



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	Saguache County	Appeal Start	4/29/2025
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/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." 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/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 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

FEMA Region	Name	Telephone Number	Email Address
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.

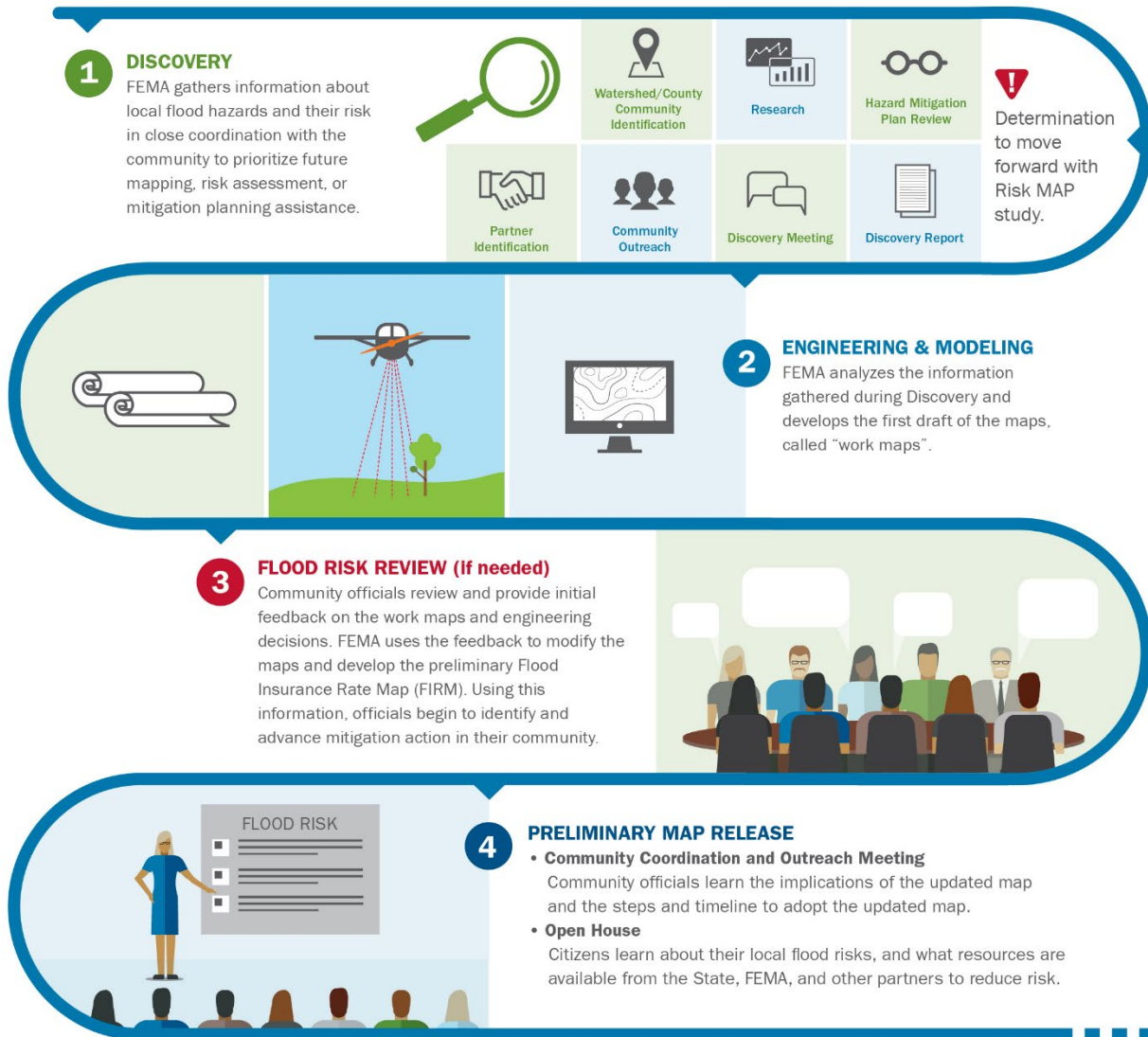
² For definitions of flood map, LFDs, and other terms, please refer to Appendix B.

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

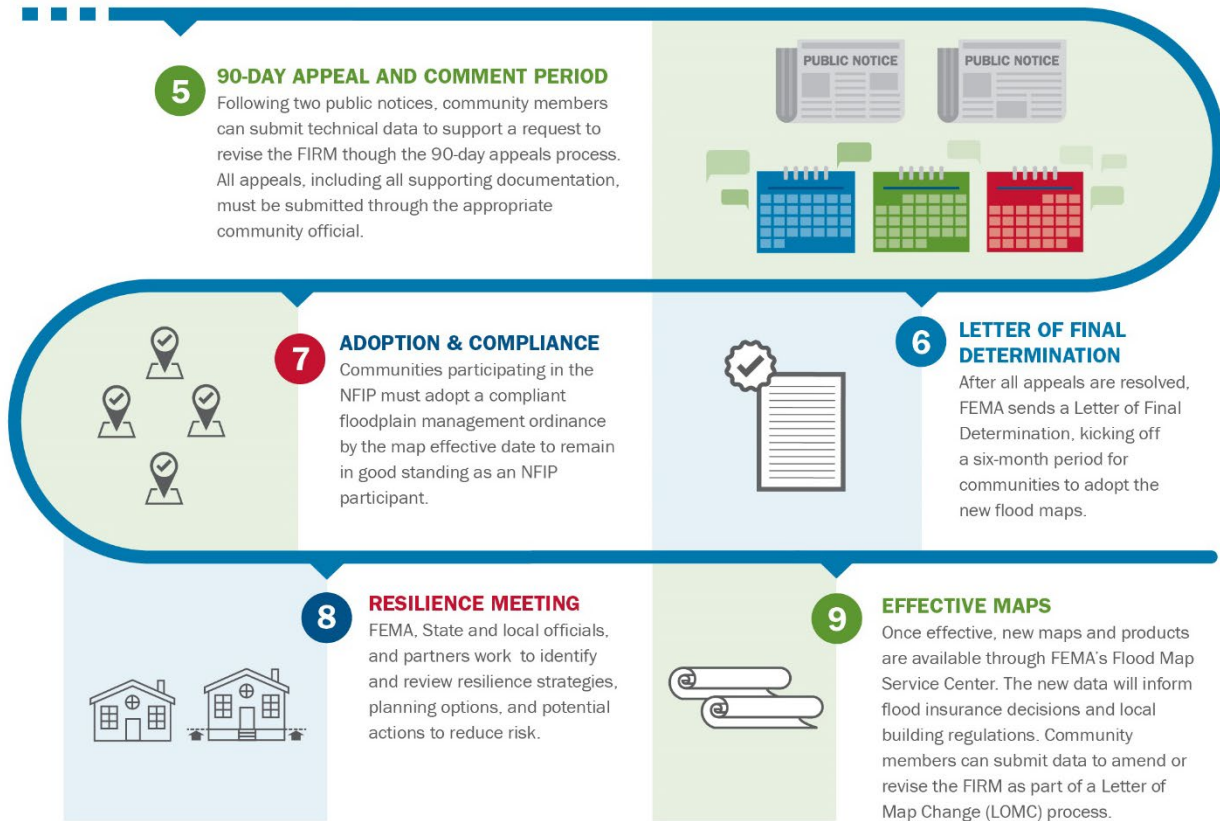
Appendix A: Risk MAP Process Graphic

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

FEMA Risk MAP Process



Risk MAP Process Continued



RiskMAP
Increasing Resilience Together



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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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