



Notice to Congress: Monthly Update on Flood Mapping

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

May 2025



FEMA

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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) 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 | NH | Cheshire County | July 2025 | Quarter 3, 2025 | Quarter 4, 2025 |
| 1 | NH | Sullivan County | July 2025 | Quarter 3, 2025 | Quarter 4, 2025 |
| 1 | VT | Bennington County | July 2025 | Quarter 3, 2025 | Quarter 4, 2025 |
| 1 | VT | Chittenden County | June 2025 | Quarter 3, 2025 | Quarter 4, 2025 |
| 1 | VT | Washington County | June 2025 | Quarter 3, 2025 | Quarter 4, 2025 |
| 2 | NJ | Mercer County | July, 2025 | Quarter 3, 2025 | Quarter 3, 2025 |
| 2 | NY | Chautauqua County | May, 2025 | Quarter 3, 2025 | Quarter 3, 2025 |
| 2 | NY | Fulton County | June, 2025 | Quarter 3, 2025 | Quarter 3, 2025 |
| 3 | PA | Pike County | June, 2025 | Quarter 3, 2025 | Quarter 4, 2025 |
| 3 | VA | Mecklenburg County | July, 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 |
|--------|-------|-------------------|--------------------------------|--|--|
| 3 | VA | Patrick County | June, 2025 | Quarter 3, 2025 | Quarter 4, 2025 |
| 4 | FL | Bradford County | May 2025 | Quarter 3, 2025 | Quarter 4, 2025 |
| 4 | FL | Clay County | May 2025 | Quarter 3, 2025 | Quarter 4, 2025 |
| 4 | FL | Duval County | May 2025 | Quarter 3, 2025 | Quarter 4, 2025 |
| 4 | FL | Flagler County | May 2025 | Quarter 3, 2025 | Quarter 4, 2025 |
| 4 | FL | Holmes County | June 2025 | Quarter 3, 2025 | Quarter 4, 2025 |
| 4 | FL | Holmes County | June 2025 | Quarter 3, 2025 | Quarter 4, 2025 |
| 4 | FL | Pinellas County | May 2025 | Quarter 3, 2025 | Quarter 4, 2025 |
| 4 | FL | Putnam County | May 2025 | Quarter 3, 2025 | Quarter 4, 2025 |
| 4 | FL | Volusia County | May 2025 | Quarter 3, 2025 | Quarter 4, 2025 |
| 4 | FL | Walton County | June 2025 | Quarter 3, 2025 | Quarter 4, 2025 |
| 4 | MS | Lafayette County | July 2025 | Quarter 3, 2025 | Quarter 4, 2025 |
| 5 | MI | Alger County | May 2025 | Quarter 2, 2025 | Quarter 3, 2025 |
| 5 | MI | Ingham County | June 2025 | Quarter 3, 2025 | Quarter 4, 2025 |
| 5 | MI | Mecosta County | May 2025 | Quarter 2, 2025 | Quarter 3, 2025 |
| 5 | MI | Missaukee County | July 2025 | Quarter 3, 2025 | Quarter 4, 2025 |
| 5 | MI | Muskegon County | May 2025 | Quarter 2, 2025 | Quarter 3, 2025 |
| 5 | MI | Osceola County | June 2025 | Quarter 3, 2025 | Quarter 4, 2025 |
| 5 | MI | Roscommon County | May 2025 | Quarter 2, 2025 | Quarter 3, 2025 |
| 5 | WI | Bayfield County | July 2025 | Quarter 3, 2025 | Quarter 4, 2025 |
| 5 | WI | Crawford County | May 2025 | Quarter 2, 2025 | Quarter 3, 2025 |
| 7 | KS | Lyon County | May 2025 | Quarter 3, 2025 | Quarter 4, 2025 |
| 7 | MO | Howell County | May 2025 | Quarter 3, 2025 | Quarter 4, 2025 |
| 7 | MO | Montgomery County | July 2025 | Quarter 3, 2025 | Quarter 4, 2025 |
| 7 | MO | Oregon County | June 2025 | Quarter 3, 2025 | Quarter 4, 2025 |
| 7 | MO | Ozark County | May 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 |
|--------|-------|-----------------|--------------------------------|--|--|
| 7 | MO | Warren County | July 2025 | Quarter 3, 2025 | Quarter 4, 2025 |
| 7 | NE | Cheyenne County | June 2025 | Quarter 3, 2025 | Quarter 4, 2025 |
| 9 | AZ | Cochise County | February 2025 | Quarter 2, 2025 | Quarter 4, 2025 |
| 9 | AZ | Maricopa County | May 2025 | Quarter 3, 2025 | Quarter 4, 2025 |
| 9 | AZ | Pima County | May 2025 | Quarter 3, 2025 | Quarter 4, 2025 |
| 9 | CA | Butte County | May 2025 | Quarter 3, 2025 | Quarter 4, 2025 |
| 9 | CA | Sonoma County | June 2025 | Quarter 3, 2025 | Quarter 4, 2025 |
| 10 | ID | Blaine County | July 2025 | Quarter 4, 2025 | Quarter 1, 2026 |
| 10 | ID | Boise County | July 2025 | Quarter 4, 2025 | Quarter 1, 2026 |
| 10 | ID | Payette County | July 2025 | Quarter 4, 2025 | Quarter 1, 2026 |
| 10 | OR | Clatsop County | July 2025 | Quarter 4, 2025 | Quarter 1, 2026 |
| 10 | WA | Benton County | May 2025 | Quarter 3, 2025 | Quarter 1, 2026 |
| 10 | WA | Okanogan County | May 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 | MA | Worcester County | June 2025 |
| 1 | NH | Hillsborough County | June 2025 |
| 3 | PA | Northumberland County | June 2025 |
| 3 | WV | Hardy County | July 2025 |

| Region | State | County Name | Estimated Revised Preliminary Issuance |
|--------|-------|----------------------|--|
| 4 | FL | Gadsden County | July 2025 |
| 4 | FL | Leon County | July 2025 |
| 4 | NC | Cherokee County | June 2025 |
| 4 | NC | Cumberland County | June 2025 |
| 4 | NC | Montgomery County | June 2025 |
| 4 | NC | Moore County | June 2025 |
| 5 | MI | Huron County | June 2025 |
| 7 | IA | Des Moines County | May 2025 |
| 9 | CA | Santa Barbara County | June 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 | CT | Hartford County | Appeal Start | 4/16/2025 |
| 3 | VA | Appomattox County | LFD Issued | 4/16/2025 |
| 4 | AL | Clay County | LFD Issued | 4/2/2025 |
| 4 | AL | Coosa County | LFD Issued | 4/2/2025 |
| 4 | AL | Talladega County | LFD Issued | 4/2/2025 |
| 4 | AL | Walker County | LFD Issued | 4/30/2025 |
| 4 | FL | Hamilton County | Maps Effective | 4/23/2025 |
| 4 | FL | Jefferson County | Maps Effective | 4/23/2025 |
| 4 | FL | Madison County | Maps Effective | 4/23/2025 |
| 4 | KY | Anderson County | LFD Issued | 4/16/2025 |
| 4 | KY | Boyle County | LFD Issued | 4/16/2025 |
| 4 | KY | Bullitt County | LFD Issued | 4/16/2025 |

| Region | State | County Name | Action Taken | Date |
|--------|-------|-------------------|---------------------|-----------|
| 4 | KY | Hardin County | LFD Issued | 4/16/2025 |
| 4 | KY | Henry County | LFD Issued | 4/16/2025 |
| 4 | KY | Mercer County | LFD Issued | 4/16/2025 |
| 4 | KY | Nelson County | LFD Issued | 4/16/2025 |
| 4 | KY | Oldham County | LFD Issued | 4/16/2025 |
| 4 | KY | Shelby County | LFD Issued | 4/16/2025 |
| 4 | KY | Spencer County | LFD Issued | 4/16/2025 |
| 4 | MS | Benton County | Appeal Start | 4/30/2025 |
| 4 | MS | Calhoun County | Appeal Start | 4/30/2025 |
| 4 | MS | Panola County | Appeal Start | 4/30/2025 |
| 4 | MS | Tippah County | Appeal Start | 4/30/2025 |
| 4 | NC | Avery County | Preliminary | 4/30/2025 |
| 4 | NC | Buncombe County | Preliminary | 4/30/2025 |
| 4 | NC | Edgecombe County | Preliminary | 4/30/2025 |
| 4 | NC | McDowell County | Preliminary | 4/30/2025 |
| 4 | NC | Mitchell County | Preliminary | 4/30/2025 |
| 4 | NC | Robeson County | Preliminary | 4/30/2025 |
| 4 | NC | Yancey County | Preliminary | 4/30/2025 |
| 5 | IL | Stark County | Maps Effective | 4/23/2025 |
| 5 | IN | Grant County | LFD Issued | 4/30/2025 |
| 5 | MI | Branch County | Revised Preliminary | 4/25/2025 |
| 5 | MI | Hillsdale County | Revised Preliminary | 4/25/2025 |
| 5 | MI | St. Joseph County | Revised Preliminary | 4/2/2025 |
| 5 | OH | Warren County | Maps Effective | 4/23/2025 |
| 5 | WI | Dane County | Maps Effective | 4/9/2025 |
| 5 | WI | Vernon County | Preliminary | 4/30/2025 |
| 6 | LA | Allen Parish | LFD Issued | 4/16/2025 |
| 6 | OK | Oklahoma County | LFD Issued | 4/2/2025 |

| Region | State | County Name | Action Taken | Date |
|--------|-------|-----------------------|---------------------|-----------|
| 7 | KS | Woodson County | Maps Effective | 4/9/2025 |
| 7 | MO | Bollinger County | LFD Issued | 4/30/2025 |
| 7 | MO | Jefferson County | LFD Issued | 4/2/2025 |
| 8 | CO | Eagle County | LFD Issued | 7/9/2025 |
| 8 | CO | Mineral County | Maps Effective | 7/8/2025 |
| 8 | CO | Saguache County | Appeal Start | 4/29/2025 |
| 8 | ND | Cass County | LFD Issued | 3/5/2025 |
| 8 | ND | Dickey County | Maps Effective | 6/18/2025 |
| 8 | ND | Golden Valley | LFD Issued | 3/19/2025 |
| 8 | ND | LaMoure County | Maps Effective | 6/18/2025 |
| 8 | ND | Stutsman County | Maps Effective | 6/18/2025 |
| 8 | ND | Wells County | LFD Issued | 5/15/2025 |
| 8 | SD | Brookings County | Maps Effective | 4/23/2025 |
| 8 | SD | Moody County | LFD Issued | 4/2/2025 |
| 9 | AZ | Cochise County | Appeal Start | 4/2/2025 |
| 9 | AZ | Mohave County | LFD Issued | 4/30/2025 |
| 9 | CA | San Bernardino County | LFD Issued | 4/30/2025 |
| 10 | OR | Lane County | Revised Preliminary | 4/18/2025 |
| 10 | OR | Wasco County | Revised Preliminary | 4/18/2025 |
| 10 | WA | Chelan County | Preliminary | 4/30/2025 |
| 10 | WA | Clallam County | Maps Effective | 4/23/2025 |
| 10 | WA | Ferry County | Preliminary | 4/25/2025 |
| 10 | WA | Okanogan County | Preliminary | 4/25/2025 |

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 FEMA’s Flood Map Service Center at <https://msc.fema.gov/portal/search> and <https://msc.fema.gov/fmcsv>.

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.” This resource is available on FEMA’s website 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. 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 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/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 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. 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). 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 two 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.

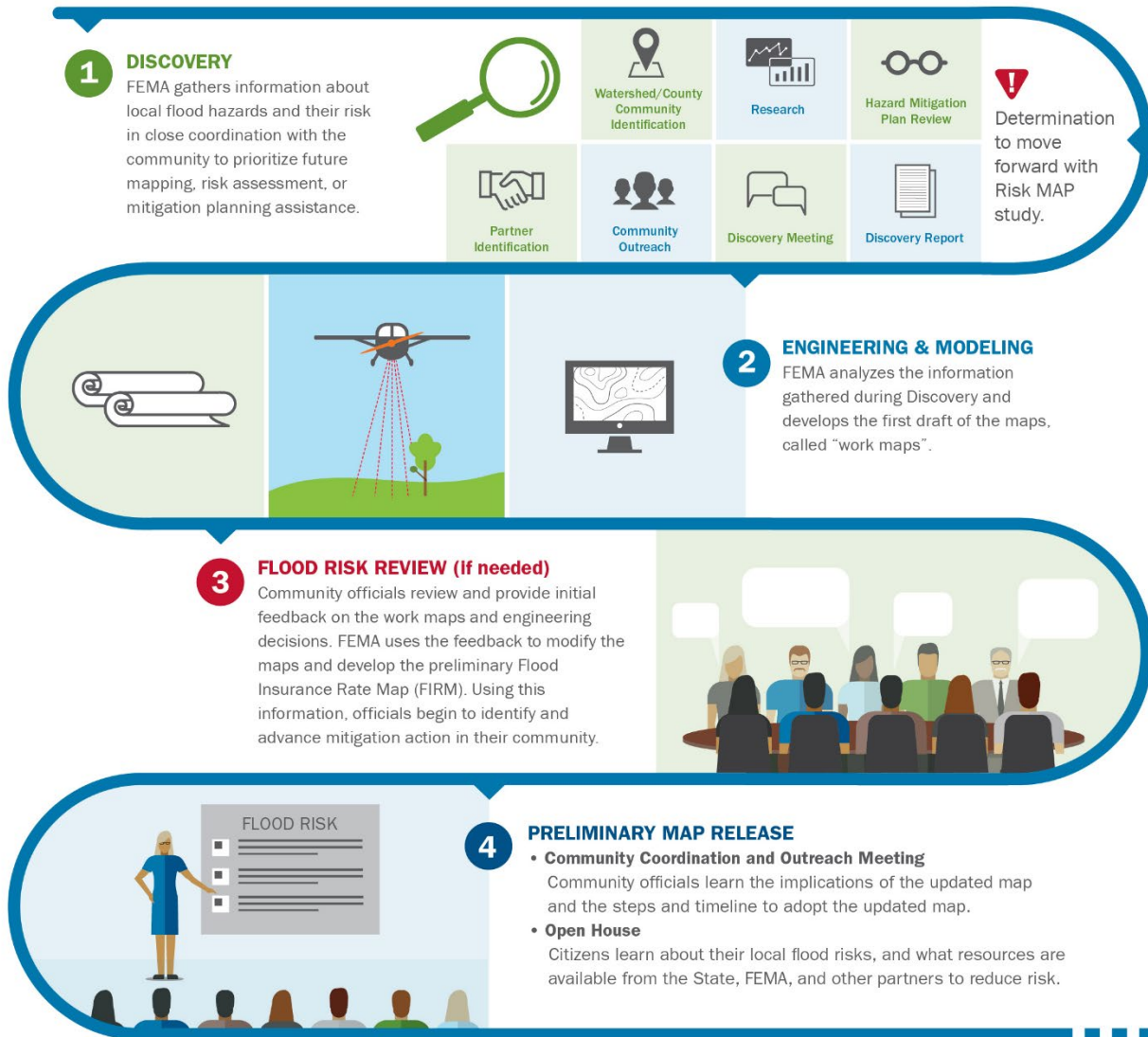
² For definitions of flood map, LFDs, and other terms, please refer to Appendix B.

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

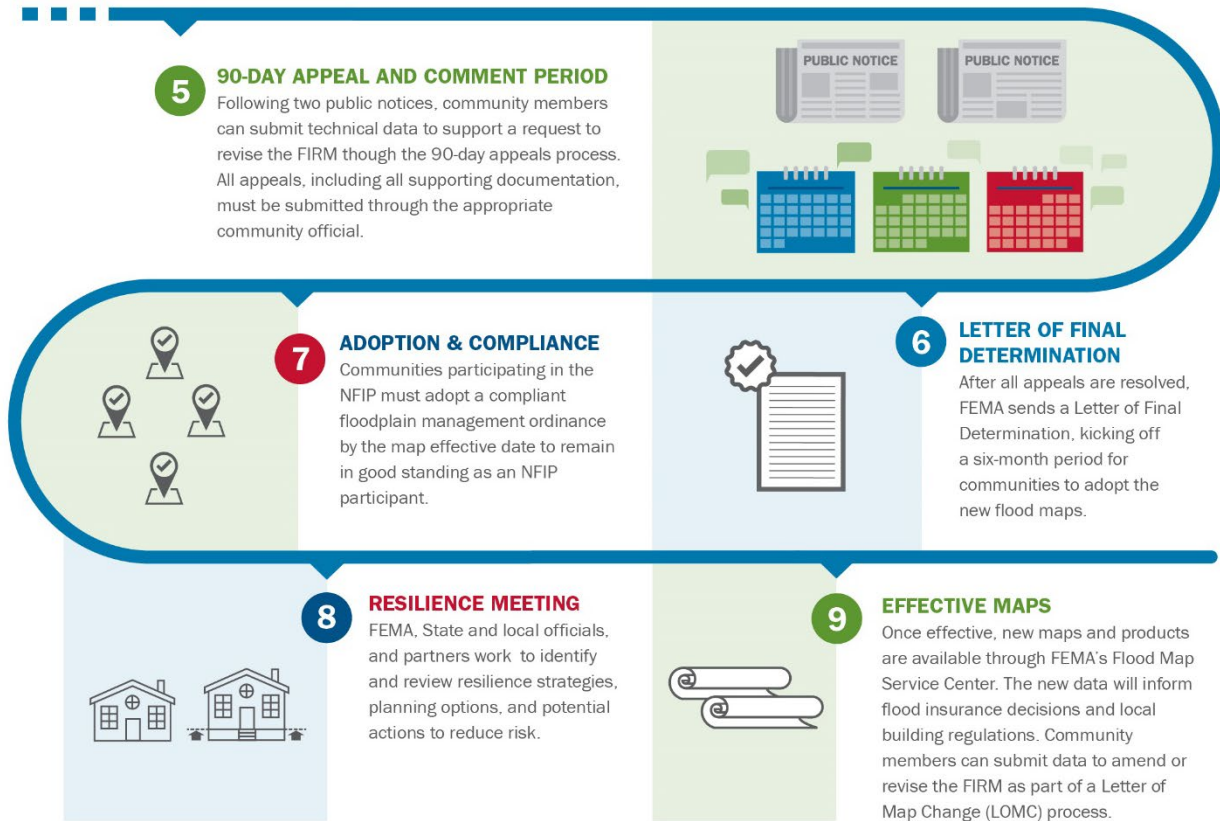
Appendix A: Risk MAP Process Graphic

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 |
|---------|---|

National Flood Insurance Program

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| 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

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