

NOTICE TO CONGRESS: MONTHLY UPDATE ON FLOOD MAPPING

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

November 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

New Guide Simply Explains Process for Homeowners to Apply for Flood Map Changes

Homeowners can use FEMA’s MT-1 Application to request a Letter of Map Amendment (*LOMA*) or Letter of Map Revision Based on Fill (*LOMR-F*) to update their flood risk as depicted on the Flood Insurance Rate Map (FIRM).

The process requires gathering and submitting several items so that FEMA can determine whether the property is correctly shown in the Special Flood Hazard Area, the area likely to be flooded during the 1-percent-annual-chance flood. The submitted materials may show that the property’s risk is reduced.

FEMA has created an easy-to-read guide to help homeowners understand the application process, whether online or by mail. This guide is intended to increase the number of complete applications by outlining clear instructions on who is eligible to apply, what should be included with the application, and what happens after a homeowner receives a determination letter.

This guide, called *How to Request a Map Amendment*, is now available at [fema.gov/media-library/assets/documents/172215](https://www.fema.gov/media-library/assets/documents/172215).

How to Request a Map Amendment
IS YOUR PROPERTY ELIGIBLE FOR A LOWER FLOOD INSURANCE PREMIUM? FIND OUT THROUGH THESE STEPS.

TERMS TO KNOW

LOMA Letter of Map Amendment (LOMA) is for when a flood map shows a building in the floodplain but it is actually on natural ground above the base flood elevation.

LOMR-F Letter of Map Revision Based on Fill (LOMR-F) is for when a building is on fill that puts it above the base flood elevation. Elevating using fill must be permitted under the law.

Lowest Adjacent Grade (LAG) is the lowest point where the ground touches the building.

Special Flood Hazard Area (SFHA) is the high risk area for flooding during the 1-percent-annual-chance flood.

Base Flood Elevation (BFE) is how high the water is expected to rise during the 1-percent-annual-chance flood.

Natural Grade of Land and **Fill** are shown in the diagram.

Part 1: Getting Started

WHY APPLY FOR A MAP AMENDMENT?

You can use this process to get a better understanding of your home’s flood risk—and potentially lower your flood insurance premium. Flood maps can be searched by address and are on the FEMA Map Service Center website at msc.fema.gov/portal.

WHO IS ELIGIBLE FOR A MAP AMENDMENT?

Property owners who can show that the LAG for their home is at or above the BFE on the current flood map.

LOW TO MEDIUM RISK: LAG above Base Flood Elevation

HIGHEST RISK: LAG below Base Flood Elevation

The diagram shows two scenarios: one where the LAG is above the BFE (Low to Medium Risk) and one where the LAG is below the BFE (Highest Risk).



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
1	NH	Rockingham County	December 2018	Quarter 1, 2019	Quarter 2, 2019
1	NH	Strafford County	December 2018	Quarter 1, 2019	Quarter 2, 2019
2	NY	Erie County	January 2019	Quarter 3, 2019	Quarter 4, 2019
3	MD	Baltimore City	November 2018	Quarter 1, 2019	Quarter 2, 2019
3	PA	Columbia County	December 2018	Quarter 1, 2019	Quarter 2, 2019
3	PA	Dauphin County	January 2019	Quarter 2, 2019	Quarter 3, 2019
3	PA	Northumberland County	January 2019	Quarter 2, 2019	Quarter 3, 2019
3	PA	Snyder County	January 2019	Quarter 2, 2019	Quarter 3, 2019
3	VA	Orange County	January 2019	Quarter 2, 2019	Quarter 3, 2019
4	FL	Manatee County	November 2018	Quarter 1, 2019	Quarter 2, 2019
4	MS	Bolivar County	November 2018	Quarter 1, 2019	Quarter 2, 2019
4	MS	Coahoma County	November 2018	Quarter 1, 2019	Quarter 2, 2019
4	MS	Coahoma County	November 2018	Quarter 1, 2019	Quarter 2, 2019
4	MS	Humphreys County	November 2018	Quarter 1, 2019	Quarter 2, 2019
4	MS	Marshall County	November 2018	Quarter 1, 2019	Quarter 2, 2019
4	MS	Panola County	November 2018	Quarter 1, 2019	Quarter 2, 2019



Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
4	MS	Quitman County	November 2018	Quarter 1, 2019	Quarter 2, 2019
4	MS	Sharkey County	November 2018	Quarter 1, 2019	Quarter 2, 2019
4	MS	Sunflower County	November 2018	Quarter 1, 2019	Quarter 2, 2019
4	MS	Tate County	November 2018	Quarter 1, 2019	Quarter 2, 2019
4	MS	Tunica County	November 2018	Quarter 1, 2019	Quarter 2, 2019
4	MS	Washington County	November 2018	Quarter 1, 2019	Quarter 2, 2019
5	MI	Allegan County	December 2018	Quarter 1, 2019	Quarter 2, 2019
5	MI	Macomb County	December 2018	Quarter 1, 2019	Quarter 2, 2019
5	MI	St. Clair County	November 2018	Quarter 1, 2019	Quarter 1, 2019
5	MI	Wayne County	December 2018	Quarter 1, 2019	Quarter 2, 2019
5	MN	Wilkin County	December 2018	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	November 2018	Quarter 1, 2019	Quarter 1, 2019
7	IA	Boone County	January 2019	Quarter 1, 2019	Quarter 2, 2019
7	IA	Bremer County	November 2018	Quarter 1, 2019	Quarter 1, 2019
7	IA	Buchanan County	November 2018	Quarter 1, 2019	Quarter 1, 2019
7	IA	Butler County	November 2018	Quarter 1, 2019	Quarter 1, 2019
7	IA	Harrison County	November 2018	Quarter 1, 2019	Quarter 1, 2019
7	IA	Iowa County	January 2019	Quarter 1, 2019	Quarter 2, 2019
7	IA	Linn County	January 2019	Quarter 1, 2019	Quarter 2, 2019
7	IA	Story County	November 2018	Quarter 1, 2019	Quarter 1, 2019
7	IA	Tama County	January 2019	Quarter 1, 2019	Quarter 2, 2019
7	IA	Wapello County	December 2018	Quarter 1, 2019	Quarter 1, 2019
7	IA	Winnebago County	January 2019	Quarter 1, 2019	Quarter 2, 2019
7	MO	Clark County	December 2018	Quarter 1, 2019	Quarter 1, 2019
7	MO	Holt County	January 2019	Quarter 1, 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	Jefferson County	November 2018	Quarter 4, 2018	Quarter 1, 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	December 2018	Quarter 1, 2019	Quarter 2, 2019
9	HI	Kauai County	November 2018	Quarter 1, 2019	Quarter 2, 2019
10	AK	Fairbanks North Star Borough	January 2019	Quarter 1, 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	November 2018
3	PA	Schuylkill County	December 2018
4	NC	Beaufort County	November 2018
4	NC	Carteret County	November 2018
4	NC	Craven County	November 2018
4	NC	Dare County	November 2018
4	NC	Hyde County	November 2018
4	NC	Jones County	November 2018
4	NC	Onslow County	November 2018
4	NC	Pitt County	November 2018
4	NC	Tyrrell County	November 2018
4	NC	Wake County	November 2018
4	SC	Jasper County	November 2018
5	IN	Johnson County	November 2018
5	MN	Yellow Medicine County	January 2019
6	TX	Harris County	November 2018
8	CO	Arapahoe County	December 2018
8	CO	Denver County	December 2018
8	CO	Douglas County	December 2018
9	AZ	Maricopa County	January 2019
9	CA	Los Angeles County	January 2019
9	CA	Los Angeles County	November 2018
9	CA	San Francisco County	December 2018
9	CA	Ventura County	December 2018
10	AK	Juneau Borough	January 2019
10	WA	Grays Harbor County	January 2019
10	WA	King County	January 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
3	WV	Marion County	LFD Issued	10/5/2018
3	WV	Monongalia County	LFD Issued	10/5/2018
4	AL	Baldwin County	LFD Issued	10/19/2018
4	FL	Hillsborough County	Preliminary	10/26/2018
4	GA	Bartow County	Maps Effective	10/5/2018
4	GA	Cobb County	Maps Effective	10/5/2018



Region	State	County Name	Action Taken	Date
4	KY	Caldwell County	LFD Issued	10/19/2018
4	KY	Christian County	LFD Issued	10/19/2018
4	KY	Trigg County	LFD Issued	10/19/2018
4	NC	Chatham County	Maps Effective	10/19/2018
4	NC	Durham County	Maps Effective	10/19/2018
4	NC	Granville County	Maps Effective	10/19/2018
4	NC	Orange County	Maps Effective	10/19/2018
4	NC	Person County	Maps Effective	10/19/2018
5	MN	Norman County	Appeal Start	10/15/2018
5	OH	Butler County	Maps Effective	10/19/2018
5	OH	Miami County	Preliminary	10/29/2018
5	OH	Tuscarawas County	Maps Effective	10/19/2018
5	WI	Monroe County	Appeal Start	10/25/2018
6	AR	Saline County	Revised Preliminary	10/30/2018
6	LA	Franklin Parish	Maps Effective	10/5/2018
6	LA	West Carroll Parish	Maps Effective	10/5/2018
6	TX	Austin County	Revised Preliminary	10/30/2018
6	TX	Eastland County	LFD Issued	10/5/2018
6	TX	Erath County	LFD Issued	10/5/2018
6	TX	Hood County	LFD Issued	10/5/2018
6	TX	Johnson County	LFD Issued	10/5/2018
6	TX	Palo Pinto County	LFD Issued	10/5/2018
6	TX	Parker County	LFD Issued	10/5/2018
6	TX	Stephens County	LFD Issued	10/5/2018
6	TX	Young County	LFD Issued	10/5/2018
7	IA	Benton County	Appeal Start	10/19/2018
7	IA	Grundy County	Appeal Start	10/18/2018
7	IA	Hamilton County	Appeal Start	10/3/2018
7	IA	Jasper County	Maps Effective	10/5/2018
7	IA	Scott County	Preliminary	10/5/2018
7	MO	Franklin County	Preliminary	10/12/2018
7	MO	Franklin County	Preliminary	10/12/2018
7	MO	Howell County	Appeal Start	10/18/2018
7	MO	Lincoln County	Maps Effective	10/5/2018
7	MO	Washington County	Preliminary	10/12/2018
7	NE	Burt County	Preliminary	10/24/2018
8	MT	Musselshell County	Appeal Start	10/17/2018
8	MT	Petroleum County	Appeal Start	10/17/2018
8	MT	Rosebud County	Appeal Start	10/17/2018
9	CA	San Mateo County	LFD Issued	10/5/2018
9	CA	Sierra County	LFD Issued	10/19/2018
10	OR	Washington County	Maps Effective	10/19/2018

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

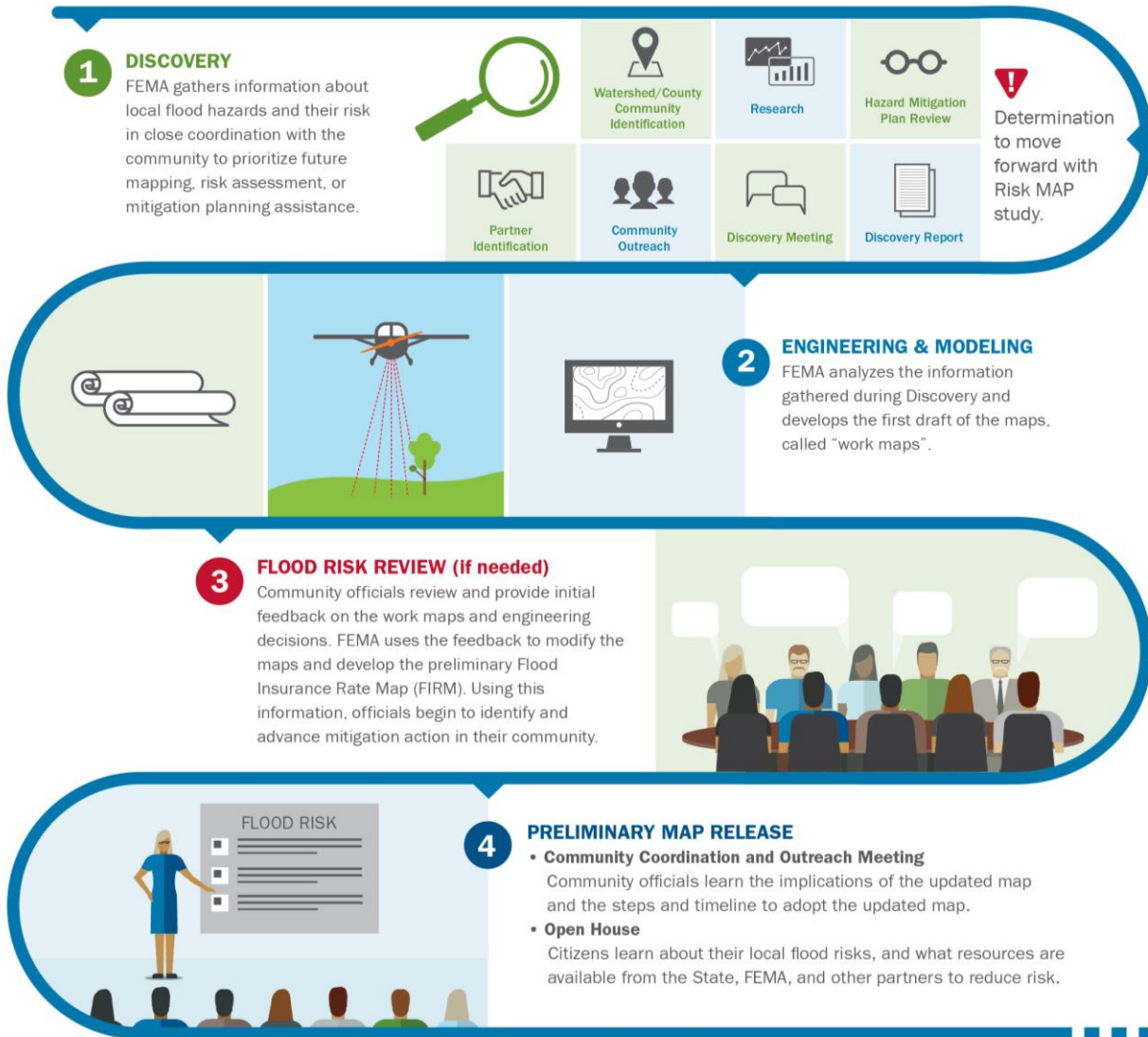
³ For more details, see "Information on 'Appeal Start' Actions" in Section 4.3.



APPENDIX A: RISK MAP PROCESS GRAPHIC

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

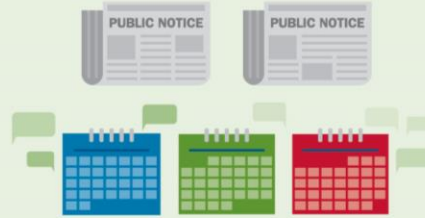
FEMA Risk MAP Process



Risk MAP Process Continued

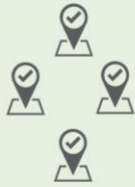
5 90-DAY APPEAL AND COMMENT PERIOD

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.



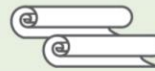
8 RESILIENCE MEETING

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.



RiskMAP
Increasing Resilience Together



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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@riskmapcds.com
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