



Notice to Congress: Monthly Update on Flood Mapping

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

September 2022

This page intentionally left blank

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	8
3.3. Actions Taken by FEMA.....	9
4. LEGAL REQUIREMENTS.....	15
Appendix A: Risk MAP process graphic.....	16
Appendix B: Resources	18

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 the Latest Guide to Expanding Mitigation: Making the Connection to the Coasts

In May, FEMA released the latest in its *Guide to Expanding Mitigation* (GEM) series. It is called [Guide to Expanding Mitigation: Making the Connection to the Coast](#). This resource is the first GEM to be made for a national audience. It looks at issues and hazards that affect coastal communities. It also shares resources and best practices that help to reduce risk.

FEMA Region 2 first launched the GEM series. Its goal was to get emergency managers and other community planners to think beyond their normal planning partners. Since then, 13 unique guides have been released. They break down technical topics and make them easier to digest.

GEM: Making the Connection to the Coast was made for nontechnical decision makers in coastal areas. It stresses the need for partnerships. It also highlights the value of working with, rather than against, natural systems to reduce risk. Mimicking or protecting natural processes is key to growing coastal resilience.

GEM: Making the Connection to the Coast is on FEMA's website. It has been shared at the conferences for the American Planning Association and the Association of State Floodplain Managers. So far, it has received a lot of positive feedback. Since the series is still popular, headquarters and regions across the country plan to continue it.

To review the GEM series and *GEM: Making the Connection to the Coast*, please visit [Guide to Expanding Mitigation: Making the Connection to the Coast](#).

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 the 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	October 2022	Quarter 4, 2022	Quarter 1, 2023
1	NH	Hillsborough County	September 2022	Quarter 4, 2022	Quarter 1, 2023
1	NH	Merrimack County	September 2022	Quarter 4, 2022	Quarter 1, 2023
2	NY	Monroe County	September 2022	Quarter 4, 2022	Quarter 1, 2023
3	MD	St. Mary's County	November 2022	Quarter 1, 2023	Quarter 2, 2023
3	WV	Monroe County	October 2022	Quarter 4, 2022	Quarter 1, 2023

Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
3	WV	Summers County	September 2022	Quarter 4, 2022	Quarter 1, 2023
3	VA	Fluvanna County	November 2022	Quarter 1, 2023	Quarter 2, 2023
4	AL	Madison County	September 2022	Quarter 1, 2023	Quarter 2, 2023
4	KY	Bath County	October 2022	Quarter 2, 2023	Quarter 3, 2023
4	KY	Bourbon County	October 2022	Quarter 2, 2023	Quarter 3, 2023
4	KY	Clark County	October 2022	Quarter 2, 2023	Quarter 3, 2023
4	KY	Grant County	October 2022	Quarter 2, 2023	Quarter 3, 2023
4	KY	Harrison County	October 2022	Quarter 2, 2023	Quarter 3, 2023
4	KY	Montgomery County	October 2022	Quarter 2, 2023	Quarter 3, 2023
4	KY	Nicholas County	October 2022	Quarter 2, 2023	Quarter 3, 2023
4	KY	Breathitt County	October 2022	Quarter 2, 2023	Quarter 3, 2023
4	KY	Knott County	October 2022	Quarter 2, 2023	Quarter 3, 2023
4	KY	Lee County	October 2022	Quarter 2, 2023	Quarter 3, 2023
4	KY	Letcher County	October 2022	Quarter 2, 2023	Quarter 3, 2023
4	KY	Perry County	October 2022	Quarter 2, 2023	Quarter 3, 2023
4	KY	Wolfe County	October 2022	Quarter 2, 2023	Quarter 3, 2023
4	NC	Guilford County	September 2022	Quarter 1, 2023	Quarter 2, 2023
4	NC	Stokes County	September 2022	Quarter 1, 2023	Quarter 2, 2023

Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
4	NC	Alamance County	September 2022	Quarter 1, 2023	Quarter 2, 2023
4	NC	Davidson County	September 2022	Quarter 1, 2023	Quarter 2, 2023
4	NC	Forsyth County	September 2022	Quarter 1, 2023	Quarter 2, 2023
4	NC	Randolph County	September 2022	Quarter 1, 2023	Quarter 2, 2023
4	NC	Caswell County	September 2022	Quarter 1, 2023	Quarter 2, 2023
4	NC	Rockingham County	September 2022	Quarter 1, 2023	Quarter 2, 2023
4	NC	Orange County	September 2022	Quarter 1, 2023	Quarter 2, 2023
4	NC	Person County	September 2022	Quarter 1, 2023	Quarter 2, 2023
4	SC	Chesterfield County	September 2022	Quarter 1, 2023	Quarter 2, 2023
4	SC	Darlington County	September 2022	Quarter 1, 2023	Quarter 2, 2023
4	SC	Florence County	September 2022	Quarter 1, 2023	Quarter 2, 2023
4	TN	Carter County	September 2022	Quarter 1, 2023	Quarter 2, 2023
5	IN	Fountain County	October 2022	Quarter 4, 2022	Quarter 1, 2023
5	MN	St. Louis County	September 2022	Quarter 4, 2022	Quarter 1, 2023

Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
5	MN	Morrison County	September 2022	Quarter 4, 2022	Quarter 1, 2023
5	IN	Carroll County	September 2022	Quarter 4, 2022	Quarter 1, 2023
5	IN	Marion County	September 2022	Quarter 4, 2022	Quarter 1, 2023
5	MN	Dodge County	September 2022	Quarter 4, 2022	Quarter 1, 2023
5	OH	Fairfield County	September 2022	Quarter 4, 2022	Quarter 1, 2023
5	MN	Wabasha County	October 2022	Quarter 4, 2022	Quarter 1, 2023
5	MI	Bay County	October 2022	Quarter 4, 2022	Quarter 1, 2023
5	MN	Chippewa County	October 2022	Quarter 4, 2022	Quarter 1, 2023
5	OH	Hamilton County	November 2022	Quarter 1, 2023	Quarter 2, 2023
5	IN	Jay County	October 2022	Quarter 4, 2022	Quarter 1, 2023
5	MI	Huron County	November 2022	Quarter 1, 2023	Quarter 2, 2023
5	OH	Butler County	November 2022	Quarter 1, 2023	Quarter 2, 2023
7	KS	Marion County	November 2022	Quarter 1, 2023	Quarter 2, 2023
7	KS	Miami County	September 2022	Quarter 4, 2022	Quarter 1, 2023
7	MO	Mississippi County	November 2022	Quarter 1, 2023	Quarter 2, 2023

Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
7	MO	Barry County	November 2022	Quarter 1, 2023	Quarter 2, 2023
7	MO	Franklin County	November 2022	Quarter 1, 2023	Quarter 2, 2023
7	MO	Crawford County	November 2022	Quarter 1, 2023	Quarter 2, 2023
7	MO	St. Louis County	November 2022	Quarter 1, 2023	Quarter 2, 2023
7	MO	Perry County	November 2022	Quarter 1, 2023	Quarter 2, 2023
8	CO	Lincoln County	September 2022	Quarter 4, 2022	Quarter 2, 2023
8	MT	Madison County	November 2022	Quarter 1, 2023	Quarter 3, 2023
8	SD	McCook County	October 2022	Quarter 1, 2023	Quarter 3, 2023
8	SD	Miner County	September 2022	Quarter 4, 2022	Quarter 2, 2023
8	SD	Beadle County	October 2022	Quarter 1, 2023	Quarter 3, 2023
8	SD	Lake County	October 2022	Quarter 1, 2023	Quarter 3, 2023
9	AZ	Pinal County	September 2022	Quarter 4, 2022	Quarter 1, 2023
9	CA	Sonoma County	September 2022	Quarter 4, 2022	Quarter 1, 2023
9	CA	Lake County	September 2022	Quarter 4, 2022	Quarter 1, 2023
9	CA	San Bernardino County	September 2022	Quarter 4, 2022	Quarter 1, 2023

Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
9	CA	Shasta County	September 2022	Quarter 4, 2022	Quarter 1, 2023
10	OR	Wasco County	September 2022	Quarter 4, 2022	Quarter 1, 2023
10	WA	Pierce County	October 2022	Quarter 1, 2023	Quarter 1, 2023

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	October 2022
1	MA	Middlesex County	October 2022
1	MA	Norfolk County	October 2022
1	MA	Plymouth County	October 2022
1	MA	Suffolk County	October 2022
1	MA	Worcester County	October 2022
2	NY	Clinton County	October 2022
3	MD	Baltimore County	September 2022

Region	State	County Name	Estimated Revised Preliminary Issuance
4	FL	Escambia County	October 2022
4	FL	Franklin County	November 2022
4	KY	Nelson County	September 2022
5	IL	Lake County	September 2022
5	MI	Berrien County	September 2022
5	OH	Allen County	September 2022
5	IL	Cook County	November 2022
6	TX	Hays County	October 2022
6	TX	Victoria County	September 2022
6	TX	Collin County	October 2022
7	KS	Dickinson County	October 2022
7	MO	Stone County	October 2022
8	CO	Eagle County	October 2022
8	WY	Carbon County	September 2022
10	WA	Clark County	October 2022

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	MA	Hampshire County	LFD Issued	8/9/2022
3	VA	Fauquier County	Revised Preliminary	8/5/2022
3	VA	Goochland County	Revised Preliminary	8/25/2022
3	VA	Prince William County	Revised Preliminary	8/24/2022
3	PA	Luzerne County	Revised Preliminary	8/31/2022
3	VA	Henrico County	Appeal Start	8/10/2022
3	VA	Prince George County	LFD Issued	8/9/2022
3	PA	Montour County	Maps Effective	8/16/2022
4	FL	Collier County	Revised Preliminary	8/17/2022
4	FL	Liberty County	Maps Effective	8/2/2022
4	FL	Wakulla County	Maps Effective	8/2/2022
4	GA	Colquitt County	Appeal Start	8/17/2022
4	GA	Cook County	Appeal Start	8/17/2022
4	GA	Lowndes County	Appeal Start	8/19/2022
4	MS	Calhoun County	Appeal Start	8/31/2022
4	MS	Grenada County	Appeal Start	8/31/2022
4	MS	Washington County	Appeal Start	8/31/2022
4	MS	Rankin County	Maps Effective	8/16/2022
4	MS	Washington County	Maps Effective	8/16/2022
5	IL	Madison County	Preliminary	8/10/2022
5	MI	Menominee County	Preliminary	8/1/2022
5	MI	Van Buren County	Appeal Start	8/19/2022
5	MN	Watonwan County	Appeal Start	8/11/2022

Region	State	County Name	Action Taken	Date
5	OH	Delaware County	Appeal Start	8/25/2022
5	WI	Chippewa County	Appeal Start	8/19/2022
5	WI	Waukesha County	Appeal Start	8/18/2022
5	IN	Bartholomew County	LFD Issued	8/23/2022
5	MI	Kent County	LFD Issued	8/23/2022
5	WI	Manitowoc County	LFD Issued	8/23/2022
5	OH	Van Wert County	Maps Effective	8/16/2022
5	IL	St. Clair County	Preliminary	8/12/2022
5	MN	Pipestone County	Preliminary	8/26/2022
5	MN	Rock County	Preliminary	8/26/2022
6	AR	Washington County	Revised Preliminary	8/4/2022
6	NM	Roosevelt County	Revised Preliminary	8/9/2022
6	OK	Tulsa County	Revised Preliminary	8/26/2022
6	LA	Terrebonne Parish	Appeal Start	8/9/2022
6	OK	Cleveland County	Appeal Start	8/19/2022
6	OK	Oklahoma County	Appeal Start	8/19/2022
6	LA	La Salle Parish	LFD Issued	8/23/2022
7	IA	Black Hawk County	Revised Preliminary	8/5/2022
7	MO	Christian County	Revised Preliminary	8/23/2022
7	IA	Sioux County	Maps Effective	8/2/2022
8	SD	Hutchinson County	Preliminary	8/15/2022
8	CO	Jefferson County	Maps Effective	8/2/2022
9	CA	Ventura County	Preliminary Issued	8/19/2022

Region	State	County Name	Action Taken	Date
10	OR	Hood River County	Preliminary	8/31/2022
10	OR	Sherman County	Preliminary	8/12/2022

Information on “Preliminary and Revised Preliminary” Actions

For the flood risk studies shown above, FEMA gave copies of either the initial or the revised 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/fmcv>.

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	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
 - 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.

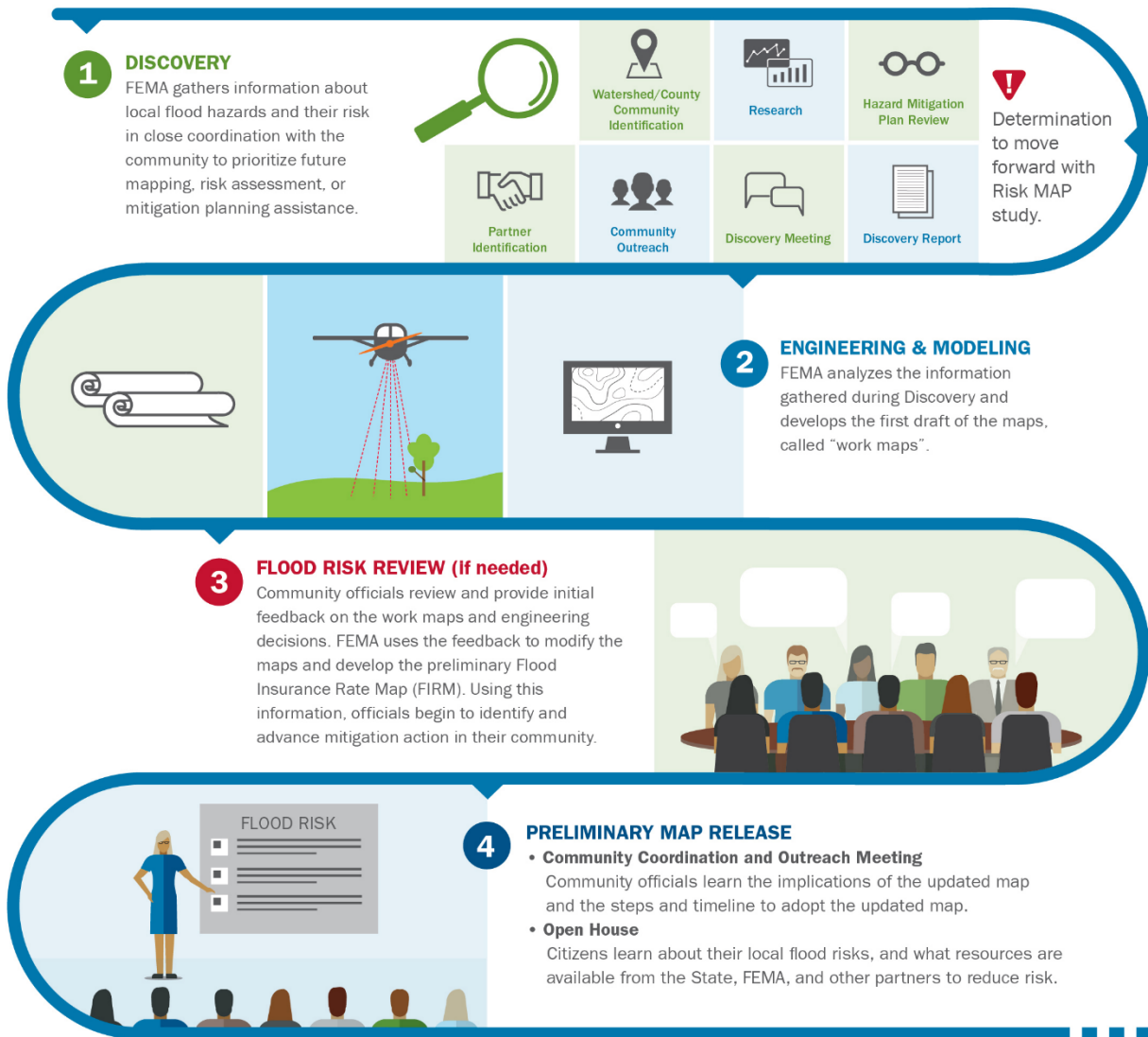
2 For definitions of flood map, LFD, and other terms, please refer to Appendix B.

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

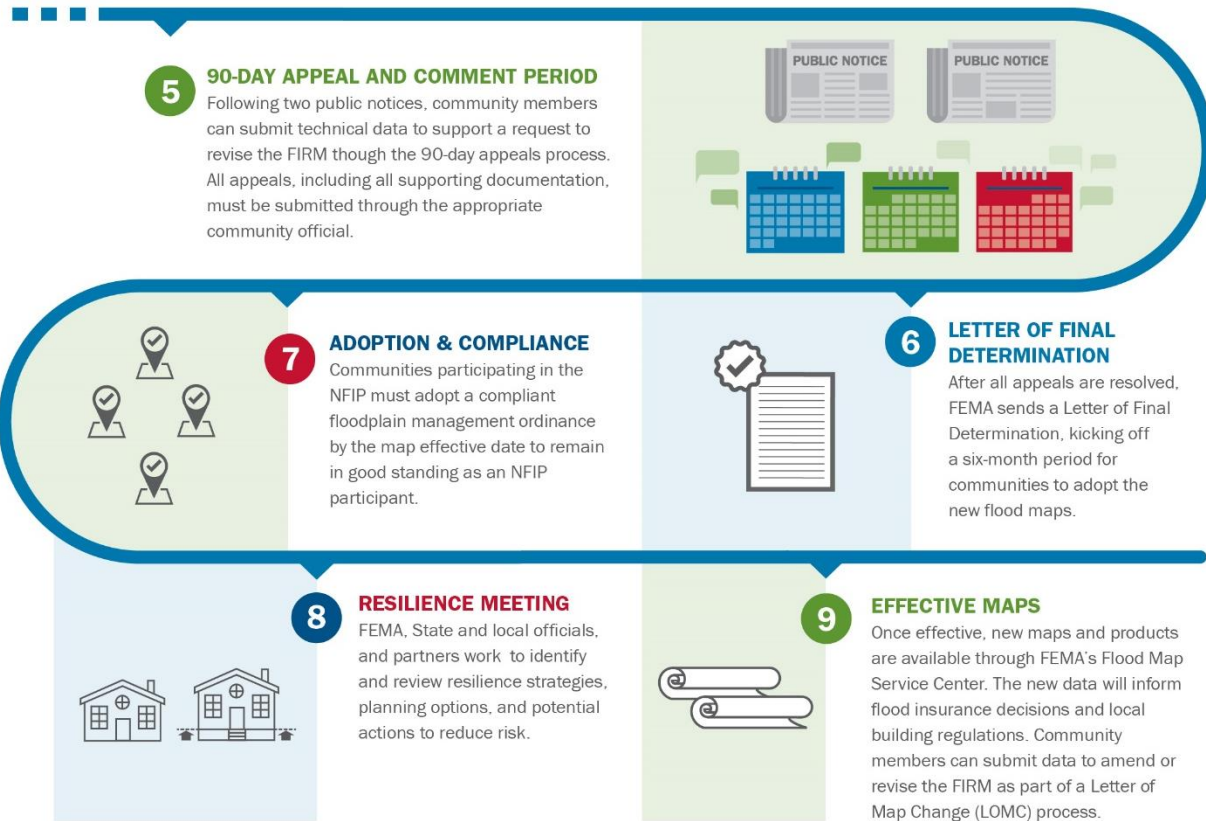
Appendix A: Risk MAP process graphic

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
--------	--