



Notice to Congress: Monthly Update on Flood Mapping

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

November 2023

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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. Risk MAP News

FEMA Unveils the Economic Case for Coastal Resilience Guide

Coastal regions are prone to natural disasters. These disasters come with significant costs to people, businesses and communities as a whole. But there are proven strategies communities can use to protect their people and economy. FEMA developed the [Economic Case for Coastal Resilience Guide](#). This Guide helps leaders advocate for and initiate plans to reduce the enormous risks from coastal hazards.

The Guide highlights the impacts—human and financial—of recent coastal disasters. It also provides proven strategies that leaders in coastal regions can implement to create a more resilient community. For example, the “Structure and Infrastructure” section explains how moving buildings out of harm’s way, updating critical infrastructure and raising homes can increase community resilience. The Guide also includes ways nature-based solutions, plans and regulations, and education and outreach can all drive community resilience actions. Nature-based solutions are the use of natural features to reduce disaster risks.

The Guide gives real-life success stories to make the economic case for action. For example, the Guide shares how Jefferson Parish, Louisiana, used grants to elevate 23 homes. That project has so far saved more than twice what it cost in avoided losses. In Texas, buildings that met current building codes were more resilient during Hurricane Harvey. The insurance claims for those structures were half those of the buildings constructed before the codes were adopted.

The Guide also includes a “next steps” section. This section includes links to information on how communities can use flood maps and other data to reduce risk. It also helps communities connect mitigation and equity and lists grant resources for resilience from FEMA and other organizations.

The Guide is a valuable resource not only for local leaders, but anyone interested in growing investment in coastal resilience. The Guide’s information and graphics can be shared with local city councils, green committees and at state Coastal Zone Management programs. Furthermore, these will seamlessly integrate into presentations about hazard mitigation projects.

To make it even more accessible, FEMA offers downloadable versions of the graphics in both PDF and JPG formats. These graphics are available on [FEMA.gov](#) in the “Investing in Coastal Resilience is Worth the Costs” section.

3. 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.

3.1. Estimated Release of Preliminary Maps

FEMA has studied some of the 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) report. The table identifies when FEMA plans to deliver the 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 the 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	Belknap County	November 2023	Quarter 1, 2024	Quarter 2, 2024
1	NH	Carroll County	November 2023	Quarter 1, 2024	Quarter 2, 2024
1	NH	Rockingham County	December 2023	Quarter 1, 2024	Quarter 2, 2024
1	NH	Strafford County	December 2023	Quarter 1, 2024	Quarter 2, 2024
1	VT	Windham County	November 2023	Quarter 1, 2024	Quarter 3, 2024
3	VA	Albemarle County	January 2024	Quarter 1, 2024	Quarter 3, 2024
3	VA	Charlottesville City	January 2024	Quarter 1, 2024	Quarter 3, 2024
3	VA	Greensville County	November 2023	Quarter 4, 2023	Quarter 2, 2024
3	VA	Isle of Wight County	January 2024	Quarter 1, 2024	Quarter 3, 2024
3	VA	Lynchburg Independent City	December 2023	Quarter 1, 2024	Quarter 2, 2024

Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
3	WV	Hampshire County	November 2023	Quarter 1, 2024	Quarter 3, 2024
4	FL	Holmes County	December 2023	Quarter 1, 2024	Quarter 2, 2024
4	FL	Jackson County	December 2023	Quarter 1, 2024	Quarter 2, 2024
4	FL	Washington County	December 2023	Quarter 1, 2024	Quarter 2, 2024
4	KY	Caldwell County	January 2024	Quarter 2, 2024	Quarter 3, 2024
4	KY	Christian County	January 2024	Quarter 2, 2024	Quarter 3, 2024
4	KY	Crittenden County	January 2024	Quarter 2, 2024	Quarter 3, 2024
4	KY	Hopkins County	January 2024	Quarter 2, 2024	Quarter 3, 2024
4	KY	Union County	January 2024	Quarter 2, 2024	Quarter 3, 2024
4	KY	Webster County	January 2024	Quarter 2, 2024	Quarter 3, 2024
5	MI	Alger County	December 2023	Quarter 1, 2024	Quarter 2, 2024
5	MI	Berrien County	January 2024	Quarter 1, 2024	Quarter 2, 2024
5	MI	Huron County	November 2023	Quarter 4, 2023	Quarter 1, 2024
5	MI	Van Buren County	January 2024	Quarter 1, 2024	Quarter 2, 2024
5	MI	Wayne County	November 2023	Quarter 4, 2023	Quarter 1, 2024
5	MN	Olmsted County	December 2023	Quarter 1, 2024	Quarter 2, 2024
5	MN	Wabasha County	December 2023	Quarter 1, 2024	Quarter 2, 2024
6	LA	Allen Parish	December 2023	Quarter 1, 2024	Quarter 2, 2024
6	OK	Choctaw County	January 2024	Quarter 1, 2024	Quarter 2, 2024
7	IA	Des Moines County	December 2023	Quarter 1, 2024	Quarter 2, 2024
7	IA	Lee County	December 2023	Quarter 1, 2024	Quarter 2, 2024
7	MO	Barry County	November 2023	Quarter 1, 2024	Quarter 2, 2024
7	MO	Carter County	November 2023	Quarter 1, 2024	Quarter 2, 2024
7	MO	Franklin County	January 2024	Quarter 1, 2024	Quarter 2, 2024
7	MO	Hickory County	January 2024	Quarter 1, 2024	Quarter 2, 2024
7	MO	Maries County	January 2024	Quarter 1, 2024	Quarter 2, 2024
7	MO	McDonald County	January 2024	Quarter 1, 2024	Quarter 2, 2024
7	MO	Mississippi County	January 2024	Quarter 1, 2024	Quarter 2, 2024
7	MO	Reynolds County	January 2024	Quarter 1, 2024	Quarter 2, 2024

Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
7	MO	Shannon County	December 2023	Quarter 1, 2024	Quarter 2, 2024
7	MO	St. Clair County	December 2023	Quarter 1, 2024	Quarter 2, 2024
7	MO	St. Louis County	December 2023	Quarter 1, 2024	Quarter 2, 2024
7	MO	Texas County	December 2023	Quarter 1, 2024	Quarter 2, 2024
7	MO	Webster County	December 2023	Quarter 1, 2024	Quarter 2, 2024
7	NE	Dixon County	January 2024	Quarter 1, 2024	Quarter 2, 2024
7	NE	Kearney County	January 2024	Quarter 1, 2024	Quarter 2, 2024
7	NE	Nuckolls County	January 2024	Quarter 1, 2024	Quarter 2, 2024
7	NE	Thayer County	January 2024	Quarter 1, 2024	Quarter 2, 2024
8	CO	Delta County	November 2023	Quarter 1, 2024	Quarter 3, 2024
8	CO	Saguache County	January 2024	Quarter 2, 2024	Quarter 4, 2024
8	SD	Codington County	January 2024	Quarter 2, 2024	Quarter 4, 2024
8	SD	Lincoln County	December 2023	Quarter 1, 2024	Quarter 3, 2024
8	SD	Minnehaha County	December 2023	Quarter 1, 2024	Quarter 3, 2024
8	SD	Moody County	November 2023	Quarter 1, 2024	Quarter 3, 2024
9	AZ	Mohave County	December 2023	Quarter 1, 2024	Quarter 2, 2024
9	AZ	Pinal County	November 2023	Quarter 1, 2024	Quarter 2, 2024
9	CA	Riverside County	November 2023	Quarter 1, 2024	Quarter 2, 2024
9	CA	San Bernardino County	November 2023	Quarter 1, 2024	Quarter 2, 2024
9	CA	San Diego County	December 2023	Quarter 1, 2024	Quarter 2, 2024
9	NV	Douglas County	November 2023	Quarter 1, 2024	Quarter 2, 2024

3.2. 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
4	FL	Escambia County	November 2023
5	IL	Hardin County	December 2023
5	MI	Kalamazoo County	November 2023
6	TX	El Paso County	December 2023
6	TX	Tarrant County	January 2024
7	MO	Buchanan County	December 2023
8	CO	Eagle County	November 2023
8	SD	Codington County	January 2024
10	WA	Klickitat County	January 2024

3.3. 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	MA	Essex County	Appeal Start	10/24/2023
1	NH	Merrimack County	Appeal Start	10/25/2023
3	VA	Fauquier County	LFD Issued	10/25/2023
3	VA	Henrico County	LFD Issued	10/25/2023
4	AL	Chilton County	Maps Effective	10/19/2023
4	AL	Elmore County	Maps Effective	10/19/2023
4	GA	Gwinnett County	LFD Issued	10/11/2023
4	KY	Henderson County	Maps Effective	10/5/2023
4	KY	Union County	Maps Effective	10/5/2023
4	KY	Webster County	Maps Effective	10/5/2023
4	TN	Jackson County	LFD Issued	10/25/2023
4	TN	Wilson County	LFD Issued	10/25/2023
5	IL	Clay County	Appeal Start	10/11/2023

Region	State	County Name	Action Taken	Date
5	IL	Lake County	Maps Effective	10/5/2023
5	IL	Richland County	Preliminary	10/18/2023
5	IN	Morgan County	LFD Issued	10/25/2023
5	MI	Berrien County	LFD Issued	10/25/2023
5	MN	Pipestone County	LFD Issued	10/25/2023
5	MN	St. Louis County	Appeal Start	10/25/2023
5	OH	Crawford County	Maps Effective	10/19/2023
5	OH	Fairfield County	LFD Issued	10/25/2023
5	OH	Hamilton County	Appeal Start	10/4/2023
5	OH	Warren County	Appeal Start	10/18/2023
5	WI	Chippewa County	Maps Effective	10/19/2023
5	WI	Kenosha County	LFD Issued	10/11/2023
5	WI	Waukesha County	Maps Effective	10/19/2023
6	AR	Lonoke County	LFD Issued	10/25/2023
6	TX	Collin County	Appeal Start	10/23/2023
6	TX	Ellis County	Maps Effective	10/19/2023
7	IA	Scott County	LFD Issued	10/11/2023
7	KS	Mitchell County	Maps Effective	10/5/2023
8	CO	Arapahoe County	LFD Issued	10/11/2023
8	CO	Archuleta County	Maps Effective	10/5/2023
8	CO	La Plata County	LFD Issued	10/25/2023
8	CO	Larimer County	Revised Preliminary	10/16/2023
8	MT	Mineral County	LFD Issued	10/25/2023
8	MT	Missoula County	Maps Effective	10/5/2023
8	ND	Logan County	Appeal Start	10/4/2023
8	SD	Lake County	Appeal Start	10/4/2023
8	SD	Roberts County	LFD Issued	10/25/2023
9	CA	Ventura County	LFD Issued	10/11/2023
10	AK	Kenai Peninsula Borough	Appeal Start	10/11/2023
10	AK	Ketchikan Gateway Borough	LFD Issued	10/11/2023

Region	State	County Name	Action Taken	Date
10	OR	Wasco County	Appeal Start	10/18/2023
10	WA	Thurston County	Maps Effective	10/19/2023

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. Copies are also online at <https://msc.fema.gov/portal/search> and <https://msc.fema.gov/fmcy>.

Local officials should share their copies 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.” See [https://www.fema.gov/sites/default/files/2020-02/Appeal Comment Processing Guidance Feb 2019.pdf](https://www.fema.gov/sites/default/files/2020-02/Appeal%20Comment%20Processing%20Guidance%20Feb%202019.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 (MSC) 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, visit <https://www.fema.gov/flood-insurance>.

To view upcoming map changes, please visit the 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 MSC 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 1-877-336-2627 (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	Nicholas Morici	(267) 546-6419	Nicholas.Morici@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	Ben Akers	(202) 708-0369	Benjamin.Akers@fema.dhs.gov
7	Hanna 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	Ashlie Chandler	(202) 706-1725	Ashlie.Chandler@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 their constituents will be affected by a flood map 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).

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 2 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. §4101b (d)(1)(G)(ii) and will update this Notice as appropriate.

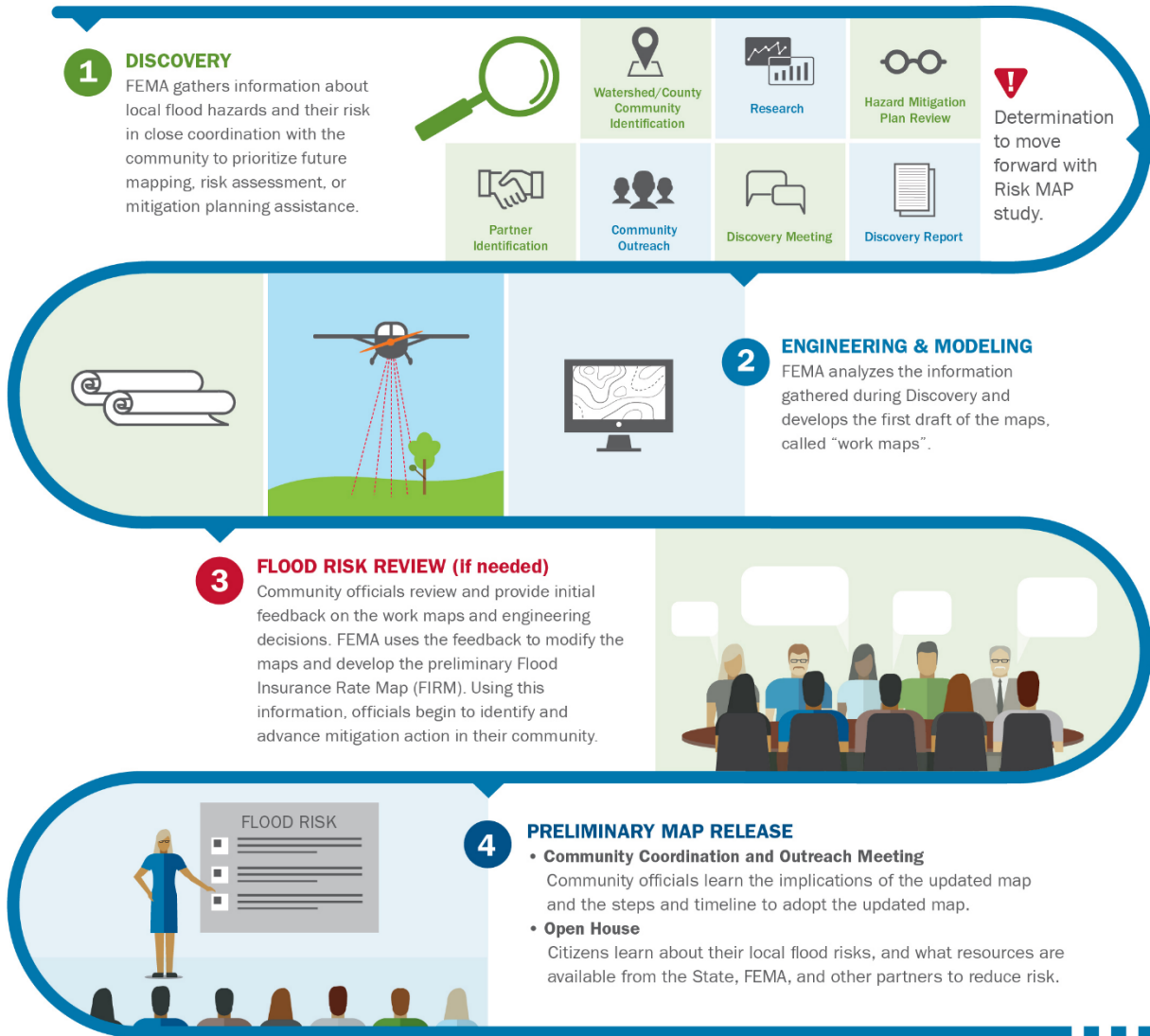
2 For definitions of flood map, LFD, and other terms, please refer to Appendix B.

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

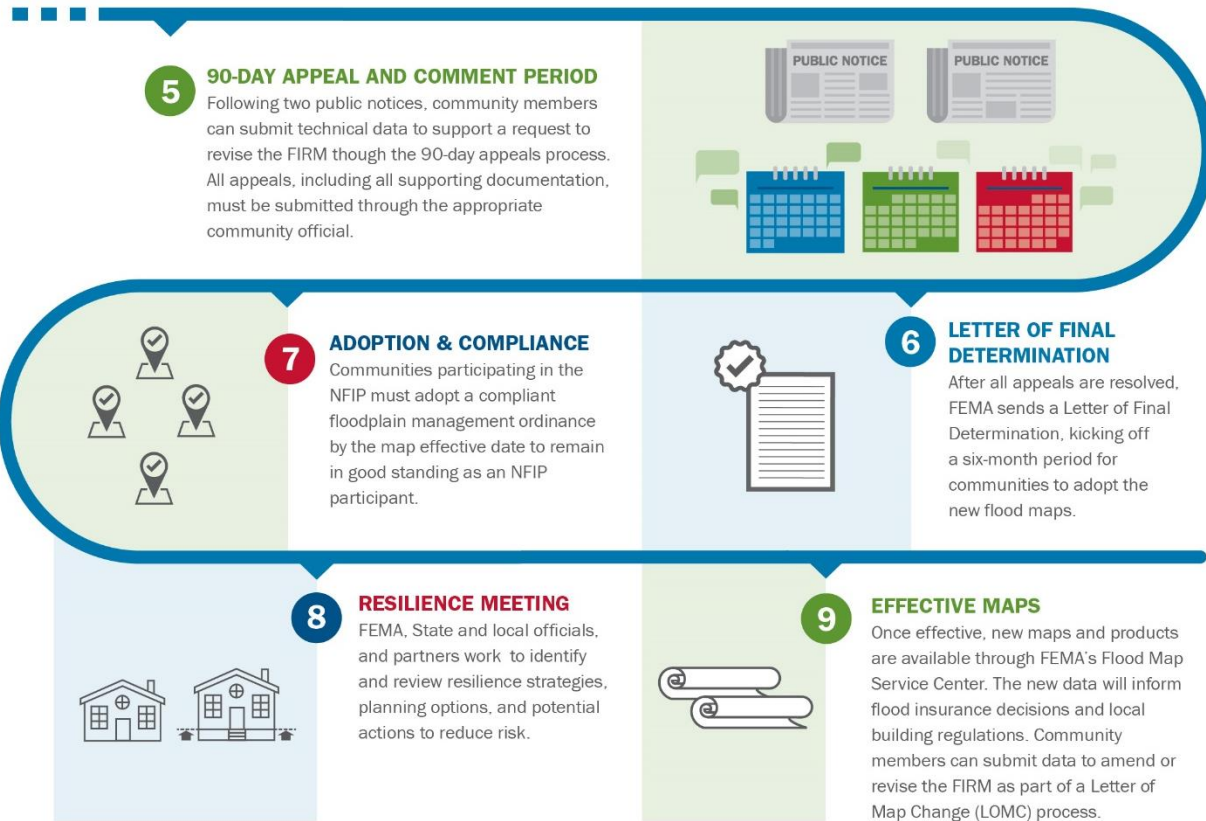
Appendix A: Risk MAP process graphic

The 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

Website <https://www.fema.gov/flood-insurance>

Phone 877-336-2627 (toll free)

E-mail floodsmart@fema.dhs.gov

Risk MAP Program

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

Phone 877-336-2627 (toll free)

E-mail FEMA-FMIX@fema.dhs.gov