



# Notice to Congress: Monthly Update on Flood Mapping

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

November 2022

This page intentionally left blank

## Table of Contents

<b>1. Introduction.....</b>	<b>1</b>
<b>2. Risk MAP News.....</b>	<b>2</b>
<b>3. Notification .....</b>	<b>3</b>
3.1. Estimated Release of Preliminary Maps.....	3
3.2. Estimated Release of Revised Preliminary Maps .....	6
3.3. Actions Taken by FEMA.....	7
<b>4. LEGAL REQUIREMENTS.....</b>	<b>12</b>
<b>Appendix A: Risk MAP process graphic.....</b>	<b>13</b>
<b>Appendix B: Resources.....</b>	<b>15</b>

# 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

### Resilient Nation Partnership Network's October Forum

Throughout October, the Resilient Nation Partnership Network (RNPN) and the Mississippi River Cities and Towns Initiative (MRCTI) co-hosted the Seventh Annual Partnership Forum on “Alliances for Inclusive Resilience.” During the virtual forum, speakers from 32 organizations shared their views on how social cohesion and a sense of belonging can help us build a more resilient nation for all.



The “[Alliances for Inclusive Resilience](#)” forum continued the “Building Alliances” forum series. This year’s forum covered these topics each week:

- October 5 – Social Cohesion: Making Access, Inclusion, and Equity Priorities in Resilience
- October 12 – Making Resilience Priorities Complementary
- October 19 – Inclusive Design: Building a Sense of Resilient Belonging
- October 26 – Voices of Inclusive Resilience

On the last day of the forum, the RNPN announced its new initiative, [Stories of Resilience](#). Its goal is to build a space for communities to share their stories, inspire communities facing similar risks, and identify ways to work together. Resilience can look different to different people. It is important to create spaces to learn from each other. We can all work to adapt and move forward to build a more resilient nation.

We will post recordings from this year’s forum soon. The earlier “[Building Alliances](#)” series covered “Alliances for Equity” and “Alliances for Climate Action.”

To learn more about the RNPN and to join our distro list, visit our website at [www.fema.gov/resilient-nation-partnership-network](http://www.fema.gov/resilient-nation-partnership-network). You can also contact [FEMA-ResilientNation@fema.dhs.gov](mailto:FEMA-ResilientNation@fema.dhs.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	November 2022	Quarter 1, 2023	Quarter 2, 2023
1	MA	Bristol County	December 2022	Quarter 1, 2023	Quarter 2, 2023
1	MA	Middlesex County	December 2022	Quarter 1, 2023	Quarter 2, 2023
1	MA	Norfolk County	December 2022	Quarter 1, 2023	Quarter 2, 2023
1	MA	Worcester County	December 2022	Quarter 1, 2023	Quarter 2, 2023
1	RI	Providence County	December 2022	Quarter 1, 2023	Quarter 2, 2023
1	NH	Belknap County	January 2023	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
1	NH	Carroll County	January 2023	Quarter 1, 2023	Quarter 2, 2023
1	NH	Grafton County	January 2023	Quarter 1, 2023	Quarter 2, 2023
1	NH	Strafford County	January 2023	Quarter 1, 2023	Quarter 2, 2023
2	NY	Tompkins County	December 2022	Quarter 1, 2023	Quarter 3, 2023
3	MD	St. Mary's County	November 2022	Quarter 1, 2023	Quarter 2, 2023
3	VA	Fluvanna County	November 2022	Quarter 1, 2023	Quarter 2, 2023
4	AL	Madison County	November 2022	Quarter 1, 2023	Quarter 2, 2023
5	MN	Morrison County	November 2022	Quarter 4, 2022	Quarter 1, 2023
5	MI	Bay County	November 2022	Quarter 4, 2022	Quarter 1, 2023
5	IL	Stark County	December 2022	Quarter 1, 2023	Quarter 2, 2023
5	IN	Monroe County	December 2022	Quarter 1, 2023	Quarter 2, 2023
5	MN	Dodge County	December 2022	Quarter 1, 2023	Quarter 2, 2023
5	MN	Chippewa County	December 2022	Quarter 1, 2023	Quarter 2, 2023
5	IN	Daviess County	January 2023	Quarter 1, 2023	Quarter 2, 2023
5	IN	Miami County	January 2023	Quarter 1, 2023	Quarter 2, 2023
5	IN	Parke County	January 2023	Quarter 1, 2023	Quarter 2, 2023
5	IN	Vanderburgh County	January 2023	Quarter 1, 2023	Quarter 2, 2023
5	MN	Wabasha County	January 2023	Quarter 1, 2023	Quarter 2, 2023
5	OH	Butler County	January 2023	Quarter 1, 2023	Quarter 2, 2023
5	OH	Hamilton County	January 2023	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	KS	Miami County	November 2022	Quarter 1, 2023	Quarter 2, 2023
7	KS	Marion County	December 2022	Quarter 1, 2023	Quarter 2, 2023
7	MO	St. Louis County	December 2022	Quarter 1, 2023	Quarter 2, 2023
7	KS	Woodson County	January 2023	Quarter 1, 2023	Quarter 2, 2023
7	MO	Adair County	January 2023	Quarter 1, 2023	Quarter 2, 2023
7	MO	Bollinger County	January 2023	Quarter 1, 2023	Quarter 2, 2023
7	MO	Butler County	January 2023	Quarter 1, 2023	Quarter 2, 2023
7	MO	Douglas County	January 2023	Quarter 1, 2023	Quarter 2, 2023
7	MO	Harrison County	January 2023	Quarter 1, 2023	Quarter 2, 2023
8	SD	Beadle County	November 2022	Quarter 1, 2023	Quarter 3, 2023
8	SD	Hamlin County	November 2022	Quarter 1, 2023	Quarter 3, 2023
8	MT	Madison County	December 2022	Quarter 1, 2023	Quarter 3, 2023
8	SD	Sanborn County	December 2022	Quarter 1, 2023	Quarter 3, 2023
8	CO	Delta County	January, 2023	Quarter 2, 2023	Quarter 4, 2023
8	CO	Mineral County	January, 2023	Quarter 2, 2023	Quarter 4, 2023
8	SD	Brookings County	January 2023	Quarter 2, 2023	Quarter 4, 2023
8	SD	Lake County	January, 2023	Quarter 2, 2023	Quarter 4, 2023
9	CA	San Bernardino County	December 2022	Quarter 1, 2023	Quarter 2, 2023
9	AZ	Pinal County	January 2023	Quarter 1, 2023	Quarter 2, 2023
10	WA	Pierce County	November 2022	Quarter 1, 2023	Quarter 2, 2023
10	AK	Kenai Peninsula Borough	January 2023	Quarter 2, 2023	Quarter 3, 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	December 2022
1	MA	Middlesex County	December 2022
1	MA	Norfolk County	December 2022
1	MA	Plymouth County	December 2022
1	MA	Suffolk County	December 2022
1	MA	Worcester County	December 2022
2	NY	Clinton County	November 2022
4	FL	Calhoun County	December 2022
4	FL	Gadsden County	December 2022
4	FL	Jackson County	December 2022
4	TN	Williamson County	December 2022
4	FL	Franklin County	January 2023
5	IL	Cook County	November 2022
5	MN	Pope County	November 2022
5	MI	Baraga County	January 2023
5	MN	Wilkin County	January 2023
6	TX	Hays County	December 2022
7	MO	Greene County	November 2022
7	MO	Stone County	November 2022
8	CO	Eagle County	November 2022

Region	State	County Name	Estimated Revised Preliminary Issuance
8	ND	Richland County	January 2023
10	OR	Klamath County	December 2022
10	WA	Clallam County	January 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	NH	Hillsborough County	Preliminary	10/12/2022
1	NH	Merrimack County	Preliminary	10/12/2022
1	NH	Grafton County	Appeal Start	10/27/2022
3	VA	Fredericksburg City	LFD Issued	10/5/2022
3	VA	Arlington County	Appeal Start	10/6/2022
3	VA	Fairfax City	Appeal Start	10/6/2022
3	VA	Prince Edward County	LFD Issued	10/19/2022
3	WV	Monroe County	Preliminary	10/31/2022
4	GA	Baldwin County	Maps Effective	10/13/2022
4	GA	Jasper County	Maps Effective	10/13/2022
4	GA	Jones County	Maps Effective	10/13/2022
4	KY	Bath County	Preliminary	10/13/2022
4	KY	Bourbon County	Preliminary	10/13/2022
4	KY	Clark County	Preliminary	10/13/2022
4	KY	Grant County	Preliminary	10/13/2022
4	KY	Harrison County	Preliminary	10/13/2022
4	KY	Montgomery County	Preliminary	10/13/2022

Region	State	County Name	Action Taken	Date
4	KY	Nicholas County	Preliminary	10/13/2022
4	KY	Breathitt County	Preliminary	10/27/2022
4	KY	Knott County	Preliminary	10/27/2022
4	KY	Lee County	Preliminary	10/27/2022
4	KY	Letcher County	Preliminary	10/27/2022
4	KY	Perry County	Preliminary	10/27/2022
4	KY	Wolfe County	Preliminary	10/27/2022
4	SC	Sumter County	Maps Effective	10/27/2022
4	SC	Williamsburg County	Maps Effective	10/27/2022
4	NC	Alamance County	Preliminary	10/28/2022
4	NC	Caswell County	Preliminary	10/28/2022
4	NC	Davidson County	Preliminary	10/28/2022
4	NC	Forsyth County	Preliminary	10/28/2022
4	NC	Guilford County	Preliminary	10/28/2022
4	NC	Orange County	Preliminary	10/28/2022
4	NC	Person County	Preliminary	10/28/2022
4	NC	Randolph County	Preliminary	10/28/2022
4	NC	Rockingham County	Preliminary	10/28/2022
4	NC	Stokes County	Preliminary	10/28/2022
5	OH	Madison County	Appeal Start	10/2/2022
5	IN	Shelby County	Appeal Start	10/11/2022
5	MN	Nicollet County	Maps Effective	10/13/2022
5	OH	Paulding County	Maps Effective	10/13/2022
5	MI	Grand Traverse County	LFD Issued	10/19/2022
5	WI	Kenosha County	Appeal Start	10/20/2022
5	MN	Lake of the Woods County	Maps Effective	10/27/2022
5	OH	Montgomery County	Maps Effective	10/27/2022

Region	State	County Name	Action Taken	Date
5	WI	Kewaunee County	Revised Preliminary	10/27/2022
5	WI	Racine County	Appeal Start	10/27/2022
5	MN	St. Louis County	Preliminary	10/28/2022
6	TX	Nueces County	Maps Effective	10/13/2022
7	NE	Cass County	Appeal Start	10/5/2022
7	NE	Douglas County	Appeal Start	10/5/2022
7	NE	Sarpy County	Appeal Start	10/5/2022
7	IA	Benton County	Appeal Start	10/7/2022
7	IA	Buena Vista County	Maps Effective	10/13/2022
7	IA	Hancock County	Maps Effective	10/27/2022
7	IA	Plymouth County	Maps Effective	10/27/2022
7	KS	Dickinson County	Revised Preliminary	10/28/2022
8	ND	Grant County	Appeal Start	10/13/2022
8	MT	Broadwater County	Preliminary	10/14/2022
8	SD	Hanson County	Appeal Start	10/20/2022
8	SD	Marshall County	Appeal Start	10/26/2022
9	CA	Sacramento County	Appeal Start	10/6/2022
10	OR	Wasco County	Preliminary	10/14/2022
10	WA	Clark County	Revised Preliminary	10/31/2022

### 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_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/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](mailto: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	<a href="mailto:Dennis.Pinkham@fema.dhs.gov">Dennis.Pinkham@fema.dhs.gov</a>
2	Alexander Rico	202-480-1053	<a href="mailto:Alexander.Rico@fema.dhs.gov">Alexander.Rico@fema.dhs.gov</a>
3	Nicholas Morici	267-546-6419	<a href="mailto:Nicholas.Morici@fema.dhs.gov">Nicholas.Morici@fema.dhs.gov</a>
4	Hallie Anderson	202-826-3190	<a href="mailto:Hallie.Anderson@fema.dhs.gov">Hallie.Anderson@fema.dhs.gov</a>
5	Dan Shulman	312-408-4427	<a href="mailto:Dan.Shulman@fema.dhs.gov">Dan.Shulman@fema.dhs.gov</a>
6	Juan Ayala	940-898-5105	<a href="mailto:Juan.Ayala@fema.dhs.gov">Juan.Ayala@fema.dhs.gov</a>
7	Hannah Dickel	816-810-5382	<a href="mailto:Hannah.Dickel@fema.dhs.gov">Hannah.Dickel@fema.dhs.gov</a>
8	Megan Floyd	303-235-4638	<a href="mailto:Megan.Floyd@fema.dhs.gov">Megan.Floyd@fema.dhs.gov</a>
9	Frank Mansell	510-627-7068	<a href="mailto:Frank.Mansell@fema.dhs.gov">Frank.Mansell@fema.dhs.gov</a>
10	Ashlie Chandler	202-706-1725	<a href="mailto:Ashlie.Chandler@fema.dhs.gov">Ashlie.Chandler@fema.dhs.gov</a>

## 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).<sup>1</sup>

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.<sup>2</sup> 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.<sup>3</sup>

---

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.

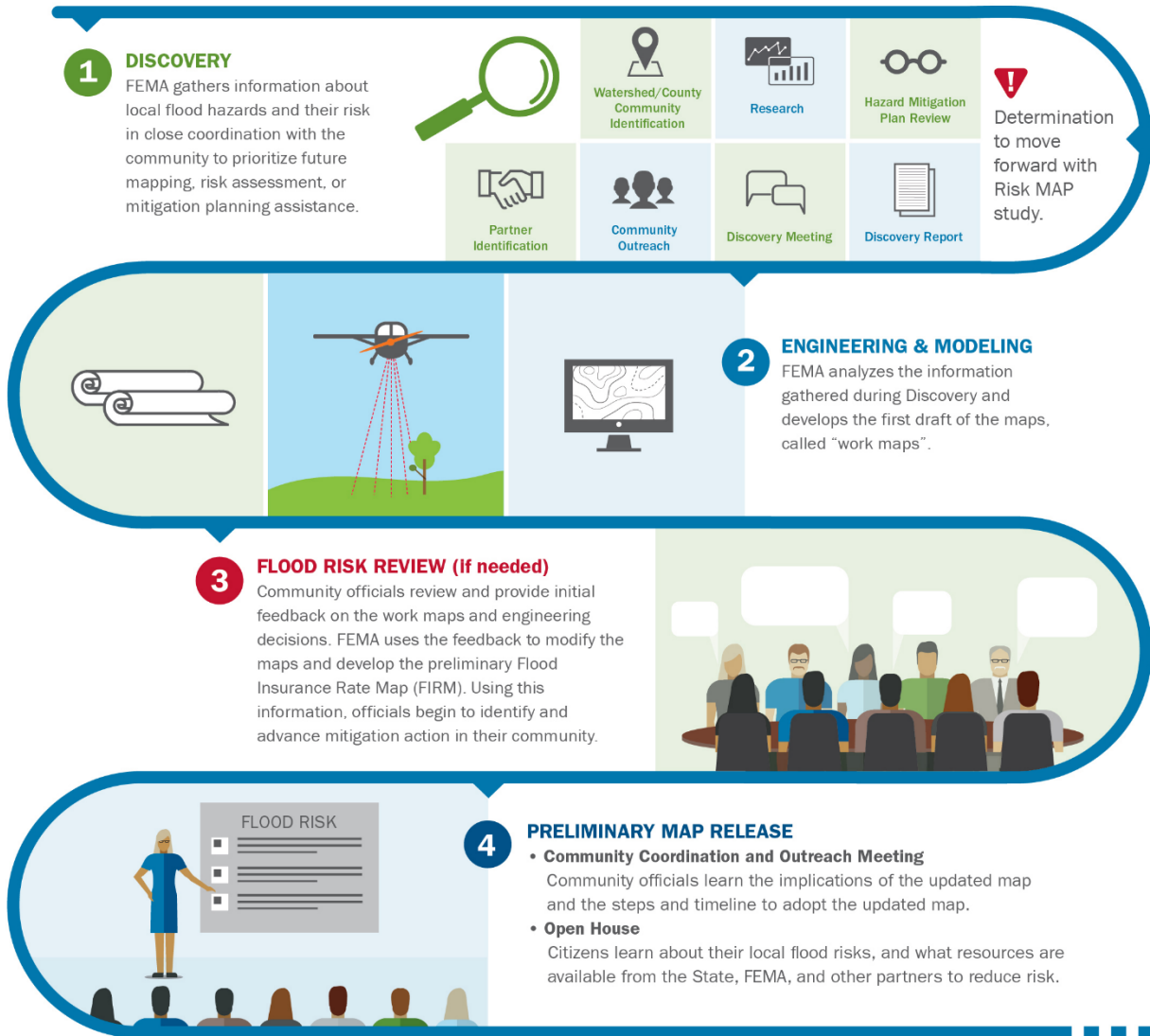
2 For definitions of flood map, LFD, and other terms, please refer to Appendix B.

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

# Appendix A: Risk MAP process graphic

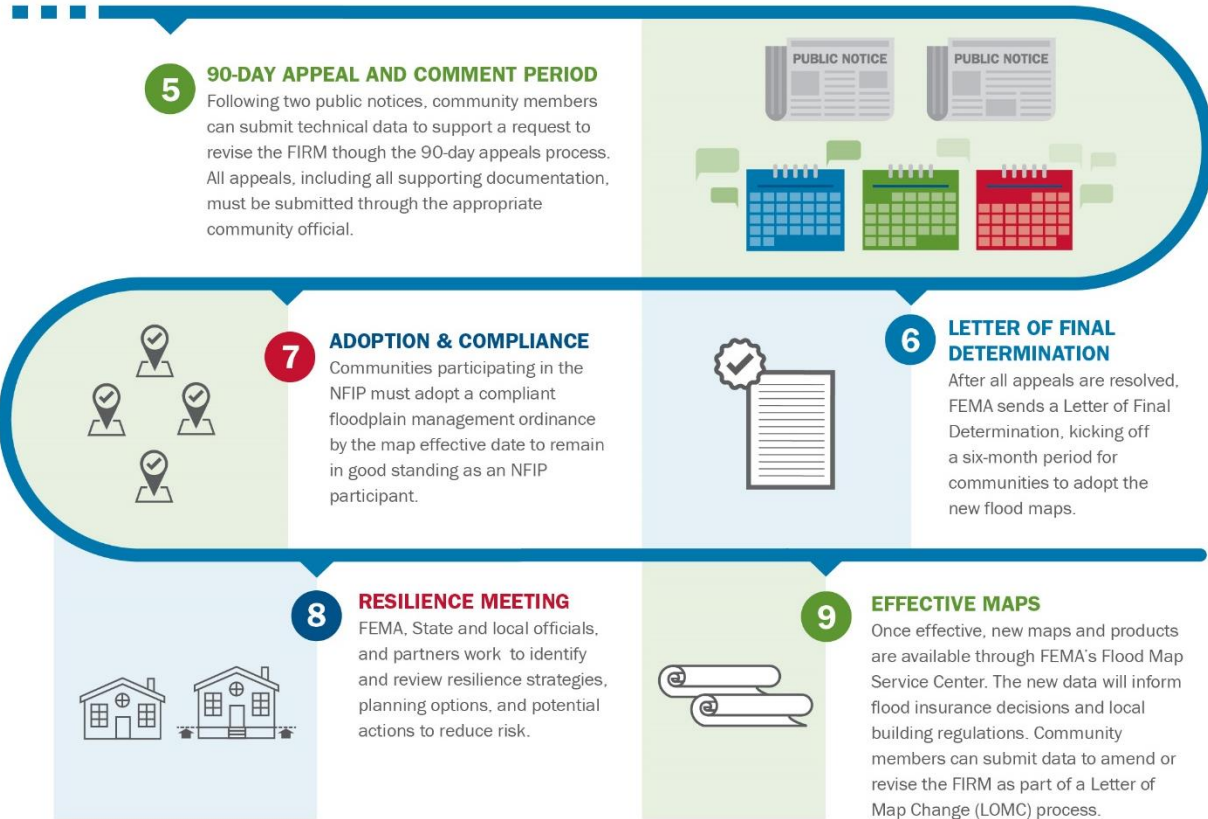
The graphic below shows the process for flood map creation and updates.

## 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](mailto: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](mailto:FEMA-FMIX@fema.dhs.gov)