

# NOTICE TO CONGRESS: MONTHLY UPDATE ON FLOOD MAPPING

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

February 2022



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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 5 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 3 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 Celebrates CTP Recognition Program Winners**

FEMA recently developed two story maps about the 2021 *Cooperating Technical Partners (CTP)*Recognition Program winners. The 2021 winners were the Illinois State Water Survey (ISWS)/Illinois Department of Natural Resources, Office of Water Resources (IDNR-OWR), and the Maryland Department of the Environment (MDE).

The CTP Recognition Program highlights the excellent work of CTPs across the country. In 2021, FEMA received peer nominations for 10 different CTPs. Each one was chosen because their projects made communities safer during natural disasters.

This year's winners created valuable hazard and risk assessment products and educated communities about reducing risk.

The ISWS and the IDNR-OWR won first place for leveraging FEMA's Risk MAP program and Silver Jackets projects to plan for mitigation. Their project increased Illinoisans' understanding of flood risk. It also highlighted ways to give communities resources to address risk. FEMA co-created a *story map* with ISWS/IDNR-OWR featuring their award-winning program.

The MDE received an honorable mention for their work on the Coast-Smart Climate Ready Action Boundary map viewer. The viewer shows areas where sea-level rise and coastal flood risk need to be addressed. Additionally, the state could use the data to inform funding for resilience projects. MDE and FEMA co-created a *story map* as recognition of the CTP's work.

The CTP network works to continually advance the mission of building a more resilient nation.



MDE and FEMA Story Map

## 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 issued preliminary or revised maps; started an appeal period; or released an 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

FEMA has studied some of the communities within the counties listed below to measure their flood risk. Their flood hazards are shown in the Preliminary Flood Insurance Rate Maps (FIRMs) and Flood Insurance Study (FIS) report. The table identifies when FEMA plans to deliver the preliminary FIRM 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 FIRM. 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 FEMA places the second notice in the local newspaper. In study areas with several communities, FEMA must place notices in multiple papers. This 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	Hillsborough County	April 2022	Quarter 2, 2022	Quarter 3, 2022
1	NH	Merrimack County	April 2022	Quarter 2, 2022	Quarter 3, 2022
2	NY	Monroe County	February 2022	Quarter 1, 2022	Quarter 3, 2022
3	VA	<b>Cumberland County</b>	April 2022	Quarter 2, 2022	Quarter 3, 2022
3	VA	Goochland County	April 2022	Quarter 2, 2022	Quarter 3, 2022
3	VA	Hanover County	March 2022	Quarter 2, 2022	Quarter 3, 2022
3	VA	Powhatan County	April 2022	Quarter 2, 2022	Quarter 3, 2022
3	VA	Richmond City	February 2022	Quarter 2, 2022	Quarter 3, 2022
3	WV	Hardy County	April 2022	Quarter 2, 2022	Quarter 3, 2022
4	AL	Bullock County	February 2022	Quarter 2, 2022	Quarter 3, 2022
4	AL	Elmore County	February 2022	Quarter 2, 2022	Quarter 3, 2022
4	AL	Lee County	February 2022	Quarter 2, 2022	Quarter 3, 2022
4	AL	Macon County	February 2022	Quarter 2, 2022	Quarter 3, 2022
4	AL	Montgomery County	February 2022	Quarter 2, 2022	Quarter 3, 2022
4	AL	Russell County	February 2022	Quarter 2, 2022	Quarter 3, 2022
4	AL	Tallapoosa County	February 2022	Quarter 2, 2022	Quarter 3, 2022
4	NC	Halifax County	March 2022	Quarter 2, 2022	Quarter 3, 2022

Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
4	NC	Warren County	March 2022	Quarter 2, 2022	Quarter 3, 2022
5	IL	Monroe County	April 2022	Quarter 2, 2022	Quarter 3, 2022
5	IL	St. Clair County	April 2022	Quarter 2, 2022	Quarter 3, 2022
5	IN	Grant County	March 2022	Quarter 2, 2022	Quarter 3, 2022
5	IN	Marion County	April 2022	Quarter 2, 2022	Quarter 3, 2022
5	IN	Morgan County	April 2022	Quarter 2, 2022	Quarter 3, 2022
5	MI	Alger County	April 2022	Quarter 2, 2022	Quarter 3, 2022
5	MI	Baraga County	April 2022	Quarter 2, 2022	Quarter 3, 2022
5	MN	Le Sueur County	April 2022	Quarter 2, 2022	Quarter 3, 2022
5	MN	Olmsted County	April 2022	Quarter 2, 2022	Quarter 3, 2022
5	MN	Pipestone County	April 2022	Quarter 2, 2022	Quarter 3, 2022
5	MN	Rock County	April 2022	Quarter 2, 2022	Quarter 3, 2022
5	MN	St. Louis County	April 2022	Quarter 2, 2022	Quarter 3, 2022
5	OH	Butler County	April 2022	Quarter 2, 2022	Quarter 3, 2022
5	ОН	Crawford County	March 2022	Quarter 2, 2022	Quarter 3, 2022
5	OH	Delaware County	March 2022	Quarter 2, 2022	Quarter 3, 2022
5	ОН	Fairfield County	April 2022	Quarter 2, 2022	Quarter 3, 2022
5	ОН	Hardin County	April 2022	Quarter 2, 2022	Quarter 3, 2022
5	ОН	Licking County	March 2022	Quarter 2, 2022	Quarter 3, 2022
5	ОН	Madison County	March 2022	Quarter 2, 2022	Quarter 3, 2022
5	ОН	Marion County	March 2022	Quarter 2, 2022	Quarter 3, 2022
5	OH	Morrow County	April 2022	Quarter 2, 2022	Quarter 3, 2022
5	ОН	Preble County	February 2022	Quarter 2, 2022	Quarter 3, 2022
5	ОН	Ross County	April 2022	Quarter 2, 2022	Quarter 3, 2022
5	ОН	Union County	March 2022	Quarter 2, 2022	Quarter 3, 2022
5	ОН	Warren County	April 2022	Quarter 2, 2022	Quarter 3, 2022
5	WI	Fond du Lac County	April 2022	Quarter 2, 2022	Quarter 3, 2022
5 6	WI LA	Kenosha County East Feliciana Parish	March 2022 April 2022	Quarter 2, 2022 Quarter 2, 2022	Quarter 3, 2022 Quarter 4, 2022
		West Feliciana			
6	LA	Parish	April 2022	Quarter 2, 2022	Quarter 4, 2022
6	OK	Cleveland County	February 2022	Quarter 2, 2022	Quarter 3, 2022
6	OK	Oklahoma County	February 2022	Quarter 2, 2022	Quarter 3, 2022
7	IA	Clay County	April 2022	Quarter 2, 2022	Quarter 3, 2022
7	IA	Linn County	March 2022	Quarter 2, 2022	Quarter 3, 2022
7	KS	Marion County	April 2022	Quarter 2, 2022	Quarter 3, 2022
7	KS KS	Mitchell County	April 2022	Quarter 2, 2022	Quarter 3, 2022
7	MO	Pratt County Jefferson County	April 2022	Quarter 2, 2022	Quarter 3, 2022
	NE	·	April 2022	Quarter 2, 2022	Quarter 3, 2022
7	NE	Cass County Douglas County	February 2022 February 2022	Quarter 2, 2022 Quarter 2, 2022	Quarter 2, 2022 Quarter 2, 2022
7	NE	Sarpy County	February 2022	Quarter 2, 2022	Quarter 2, 2022
7	NE	Wayne County	March 2022	Quarter 2, 2022	Quarter 3, 2022
8	CO	Ouray County	February 2022	Quarter 2, 2022	Quarter 4, 2022
8	ND	Burleigh County	April 2022	Quarter 3, 2022	Quarter 1, 2023
8	ND	Grant County	April 2022	Quarter 3, 2022	Quarter 1, 2023
8	ND	Stark County	April 2022	Quarter 3, 2022	Quarter 1, 2023
	ND	Stark County	April 2022	Quality, 2022	Quarter 1, 2020

Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
8	SD	Codington County	February 2022	Quarter 2, 2022	Quarter 4, 2022
8	SD	Davison County	March 2022	Quarter 3, 2022	Quarter 1, 2023
8	SD	Hanson County	March 2022	Quarter 3, 2022	Quarter 1, 2023
8	SD	Kingsbury County	March 2022	Quarter 3, 2022	Quarter 1, 2023
9	AZ	Pinal County	April 2022	Quarter 2, 2022	Quarter 3, 2022
9	CA	Alpine County	April 2022	Quarter 2, 2022	Quarter 3, 2022
9	CA	Colusa County	April 2022	Quarter 2, 2022	Quarter 3, 2022
9	CA	Lake County	April 2022	Quarter 2, 2022	Quarter 3, 2022
9	CA	Mendocino County	April 2022	Quarter 2, 2022	Quarter 3, 2022
9	CA	Riverside County	March 2022	Quarter 2, 2022	Quarter 3, 2022
9	CA	Sacramento County	March 2022	Quarter 2, 2022	Quarter 3, 2022
9	CA	San Bernardino County	April 2022	Quarter 2, 2022	Quarter 3, 2022
9	CA	Shasta County	April 2022	Quarter 2, 2022	Quarter 3, 2022
9	CA	Sonoma County	April 2022	Quarter 2, 2022	Quarter 3, 2022
10	WA	Klickitat County	March 2022	Quarter 2, 2022	Quarter 3, 2022

## 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	March 2022
1	MA	Middlesex County	March 2022
1	MA	Norfolk County	March 2022
1	MA	Plymouth County	March 2022
1	MA	Suffolk County	March 2022
1	MA	Worcester County	March 2022
1	ME	Cumberland County	March 2022
1	ME	York County	March 2022
3	MD	Frederick County	April 2022
3	PA	Bradford County	April 2022
3	PA	Northumberland County	April 2022
3	VA	Arlington County	April 2022
3	VA	City of Alexandria	April 2022

Region	State	County Name	Estimated Revised Preliminary Issuance
3	VA	City of Fairfax	April 2022
3	VA	City of Falls Church	April 2022
3	VA	Fairfax County	April 2022
3	VA	Fredericksburg City	March 2022
3	VA	Pulaski County	April 2022
5	IN	Lake County	February 2022
5	MN	Wright County	April 2022
7	IA	Louisa County	March 2022
7	МО	Greene County	April 2022
8	CO	Denver County	April 2022
8	CO	Weld County	February 2022
9	AZ	Yavapai County	March 2022

## 3.3. ACTIONS TAKEN BY FEMA

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

Region	State	County Name	Action Taken	Date
3	VA	Lancaster County	LFD Issued	1/5/2022
3	VA	Richmond County	LFD Issued	1/5/2022
4	FL	Levy County	Maps Effective	1/28/2022
4	KY	Henderson County	Appeal Start	1/26/2022
4	KY	Union County	Appeal Start	1/26/2022
4	KY	Webster County	Appeal Start	1/26/2022
5	MI	Cheboygan County	LFD Issued	1/19/2022
5	MI	St. Clair County	LFD Issued	1/19/2022
5	WI	Kewaunee County	Preliminary	1/13/2022
5	WI	Shawano County	Preliminary	1/10/2022
6	AR	Woodruff County	LFD Issued	1/19/2022
7	IA	Jackson County	Maps Effective	1/28/2022
7	7 IA Muscatine County		Maps Effective	1/28/2022
7	<b>7</b> KS Coffey County		LFD Issued	1/5/2022
7	KS	Doniphan County	Appeal Start	1/27/2022
7	KS	Morris County	LFD Issued	1/19/2022
8	ND	Stark County	LFD Issued	1/5/2022
9	AZ	Coconino County	LFD Issued	1/19/2022
9	CA	Sonoma County	LFD Issued	1/19/2022
10	OR	Lane County	Revised Preliminary	1/28/2022

## Information on "Preliminary and Revised Preliminary" Actions

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

FEMA encourages local officials to widely 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. Requests to change such information can be made during the community review period, at a community meeting, and during the 90-day appeal period. FEMA will add approved changes to the final FIRM and FIS report.

## Information on "Appeal Start" Actions

The National Flood Insurance Act limits the right to appeal the preliminary FIRM 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.

#### 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 FIRM panels will become effective 6 months after the LFD date. FEMA archives final FIRM and FIS reports on the Flood Map Service Center (MSC) website at <a href="https://msc.fema.gov">https://msc.fema.gov</a>.

Flood insurance rates may be affected once a FIRM becomes effective. 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 <a href="https://www.fema.gov/flood-insurance">https://www.fema.gov/flood-insurance</a>.

To view upcoming map changes, please visit the Flood Map Changes Viewer at <a href="https://msc.fema.gov/fmcv">https://msc.fema.gov/fmcv</a>.

#### Information on "Maps Effective" Actions

The updated FIRM and FIS report issued by FEMA have become effective. Communities use effective FIRMs 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 FIRM becomes effective. To view the effective FIRMs, please visit the MSC at <a href="https://msc.fema.gov/portal/search">https://msc.fema.gov/portal/search</a>.



The FEMA website at <a href="https://www.fema.gov/flood-maps">https://www.fema.gov/flood-maps</a> 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 <a href="mailto:FEMA-FMIX@fema.dhs.gov">FEMA-FMIX@fema.dhs.gov</a>. A list of additional resources can be found in <a href="mailto:Appendix">Appendix B</a> of this document. 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	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	Luis Zenteno	202-875-3473	Luis.Zenteno@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	Jen Patterson	202-706-1725	Jennifer.Patterson@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
  - o 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.<sup>2</sup> FEMA issues LFDs to finalize the flood hazard data shown on a preliminary FIRM. This document also provides details on statutory administrative appeal periods<sup>3</sup> that were initiated and maps that went effective last month.



<sup>1</sup>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

 $_{\rm 2}\,\text{For}$  definitions of flood map, LFD, and other terms, please refer to Appendix B.

<sup>3</sup> 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



#### **DISCOVERY**

FEMA gathers information about local flood hazards and their risk in close coordination with the community to prioritize future mapping, risk assessment, or mitigation planning assistance.











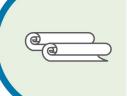
tion







Determination to move forward with Risk MAP study.









FEMA analyzes the information gathered during Discovery and develops the first draft of the maps, called "work maps".



#### FLOOD RISK REVIEW (if needed)

Community officials review and provide initial feedback on the work maps and engineering decisions. FEMA uses the feedback to modify the maps and develop the preliminary Flood Insurance Rate Map (FIRM). Using this information, officials begin to identify and advance mitigation action in their community.





#### **PRELIMINARY MAP RELEASE**

- Community Coordination and Outreach Meeting

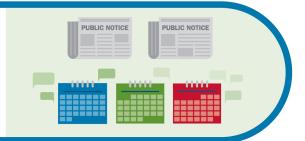
  Community officials learn the implications of the updated map
  and the steps and timeline to adopt the updated map.
- Open House
   Citizens learn about their local flood risks, and what resources are available from the State, FEMA, and other partners to reduce risk.

### 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.





#### **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.



#### **RESILIENCE MEETING**

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



#### **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	http://www.fema.gov/flood-insurance/rules-legislation/laws

National Flood Insurance Progra	National Flood Insurance Program	
Website	http://www.fema.gov/flood-insurance	
Phone	888-379-9531 (toll free)	
E-mail	floodsmart@fema.dhs.gov	

Risk MAP Program	
Website	http://www.fema.gov/flood-maps/tools-resources/risk-map
Phone	877-336-2627 (toll free)
E-mail	FEMA-FMIX@fema.dhs.gov