



Notice to Congress: Monthly Update on Flood Mapping

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

August 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 Region 6 Engages Rural Communities About Base Level Engineering

In July, FEMA Region 6 held four Base Level Engineering (BLE) to Flood Insurance Rate Map (B2F) meetings with county officials in rural Oklahoma and Texas. The B2F initiative transforms how flood risk information is shared. Its meetings are aimed at communities with outdated or no flood maps. This is part of the Paper Inventory Reduction (PIR) initiative. This initiative works to provide up-to-date, digital flood risk data faster than regulatory data can be created.

During the B2F meetings, FEMA shared the capabilities of the [Estimated Base Flood Elevation Viewer](#) and the [B2F Viewer](#). Both tools supply community-specific flood-risk data. These hands-on demonstrations helped bridge the gap between local observations of flooding and BLE data shown on the viewers. After the meetings, local officials were excited about the benefits and uses of BLE. It will help them identify and reduce their flood risks.

The region has identified over 120 PIR communities that use decades-old flood risk data to make planning decisions. Most are rural and sparsely populated. They are often led by local officials who wear multiple hats. This can make collecting on-the-ground data or planning outreach and engagement challenging. The PIR Toolkit is full of helpful resources that describe, in plain language, what BLE is and how communities will benefit from it. It also provides key messages for stakeholder outreach.

After each meeting, FEMA conducted two surveys. The first survey was the Pilot Risk Mapping, Assessment and Planning (Risk MAP) Customer Experience survey. This gauged the effectiveness of the B2F meeting. The second asked local officials about the effectiveness of the PIR Toolkit materials. FEMA will use these survey results to refine the outreach materials and improve Risk MAP meetings.

To learn more about BLE, visit Region 6's BLE Resource Library on [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	MA	Hampden County	October 2023	Quarter 1, 2024	Quarter 2, 2024
1	MA	Hampshire County	October 2023	Quarter 1, 2024	Quarter 2, 2024
1	MA	Worcester County	October 2023	Quarter 1, 2024	Quarter 2, 2024
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	Cheshire County	October 2023	Quarter 1, 2024	Quarter 2, 2024
1	NH	Rockingham County	October 2023	Quarter 1, 2024	Quarter 2, 2024
1	NH	Strafford County	October 2023	Quarter 1, 2024	Quarter 2, 2024
1	NH	Sullivan County	October 2023	Quarter 1, 2024	Quarter 2, 2024
1	VT	Windham County	October 2023	Quarter 1, 2024	Quarter 2, 2024
3	VA	Appomattox County	September 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	Brunswick County	August 2023	Quarter 3, 2023	Quarter 1, 2024
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	September 2023	Quarter 4, 2023	Quarter 2, 2024
3	VA	Isle of Wight County	October 2023	Quarter 4, 2023	Quarter 2, 2024
3	VA	Southampton County	August 2023	Quarter 3, 2023	Quarter 1, 2024
3	VA	Suffolk City	October 2023	Quarter 4, 2023	Quarter 2, 2024
3	WV	Hampshire County	September 2023	Quarter 4, 2023	Quarter 2, 2024
3	WV	Pocahontas County	October 2023	Quarter 4, 2023	Quarter 2, 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	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
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	Richland County	October 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
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	Jay County	September 2023	Quarter 4, 2023	Quarter 1, 2024
5	IN	Miami County	October 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	IN	Whitley County	October 2023	Quarter 4, 2023	Quarter 1, 2024
5	MN	Olmsted County	October 2023	Quarter 4, 2023	Quarter 1, 2024
5	MN	Wabasha County	September 2023	Quarter 4, 2023	Quarter 1, 2024
5	OH	Butler County	October 2023	Quarter 4, 2023	Quarter 1, 2024
7	MO	Barry County	October 2023	Quarter 4, 2023	Quarter 1, 2024
7	MO	Bollinger County	August 2023	Quarter 4, 2023	Quarter 1, 2024
7	MO	Cape Girardeau County	October 2023	Quarter 4, 2023	Quarter 1, 2024
7	MO	Carter County	September 2023	Quarter 4, 2023	Quarter 1, 2024
7	MO	Crawford County	October 2023	Quarter 4, 2023	Quarter 1, 2024
7	MO	Gasconade County	October 2023	Quarter 4, 2023	Quarter 1, 2024
7	MO	Harrison County	August 2023	Quarter 3, 2023	Quarter 4, 2023
7	MO	Howell County	October 2023	Quarter 4, 2023	Quarter 1, 2024
7	MO	Mississippi County	October 2023	Quarter 4, 2023	Quarter 1, 2024
7	MO	New Madrid County	October 2023	Quarter 4, 2023	Quarter 1, 2024
7	MO	Oregon County	October 2023	Quarter 4, 2023	Quarter 1, 2024
7	MO	Ozark County	October 2023	Quarter 4, 2023	Quarter 1, 2024
7	MO	Perry County	October 2023	Quarter 4, 2023	Quarter 1, 2024
7	MO	Reynolds County	October 2023	Quarter 4, 2023	Quarter 1, 2024
7	MO	St. Clair County	August 2023	Quarter 4, 2023	Quarter 1, 2024
7	MO	St. Louis City	October 2023	Quarter 4, 2023	Quarter 1, 2024
7	MO	St. Louis County	October 2023	Quarter 4, 2023	Quarter 1, 2024
7	MO	Texas County	October 2023	Quarter 4, 2023	Quarter 1, 2024
7	MO	Wayne County	October 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
7	MO	Webster County	October 2023	Quarter 4, 2023	Quarter 1, 2024
8	CO	Delta County	October 2023	Quarter 1, 2024	Quarter 3, 2024
8	CO	Otero County	October 2023	Quarter 1, 2024	Quarter 3, 2024
8	CO	Saguache County	October 2023	Quarter 1, 2024	Quarter 3, 2024
8	SD	Brown County	September 2023	Quarter 4, 2023	Quarter 2, 2024
9	AZ	Pinal County	October 2023	Quarter 1, 2024	Quarter 2, 2024
9	CA	San Bernardino County	October 2023	Quarter 1, 2024	Quarter 2, 2024
9	CA	Siskiyou County	October 2023	Quarter 1, 2024	Quarter 2, 2024
9	NV	Douglas County	October 2023	Quarter 1, 2024	Quarter 2, 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	August 2023
2	NJ	Morris County	September 2023
4	FL	Broward County	August 2023
5	OH	Athens County	September 2023
7	KS	Woodson County	September 2023
8	CO	Larimer County	October 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	Fairfield County	Preliminary	7/26/2023
1	MA	Plymouth County	Appeal Start	7/5/2023
1	MA	Suffolk County	Appeal Start	7/5/2023
1	ME	Penobscot County	Maps Effective	7/19/2023
1	RI	Kent County	Maps Effective	7/19/2023
1	RI	Providence County	Maps Effective	7/19/2023
1	RI	Washington County	Maps Effective	7/19/2023
1	VT	Bennington County	Preliminary	7/17/2023
2	NY	Ontario County	Preliminary	7/14/2023
2	NY	Orleans County	Preliminary	7/17/2023
3	MD	Montgomery County	Preliminary	7/31/2023
3	VA	Alexandria City	LFD Issued	7/11/2023
3	VA	Colonial Heights City	LFD Issued	7/11/2023
3	VA	Pulaski County	LFD Issued	7/11/2023
3	WV	Greenbrier County	Maps Effective	7/5/2023
4	GA	Thomas County	Appeal Start	7/26/2023
4	KY	Bath County	Appeal Start	7/20/2023
4	KY	Bourbon County	Appeal Start	7/20/2023
4	KY	Breathitt County	Appeal Start	7/12/2023
4	KY	Clark County	Appeal Start	7/25/2023
4	KY	Knott County	Appeal Start	7/13/2023
4	KY	Lee County	Appeal Start	7/13/2023
4	KY	Montgomery County	Appeal Start	7/20/2023
4	KY	Nicholas County	Appeal Start	7/19/2023
4	KY	Perry County	Appeal Start	7/13/2023
4	KY	Wolfe County	Appeal Start	7/21/2023

Region	State	County Name	Action Taken	Date
5	IL	Madison County	Appeal Start	7/21/2023
5	IL	Monroe County	Appeal Start	7/12/2023
5	IL	St. Clair County	Appeal Start	7/28/2023
5	IN	Allen County	LFD Issued	7/11/2023
5	MI	Menominee County	Appeal Start	7/13/2023
5	MN	Wilkin County	Preliminary	7/31/2023
5	OH	Licking County	Appeal Start	7/6/2023
5	OH	Morrow County	LFD Issued	7/11/2023
5	WI	Dane County	Preliminary	7/11/2023
5	WI	Racine County	LFD Issued	7/11/2023
6	AR	Washington County	LFD Issued	7/25/2023
6	OK	Haskell County	Maps Effective	7/5/2023
6	OK	Johnston County	LFD Issued	7/11/2023
6	OK	Murray County	LFD Issued	7/11/2023
6	TX	Bexar County	Maps Effective	7/19/2023
6	TX	Wilson County	Maps Effective	7/19/2023
7	IA	Clinton County	Maps Effective	7/19/2023
7	KS	Linn County	Preliminary	7/26/2023
7	MO	Douglas County	Preliminary	7/14/2023
7	MO	Jefferson County	Revised Preliminary	7/28/2023
7	MO	Stone County	Appeal Start	7/13/2023
8	CO	Boulder County	Revised Preliminary	7/10/2023
8	CO	Ourray County	LFD Issued	7/11/2023
8	ND	Cass County	Revised Preliminary	7/10/2023
8	SD	Clark County	LFD Issued	7/11/2023
8	SD	Davison County	Preliminary	7/14/2023
8	WY	Carbon County	Appeal Start	7/27/2023
9	AZ	Coconino County	Revised Preliminary	7/20/2023
10	WA	Pierce County	Maps Effective	7/19/2023

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](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 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	Mary Light	551-267-5298	Mary.Light@fema.dhs.gov
3	Nicholas Morici	267-546-6419	Nicholas.Morici@fema.dhs.gov
4	Peter Milios	202-340-4757	Peter.Milios@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.

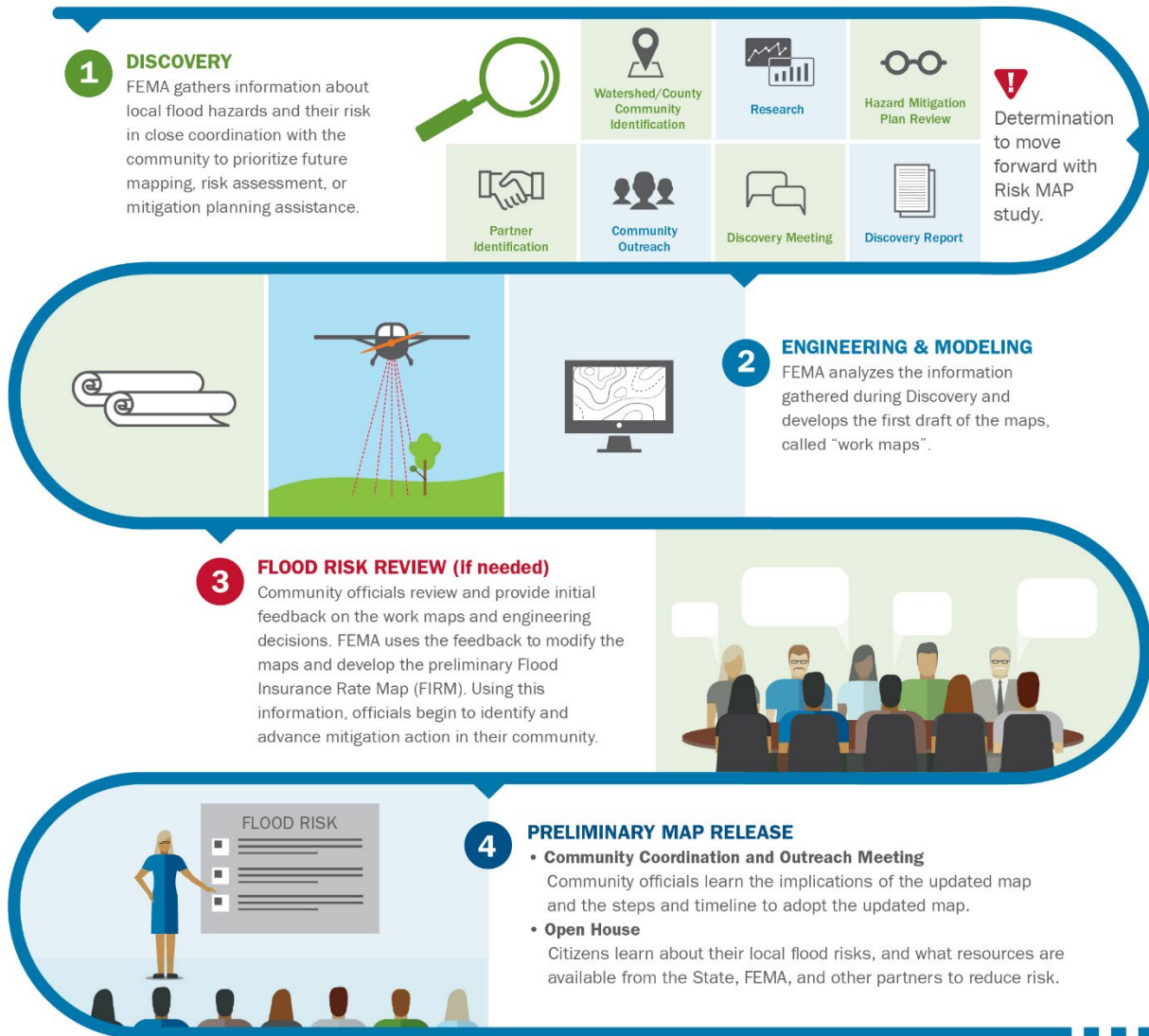
2 For definitions of flood map, LFD, and other terms, please refer to Appendix B.

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

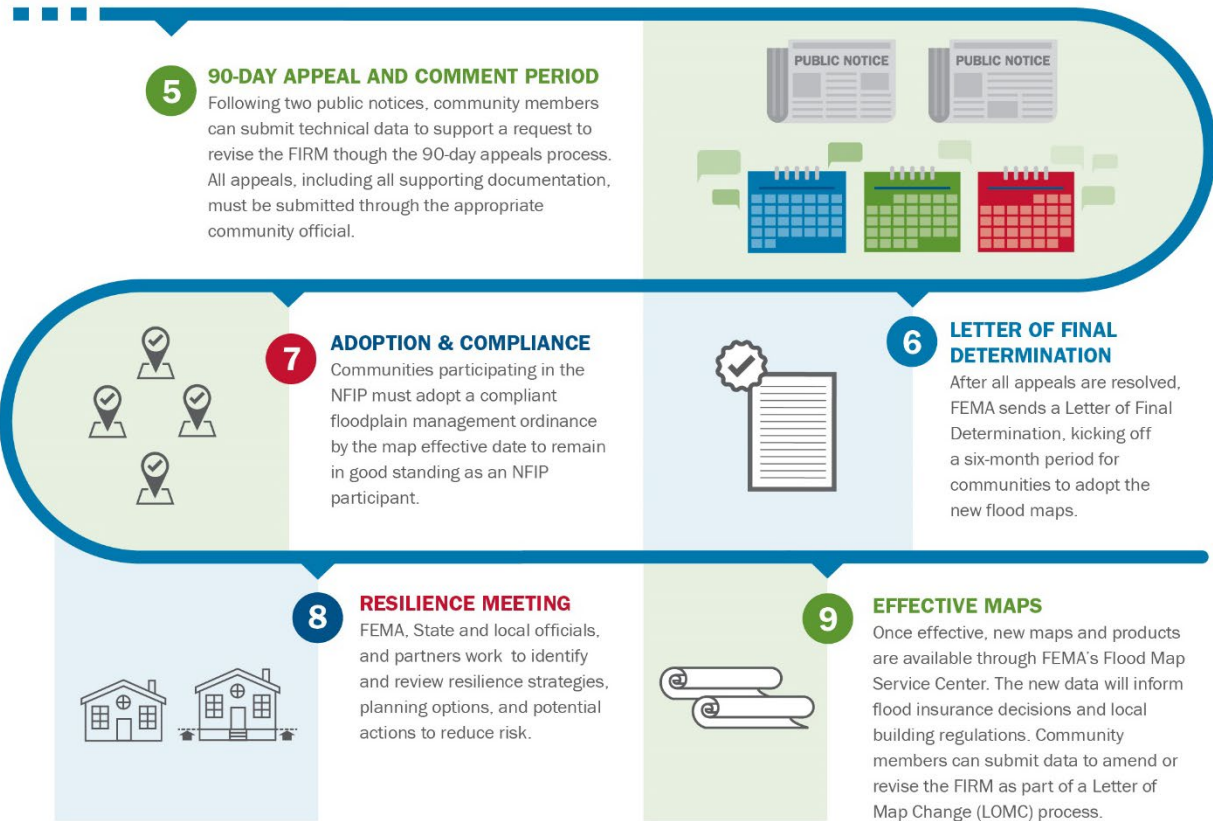
Appendix A: Risk MAP process graphic

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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E-mail	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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E-mail	FEMA-FMIX@fema.dhs.gov
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