



Notice to Congress: Monthly Update on Flood Mapping

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

February 2023

This page intentionally left blank

Table of Contents

1. Introduction.....	1
2. Risk MAP News	2
3. Notification.....	4
3.1. Estimated Release of Preliminary Maps.....	4
3.2. Estimated Release of Revised Preliminary Maps.....	7
3.3. Actions Taken by FEMA.....	8
4. LEGAL REQUIREMENTS	12
Appendix A: Risk MAP Process Graphic	13
Appendix B: Resources.....	15

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 Advances Support for State Mitigation Planning

Congressional actions, like the [Infrastructure Investment and Jobs Act](#) that increased funding for the Rehabilitation of High Hazard Potential Dams (HHPD) Grant Program and the [Flood Mitigation Assistance Program](#), highlight the need for coordinated investments in resilience. These investments should be guided by state, local, territorial and tribal mitigation planning. These investments will transform communities; they will help our nation be more resilient to future natural hazard events. Mitigation investments work best when they are guided by a long-term strategy. This strategy must be developed with public input; the governing body of that jurisdiction must adopt it.

For state, local, territorial and tribal governments, the mitigation plan is the blueprint for creating more resilient communities to work, live and play in. Mitigation plans help officials make risk-informed choices about where and how to build. These plans guide how people assess and carry out resilience investments across each planning area. Mitigation plans are updated every five years to stay up to date with changes in leadership and priorities.

FEMA's policy for meeting the state mitigation planning requirements set forth in the [Disaster Mitigation Act of 2000](#) is the [State Mitigation Planning Policy Guide \(the Guide\)](#). The update was released in April 2022; it will be in effect for all plan approvals starting on April 19, 2023. Over half of all states and territories will update their mitigation plans in 2023.

Since that release, FEMA has worked on resources to help state and territorial partners with mitigation planning and programs. Examples from the last year include:

- **State Mitigation Planning Key Topics Bulletins.** The Guide lays out what a mitigation plan must have. That said, it does not explain how to go through the planning process. The four Key Topics Bulletins give ideas on how to update plans. They cover step-by-step how-tos for the [planning process](#), [risk assessment](#), [mitigation capabilities](#) and [mitigation strategy](#).
- **State Mitigation Planning Training.** FEMA updated its independent study and live training materials for state planning. The independent study course lays out the updated requirements. The live-delivery course includes in-depth modules, exercises and worksheets. These can all help build partners' mitigation planning capabilities.
- **[Planning the Mitigation Program Consultation: Resources for States, DC and Territories.](#)** FEMA provides technical assistance and reviews each state and territory mitigation program. This takes place through program consultations each year. This document helps FEMA and partners create high-impact meetings each year.

Over the past year, some states have shown interest in achieving enhanced mitigation plan status. An enhanced state mitigation plan shows a proven commitment to long-term risk reduction. This status credits a state's ongoing work to reduce losses from natural hazards; protect life and property; and create more resilient communities. States with an approved enhanced plan receive an extra 5% in [Hazard Mitigation Grant Program](#) funds after a disaster. The resources below support enhancing plans:

- **[Enhanced State Mitigation Planning: Basics for New Enhanced States.](#)** This is an overview for new or prospective enhanced states. It lays out what it means to be enhanced; what FEMA assesses; and the approval process.
- **[Enhanced State Validation Toolkit.](#)** Each year, FEMA validates the performance of enhanced states. This ensures that mitigation programs still meet the commitment to reduce long-term

risk. This toolkit helps FEMA and partners set their performance plan, host the annual validation meeting, and document performance.

In 2023, FEMA staff across the nation will use these resources to build resilience for state, local, territorial and tribal governments, as well as our partners. To learn more about regulations, policies, resources and training for mitigation planning and assistance programs with a mitigation plan requirement, go to [Hazard Mitigation Planning | FEMA.gov](#).

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	CT	Fairfield County	February 2023	Quarter 2, 2023	Quarter 3, 2023
1	MA	Bristol County	February 2023	Quarter 2, 2023	Quarter 3, 2023
1	MA	Middlesex County	February 2023	Quarter 2, 2023	Quarter 3, 2023
1	MA	Norfolk County	February 2023	Quarter 2, 2023	Quarter 3, 2023
1	MA	Worcester County	February 2023	Quarter 2, 2023	Quarter 3, 2023
1	NH	Belknap County	April 2023	Quarter 2, 2023	Quarter 3, 2023
1	NH	Carroll County	April 2023	Quarter 2, 2023	Quarter 3, 2023
1	NH	Rockingham County	February 2023	Quarter 2, 2023	Quarter 3, 2023
1	NH	Rockingham County	April 2023	Quarter 2, 2023	Quarter 3, 2023
1	RI	Providence 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
2	NY	Ontario County	April 2023	Quarter 2, 2023	Quarter 3, 2023
2	NY	Yates County	April 2023	Quarter 2, 2023	Quarter 3, 2023
3	MD	Montgomery County	April 2023	Quarter 2, 2023	Quarter 3, 2023
3	VA	Amherst County	February 2023	Quarter 2, 2023	Quarter 3, 2023
3	VA	Buckingham County	February 2023	Quarter 2, 2023	Quarter 3, 2023
4	AL	Madison County	February 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	GA	Tift County	April 2023	Quarter 3, 2023	Quarter 4, 2023
4	GA	Turner County	April 2023	Quarter 3, 2023	Quarter 4, 2023
4	GA	Worth County	April 2023	Quarter 3, 2023	Quarter 4, 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	Chatham County	March 2023	Quarter 2, 2023	Quarter 3, 2023
4	NC	Davidson 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	Guilford 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	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	Rowan County	March 2023	Quarter 2, 2023	Quarter 3, 2023
4	NC	Scotland County	March 2023	Quarter 2, 2023	Quarter 3, 2023
4	NC	Stanly County	March 2023	Quarter 2, 2023	Quarter 3, 2023
4	NC	Surry County	March 2023	Quarter 2, 2023	Quarter 3, 2023
4	NC	Union County	March 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
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	Cass County	March 2023	Quarter 2, 2023	Quarter 3, 2023
5	IN	Clinton County	March 2023	Quarter 2, 2023	Quarter 3, 2023
5	IN	Howard County	March 2023	Quarter 2, 2023	Quarter 3, 2023
5	IN	Huntington County	April 2023	Quarter 2, 2023	Quarter 3, 2023
5	IN	Jay County	April 2023	Quarter 2, 2023	Quarter 3, 2023
5	IN	Parke County	February 2023	Quarter 1, 2023	Quarter 2, 2023
5	MN	Dodge County	February 2023	Quarter 1, 2023	Quarter 2, 2023
5	MN	Wabasha County	April 2023	Quarter 2, 2023	Quarter 3, 2023
5	OH	Hamilton County	February 2023	Quarter 1, 2023	Quarter 2, 2023
5	OH	Warren County	March 2023	Quarter 2, 2023	Quarter 3, 2023
5	WI	Dane County	April 2023	Quarter 2, 2023	Quarter 3, 2023
7	KS	Woodson County	February 2023	Quarter 1, 2023	Quarter 2, 2023
7	MO	Adair County	April 2023	Quarter 2, 2023	Quarter 3, 2023
8	CO	Delta County	April 2023	Quarter 3, 2023	Quarter 1, 2024
8	CO	Saguache County	March 2023	Quarter 2, 2023	Quarter 4, 2023
8	MT	Granite County	March 2023	Quarter 2, 2023	Quarter 4, 2023
8	MT	Madison County	February 2023	Quarter 2, 2023	Quarter 4, 2023
8	ND	McLean County	March 2023	Quarter 2, 2023	Quarter 4, 2023
8	ND	Mercer County	March 2023	Quarter 2, 2023	Quarter 4, 2023
8	ND	Oliver County	March 2023	Quarter 2, 2023	Quarter 4, 2023
8	SD	Brookings County	February 2023	Quarter 2, 2023	Quarter 4, 2023
8	SD	McCook County	March 2023	Quarter 2, 2023	Quarter 4, 2023
8	SD	Spink County	April 2023	Quarter 3, 2023	Quarter 1, 2024
8	SD	Yankton County	April 2023	Quarter 3, 2023	Quarter 1, 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
1	MA	Essex County	February 2023
1	MA	Middlesex County	February 2023
1	MA	Norfolk County	February 2023
1	MA	Plymouth County	February 2023
1	MA	Suffolk County	February 2023
1	MA	Worcester County	February 2023
4	FL	Franklin County	February 2023
4	FL	Sarasota County	March 2023
5	MN	Blue Earth County	February 2023
5	MN	Stevens County	February 2023
5	MN	Wilkin County	February 2023
6	TX	Guadalupe County	April 2023
8	ND	Richland County	April 2023
10	OR	Klamath County	February 2023
10	WA	Skamania County	April 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	ME	Penobscot County	LFD Issued	1/19/2023
1	RI	Kent County	LFD Issued	1/19/2023
1	RI	Providence County	LFD Issued	1/19/2023
1	RI	Washington County	LFD Issued	1/19/2023
2	NY	Tompkins County	Preliminary	1/18/2023
3	PA	Bradford County	Appeal Start	1/12/2023
3	PA	Northumberland County	Appeal Start	1/18/2023
3	WV	Greenbrier County	LFD Issued	1/5/2023
4	FL	Calhoun County	Revised Preliminary	1/11/2023
4	FL	Gadsden County	Revised Preliminary	1/11/2023
4	FL	Indian River County	Maps Effective	1/26/2023
4	FL	Jackson County	Revised Preliminary	1/11/2023
4	FL	Palm Beach County	Revised Preliminary	1/3/2023
4	GA	Hancock County	Maps Effective	1/26/2023
4	GA	Morgan County	Maps Effective	1/26/2023
4	GA	Putnam County	Maps Effective	1/26/2023
5	IN	Fountain County	Preliminary	1/31/2023
5	IN	Lake County	Maps Effective	1/26/2023
5	IN	Morgan County	Appeal Start	1/18/2023
5	MI	Baraga County	Revised Preliminary	1/5/2023
5	MI	Berrien County	Appeal Start	1/20/2023
5	MI	Marquette County	Revised Preliminary	1/20/2023
5	OH	Preble County	Appeal Start	1/4/2023
5	WI	Fond du Lac County	Appeal Start	1/26/2023
6	AR	Lonoke County	Appeal Start	1/18/2023

Region	State	County Name	Action Taken	Date
6	OK	Haskell County	LFD Issued	1/5/2023
6	TX	Bexar County	LFD Issued	1/19/2023
6	TX	Kaufman County	Maps Effective	1/12/2023
6	TX	Wilson County	LFD Issued	1/19/2023
7	IA	Clay County	Appeal Start	1/17/2023
7	IA	Clinton County	LFD Issued	1/19/2023
7	IA	Scott County	Appeal Start	1/18/2023
7	KS	Marion County	Preliminary	1/13/2023
8	CO	Mineral County	Preliminary	1/13/2023
8	SD	Beadle County	Preliminary	1/13/2023
8	SD	Grant County	Appeal Start	1/11/2023
8	SD	Roberts County	Appeal Start	1/17/2023
9	AZ	Maricopa County	Appeal Start	1/26/2023
9	CA	Colusa County	Appeal Start	1/26/2023
10	AK	Kenai Peninsula Borough	Preliminary	1/31/2023
10	OR	Lane County	Appeal Start	1/19/2023
10	WA	Clallam County	Revised Preliminary	1/31/2023
10	WA	Pierce County	LFD Issued	1/19/2023

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.

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 (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	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

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 two 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.

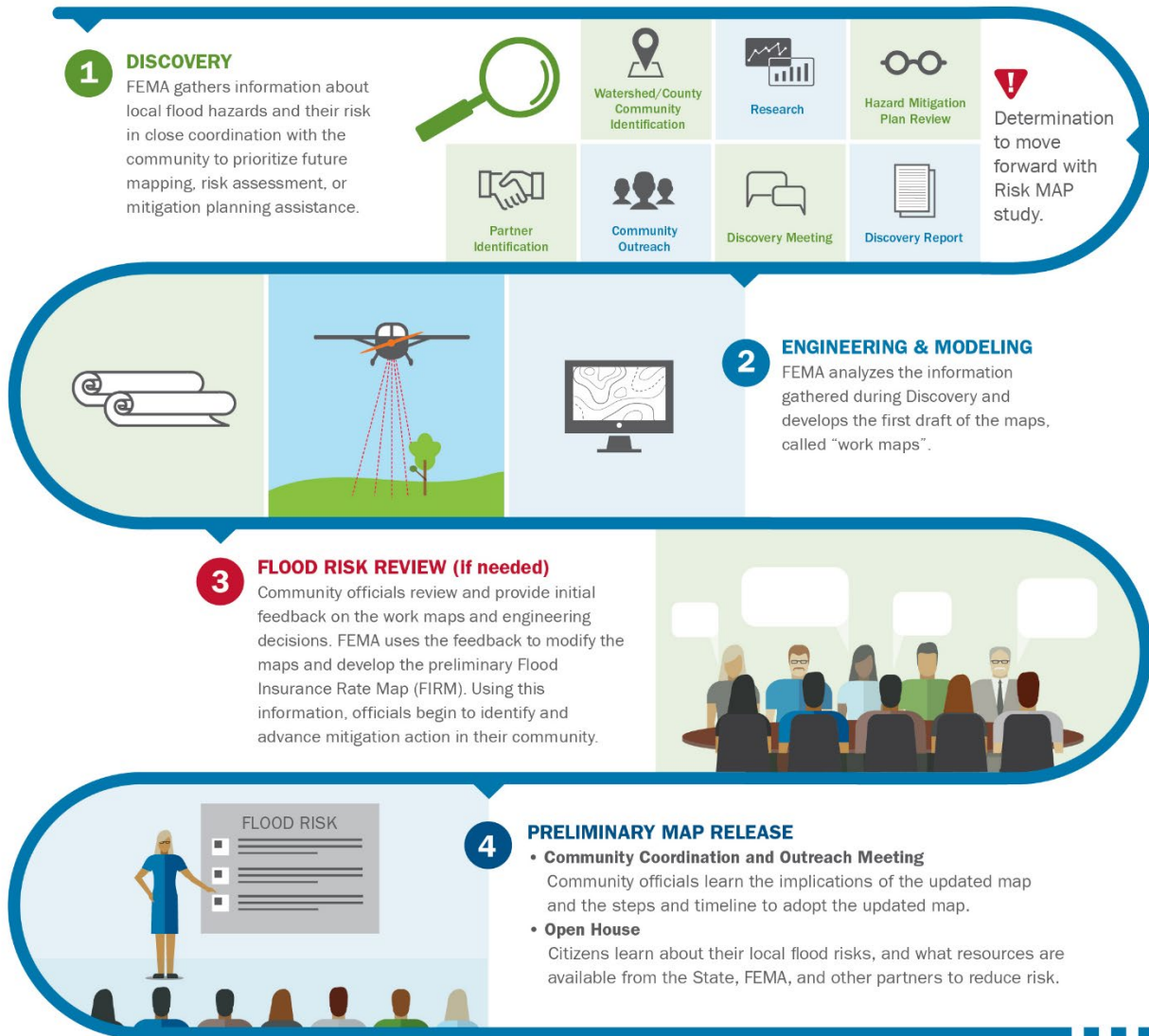
2 For definitions of flood map, LFD, and other terms, please refer to Appendix B.

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

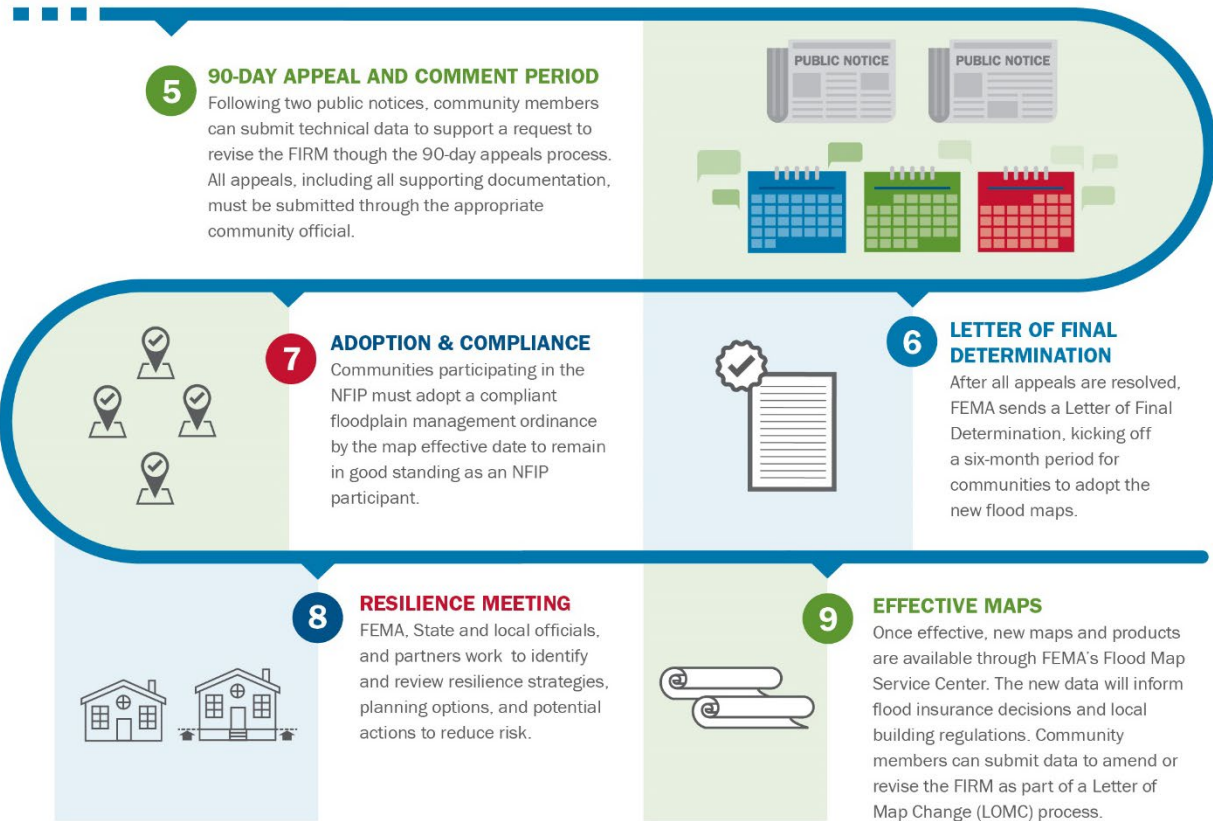
Appendix A: Risk MAP Process Graphic

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
--------	--