

NOTICE TO CONGRESS: MONTHLY UPDATE ON FLOOD MAPPING

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

December 2018



FEMA

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1. INTRODUCTION

Flooding is a serious risk to life and property in the United States, but flood risk changes over time. The Federal Emergency Management Agency’s (FEMA) Risk Mapping, Assessment, and Planning (Risk MAP) program helps communities understand and prepare for changing flood risks by updating flood maps. These updated flood maps help communities make decisions about building codes and other standards that make residents, homes, and businesses safer from flooding.

By law, FEMA must look at community flood maps every five years and 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) are scheduled to receive updated draft maps from FEMA (called preliminary maps and revised preliminary maps)
- Communities that have received preliminary or revised preliminary maps from FEMA
- The period of time during which community notices will be published about the release of the maps and the appeals period
- Communities that have received Letters of Final Determination (LFDs) about their updated maps
- Communities where revised flood maps are considered final (called effective maps)

This monthly Notice to Congress will also include updates on the Risk MAP program, news on how communities are protecting themselves against flood risks, 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

LIVING WITH WATER: THE FUTURE OF FLOOD INSURANCE IN PENNSYLVANIA



FEMA Region III, working closely with State and local partners, hosted a symposium called “**Living with Water: The Future of Flood Insurance in Pennsylvania,**” in Williamsport, Pennsylvania in August. The day-long event brought together participants from across government agencies and industry sectors to discuss obstacles to increasing flood insurance coverage in Lycoming County and beyond. The event kicked off in the morning with a moderated panel discussion that included the Pennsylvania State Insurance Commissioner, the Executive Deputy Director of the Pennsylvania Emergency Management Agency, a professor from the Wharton School’s Risk Management and Decision Processes Center, and industry experts from banking, real estate, and insurance. In the afternoon, attendees broke into small groups to brainstorm innovative approaches to addressing some of the challenges identified in the morning. The event, which drew close to 100 attendees and was well-covered by local media, has created a model for public dialogue that State partners are already looking to replicate elsewhere in Pennsylvania.

Media coverage of the event can be found at <http://www.sungazette.com/news/top-news/2018/08/experts-seek-to-see-flood-insurance-coverage-grow/> and <https://www.pahomepage.com/news/are-you-protected-from-flood-damage-/1399768809>.



3. NOTIFICATION

The following table shows preliminary and revised preliminary flood mapping studies that are expected to be released in the current month and the next two months. An additional table shows the studies where FEMA took action by issuing preliminary or revised maps; starting an appeal period; releasing a Letter of Final Determination (LFD) or effective maps. All tables show the FEMA Region, State, and county where the action will take or has taken place. The tables also provide details on the flood mapping study status and estimated or actual dates.

3.1. ESTIMATED RELEASE OF PRELIMINARY MAPS

Some communities within the counties listed below have been studied to measure their flood risk. This flood hazard is shown in the Preliminary Flood Insurance Rate Maps (FIRMS) and Flood Insurance Study (FIS). The table identifies the month that FEMA plans to deliver the preliminary FIRM and FIS report to the designated community officials.

The column called “Estimated Schedule of Community Meeting” shows which quarter of the calendar year a community meeting to discuss the FIS and preliminary FIRM might be scheduled. 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 appeals period starts after the second notice is placed in the local newspaper. In study areas that cover a number of communities, notices will have to be put in several local papers, which means each community in a study could have a different publication date.

| Region | State | County Name | Estimated Preliminary Issuance | Estimated Schedule of Community Meetings | Estimated Public Notice and Starting Appeal Period |
|--------|-------|-----------------------|--------------------------------|--|--|
| 2 | NY | Erie County | January 2019 | Quarter 3, 2019 | Quarter 4, 2019 |
| 3 | MD | Baltimore City | December 2018 | Quarter 1, 2019 | Quarter 2, 2019 |
| 3 | PA | Columbia County | February 2019 | Quarter 2, 2019 | Quarter 3, 2019 |
| 3 | PA | Northumberland County | February 2019 | Quarter 2, 2019 | Quarter 3, 2019 |
| 3 | PA | Snyder County | February 2019 | Quarter 2, 2019 | Quarter 3, 2019 |
| 4 | FL | Orange County | January 2019 | Quarter 2, 2019 | Quarter 3, 2019 |
| 4 | MS | Panola County | February 2019 | Quarter 2, 2019 | Quarter 3, 2019 |
| 4 | MS | Tallahatchie County | February 2019 | Quarter 2, 2019 | Quarter 3, 2019 |
| 4 | MS | Yalobusha County | February 2019 | Quarter 2, 2019 | Quarter 3, 2019 |
| 5 | MI | Macomb County | December 2018 | Quarter 1, 2019 | Quarter 2, 2019 |
| 5 | MI | St. Clair County | December 2018 | Quarter 1, 2019 | Quarter 2, 2019 |
| 5 | MI | Wayne County | December 2018 | Quarter 1, 2019 | Quarter 2, 2019 |
| 5 | MN | Red Lake County | February 2019 | Quarter 1, 2019 | Quarter 2, 2019 |
| 5 | MN | Wilkin County | December 2018 | Quarter 1, 2019 | Quarter 2, 2019 |
| 5 | WI | Lafayette County | January 2019 | Quarter 1, 2019 | Quarter 2, 2019 |
| 6 | OK | Cleveland County | January 2019 | Quarter 1, 2019 | Quarter 2, 2019 |



| | | | | | |
|----|----|------------------------------|---------------|-----------------|-----------------|
| 6 | OK | Oklahoma County | January 2019 | Quarter 1, 2019 | Quarter 2, 2019 |
| 7 | IA | Black Hawk County | January 2019 | Quarter 1, 2019 | Quarter 1, 2019 |
| 7 | IA | Boone County | February 2019 | Quarter 2, 2019 | Quarter 2, 2019 |
| 7 | IA | Bremer County | January 2019 | Quarter 1, 2019 | Quarter 1, 2019 |
| 7 | IA | Buchanan County | December 2018 | Quarter 1, 2019 | Quarter 1, 2019 |
| 7 | IA | Buena Vista County | February 2019 | Quarter 2, 2019 | Quarter 2, 2019 |
| 7 | IA | Harrison County | December 2018 | Quarter 1, 2019 | Quarter 1, 2019 |
| 7 | IA | Ida County | February 2019 | Quarter 2, 2019 | Quarter 2, 2019 |
| 7 | IA | O'Brien County | February 2019 | Quarter 2, 2019 | Quarter 2, 2019 |
| 7 | IA | Wapello County | December 2018 | Quarter 1, 2019 | Quarter 1, 2019 |
| 7 | IA | Winneshiek County | January 2019 | Quarter 1, 2019 | Quarter 1, 2019 |
| 7 | KS | Reno County | February 2019 | Quarter 2, 2019 | Quarter 2, 2019 |
| 7 | MO | Atchison County | February 2019 | Quarter 2, 2019 | Quarter 2, 2019 |
| 7 | MO | Clark County | December 2018 | Quarter 1, 2019 | Quarter 1, 2019 |
| 7 | MO | Dunklin County | February 2019 | Quarter 2, 2019 | Quarter 2, 2019 |
| 7 | MO | Holt County | January 2019 | Quarter 1, 2019 | Quarter 2, 2019 |
| 7 | MO | Mississippi County | February 2019 | Quarter 2, 2019 | Quarter 2, 2019 |
| 7 | MO | New Madrid County | February 2019 | Quarter 2, 2019 | Quarter 2, 2019 |
| 7 | MO | Stoddard County | January 2019 | Quarter 1, 2019 | Quarter 2, 2019 |
| 7 | NE | Nemaha County | December 2018 | Quarter 1, 2019 | Quarter 1, 2019 |
| 7 | NE | Richardson County | December 2018 | Quarter 1, 2019 | Quarter 1, 2019 |
| 8 | CO | Larimer County | January 2019 | Quarter 1, 2019 | Quarter 2, 2019 |
| 8 | SD | Clay County | January 2019 | Quarter 1, 2019 | Quarter 2, 2019 |
| 8 | SD | Union County | January 2019 | Quarter 1, 2019 | Quarter 2, 2019 |
| 9 | AZ | Yavapai County | January 2019 | Quarter 1, 2019 | Quarter 2, 2019 |
| 10 | AK | Fairbanks North Star Borough | January 2019 | Quarter 2, 2019 | Quarter 2, 2019 |

3.2. ESTIMATED RELEASE OF REVISED PRELIMINARY MAPS

In some cases, FEMA may decide to issue a revised preliminary map to address changes to preliminary flood hazard determinations, or to address changes to a non-technical issue. The table below shows the studies for which FEMA plans to release revised preliminary maps. The actual release dates are scheduled in coordination 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 dates of appeal periods are not shown because these are often not needed for revised preliminary maps.

| Region | State | County Name | Estimated Revised Preliminary Issuance |
|--------|-------|------------------------|--|
| 3 | MD | Allegany County | December 2018 |
| 3 | PA | Schuylkill County | December 2018 |
| 3 | VA | Frederick County | January 2019 |
| 3 | VA | Winchester City | January 2019 |
| 5 | IN | Johnson County | January 2019 |
| 5 | MN | Yellow Medicine County | January 2019 |
| 6 | LA | Plaquemines Parish | February 2019 |
| 6 | TX | Williamson County | January 2019 |
| 8 | CO | Arapahoe County | December 2018 |



| | | | |
|----|----|----------------------|---------------|
| 8 | CO | Denver County | December 2018 |
| 8 | CO | Douglas County | December 2018 |
| 9 | AZ | Maricopa County | February 2019 |
| 9 | CA | Los Angeles County | January 2019 |
| 9 | CA | Los Angeles County | January 2019 |
| 9 | CA | Mendocino County | January 2019 |
| 9 | CA | San Francisco County | January 2019 |
| 9 | CA | Ventura County | December 2019 |
| 10 | WA | Grays Harbor County | January 2019 |
| 10 | WA | King County | February 2019 |

3.3. ACTIONS TAKEN BY FEMA

The table below shows the counties where FEMA released a preliminary FIRM and FIS report, began a 90-day appeal period, released a revised preliminary FIRM and FIS report, or sent LFDs in the previous month. It also identifies counties where FIRMs and FIS reports became effective during the previous month.

| Region | State | County Name | Action Taken | Date |
|--------|-------|----------------------------|---------------------|------------|
| 2 | PR | Puerto Rico Territory-wide | Revised Preliminary | 11/16/2018 |
| 4 | FL | Alachua County | Maps Effective | 11/2/2018 |
| 4 | FL | Bradford County | Maps Effective | 11/2/2018 |
| 4 | FL | Columbia County | Maps Effective | 11/2/2018 |
| 4 | FL | Duval County | Maps Effective | 11/2/2018 |
| 4 | FL | Manatee County | Preliminary | 11/30/2018 |
| 4 | FL | Union County | Maps Effective | 11/2/2018 |
| 4 | GA | Hart County | Appeal Start | 11/15/2018 |
| 4 | MS | Bolivar County | Preliminary | 11/14/2018 |
| 4 | MS | Coahoma County | Preliminary | 11/14/2018 |
| 4 | MS | Coahoma County | Preliminary | 11/14/2018 |
| 4 | MS | Humphreys County | Preliminary | 11/14/2018 |
| 4 | MS | Marshall County | Preliminary | 11/14/2018 |
| 4 | MS | Panola County | Preliminary | 11/14/2018 |
| 4 | MS | Quitman County | Preliminary | 11/14/2018 |
| 4 | MS | Sharkey County | Preliminary | 11/14/2018 |
| 4 | MS | Sunflower County | Preliminary | 11/14/2018 |
| 4 | MS | Tate County | Preliminary | 11/14/2018 |
| 4 | MS | Tunica County | Preliminary | 11/14/2018 |
| 4 | MS | Washington County | Preliminary | 11/14/2018 |
| 4 | NC | Cabarrus County | Maps Effective | 11/16/2018 |
| 4 | NC | Iredell County | Maps Effective | 11/16/2018 |
| 4 | NC | Mecklenburg County | Maps Effective | 11/16/2018 |
| 4 | NC | Rowan County | Maps Effective | 11/16/2018 |
| 4 | NC | Stanly County | Maps Effective | 11/16/2018 |
| 4 | NC | Union County | Maps Effective | 11/16/2018 |
| 5 | IL | Cass County | LFD Issued | 11/16/2018 |
| 5 | MI | Charlevoix County | LFD Issued | 11/16/2018 |
| 6 | AR | Johnson County | LFD Issued | 11/16/2018 |
| 6 | LA | Calcasieu Parish | LFD Issued | 11/16/2018 |



| | | | | |
|----|----|---------------------|---------------------|------------|
| 6 | OK | Hughes County | LFD Issued | 11/16/2018 |
| 6 | OK | Lincoln County | LFD Issued | 11/16/2018 |
| 6 | OK | McIntosh County | LFD Issued | 11/16/2018 |
| 6 | OK | Pottawatomie County | LFD Issued | 11/16/2018 |
| 6 | OK | Tulsa County | LFD Issued | 11/2/2018 |
| 6 | TX | Aransas County | Appeal Start | 11/21/2018 |
| 6 | TX | Harris County | Revised Preliminary | 11/13/2018 |
| 6 | TX | Harris County | LFD Issued | 11/2/2018 |
| 6 | TX | Newton County | Maps Effective | 11/16/2018 |
| 6 | TX | San Patricio County | Appeal Start | 11/21/2018 |
| 6 | TX | Waller County | LFD Issued | 11/16/2018 |
| 6 | TX | Washington County | LFD Issued | 11/16/2018 |
| 7 | IA | Butler County | Preliminary | 11/15/2018 |
| 7 | IA | Story County | Preliminary | 11/15/2018 |
| 7 | IA | Warren County | Maps Effective | 11/16/2018 |
| 7 | KS | Wilson County | Appeal Start | 11/8/2018 |
| 7 | MO | Knox County | Appeal Start | 11/14/2018 |
| 7 | MO | Putnam County | Appeal Start | 11/28/2018 |
| 7 | MO | Ripley County | Appeal Start | 11/14/2018 |
| 7 | MO | Shelby County | Appeal Start | 11/21/2018 |
| 7 | MO | Sullivan County | Appeal Start | 11/29/2018 |
| 8 | CO | Summit County | LFD Issued | 11/16/2018 |
| 9 | AZ | Pinal County | LFD Issued | 11/16/2018 |
| 9 | CA | Placer County | Maps Effective | 11/2/2018 |
| 10 | OR | Curry County | Maps Effective | 11/16/2018 |

Information on “Preliminary and Revised Preliminary” Actions

For the flood risk studies shown above, FEMA gave copies of either the initial or the revised FIRM and FIS report to all communities involved. Copies are also online at <https://msc.fema.gov/portal/search> and <https://msc.fema.gov/prelim-pending>.

FEMA encourages local officials to widely share their copies with residents, business owners, elected officials, and others in the community. This helps in adding to or correcting non-technical information such as layout and labeling of roads, bridges, and streams, and other features. Requests to change such information can be made during the community review period, at a community meeting, and during the 90-day appeal period. Approved changes will be shown on the final FIRM and in the final FIS report.

Information on “Appeal Start” Actions

Under the National Flood Insurance Act, there are limited rights to appeal findings in the preliminary FIRM and FIS reports. Appeals can be made by owners or renters of real property within a community who believe that their property rights are adversely affected, and/or by an affected community. Important information on the process can be found in the document called “Guidance for Flood Risk Analysis and Mapping: Appeal and Comment Processing,” which can be found at fema.gov/media-library/assets/documents/34953.



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 and will publish the final flood hazard information in the *Federal Register*. The updated FIRM panels will become effective six months from the date of the LFD. Final FIRM and FIS reports will officially be archived on the Flood Map Service Center (MSC) website at <https://msc.fema.gov>.

Property owners’ flood insurance rates may be affected once a FIRM becomes effective. Resources are available to help homeowners understand the importance of flood insurance and the steps they can take to reduce their rates. For additional information about flood insurance, visit <https://www.fema.gov/national-flood-insurance-program>.

To view upcoming map changes, please visit the Preliminary and Pending National Flood Hazard Layer at <https://msc.fema.gov/prelim-pending>.

Information on “Maps Effective” Actions

The updated FIRM and FIS report issued by FEMA have become effective. Effective FIRMs are used by communities 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 be affected for property owners once a FIRM becomes effective. To view the effective FIRMs, please visit the Map Service Center at <https://msc.fema.gov/portal/search>.

Additional flood mapping information and resources can be found on the FEMA website at fema.gov/national-flood-insurance-program-flood-hazard-mapping. In addition, the FEMA Map Information eXchange (FMIX) is available to answer questions by telephone, toll free, at 1-877-336-2627 (FEMA MAP) or by email at FEMAMapSpecialist@riskmapcads.com. A list of additional resources for information can be found in *Appendix C* of this Notice to Congress. If you have any questions or concerns regarding the information in this document, please contact the appropriate FEMA Regional External Affairs staff listed below.



FEMA Regional External Affairs Contact List

| FEMA Region | Name | Telephone Number | Email Address |
|-------------|--------------------|------------------|--|
| 1 | Dennis Pinkham | 617-956-7547 | Dennis.Pinkham@fema.dhs.gov |
| 2 | Kevin Sullivan | 202-480-1053 | Kevin.Sullivan@fema.dhs.gov |
| 3 | Corey DeMuro | 202-394-8588 | Corey.DeMuro@fema.dhs.gov |
| 4 | Danon Lucas | 770-220-5292 | Danon.Lucas@fema.dhs.gov |
| 5 | Dan Shulman | 312-408-4427 | Dan.Shulman@fema.dhs.gov |
| 6 | Juan Ayala | 940-898-5105 | Juan.Ayala@fema.dhs.gov |
| 7 | Michael Cappannari | 816-283-7080 | Michael.Cappannari@fema.dhs.gov |
| 8 | Megan Floyd | 303-235-4638 | Megan.Floyd@fema.dhs.gov |
| 9 | Frank Mansell | 510-627-7068 | Frank.Mansell@fema.dhs.gov |
| 10 | Cam Rossie | 425-487-4651 | Camilla.Rossie@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 constituents in their districts will be affected by a flood mapping 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).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. §4101b (d)(1)(H).

In accordance with these requirements, this document serves as notification to Congress and provides details on studies with an estimated issuance of preliminary or revised preliminary flood maps in the current month and the next two months, and studies for which preliminary or revised preliminary flood maps and/or LFDs were issued last month.² LFDs are the actions taken by FEMA to finalize the flood hazard data shown on a preliminary FIRM. This document also provides details on statutory administrative appeal periods³ that were initiated and maps that went effective last month.

¹ 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.

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

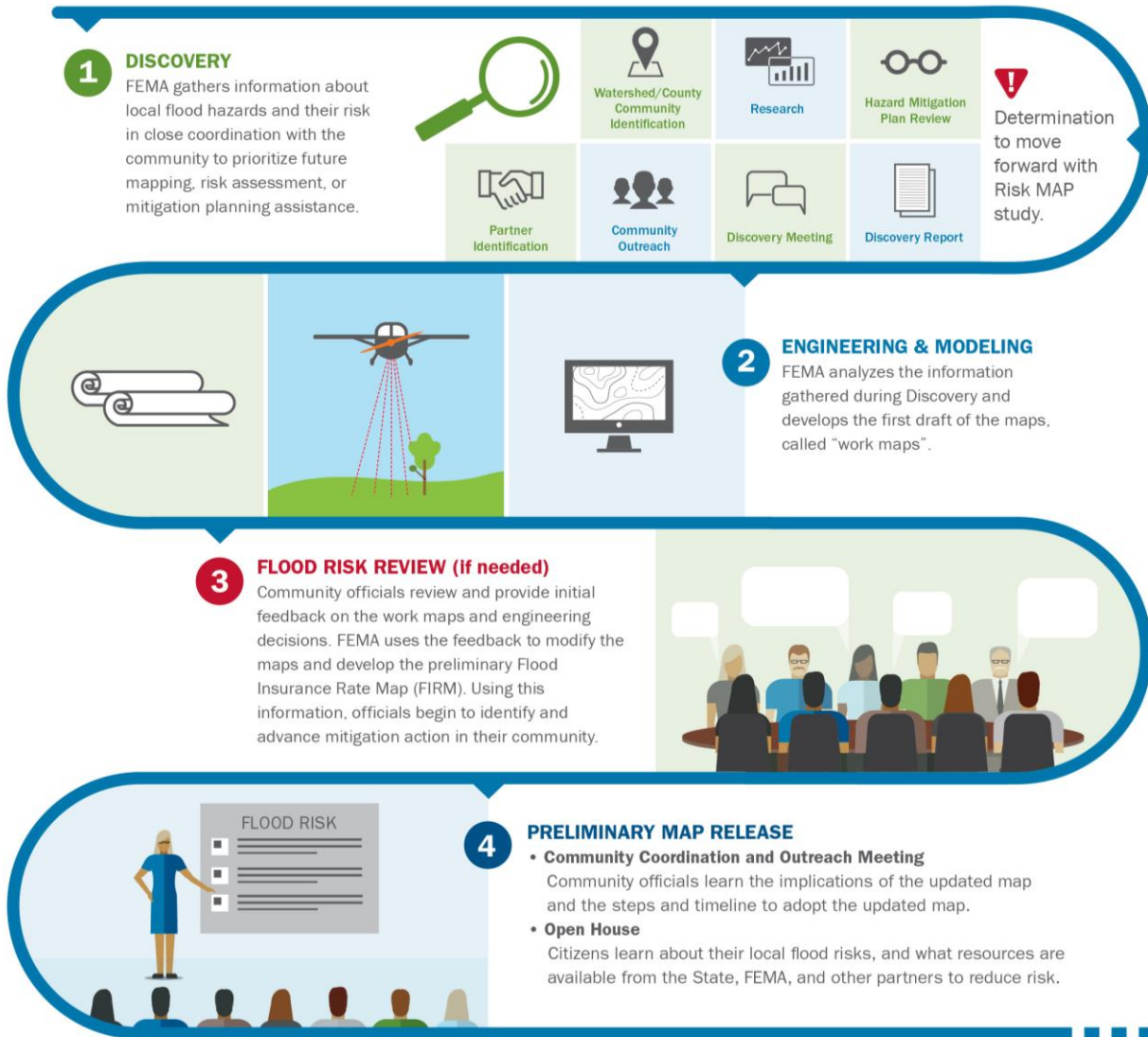
³ For more details, see "Information on 'Appeal Start' Actions" in Section 4.3.



APPENDIX A: RISK MAP PROCESS GRAPHIC

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

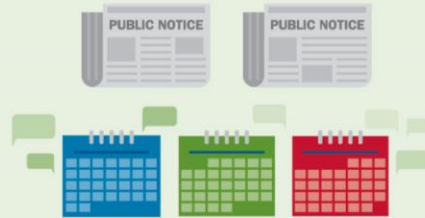
FEMA Risk MAP Process



Risk MAP Process Continued

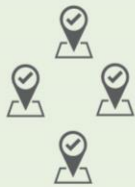
5 90-DAY APPEAL AND COMMENT PERIOD

Following two public notices, community members can submit technical data to support a request to revise the FIRM through the 90-day appeals process. All appeals, including all supporting documentation, must be submitted through the appropriate community official.



7 ADOPTION & COMPLIANCE

Communities participating in the NFIP must adopt a compliant floodplain management ordinance by the map effective date to remain in good standing as an NFIP participant.



6 LETTER OF FINAL DETERMINATION

After all appeals are resolved, FEMA sends a Letter of Final Determination, kicking off a six-month period for communities to adopt the new flood maps.



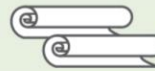
8 RESILIENCE MEETING

FEMA, State and local officials, and partners work to identify and review resilience strategies, planning options, and potential actions to reduce risk.



9 EFFECTIVE MAPS

Once effective, new maps and products are available through FEMA's Flood Map Service Center. The new data will inform flood insurance decisions and local building regulations. Community members can submit data to amend or revise the FIRM as part of a Letter of Map Change (LOMC) process.



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APPENDIX B: RESOURCES

The following additional resources provide a better understanding of key elements of this report.

Implementation of the Biggert-Waters Flood Insurance Reform Act of 2012 and the Homeowner Flood Insurance Affordability Act

| | |
|----------------|---|
| Website | fema.gov/media-library/resources-documents/collections/341 |
|----------------|---|

National Flood Insurance Program

| | |
|----------------|---|
| Website | fema.gov/national-flood-insurance-program |
|----------------|---|

| | |
|--------------|--------------------------|
| Phone | 888-379-9531 (toll free) |
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|---------------|--|
| E-mail | floodsmart@fema.dhs.gov |
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| | |
|---------------------|---|
| Social Media | Twitter at @NFIPtraining |
|---------------------|---|

Risk MAP Program

| | |
|----------------|---|
| Website | fema.gov/risk-mapping-assessment-planning |
|----------------|---|

| | |
|--------------|--------------------------|
| Phone | 877-336-2627 (toll free) |
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| | |
|---------------|--|
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