



Notice to Congress: Monthly Update on Flood Mapping

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

July 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.”

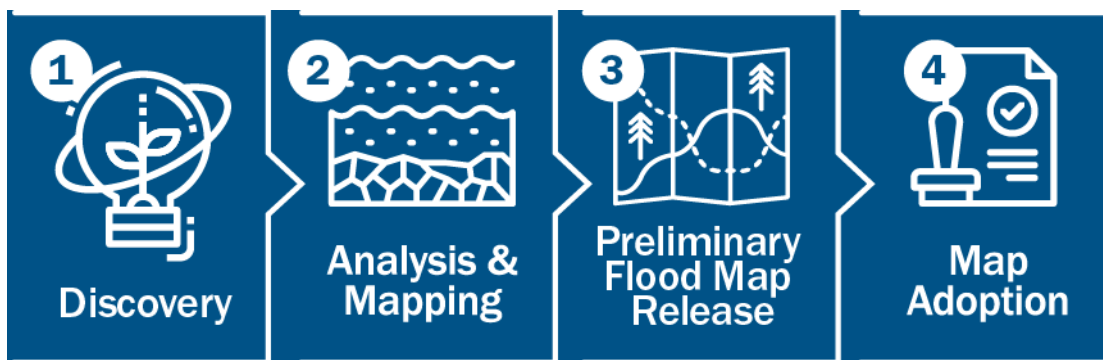


2. Risk MAP News

FEMA Produces New RISK MAP FACT SHEETS

The Risk Mapping, Assessment and Planning (Risk MAP) process can be overwhelming for people new to the program. To help address this, FEMA recently created and published a series of four two-page fact sheets. These fact sheets explain the phases of Risk MAP in plain language.

This plain language approach helps to make sure a broad audience can understand the information provided in each fact sheet. To develop them, FEMA reviewed Risk MAP process documents and boiled them down to simple descriptions of the Risk MAP phases and ways communities can get involved.



The fact sheets break the process down into four phases. They are:

- 1. Discovery:** Discovery is when the Risk MAP project team sets out to learn as much as it can about the community’s flood risk challenges and goals. Each community knows itself best. The more local knowledge, insights, data and information the community can share, the better the FEMA project team can help the community become safer, stronger and more resilient.
- 2. Risk Analysis and Mapping:** After Discovery, the Risk MAP project team determines if the community will be included in the study area. If so, the team meets with the community officials to talk about next steps and share resources to support the process. This marks the beginning of the Risk Analysis and Mapping phase. At this time, the team also begins the engineering analysis that leads to the initial updates to the flood maps.
- 3. Preliminary Flood Map Release:** The Risk MAP project team first resolves comments on the draft work map and database. Then, the community receives a preliminary flood map and supporting preliminary flood hazard data for review and comment. This preliminary flood map reflects the team’s analysis of the community’s likely risk to flood hazards. It also includes the local information and knowledge shared earlier in the study. At this time, residents and other members of the public get a “first look” at the updated flood maps.
- 4. Map Adoption/Spotlight on Resilience:** This final phase of Risk MAP marks the end of the regulatory mapping process. It is also when the community takes full ownership of the updated

flood maps and data. This step lets the community plan for development, improve its infrastructure, and decide how best to reduce its flood risk.

Further, each fact sheet includes:

- The main **goal** of the phase.
- An **overview** of what happens during the phase, why it matters to the community, and the role the community can play.
- **Key activities** such as meetings and other communications between FEMA and local officials.
- **Actions** that communities (officials and individuals) can take. The fact sheets stress joint work, Risk MAP's value to the community, and community ownership of the map and actions.

The fact sheets are available for use on [FEMA.gov](https://www.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	July 2023	Quarter 3, 2023	Quarter 4, 2023
1	NH	Belknap County	August 2023	Quarter 4, 2023	Quarter 1, 2024
1	NH	Carroll County	August 2023	Quarter 4, 2023	Quarter 1, 2024
1	NH	Rockingham County	August 2023	Quarter 4, 2023	Quarter 1, 2024
1	NH	Strafford County	August 2023	Quarter 4, 2023	Quarter 1, 2024
1	VT	Bennington County	July 2023	Quarter 3, 2023	Quarter 4, 2023
2	NY	Ontario County	July 2023	Quarter 3, 2023	Quarter 1, 2024
2	NY	Orleans County	July 2023	Quarter 3, 2023	Quarter 1, 2024
3	MD	Montgomery County	July 2023	Quarter 3, 2023	Quarter 1, 2024
3	VA	Appomattox County	September 2023	Quarter 4, 2023	Quarter 2, 2024
3	VA	Brunswick County	August 2023	Quarter 4, 2023	Quarter 2, 2024

Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
3	VA	Charlotte County	September 2023	Quarter 4, 2023	Quarter 2, 2024
3	VA	Franklin City	August 2023	Quarter 3, 2023	Quarter 1, 2024
3	VA	Greensville County	August 2023	Quarter 4, 2023	Quarter 2, 2024
3	VA	Southampton County	September 2023	Quarter 4, 2023	Quarter 2, 2024
3	WV	Hampshire County	September 2023	Quarter 4, 2023	Quarter 2, 2024
4	AL	Calhoun County	September 2023	Quarter 4, 2023	Quarter 1, 2024
4	AL	Cherokee County	September 2023	Quarter 4, 2023	Quarter 1, 2024
4	AL	Cleburne County	September 2023	Quarter 4, 2023	Quarter 1, 2024
4	AL	DeKalb County	September 2023	Quarter 4, 2023	Quarter 1, 2024
4	AL	Etowah County	September 2023	Quarter 4, 2023	Quarter 1, 2024
4	FL	Holmes County	September 2023	Quarter 4, 2023	Quarter 1, 2024
4	FL	Jackson County	September 2023	Quarter 4, 2023	Quarter 1, 2024
4	FL	Leon County	September 2023	Quarter 4, 2023	Quarter 1, 2024
4	FL	Wakulla County	September 2023	Quarter 4, 2023	Quarter 1, 2024
4	FL	Washington County	September 2023	Quarter 4, 2023	Quarter 1, 2024
4	NC	Alexander County	September 2023	Quarter 4, 2023	Quarter 1, 2024
4	NC	Avery County	September 2023	Quarter 4, 2023	Quarter 1, 2024
4	NC	Burke County	September 2023	Quarter 4, 2023	Quarter 1, 2024
4	NC	Cabarrus County	September 2023	Quarter 4, 2023	Quarter 1, 2024
4	NC	Caldwell County	September 2023	Quarter 4, 2023	Quarter 1, 2024
4	NC	Catawba County	September 2023	Quarter 4, 2023	Quarter 1, 2024
4	NC	Cleveland County	September 2023	Quarter 4, 2023	Quarter 1, 2024
4	NC	Davie County	September 2023	Quarter 4, 2023	Quarter 1, 2024
4	NC	Gaston County	September 2023	Quarter 4, 2023	Quarter 1, 2024
4	NC	Iredell County	September 2023	Quarter 4, 2023	Quarter 1, 2024
4	NC	Lincoln County	September 2023	Quarter 4, 2023	Quarter 1, 2024
4	NC	McDowell County	September 2023	Quarter 4, 2023	Quarter 1, 2024
4	NC	Mecklenburg County	September 2023	Quarter 4, 2023	Quarter 1, 2024
4	NC	Rowan County	September 2023	Quarter 4, 2023	Quarter 1, 2024

Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
4	NC	Rutherford County	September 2023	Quarter 4, 2023	Quarter 1, 2024
4	NC	Watauga County	September 2023	Quarter 4, 2023	Quarter 1, 2024
5	IL	Tazewell County	August 2023	Quarter 3, 2023	Quarter 4, 2023
5	IN	Cass County	September 2023	Quarter 4, 2023	Quarter 1, 2024
5	IN	Huntington County	August 2023	Quarter 3, 2023	Quarter 4, 2023
5	IN	Jay County	September 2023	Quarter 4, 2023	Quarter 1, 2024
5	IN	Pike County	September 2023	Quarter 4, 2023	Quarter 1, 2024
5	IN	Wabash County	September 2023	Quarter 4, 2023	Quarter 1, 2024
5	MN	Olmsted County	September 2023	Quarter 4, 2023	Quarter 1, 2024
5	MN	Wabasha County	September 2023	Quarter 4, 2023	Quarter 1, 2024
5	OH	Butler County	September 2023	Quarter 4, 2023	Quarter 1, 2024
5	WI	Dane County	July 2023	Quarter 3, 2023	Quarter 4, 2023
7	KS	Linn County	July 2023	Quarter 3, 2023	Quarter 4, 2023
7	MO	Bollinger County	August 2023	Quarter 4, 2023	Quarter 1, 2024
7	MO	Carter County	September 2023	Quarter 4, 2023	Quarter 1, 2024
7	MO	Douglas County	July 2023	Quarter 3, 2023	Quarter 4, 2023
7	MO	Harrison County	July 2023	Quarter 3, 2023	Quarter 4, 2023
7	MO	Reynolds County	September 2023	Quarter 4, 2023	Quarter 1, 2024
8	CO	Boulder County	July 2023	Quarter 4, 2023	Quarter 2, 2024
8	CO	Delta County	August 2023	Quarter 4, 2023	Quarter 2, 2024
8	CO	Otero County	September 2023	Quarter 4, 2023	Quarter 2, 2024
8	CO	Saguache County	September 2023	Quarter 4, 2023	Quarter 2, 2024
8	SD	Brown County	September 2023	Quarter 1, 2024	Quarter 3, 2024
8	SD	Davison County	July 2023	Quarter 4, 2023	Quarter 2, 2024
8	SD	Lincoln County	September 2023	Quarter 1, 2024	Quarter 3, 2024
8	SD	Minnehaha County	September 2023	Quarter 1, 2024	Quarter 3, 2024
8	SD	Moody County	September 2023	Quarter 1, 2024	Quarter 3, 2024
9	AZ	Coconino County	July 2023	Quarter 3, 2023	Quarter 4, 2023
9	AZ	La Paz County	July 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
9	AZ	Mohave County	September 2023	Quarter 4, 2023	Quarter 1, 2024
9	CA	San Bernardino County	September 2023	Quarter 4, 2023	Quarter 1, 2024
9	NV	Douglas County	September 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	RI	Providence County	July 2023
2	NJ	Morris County	August 2023
4	FL	Broward County	August 2023
7	KS	Woodson County	September 2023
7	MO	Jefferson County	July 2023
8	CO	Boulder County	July 2023
8	ND	Cass County	July 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	CT	Hartford County	Preliminary	6/29/2023
1	MA	Hampden County	Effective	6/7/2023
1	MA	Hampden County	Preliminary	6/1/2023
1	MA	Middlesex County	Revised Preliminary	6/8/2023
1	MA	Worcester County	Effective	6/21/2023
2	NY	Clinton County	LFD Issued	6/7/2023
3	VA	Nelson County	Preliminary	6/30/2023
3	VA	Prince William County	Maps Effective	6/21/2023
3	VA	Richmond City	Appeal Start	6/8/2023
3	VA	Stafford County	Appeal Start	6/23/2023
4	AL	Elmore County	Appeal Start	6/14/2023
4	MS	Chickasaw County	Preliminary	6/2/2023
4	MS	Clay County	Preliminary	6/2/2023
4	MS	Itawamba County	Preliminary	6/2/2023
4	MS	Lee County	Preliminary	6/2/2023
4	MS	Lowndes County	Preliminary	6/2/2023
4	MS	Monroe County	Preliminary	6/2/2023
4	MS	Prentiss County	Preliminary	6/2/2023
4	MS	Tishomingo County	Preliminary	6/2/2023
4	TN	Bledsoe County	Preliminary	6/28/2023
4	TN	Bradley County	Preliminary	6/28/2023
4	TN	Hamilton County	Preliminary	6/28/2023
4	TN	Marion County	Preliminary	6/28/2023
4	TN	McMinn County	Preliminary	6/28/2023
4	TN	Meigs County	Preliminary	6/28/2023
4	TN	Rhea County	Preliminary	6/28/2023
4	TN	Roane County	Preliminary	6/28/2023
4	TN	Sequatchie County	Preliminary	6/28/2023
5	MI	Allegan County	Maps Effective	6/21/2023
5	MI	Bay County	Appeal Start	6/22/2023
5	MI	Leelanau County	Maps Effective	6/7/2023

Region	State	County Name	Action Taken	Date
5	MN	Morrison County	Appeal Start	6/4/2023
5	MN	Watonwan County	LFD Issued	6/7/2023
5	OH	Auglaize County	Preliminary	6/23/2023
5	OH	Delaware County	LFD Issued	6/21/2023
5	OH	Hamilton County	Maps Effective	6/7/2023
5	OH	Marion County	LFD Issued	6/21/2023
5	OH	Ross County	LFD Issued	6/7/2023
6	OK	Oklahoma County	Revised Preliminary	6/28/2023
7	IA	Linn County	Revised Preliminary	6/30/2023
7	KS	Barber County	Revised Preliminary	6/23/2023
7	KS	Bourbon County	Preliminary	6/12/2023
7	KS	Harper County	Revised Preliminary	6/23/2023
7	KS	Lincoln County	LFD Issued	6/21/2023
7	KS	Marion County	Appeal Start	6/14/2023
7	KS	Miami County	Appeal Start	6/7/2023
7	KS	Ottawa County	LFD Issued	6/21/2023
7	MO	Adair County	Preliminary	6/16/2023
7	MO	Greene County	Revised Preliminary	6/2/2023
7	MO	Jackson County	LFD Issued	6/7/2023
8	CO	La Plata County	Revised Preliminary	6/13/2023
8	CO	Lincoln County	Appeal Start	6/29/2023
8	ND	Eddy County	Preliminary	6/30/2023
8	ND	Foster County	Preliminary	6/30/2023
8	ND	Wells County	Preliminary	6/30/2023
8	SD	Marshall County	LFD Issued	6/21/2023
8	SD	Sanborn County	Appeal Start	6/15/2023
9	CA	San Luis Obispo County	Preliminary	6/29/2023
9	CA	Sonoma County	Appeal Start	6/29/2023

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 (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	Mary Light	(551) 267-5298	Mary.Light@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	Mike Obrock	(202) 704-4066	Michael.Obrock@fema.dhs.gov
6	Ben Akers	(202) 718-0369	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	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.

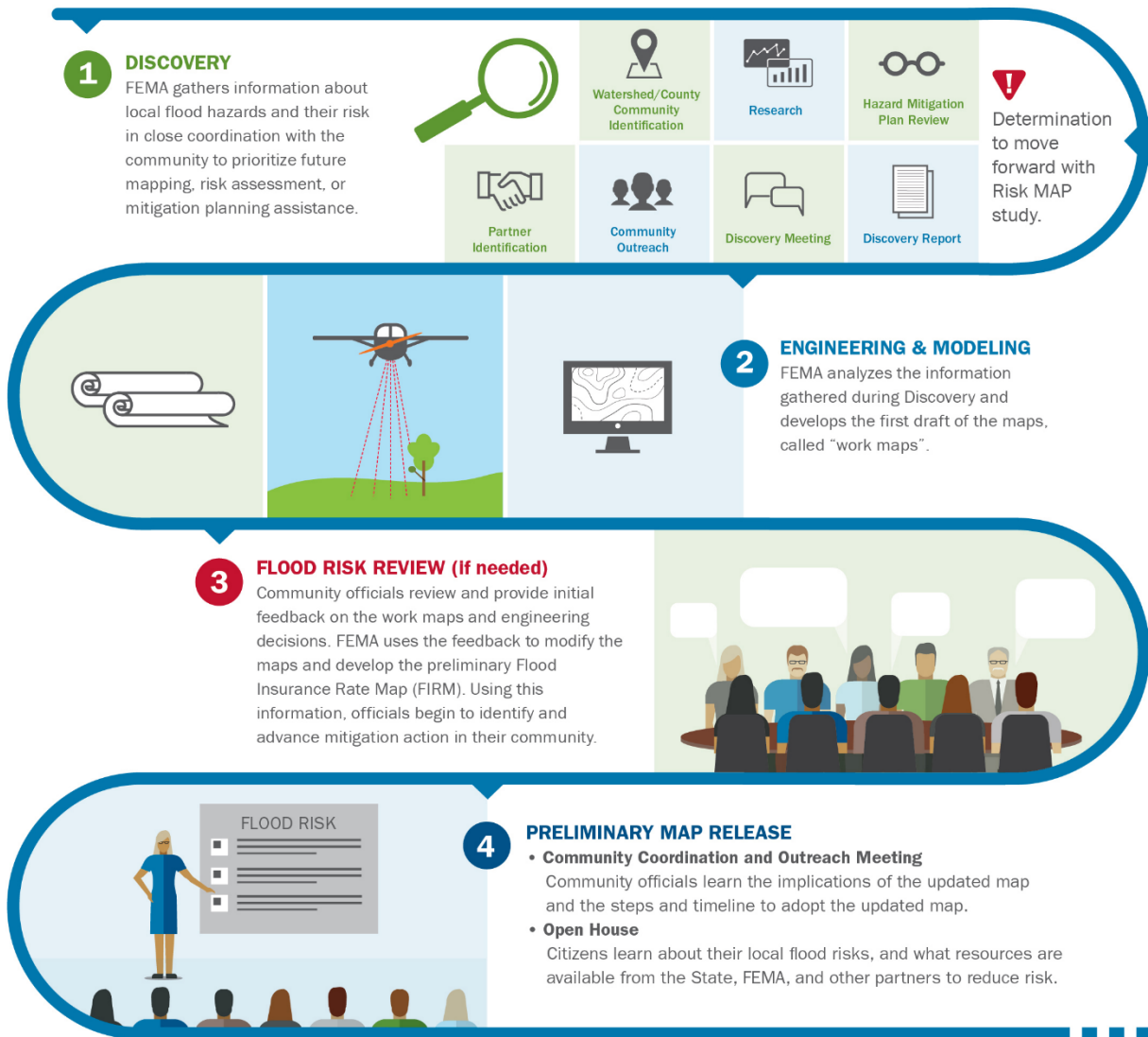
2 For definitions of flood map, LFD, and other terms, please refer to Appendix B.

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

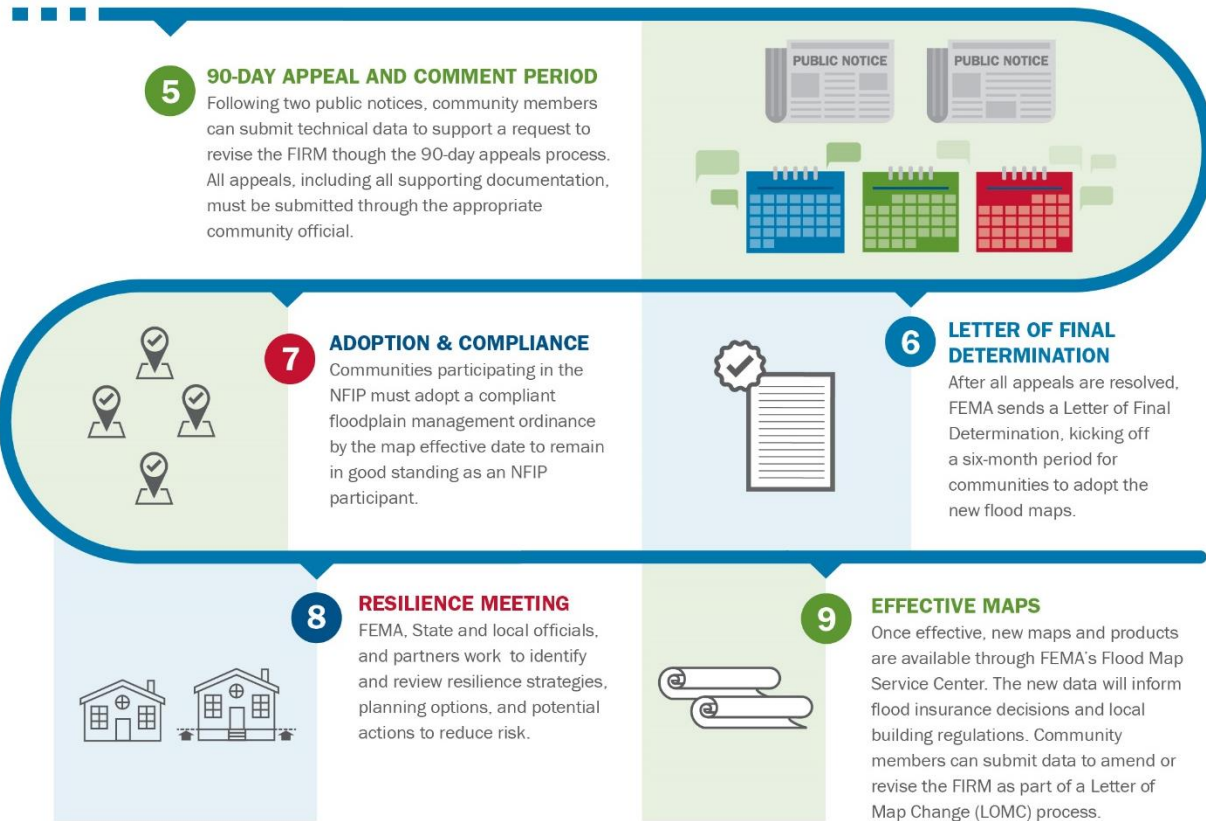
Appendix A: Risk MAP Process Graphic

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
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National Flood Insurance Program

Website	https://www.fema.gov/flood-insurance
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Phone	877-336-2627 (toll free)
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Email	floodsmart@fema.dhs.gov
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Risk MAP Program

Website	https://www.fema.gov/flood-maps/tools-resources/risk-map
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Phone	877-336-2627 (toll free)
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Email	FEMA-FMIX@fema.dhs.gov
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