



Notice to Congress: Monthly Update on Flood Mapping

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

April 2023

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Table of Contents

1. Introduction.....	1
2. Risk MAP News.....	2
3. Notification	3
3.1. Estimated Release of Preliminary Maps.....	3
3.2. Estimated Release of Revised Preliminary Maps	6
3.3. Actions Taken by FEMA.....	7
4. LEGAL REQUIREMENTS.....	10
Appendix A: Risk MAP process graphic.....	11
Appendix B: Resources.....	13

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 Releases New Nature-Based Solutions Guide

The Risk Management Directorate has released a new nature-based solutions (NBS) guide. The goal of this guide is to help community leaders use NBS to reduce the risk of natural hazards.

“[Building Community Resilience With Nature-Based Solutions: Strategies for Success](#)” covers five key strategies for these projects. This is the second in a series of guides that work toward similar outcomes. The [first guide](#) made the case for NBS, gave tips for adding NBS to community plans, and went over funding options.

Strategies for Success takes the next step. It gives community leaders five main recommendations for carrying out NBS projects:

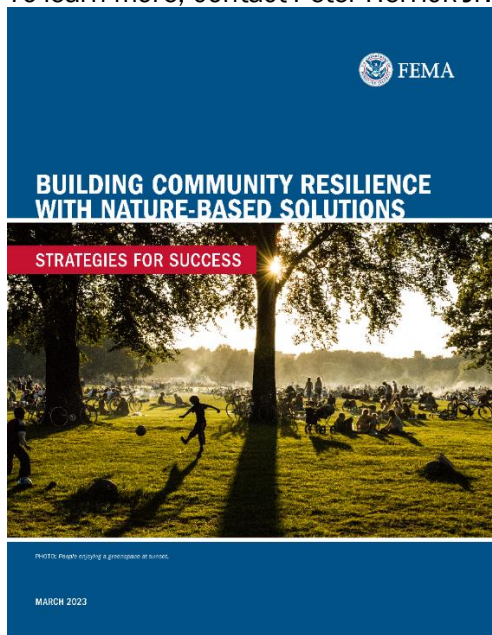
1. Build Strong Partnerships.
2. Engage the Whole Community.
3. Match Project Size With Desired Goals and Benefits.
4. Maximize Benefits.
5. Design for the Future.

The new guide also offers community leaders many new resources. These include case studies about how others have used the strategies to advance their projects. Communities can choose the strategy they think is right for them.

NBS projects add natural features or processes to the built environment. They are one of many tools communities can use to reduce damage from natural hazards and improve their ability to bounce back from a disaster.

When designed the right way, NBS can provide benefits that include absorbing floodwaters, reducing a wildfire’s intensity, and lowering air temperature. They also offer social, environmental and economic benefits for communities that can address many issues at once. They can improve air and water quality; improve a community’s appearance and well-being; increase wildlife habitats; and provide opportunities for workforce development, education and recreation.

To learn more, contact Peter Herrick Jr. at peter.herrickjr@fema.dhs.gov.



The cover of the new NBS guidebook.

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	Hartford County	June 2023	Quarter 3, 2023	Quarter 4, 2023
1	MA	Hampden County	June 2023	Quarter 3, 2023	Quarter 4, 2023
1	NH	Belknap County	May 2023	Quarter 2, 2023	Quarter 3, 2023
1	NH	Carroll County	May 2023	Quarter 2, 2023	Quarter 3, 2023
1	NH	Cheshire County	June 2023	Quarter 3, 2023	Quarter 4, 2023
1	NH	Hillsborough County	May 2023	Quarter 2, 2023	Quarter 3, 2023
1	NH	Merrimack County	May 2023	Quarter 2, 2023	Quarter 3, 2023
1	NH	Strafford County	May 2023	Quarter 2, 2023	Quarter 3, 2023
1	MA	Middlesex County	April 2023	Quarter 2, 2023	Quarter 3, 2023
1	MA	Norfolk County	April 2023	Quarter 2, 2023	Quarter 3, 2023
1	NH	Rockingham County	April 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
1	CT	Fairfield County	May 2023	Quarter 2, 2023	Quarter 3, 2023
1	NH	Rockingham County	June 2023	Quarter 3, 2023	Quarter 4, 2023
2	NY	Ontario County	May 2023	Quarter 2, 2023	Quarter 3, 2023
2	NY	Orleans County	June 2023	Quarter 3, 2023	Quarter 3, 2023
2	NY	Yates County	May 2023	Quarter 2, 2023	Quarter 3, 2023
3	MD	Montgomery County	June 2023	Quarter 3, 2023	Quarter 4, 2023
3	VA	Brunswick County	June 2023	Quarter 3, 2023	Quarter 4, 2023
3	VA	Lunenburg County	May 2023	Quarter 3, 2023	Quarter 4, 2023
3	VA	Nelson County	June 2023	Quarter 3, 2023	Quarter 4, 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	MS	Chickasaw County	May 2023	Quarter 3, 2023	Quarter 4, 2023
4	MS	Clay County	May 2023	Quarter 3, 2023	Quarter 4, 2023
4	MS	Itawamba County	May 2023	Quarter 3, 2023	Quarter 4, 2023
4	MS	Lee County	May 2023	Quarter 3, 2023	Quarter 4, 2023
4	MS	Lowndes County	May 2023	Quarter 3, 2023	Quarter 4, 2023
4	MS	Monroe County	May 2023	Quarter 3, 2023	Quarter 4, 2023
4	MS	Prentiss County	May 2023	Quarter 3, 2023	Quarter 4, 2023
4	MS	Tishomingo County	May 2023	Quarter 3, 2023	Quarter 4, 2023
4	TN	Bledsoe County	June 2023	Quarter 3, 2023	Quarter 4, 2023
4	TN	Bradley County	June 2023	Quarter 3, 2023	Quarter 4, 2023
4	TN	Hamilton County	June 2023	Quarter 3, 2023	Quarter 4, 2023
4	TN	Marion County	June 2023	Quarter 3, 2023	Quarter 4, 2023
4	TN	McMinn County	June 2023	Quarter 3, 2023	Quarter 4, 2023
4	TN	Meigs County	June 2023	Quarter 3, 2023	Quarter 4, 2023
4	TN	Rhea County	June 2023	Quarter 3, 2023	Quarter 4, 2023
4	TN	Roane County	June 2023	Quarter 3, 2023	Quarter 4, 2023

Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
4	TN	Sequatchie County	June 2023	Quarter 3, 2023	Quarter 4, 2023
5	IN	Whitley County	June 2023	Quarter 3, 2023	Quarter 4, 2023
5	WI	Washington County	June 2023	Quarter 3, 2023	Quarter 4, 2023
5	IN	Martin County	June 2023	Quarter 3, 2023	Quarter 4, 2023
5	MI	Alger County	June 2023	Quarter 3, 2023	Quarter 4, 2023
5	MN	Winona County	June 2023	Quarter 3, 2023	Quarter 4, 2023
7	MO	Adair County	May 2023	Quarter 3, 2023	Quarter 4, 2023
7	MO	Douglas County	May 2023	Quarter 3, 2023	Quarter 4, 2023
7	MO	Harrison County	June 2023	Quarter 3, 2023	Quarter 4, 2023
7	MO	St. Louis County	June 2023	Quarter 3, 2023	Quarter 4, 2023
7	KS	Bourbon County	June 2023	Quarter 3, 2023	Quarter 4, 2023
7	MO	Bollinger County	June 2023	Quarter 3, 2023	Quarter 4, 2023
7	MO	Texas County	June 2023	Quarter 3, 2023	Quarter 4, 2023
7	MO	Reynolds County	June 2023	Quarter 3, 2023	Quarter 4, 2023
8	SD	Spink County	April 2023	Quarter 3, 2023	Quarter 1, 2024
8	SD	Hanson County	May 2023	Quarter 3, 2023	Quarter 1, 2024
8	SD	Yankton County	April 2023	Quarter 3, 2023	Quarter 1, 2024
8	CO	Delta County	May 2023	Quarter 3, 2023	Quarter 1, 2024
8	CO	Saguache County	May 2023	Quarter 3, 2023	Quarter 1, 2024
8	SD	Brookings County	April 2023	Quarter 3, 2023	Quarter 1, 2024
8	ND	Golden Valley County	April 2023	Quarter 3, 2023	Quarter 1, 2024
8	MT	Granite County	May 2023	Quarter 3, 2023	Quarter 1, 2024
8	ND	Eddy County	June 2023	Quarter 3, 2023	Quarter 1, 2024
8	ND	Foster County	June 2023	Quarter 3, 2023	Quarter 1, 2024
8	ND	Wells County	June 2023	Quarter 3, 2023	Quarter 1, 2024
9	AZ	Coconino County	June 2023	Quarter 4, 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	April 2023
1	MA	Middlesex County	April 2023
1	MA	Norfolk County	April 2023
1	MA	Worcester County	May 2023
1	RI	Providence County	May 2023
3	WV	Summers County	May 2023
4	AL	Dekalb County	June 2023
4	AL	Jackson County	June 2023
4	AL	Marshall County	June 2023
5	OH	Warren County	May 2023
5	OH	Richland County	May 2023
6	OK	Canadian County	June 2023
6	OK	Oklahoma County	June 2023
6	TX	El Paso County	May 2023
6	TX	Guadalupe County	April 2023
7	KS	Barber County	June 2023
7	KS	Harper County	June 2023
8	CO	La Plata County	June 2023
8	SD	Hanson County	May 2023
9	CA	Sacramento County	April 2023
10	WA	Skamania County	May 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
5	IN	Clinton County	Preliminary	3/3/2023
5	IN	Howard County	Preliminary	3/23/2023
5	MI	Delta County	Maps Effective	3/7/2023
5	MN	Lincoln County	LFD Issued	3/7/2023
5	MN	Olmsted County	LFD Issued	3/21/2023
5	MN	Wilkin County	Revised Preliminary	3/8/2023
5	OH	Fairfield County	Appeal Start	3/31/2023
5	OH	Union County	LFD Issued	3/21/2023
5	OH	Warren County	Preliminary	3/31/2023
5	WI	Door County	Appeal Start	3/24/2023
5	WI	Oconto County	Maps Effective	3/21/2023
5	WI	Sheboygan County	Appeal Start	3/29/2023
6	LA	Terrebonne Parish	LFD Issued	3/7/2023
6	OK	Lincoln County	LFD Issued	3/7/2023
6	TX	Johnson County	LFD Issued	3/21/2023
6	TX	Somervell County	LFD Issued	3/21/2023
7	IA	Benton County	LFD Issued	3/21/2023
7	IA	Black Hawk County	Appeal Start	3/29/2023
7	IA	Fayette County	Appeal Start	3/1/2023
8	CO	Phillips County	Appeal Start	3/29/2023
8	ND	Steele County	LFD Issued	3/21/2023
8	SD	Hutchinson County	Appeal Start	3/2/2023
8	SD	Kingsbury County	Appeal Start	3/8/2023
8	SD	McCook County	Preliminary	3/29/2023

Region	State	County Name	Action Taken	Date
8	ND	McLean County	Preliminary	3/1/2023
8	ND	Mercer County	Preliminary	3/1/2023
8	ND	Oliver County	Preliminary	3/1/2023
9	AZ	Coconino County	Maps Effective	3/21/2023
9	CA	Riverside County	Appeal Start	3/2/2023
9	CA	San Bernardino County	Appeal Start	3/2/2023

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/fmcv>.

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	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	Lynn Kimbrough	303-235-4943	Lynn.Kimbrough@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 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.

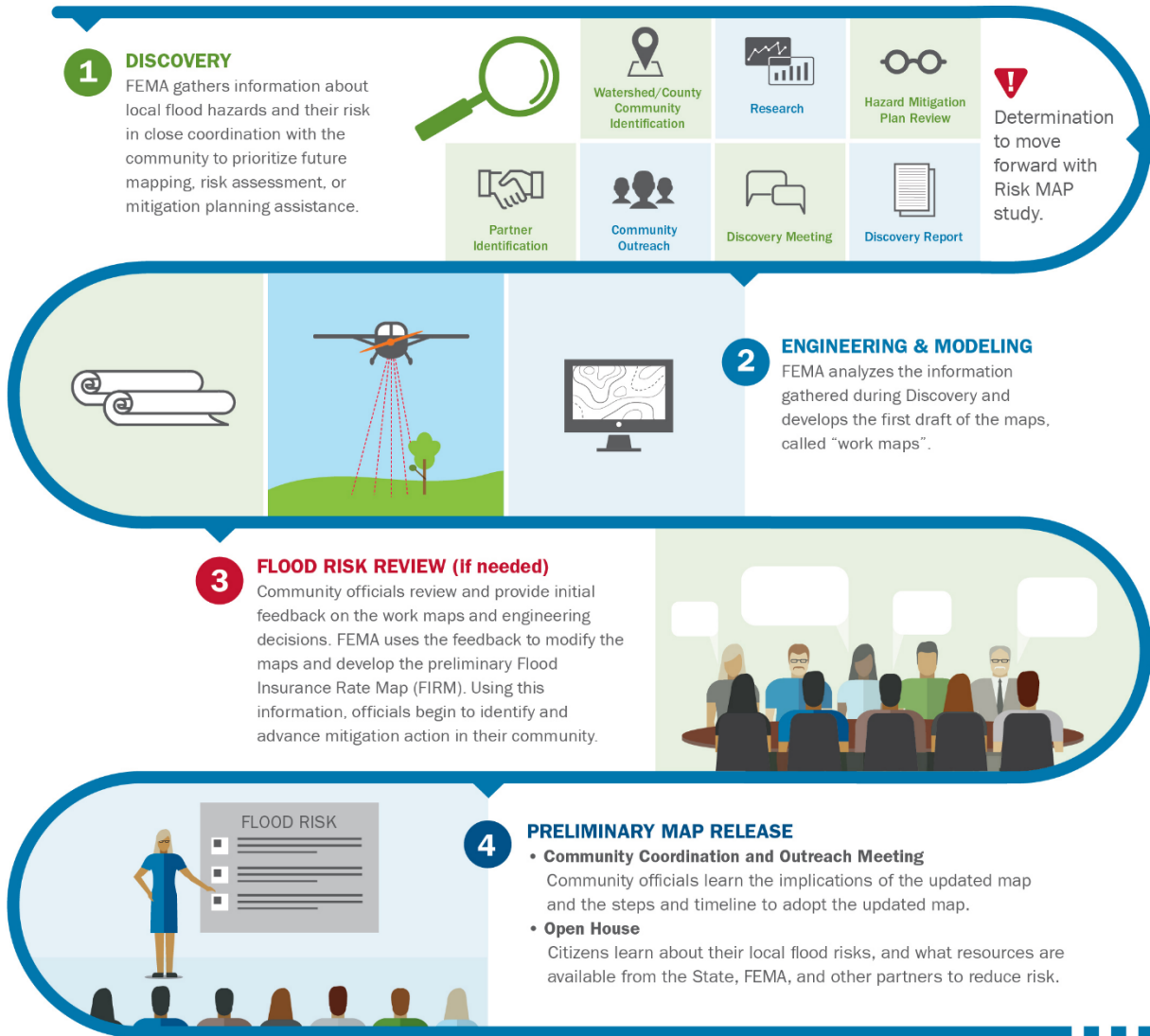
2 For definitions of flood map, LFD, and other terms, please refer to Appendix B.

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

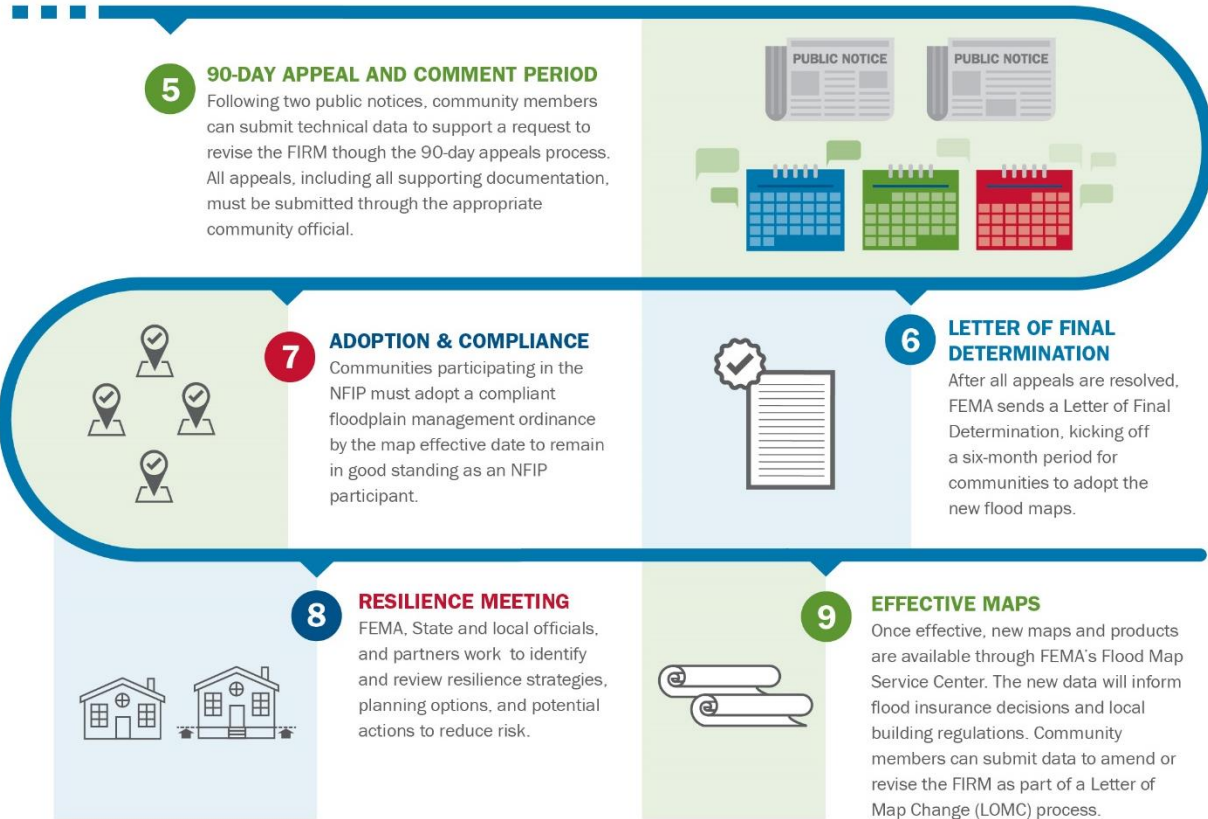
Appendix A: Risk MAP process graphic

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