



NOTICE TO CONGRESS: MONTHLY UPDATE ON FLOOD MAPPING

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

August 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

FEMA Debuts Short Film “Worth Fighting For: Profiles in Resilience”

FEMA recently released a new video to help communities make a more personal connection to the value of mitigation planning and investments in flood protection. The video, called “[Worth Fighting For: Profiles in Resilience](#),” is available at FEMA.gov.

The video uses storytelling to profile three communities: [Cape Girardeau, MO](#); [Leon Valley, TX](#); and [Miami Beach, FL](#). Each community’s story is told through the voices of local officials and residents, who discuss how flood mitigation efforts have improved their lives and the economic vitality of their communities.



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	September 2018	Quarter 4, 2018	Quarter 1, 2019
2	NY	Herkimer County	August 2018	Quarter 4, 2018	Quarter 4, 2018
3	MD	Baltimore County	October 2018	Quarter 1, 2019	Quarter 2, 2019
3	MD	Frederick County	September 2018	Quarter 4, 2018	Quarter 1, 2019
3	PA	Bradford County	August 2018	Quarter 4, 2018	Quarter 1, 2019
3	PA	Columbia County	September 2018	Quarter 4, 2018	Quarter 1, 2019
3	PA	Juniata County	September 2018	Quarter 4, 2018	Quarter 1, 2019
3	PA	Lebanon County	August 2018	Quarter 4, 2018	Quarter 1, 2019
3	PA	Luzerne County	September 2018	Quarter 4, 2018	Quarter 1, 2019
3	PA	Montour County	September 2018	Quarter 4, 2018	Quarter 1, 2019
3	PA	Northumberland County	September 2018	Quarter 4, 2018	Quarter 1, 2019
3	PA	Schuylkill County	August 2018	Quarter 4, 2018	Quarter 1, 2019
3	PA	Snyder County	September 2018	Quarter 4, 2018	Quarter 1, 2019
3	PA	Union County	September 2018	Quarter 4, 2018	Quarter 1, 2019
3	PA	Wyoming County	August 2018	Quarter 4, 2018	Quarter 1, 2019



Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
3	PA	Dauphin County	September 2018	Quarter 4, 2018	Quarter 1, 2019
3	VA	Louisa County	August 2018	Quarter 4, 2018	Quarter 1, 2019
4	FL	Citrus County	September 2018	Quarter 4, 2018	Quarter 1, 2019
4	FL	Hamilton County	September 2018	Quarter 4, 2018	Quarter 1, 2019
4	FL	Hernando County	August 2018	Quarter 4, 2018	Quarter 1, 2019
4	FL	Hillsborough County	October 2018	Quarter 1, 2019	Quarter 2, 2019
4	FL	Madison County	September 2018	Quarter 4, 2018	Quarter 1, 2019
4	KY	Carroll County	September 2018	Quarter 4, 2018	Quarter 1, 2019
4	KY	Henry County	September 2018	Quarter 4, 2018	Quarter 1, 2019
4	KY	Oldham County	September 2018	Quarter 4, 2018	Quarter 1, 2019
4	KY	Trimble County	September 2018	Quarter 4, 2018	Quarter 1, 2019
4	MS	Bolivar County	October 2018	Quarter 1, 2019	Quarter 2, 2019
4	MS	Coahoma County	October 2018	Quarter 1, 2019	Quarter 2, 2019
4	MS	Humphreys County	October 2018	Quarter 1, 2019	Quarter 2, 2019
4	MS	Sharkey County	October 2018	Quarter 1, 2019	Quarter 2, 2019
4	MS	Sunflower County	October 2018	Quarter 1, 2019	Quarter 2, 2019
4	MS	Washington County	October 2018	Quarter 1, 2019	Quarter 2, 2019
4	SC	Greenville County	August 2018	Quarter 4, 2018	Quarter 1, 2019
4	SC	Spartanburg County	August 2018	Quarter 4, 2018	Quarter 1, 2019
4	SC	Union County	August 2018	Quarter 4, 2018	Quarter 1, 2019
5	IL	Lake County	September 2018	Quarter 4, 2018	Quarter 1, 2019
5	MI	Macomb County	September 2018	Quarter 4, 2018	Quarter 1, 2019
5	MI	Monroe County	August 2018	Quarter 3, 2018	Quarter 4, 2018
5	MI	St. Clair County	September 2018	Quarter 4, 2018	Quarter 1, 2019
5	MI	Wayne County	September 2018	Quarter 4, 2018	Quarter 1, 2019
5	MN	Wilkin County	September 2018	Quarter 4, 2018	Quarter 1, 2019
5	OH	Lucas County	August 2018	Quarter 3, 2018	Quarter 4, 2018
5	WI	Kenosha County	October 2018	Quarter 4, 2018	Quarter 1, 2019
5	WI	Racine County	October 2018	Quarter 4, 2018	Quarter 1, 2019
5	WI	Walworth County	October 2018	Quarter 4, 2018	Quarter 1, 2019
5	WI	Waukesha County	October 2018	Quarter 4, 2018	Quarter 1, 2019
6	LA	Jackson Parish	September 2018	Quarter 4, 2018	Quarter 1, 2019
6	LA	Winn Parish	September 2018	Quarter 4, 2018	Quarter 1, 2019
7	IA	Butler County	October 2018	Quarter 4, 2018	Quarter 4, 2018
7	IA	Des Moines County	August 2018	Quarter 3, 2018	Quarter 4, 2018
7	IA	Dubuque County	August 2018	Quarter 3, 2018	Quarter 4, 2018
7	IA	Jackson County	August 2018	Quarter 3, 2018	Quarter 4, 2018
7	IA	Lee County	August 2018	Quarter 3, 2018	Quarter 4, 2018
7	IA	Muscatine County	September 2018	Quarter 4, 2018	Quarter 4, 2018
7	IA	Scott County	August 2018	Quarter 3, 2018	Quarter 4, 2018
7	IA	Story County	October 2018	Quarter 4, 2018	Quarter 4, 2018
7	KS	Reno County	August 2018	Quarter 3, 2018	Quarter 4, 2018
7	MO	Clark County	September 2018	Quarter 4, 2018	Quarter 4, 2018
7	MO	Franklin County	October 2018	Quarter 4, 2018	Quarter 4, 2018
7	MO	Greene County	August 2018	Quarter 3, 2018	Quarter 4, 2018



Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
7	MO	Mississippi County	October 2018	Quarter 4, 2018	Quarter 4, 2018
7	MO	Washington County	October 2018	Quarter 4, 2018	Quarter 4, 2018
7	NE	Burt County	August 2018	Quarter 3, 2018	Quarter 4, 2018
7	NE	Nemaha County	August 2018	Quarter 3, 2018	Quarter 4, 2018
7	NE	Richardson County	August 2018	Quarter 3, 2018	Quarter 4, 2018
7	NE	Seward County	August 2018	Quarter 3, 2018	Quarter 4, 2018
9	AZ	Yavapai County	September 2018	Quarter 4, 2018	Quarter 1, 2019
9	CA	Kern County	October 2018	Quarter 4, 2018	Quarter 1, 2019
9	HI	Kauai County	September 2018	Quarter 4, 2018	Quarter 1, 2019
10	AK	Fairbanks North Star Borough	September 2018	Quarter 4, 2018	Quarter 1, 2019
10	WA	Yakima County	September 2018	Quarter 4, 2018	Quarter 1, 2019
10	WA	Yakima County	September 2018	Quarter 4, 2018	Quarter 1, 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
2	PR	Puerto Rico Territory-wide	September 2018
3	MD	Allegany County	October 2018
4	MS	Madison County	August 2018
4	NC	Hyde County	September 2018
4	NC	Tyrrell County	September 2018
4	NC	Wake County	September 2018
5	MN	Blue Earth County	September 2018
5	MN	Nicollet County	September 2018
5	OH	Miami County	October 2018
6	TX	Harris County	October 2018
7	MO	Howell County	October 2018
8	CO	Arapahoe County	October 2018
8	CO	Denver County	October 2018
8	CO	Douglas County	October 2018
9	CA	Mendocino County	October 2018
10	AK	Matanuska-Susitna Borough	August 2018
10	OR	Douglas County	August 2018



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
1	MA	Essex County	Maps Effective	7/19/2018
2	NJ	Bergen County	Revised Preliminary	7/2/2018
3	VA	Culpeper County	Preliminary	7/23/2018
3	VA	Madison County	Preliminary	7/23/2018
3	VA	Rappahannock County	Preliminary	7/23/2018
4	FL	Alachua County	Appeal Start	7/12/2018
4	FL	Dixie County	LFD Issued	7/18/2018
4	FL	Hendry County	Appeal Start	7/12/2018
4	FL	Levy County	LFD Issued	7/18/2018
4	FL	Sumter County	Appeal Start	7/12/2018
4	SC	Greenville County	LFD Issued	7/18/2018
4	SC	Lexington County	Maps Effective	7/5/2018
5	IL	Adams County	Maps Effective	7/5/2018
5	IL	Cook County	Appeal Start	7/19/2018
5	IN	Hamilton County	Appeal Start	7/26/2018
5	IN	Vanderburgh County	Appeal Start	7/10/2018
5	MN	Fillmore County	Revised Preliminary	7/30/2018
5	MN	Scott County	Revised Preliminary	7/13/2018
5	MN	Wright County	Preliminary	7/31/2018
5	OH	Fairfield County	Maps Effective	7/19/2018
5	WI	Pierce County	Preliminary	7/25/2018
6	OK	Craig County	Appeal Start	7/24/2018
6	OK	Noble County	Maps Effective	7/19/2018
7	IA	Clayton County	Preliminary	7/23/2018
7	KS	Marion County	Maps Effective	7/19/2018
7	MO	Jefferson County	Revised Preliminary	7/27/2018
7	MO	Randolph County	Preliminary	7/13/2018
7	NE	Adams County	Maps Effective	7/5/2018
7	NE	Clay County	Maps Effective	7/5/2018
8	CO	Pitkin County	Preliminary	7/25/2018
8	ND	Cass County	Revised Preliminary	7/18/2018
9	CA	Sacramento County	Maps Effective	7/19/2018
10	AK	Valdez-Cordova Census Area	LFD Issued	7/3/2018
10	ID	Teton County	Preliminary	7/19/2018
10	OR	Clackamas County	LFD Issued	7/18/2018
10	OR	Marion County	Appeal Start	7/19/2018
10	WA	Whatcom County	LFD Issued	7/18/2018



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](https://www.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@riskmapcds.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.

¹FEMA 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.

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

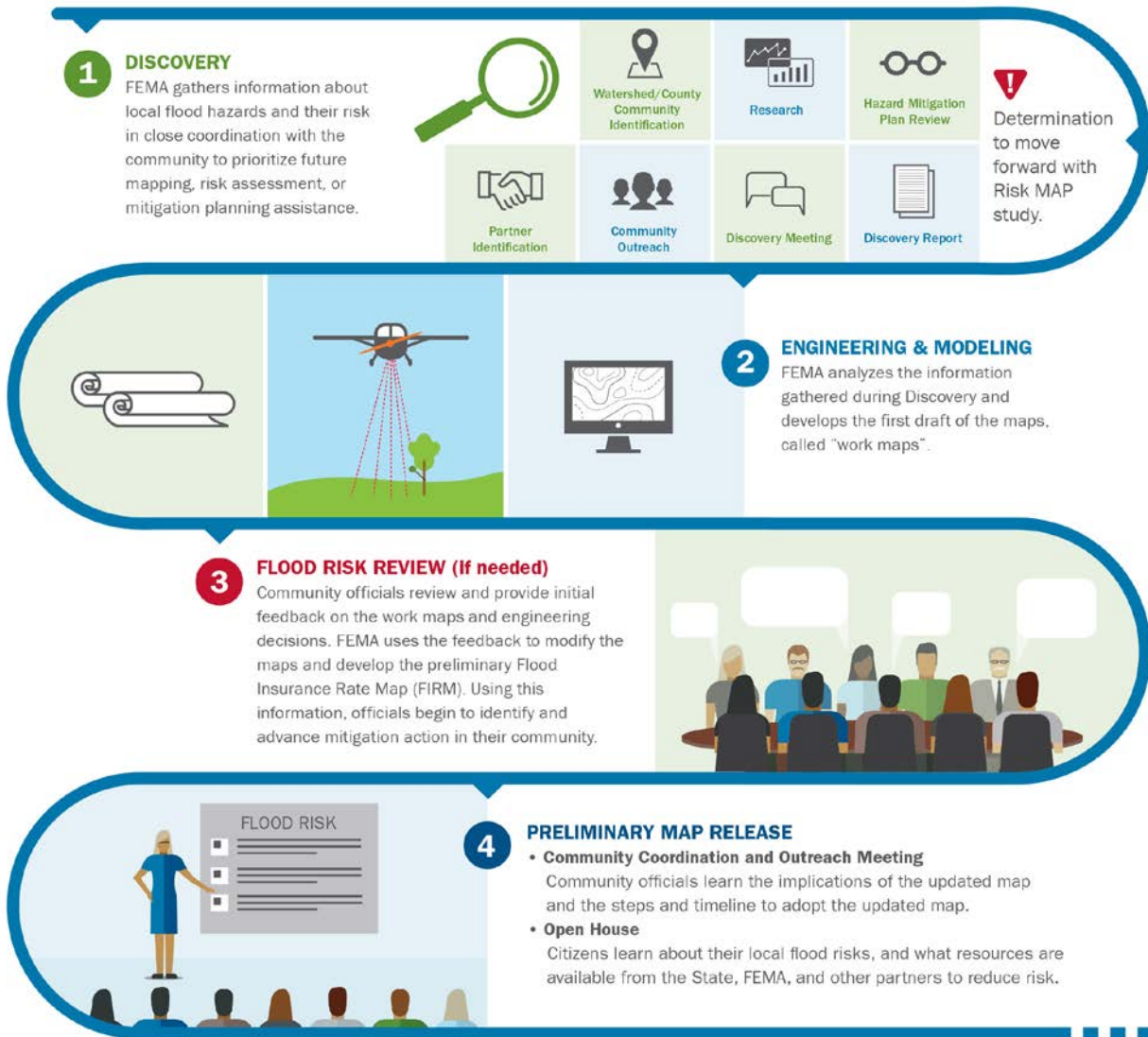
³For more details, see "Information on 'Appeal Start' Actions" in Section 4.3.



APPENDIX A: RISK MAP PROCESS GRAPHIC

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

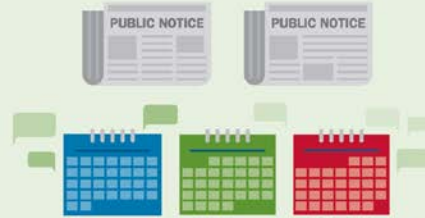
FEMA Risk MAP Process



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.



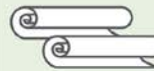
8 RESILIENCE MEETING

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
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National Flood Insurance Program

Website	fema.gov/national-flood-insurance-program
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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
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Risk MAP Program

Website	fema.gov/risk-mapping-assessment-planning
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Phone	877-336-2627 (toll free)
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E-mail	FEMAMapSpecialist@riskmapcfs.com
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