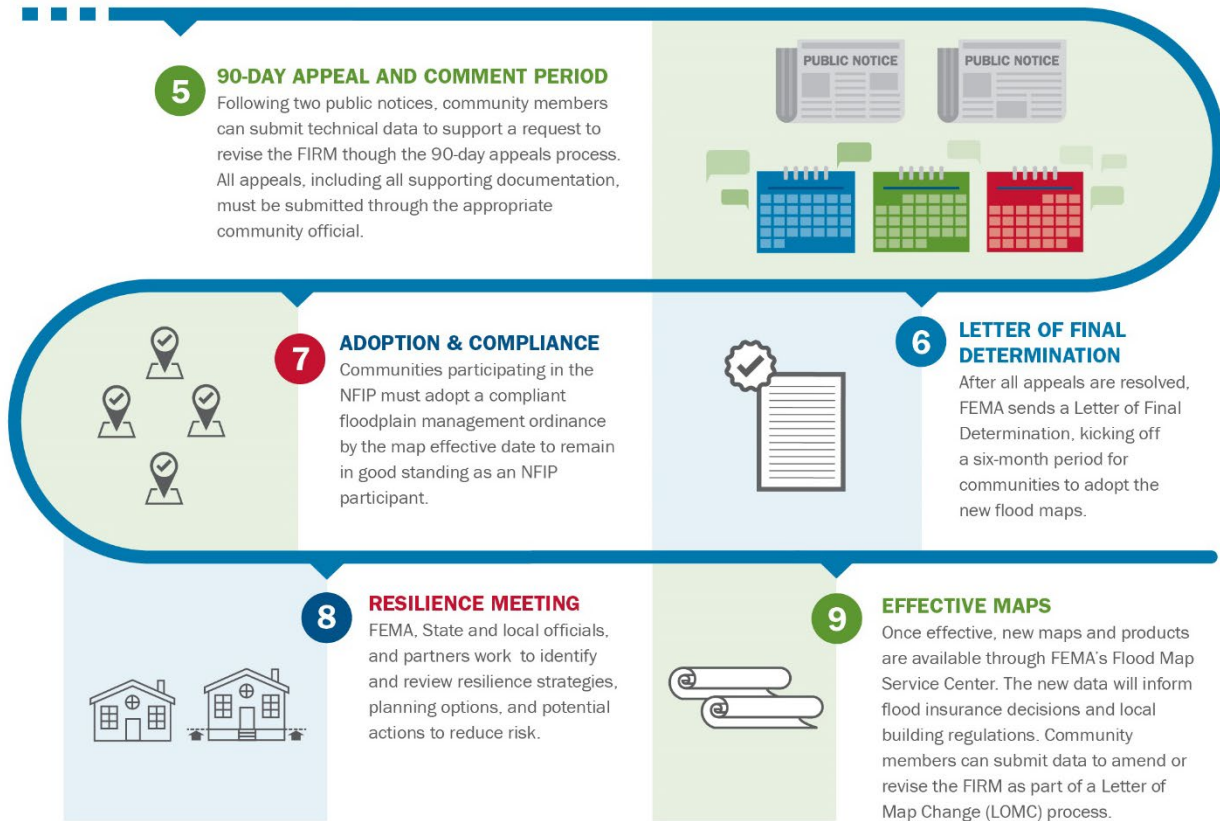
Appendix A: Risk MAP Process Graphic

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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Appendix C: New, Validated, or Updated Engineering Overview (NVUE)

FEMA uses the New, Validated, or Updated Engineering metric to measure how well its floodplain mapping reflects current risks in flood-prone areas. By increasing its use of New, Validated, or Updated Engineering, FEMA helps local communities make informed decisions about flood risk and build resilience while also complying with the requirement of Title 42 of the Code of Federal Regulations (CFR) to “revise and update all floodplain areas and flood risk zones identified, delineated, or established based on an analysis of all-natural hazards affecting flood risks on a five-year cycle.”

As of the third quarter of Fiscal Year 2025, the total FEMA flood hazard mapping inventory included approximately 1.3 million miles of flooding sources (riverine and coastal), which covers communities that make up 98% of the U.S. population. FEMA continually updates its mapping for the existing inventory to increase the New, Validated, or Updated Engineering percentage. It adds to it by studying previously unmapped areas.

Mapped vs. Unmapped Miles

Of the **3.6 million** miles of flooding sources in the United States, there are 1.2 million miles impacting areas of potential development for which Risk MAP is developing a strategy to address.

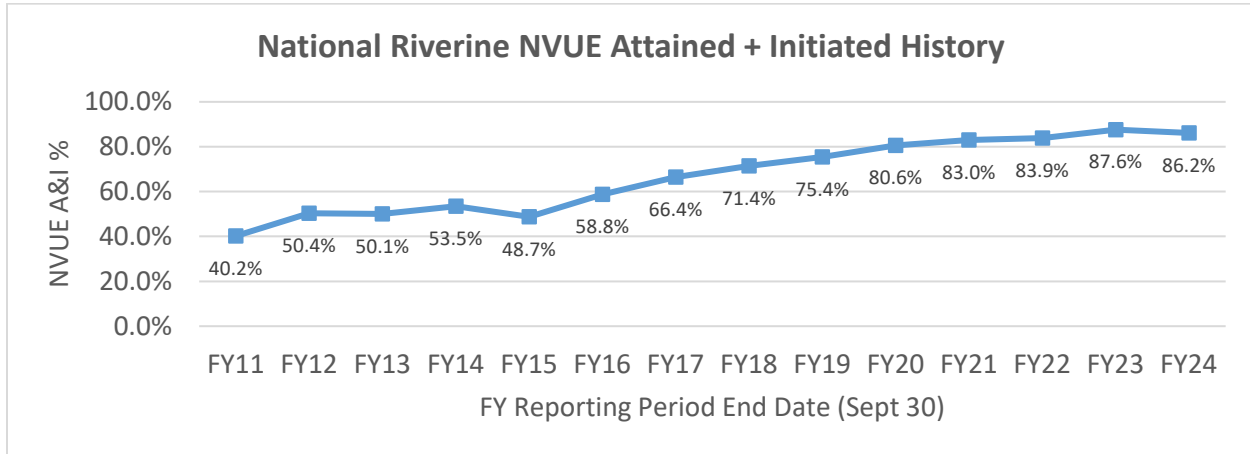
- **1.3 million** miles mapped and maintained by FEMA.
- **1.1 million** miles on Federal Lands and do not need to be mapped.
- **1.2 million** unmapped miles.

Risk MAP is responsible for ensuring the Nation’s flood hazard information is current and up to date.

The table below provides New, Validated, or Updated Engineering metric information for riverine and coastal flooding sources. FEMA continually tracks and assesses the New, Validated, or Updated Engineering status for every mile of mapped flooding sources as part of a five-year review cycle.

NVUE Attained and Initiated Summary Table: Fiscal Year 2025 – Quarter 3					
	NVUE Measured at Preliminary Issuance				
	Full Inventory of Mapped Miles	NVUE Attained Miles	NVUE % Attained	NVUE Initiated Miles	NVUE % Attained + Initiated
Riverine	1,243,007	491,256	39.5%	561,482	84.7%
Coastal	43,455	35,410	81.5%	3,013	88.4%
Total	1,286,462	526,666	40.9%	564,495	84.8%

Typically, the amount of new or updated engineering studies funded each fiscal year exceeds the amount of studies that lose their New, Validated, or Updated Engineering status after the five-year assessment review. Recently, this has led to an upward trend of riverine New, Validated, or Updated Engineering percent as shown in the graph below.



In Fiscal Year 2020, FEMA achieved a significant program milestone by reaching 80% New, Validated, or Updated Engineering. Maintaining 80% New, Validated, or Updated Engineering is a priority of the Risk MAP program. Information about how FEMA calculates New, Validated, or Updated Engineering and the factors that impact New, Validated, or Updated Engineering are listed below.

New, Validated, or Updated Engineering Calculation

The percentage of New, Validated, or Updated Engineering “Attained + Initiated” represents the quarter-end number of New, Validated, or Updated Engineering miles over FEMA’s mapped inventory. New, Validated, or Updated Engineering “Attained” is a subset of New, Validated, or Updated Engineering. It represents the percentage of the New, Validated, or Updated Engineering inventory for which FEMA has issued preliminary maps for review or effective maps for regulatory purposes. Please note that when new engineering studies cover previously unmapped miles, they increase both the New, Validated, or Updated Engineering denominator and numerator at Preliminary Issuance.

Increases to New, Validated, or Updated Engineering: When FEMA’s 10 regional offices fund new engineering studies, they track the total New, Validated, or Updated Engineering miles. FEMA bundles the engineering studies into mapping projects and tracks them as they progress through the Risk MAP project lifecycle.

Decreases to New, Validated, or Updated Engineering: FEMA reviews the existing New, Validated, or Updated Engineering studies (New, Validated, or Updated Engineering Attained) every five years (per Title 42 of the Code of Federal Regulations, Chapter 3, Section 4101(e)(3)). If mapped flood hazards show significant physiological, climatological, and/or engineering methodology changes since the date of the original study, they lose their New, Validated, or Updated Engineering status and no longer count as New, Validated, or Updated Engineering miles.