

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

January 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

BLE Early Adoption Workshop Video Training Series Enhances Outreach

In July 2022, FEMA Region 6 held a <u>Base Level Engineering</u> (BLE) Early Adoption Workshop. The hybrid workshop showcased the benefits and uses of BLE data. Region 6 recorded and edited the workshop into a series of three videos that can be used as a BLE training tool. The series can be found on the <u>FEMA.gov YouTube page</u>.

Training topics include an *Introduction to BLE, The Benefits of BLE*, and Stories from the Field. The series covers how to use BLE in community planning, as well as in floodplain and emergency management. The videos further explain how BLE can be used for hazard mitigation planning, grants and Letters of Map Amendment. Presenters came from three of FEMA's branches, representing supporting programs: Risk Analysis; Floodplain Management and Insurance; and Hazard Mitigation Assistance. Other presenters came from Cooperating Technical Partners (CTPs), and FEMA contracts. Participation from this diverse group gave the workshop a wide range of perspectives and experiences. It led to more informative and interactive discussions around using BLE.

One of the Region 6 goals is to help communities understand and use BLE to reduce their flood risk and share the many ways BLE data can pinpoint a community's flood risk. The series demonstrates why communities should adopt BLE early in the Risk Mapping, Assessment and Planning process to boost resilience against flooding. Early Adoption is vital for communities with older, limited or no flood risk data to guide community development. <u>Stories from the Field</u> shows how communities add BLE to their local ordinances to set higher building standards to reduce flood risk.

To watch this series, visit the <u>FEMA.gov YouTube page</u>. To learn more, please reach out to Dustin Busse, Region 6 Communications and Outreach Coordinator, <u>dustin.busse@fema.dhs.gov</u>.



The three-part video series of the Region 6 BLE Early Adoption Workshop is available on the FEMA.gov YouTube page.

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	MA	Bristol County	January 2023	Quarter 2, 2023	Quarter 3, 2023
1	MA	Middlesex County	January 2023	Quarter 2, 2023	Quarter 3, 2023
1	MA	Norfolk County	January 2023	Quarter 2, 2023	Quarter 3, 2023
1	MA	Worcester County	January 2023	Quarter 2, 2023	Quarter 3, 2023
1	NH	Rockingham County	January 2023	Quarter 2, 2023	Quarter 3, 2023
1	СТ	Fairfield County	January 2023	Quarter 2, 2023	Quarter 3, 2023
2	NY	Yates County	March 2023	Quarter 2, 2023	Quarter 3, 2023
2	NY	Tompkins County	January 2023	Quarter 1, 2023	Quarter 2, 2023
2	NY	Ontario County	March 2023	Quarter 2, 2023	Quarter 3, 2023
3	VA	Amherst County	February 2023	Quarter 2, 2023	Quarter 3, 2023

Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
3	VA	Buckingham County	February 2023	Quarter 2, 2023	Quarter 3, 2023
4	AL	Madison County	January 2023	Quarter 2, 2023	Quarter 3, 2023
4	FL	Jefferson County	March 2023	Quarter 2, 2023	Quarter 3, 2023
4	FL	Madison County	March 2023	Quarter 2, 2023	Quarter 3, 2023
4	FL	Holmes County	March 2023	Quarter 2, 2023	Quarter 3, 2023
4	FL	Jackson County	March 2023	Quarter 2, 2023	Quarter 3, 2023
4	FL	Washington County	March 2023	Quarter 2, 2023	Quarter 3, 2023
4	NC	Anson County	March 2023	Quarter 2, 2023	Quarter 3, 2023
4	NC	Cabarrus County	March 2023	Quarter 2, 2023	Quarter 3, 2023
4	NC	Iredell County	March 2023	Quarter 2, 2023	Quarter 3, 2023
4	NC	Mecklenburg County	March 2023	Quarter 2, 2023	Quarter 3, 2023
4	NC	Rowan County	March 2023	Quarter 2, 2023	Quarter 3, 2023
4	NC	Stanly County	March 2023	Quarter 2, 2023	Quarter 3, 2023
4	NC	Union County	March 2023	Quarter 2, 2023	Quarter 3, 2023
4	NC	Chatham County	March 2023	Quarter 2, 2023	Quarter 3, 2023
4	NC	Davidson County	March 2023	Quarter 2, 2023	Quarter 3, 2023
4	NC	Guilford County	March 2023	Quarter 2, 2023	Quarter 3, 2023
4	NC	Montgomery County	March 2023	Quarter 2, 2023	Quarter 3, 2023
4	NC	Moore County	March 2023	Quarter 2, 2023	Quarter 3, 2023
4	NC	Randolph County	March 2023	Quarter 2, 2023	Quarter 3, 2023
4	NC	Richmond County	March 2023	Quarter 2, 2023	Quarter 3, 2023
4	NC	Scotland County	March 2023	Quarter 2, 2023	Quarter 3, 2023
4	NC	Davie County	March 2023	Quarter 2, 2023	Quarter 3, 2023
4	NC	Forsyth County	March 2023	Quarter 2, 2023	Quarter 3, 2023
4	NC	Surry County	March 2023	Quarter 2, 2023	Quarter 3, 2023
4	NC	Wilkes County	March 2023	Quarter 2, 2023	Quarter 3, 2023
4	NC	Yadkin County	March 2023	Quarter 2, 2023	Quarter 3, 2023
4	SC	Georgetown County	March 2023	Quarter 2, 2023	Quarter 3, 2023
5	IN	Fountain County	January 2023	Quarter 1, 2023	Quarter 2, 2023

Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
5	ОН	Hamilton County	February 2023	Quarter 1, 2023	Quarter 2, 2023
5	IN	Clinton County	February 2023	Quarter 1, 2023	Quarter 2, 2023
5	MN	Dodge County	February 2023	Quarter 1, 2023	Quarter 2, 2023
5	IN	Adams County	February 2023	Quarter 1, 2023	Quarter 2, 2023
5	IN	Parke County	February 2023	Quarter 1, 2023	Quarter 2, 2023
5	MN	Winona County	February 2023	Quarter 1, 2023	Quarter 2, 2023
5	IN	Montgomery County	March 2023	Quarter 2, 2023	Quarter 3, 2023
5	ОН	Butler County	March 2023	Quarter 2, 2023	Quarter 3, 2023
5	ОН	Warren County	March 2023	Quarter 2, 2023	Quarter 3, 2023
5	IN	Cass County	March 2023	Quarter 2, 2023	Quarter 3, 2023
5	MN	Olmsted County	March 2023	Quarter 2, 2023	Quarter 3, 2023
5	IN	Howard County	March 2023	Quarter 2, 2023	Quarter 3, 2023
5	MN	Wabasha County	March 2023	Quarter 2, 2023	Quarter 3, 2023
7	KS	Marion County	January 2023	Quarter 1, 2023	Quarter 2, 2023
7	KS	Woodson County	January 2023	Quarter 1, 2023	Quarter 2, 2023
7	МО	Adair County	February 2023	Quarter 2, 2023	Quarter 3, 2023
7	МО	Texas County	March 2023	Quarter 2, 2023	Quarter 3, 2023
7	МО	Douglas County	March 2023	Quarter 2, 2023	Quarter 3, 2023
7	МО	St. Louis County	March 2023	Quarter 2, 2023	Quarter 3, 2023
7	МО	Barry County	March 2023	Quarter 2, 2023	Quarter 3, 2023
7	МО	Harrison County	March 2023	Quarter 2, 2023	Quarter 3, 2023
8	MT	Madison County	February 2023	Quarter 2, 2023	Quarter 4, 2023
8	SD	Beadle County	January 2023	Quarter 2, 2023	Quarter 4, 2023
8	SD	McCook County	March 2023	Quarter 2, 2023	Quarter 4, 2023
8	со	Mineral County	January 2023	Quarter 2, 2023	Quarter 4, 2023
8	со	Delta County	January 2023	Quarter 2, 2023	Quarter 4, 2023
8	SD	Lake County	January 2023	Quarter 2, 2023	Quarter 4, 2023
8	SD	Brookings County	February 2023	Quarter 2, 2023	Quarter 4, 2023
8	ND	McLean County	March 2023	Quarter 2, 2023	Quarter 4, 2023

Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
8	ND	Mercer County	March 2023	Quarter 2, 2023	Quarter 4, 2023
8	ND	Oliver County	March 2023	Quarter 2, 2023	Quarter 4, 2023
9	AZ	Pinal County	March 2023	Quarter 3, 2023	Quarter 3, 2023
9	CA	San Bernardino County	February 2023	Quarter 2, 2023	Quarter 3, 2023
10	AK	Kenai Peninsula Borough	January 2023	Quarter 2, 2023	Quarter 3, 2023

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
1	MA	Essex County	January 2023
1	MA	Middlesex County	January 2023
1	MA	Norfolk County	January 2023
1	MA	Plymouth County	January 2023
1	MA	Suffolk County	January 2023
1	MA	Worcester County	January 2023
4	FL	Calhoun County	January 2023
4	FL	Franklin County	February 2023
4	FL	Gadsden County	January 2023
4	FL	Jackson County	January 2023
4	FL	Palm Beach County	January 2023
5	MI	Baraga County	January 2023
5	МІ	Marquette County	January 2023

Region	State	County Name	Estimated Revised Preliminary Issuance
5	MN	Blue Earth County	February 2023
5	MN	Wilkin County	February 2023
6	AR	Jackson County	January 2023
8	ND	Richland County	March 2023
8	со	Costilla County	February 2023
10	OR	Klamath County	February 2023
10	WA	Clallam County	January 2023

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	Hampden County	LFD Issued	12/7/2022
1	MA	Worcester County	LFD Issued	12/21/2022
3	VA	Alexandria City	Appeal Start	12/15/2022
3	VA	Chesterfield County	Appeal Start	12/15/2022
3	VA	Colonial Heights City	Appeal Start	12/15/2022
3	VA	Pulaski County	Appeal Start	12/18/2022
3	VA	Stafford County	LFD Issued	12/21/2022
3	VA	Hopewell City	Maps Effective	12/15/2022
3	VA	Petersburg City	Maps Effective	12/15/2022
4	MS	Madison County	Appeal Start	12/15/2022
4	MS	Holmes County	Appeal Start	12/15/2022
4	MS	Leflore County	Appeal Start	12/15/2022
4	MS	Yazoo County	Appeal Start	12/14/2022
4	FL	Charlotte County	Maps Effective	12/15/2022
4	GA	Barrow County	Maps Effective	12/1/2022
4	GA	Hall County	Maps Effective	12/1/2022

Region	State	County Name	Action Taken	Date
4	GA	Walton County	Maps Effective	12/15/2022
5	IL	Stark County	Preliminary	12/15/2022
5	MN	Chippewa County	Preliminary	12/20/2022
5	MN	Waseca County	Appeal Start	12/21/2022
5	он	Morrow County	Appeal Start	12/21/2022
5	WI	Ozaukee County	Appeal Start	12/15/2022
5	MI	Leelanau County	LFD Issued	12/7/2022
5	МІ	Allegan County	LFD Issued	12/21/2022
5	ОН	Hamilton County	LFD Issued	12/7/2022
5	МІ	Mackinac County	Maps Effective	12/15/2022
5	MN	Pennington County	Maps Effective	12/1/2022
5	ОН	Ottawa County	Maps Effective	12/1/2022
6	тх	Hays County	Revised Preliminary	12/14/2022
6	LA	West Feliciana Parish	Appeal Start	12/21/2022
6	LA	East Feliciana Parish	Appeal Start	12/21/2022
7	IA	Johnson County	Appeal Start	12/21/2022
7	IA	Linn County	Appeal Start	12/22/2022
7	KS	Lincoln County	Appeal Start	12/22/2022
7	KS	Ottawa County	Appeal Start	12/22/2022
7	IA	Cerro Gordo County	Maps Effective	12/15/2022
7	IA	Dallas County	Maps Effective	12/15/2022
7	IA	Winnebago County	Maps Effective	12/15/2022
8	SD	Sanborn County	Preliminary	12/13/2022
8	SD	Day County	Appeal Start	12/27/2022
8	ND	Dickey County	Preliminary	12/15/2022
8	ND	LaMoure County	Preliminary	12/15/2022
8	ND	Stutsman County	Preliminary	12/15/2022
8	ND	Emmons County	Appeal Start	12/29/2022
8	со	Eagle County	Revised Preliminary	12/29/2022
8	SD	Clark County	Appeal Start	12/21/2022
8	ND	Logan County	Preliminary	12/15/2022

Region	State	County Name	Action Taken	Date
8	ND	Stark County	Appeal Start	12/28/2022
8	со	Ouray County	Appeal Start	12/29/2022
9	CA	Mendocino County	Appeal Start	12/14/2022
10	WA	Pierce County	Preliminary	12/7/2022
10	OR	Harney County	Appeal Start	12/28/2022

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/fmcv.

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 <u>https://www.fema.gov/sites/default/files/2020-</u> <u>02/Appeal_Comment_Processing_Guidance_Feb_2019.pdf</u>.

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 <u>https://msc.fema.gov/fmcv</u>.

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 <u>https://www.fema.gov/flood-maps</u> has more flood mapping information and resources. The FEMA Mapping and Insurance eXchange (FMIX) can answer questions by telephone, toll free, at 1-8773362627 (FEMA MAP) or by email at <u>FEMA-FMIX@fema.dhs.gov</u>. A list of additional resources can be found in <u>Appendix B</u> of this document. Please contact the appropriate FEMA Regional External Affairs staff listed below if you have questions or concerns.

FEMA Region	Name	Telephone Number	Email Address
1	Dennis Pinkham	617-956-7547	Dennis.Pinkham@fema.dhs.gov
2	Alexander Rico	202-480-1053	Alexander.Rico@fema.dhs.gov
3	Nicholas Morici	267-546-6419	Nicholas.Morici@fema.dhs.gov
4	Hallie Anderson	202-826-3190	Hallie.Anderson@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	Hanna Dickel	816-810-5382	Hannah.Dickel@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	Ashlie Chandler	202-706-1725	Ashlie.Chandler@fema.dhs.gov

FEMA Regional External Affairs Contact List

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:
 - o 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.

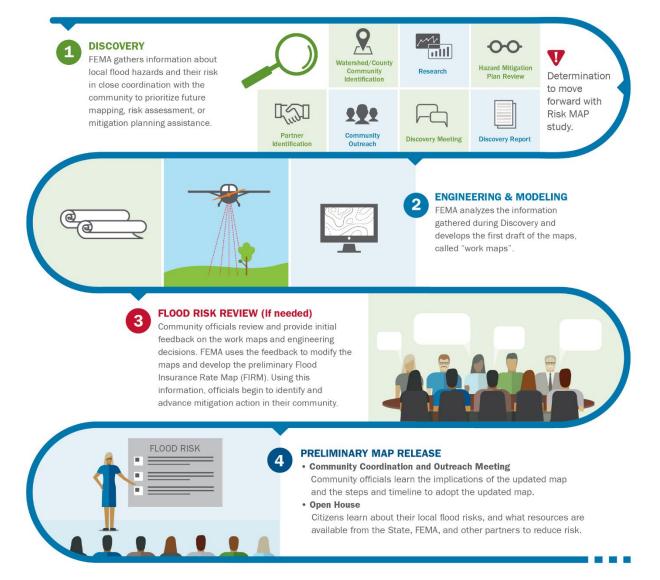
² For definitions of flood map, LFD, and other terms, please refer to Appendix B.

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



90-DAY APPEAL AND COMMENT PERIOD

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



6

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.

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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.



RESILIENCE MEETING FEMA, State and local officials, and partners work to identify and review resilience strategies, planning options, and potential

actions to reduce risk.

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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.





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