



# Notice to Congress: Monthly Update on Flood Mapping

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

October 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

### Engaging Denver's Innovative Thinkers on Natural Hazard Risks: FEMA's Impactful Presence at TEDxMileHigh TRANSCEND Event

On June 25, FEMA Region 8 hosted an exhibit booth at TEDxMileHigh TRANSCEND. This event in Denver brings together diverse innovators, artists and big thinkers. The booth allowed for one-on-one interactions with TEDx attendees. The FEMA booth helped raise awareness of natural hazard risks that the broader Colorado Front Range community faces. The main focus was flooding. Participants discussed ways that people can stay prepared and reduce their flood risks. The booth gave a platform for education about measures to reduce flood risk around Metro Denver. These have helped protect citizens and visitors from flooding. They have paved the way for recreational opportunities that otherwise would not exist. One example is FEMA's [Community Forms](#). This social space mixes art with mitigation. It is a site with a sculpture that also channels stormwater.

The FEMA booth also exhibited IMMERSED, the virtual reality experience that puts users at the center of a flood. IMMERSED lets users view damage in a community and see the benefits of mitigation. The team also showcased FloodWalk, an augmented reality mobile app. It visualizes historic floods and educates users about activities to reduce risk in Metro Denver.

The exhibit was part of the ongoing partnership between FEMA and TEDxMileHigh. This nonprofit is dedicated to spreading big ideas and elevating inspired citizenship in Colorado. It improves flood risk understanding and encourages actions to manage risk in the region. Attendees could visit the booth before talks and between sessions.



Left Photo Caption: The FEMA booth team at TEDxMileHigh.

Right Photo Caption: The FEMA booth team engaging with attendees, handing out giveaways, and running the IMMERSED virtual reality experience.

### 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	NH	Belknap County	November 2023	Quarter 1, 2024	Quarter 1, 2024
1	NH	Carroll County	November 2023	Quarter 1, 2024	Quarter 1, 2024
1	NH	Rockingham County	December 2023	Quarter 1, 2024	Quarter 1, 2024
1	NH	Strafford County	December 2023	Quarter 1, 2024	Quarter 1, 2024
1	VT	Windham County	November 2023	Quarter 1, 2024	Quarter 1, 2024
2	NY	Washington County	November 2023	Quarter 1, 2024	Quarter 1, 2024
3	VA	Greensville County	October 2023	Quarter 4, 2023	Quarter 2, 2024
3	VA	Isle of Wight County	December 2023	Quarter 1, 2024	Quarter 3, 2024
3	VA	Lynchburg City	November 2023	Quarter 4, 2023	Quarter 2, 2024
3	VA	Suffolk City	December 2023	Quarter 1, 2024	Quarter 3, 2024
3	WV	Hampshire County	November 2023	Quarter 1, 2024	Quarter 3, 2024

Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
4	KY	Caldwell County	December 2023	Quarter 1, 2024	Quarter 2, 2024
4	KY	Christian County	December 2023	Quarter 1, 2024	Quarter 2, 2024
4	KY	Crittenden County	December 2023	Quarter 1, 2024	Quarter 2, 2024
4	KY	Hopkins County	December 2023	Quarter 1, 2024	Quarter 2, 2024
4	KY	Union County	December 2023	Quarter 1, 2024	Quarter 2, 2024
4	KY	Webster County	December 2023	Quarter 1, 2024	Quarter 2, 2024
5	IL	Richland County	October 2023	Quarter 4, 2023	Quarter 1, 2024
5	IN	Boone County	December 2023	Quarter 1, 2024	Quarter 2, 2024
5	MI	Alger County	December 2023	Quarter 1, 2024	Quarter 2, 2024
5	MI	Huron County	November 2023	Quarter 4, 2023	Quarter 1, 2024
5	MI	Wayne County	November 2023	Quarter 4, 2023	Quarter 1, 2024
5	MN	Olmsted County	December 2023	Quarter 1, 2024	Quarter 2, 2024
5	MN	Wabasha County	November 2023	Quarter 4, 2023	Quarter 1, 2024
5	OH	Butler County	November 2023	Quarter 4, 2023	Quarter 1, 2024
5	WI	Marinette County	December 2023	Quarter 1, 2024	Quarter 2, 2024
5	WI	Washington County	December 2023	Quarter 1, 2024	Quarter 2, 2024
6	LA	Allen Parish	December 2023	Quarter 1, 2024	Quarter 2, 2024
7	KS	Allen County	December 2023	Quarter 1, 2024	Quarter 2, 2024
7	KS	Crawford County	December 2023	Quarter 1, 2024	Quarter 2, 2024
7	KS	Neosho County	December 2023	Quarter 1, 2024	Quarter 2, 2024
7	MO	Barry County	October 2023	Quarter 4, 2023	Quarter 1, 2024
7	MO	Carter County	October 2023	Quarter 4, 2023	Quarter 1, 2024
7	MO	Franklin County	December 2023	Quarter 1, 2024	Quarter 2, 2024
7	MO	Shannon County	December 2023	Quarter 1, 2024	Quarter 2, 2024
7	MO	St. Louis County	November 2023	Quarter 1, 2024	Quarter 2, 2024
7	MO	Texas County	December 2023	Quarter 1, 2024	Quarter 2, 2024
7	MO	Webster County	December 2023	Quarter 1, 2024	Quarter 2, 2024
8	CO	Delta County	October 2023	Quarter 1, 2024	Quarter 3, 2024
8	CO	Saguache County	December 2023	Quarter 1, 2024	Quarter 3, 2024

Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
8	SD	Lincoln County	December 2023	Quarter 1, 2024	Quarter 3, 2024
8	SD	Minnehaha County	December 2023	Quarter 1, 2024	Quarter 3, 2024
8	SD	Moody County	November 2023	Quarter 1, 2024	Quarter 3, 2024
9	AZ	Mohave County	December 2023	Quarter 1, 2024	Quarter 2, 2024
9	AZ	Pinal County	November 2023	Quarter 1, 2024	Quarter 2, 2024
9	CA	Riverside County	November 2023	Quarter 1, 2024	Quarter 2, 2024
9	CA	San Bernardino County	November 2023	Quarter 1, 2024	Quarter 2, 2024
9	CA	San Diego County	December 2023	Quarter 1, 2024	Quarter 2, 2024
9	NV	Douglas County	November 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
4	FL	Escambia County	November 2023
5	IL	Hardin County	December 2023
5	MI	Kalamazoo County	November 2023
6	TX	El Paso County	October 2023
8	CO	Eagle County	November 2023
8	CO	Larimer County	October 2023
10	WA	Klickitat County	November 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	Windham County	Maps Effective	9/7/2023
1	MA	Norfolk County	Appeal Start	9/1/2023
2	NJ	Morris County	Revised Preliminary	9/28/2023
3	PA	Cumberland County	Maps Effective	9/7/2023
3	VA	Appomattox County	Preliminary	9/1/2023
3	VA	Charlotte County	Preliminary	9/1/2023
3	WV	Summers County	Appeal Start	9/27/2023
4	FL	Sarasota County	LFD Issued	9/27/2023
4	KY	Grant County	Appeal Start	9/7/2023
5	IN	Athens County	Revised Preliminary	9/29/2023
5	IN	Pike County	Preliminary	9/15/2023
5	MI	Baraga County	Appeal Start	9/27/2023
5	MN	Carlton County	LFD Issued	9/13/2023
5	MN	Dodge County	Appeal Start	9/8/2023
5	MN	Lincoln County	Maps Effective	9/7/2023
5	MN	Olmsted County	Maps Effective	9/21/2023
5	MN	Waseca County	LFD Issued	9/27/2023
5	OH	Union County	Maps Effective	9/21/2023
5	WI	Taylor County	LFD Issued	9/13/2023
6	LA	Terrebonne Parish	Maps Effective	9/7/2023
6	OK	Cleveland County	LFD Issued	9/27/2023
6	OK	Lincoln County	Maps Effective	9/7/2023
6	OK	Oklahoma County	LFD Issued	9/27/2023
6	TX	Gonzales County	LFD Issued	9/27/2023
6	TX	Guadalupe County	LFD Issued	9/27/2023
6	TX	Johnson County	Maps Effective	9/21/2023

Region	State	County Name	Action Taken	Date
6	TX	Somervell County	Maps Effective	9/21/2023
7	IA	Benton County	Maps Effective	9/21/2023
7	IA	Fayette County	LFD Issued	9/13/2023
7	KS	Dickinson County	LFD Issued	9/13/2023
7	KS	Woodson County	Revised Preliminary	9/29/2023
8	MT	Wheatland County	LFD Issued	9/13/2023
8	ND	Steele County	Maps Effective	9/21/2023
8	SD	Day County	LFD Issued	9/13/2023
8	SD	Grant County	LFD Issued	9/27/2023
9	CA	Colusa County	LFD Issued	9/27/2023
9	CA	Lake County	Appeal Start	9/21/2023

### 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/fmfv>.

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/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](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	Mary Light	551-267-5298	<a href="mailto:Mary.Light@fema.dhs.gov">Mary.Light@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	Peter Milios	202-340-4757	<a href="mailto:Peter.Milios@fema.dhs.gov">Peter.Milios@fema.dhs.gov</a>
5	Mike Obrock	202-704-4066	<a href="mailto:Michael.Obrock@fema.dhs.gov">Michael.Obrock@fema.dhs.gov</a>
6	Ben Akers	202-718-0369	<a href="mailto:Benjamin.Akers@fema.dhs.gov">Benjamin.Akers@fema.dhs.gov</a>
7	Hanna Dickel	816-810-5382	<a href="mailto:Hannah.Dickel@fema.dhs.gov">Hannah.Dickel@fema.dhs.gov</a>
8	Lynn Kimbrough	303-235-4943	<a href="mailto:Lynn.Kimbrough@fema.dhs.gov">Lynn.Kimbrough@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>

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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.

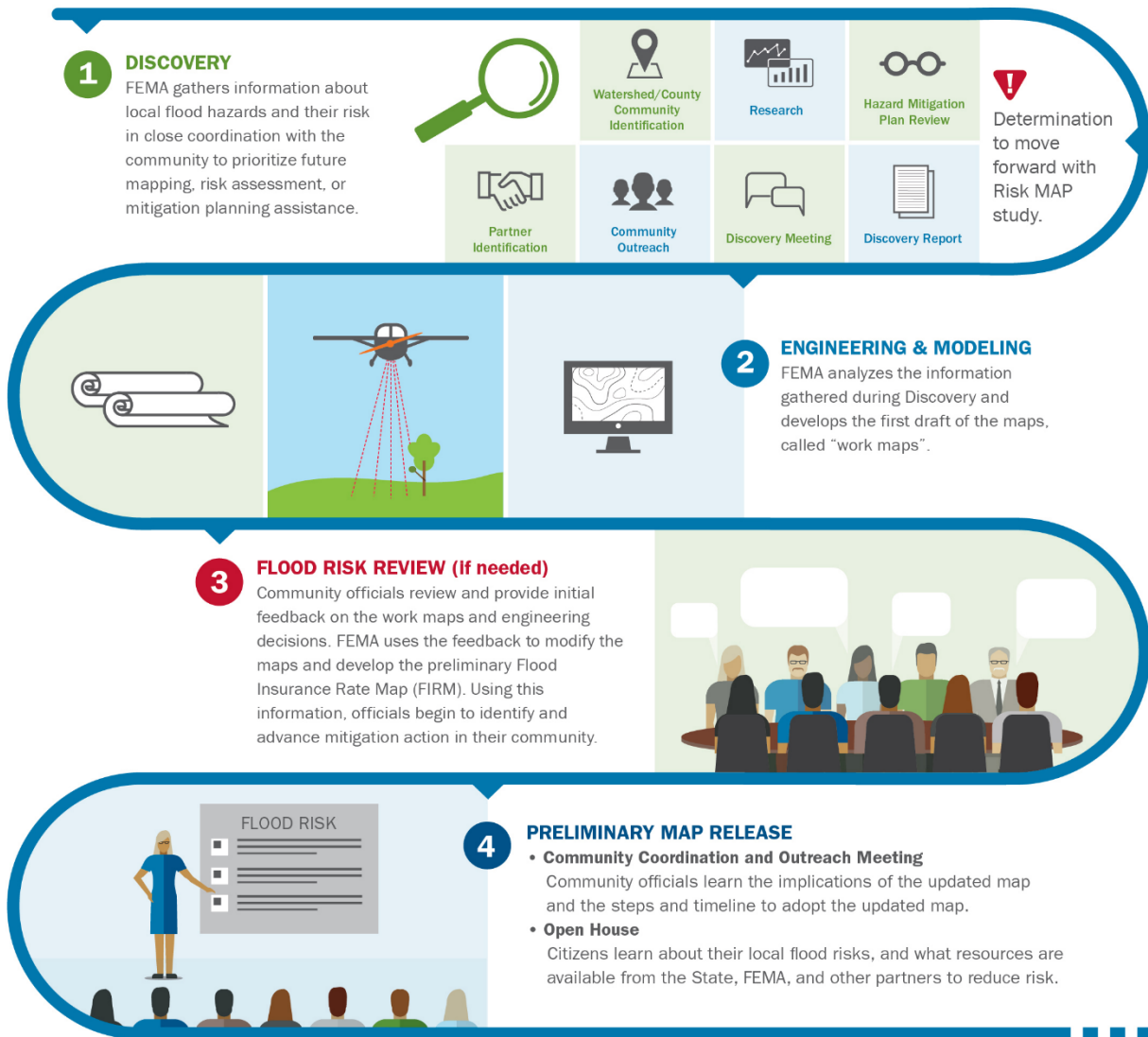
2 For definitions of flood map, LFD, and other terms, please refer to Appendix B.

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

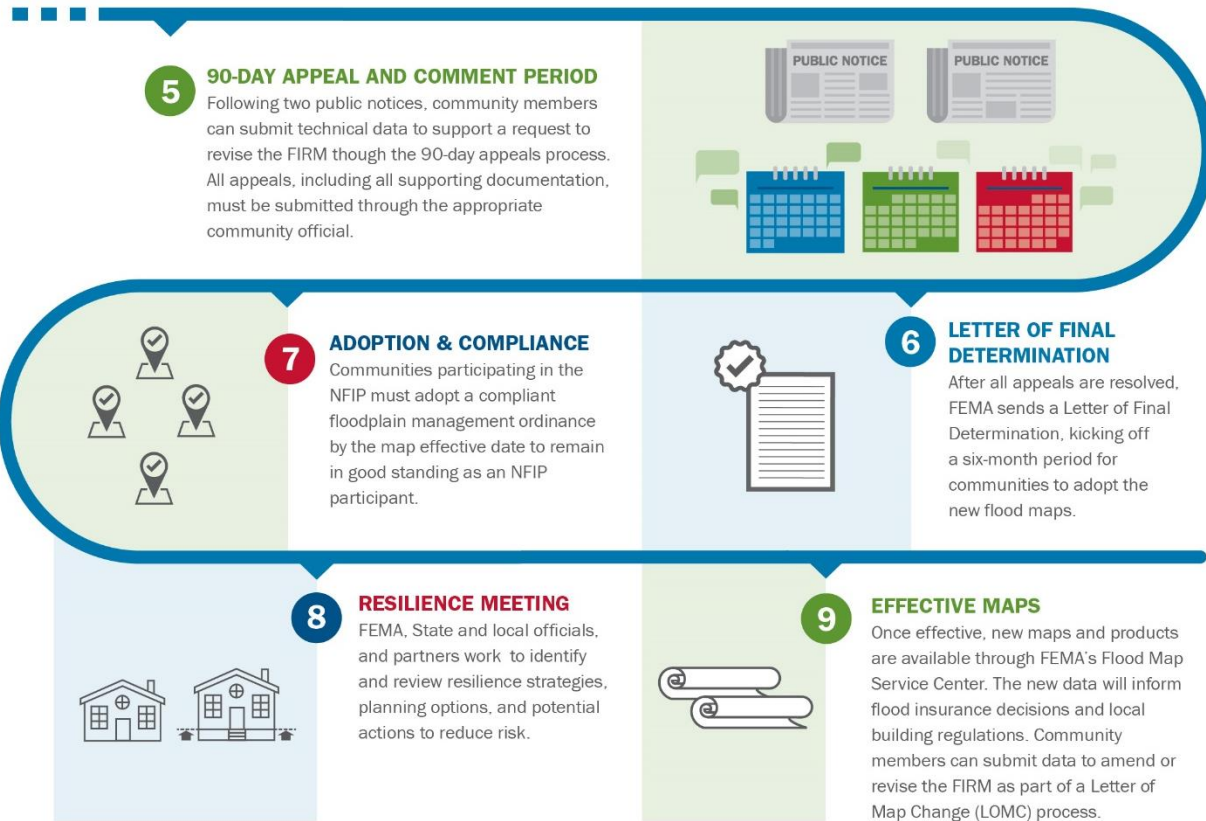
## Appendix A: Risk MAP process graphic

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	<a href="https://www.fema.gov/flood-insurance/rules-legislation/laws">https://www.fema.gov/flood-insurance/rules-legislation/laws</a>
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### National Flood Insurance Program

Website	<a href="https://www.fema.gov/flood-insurance">https://www.fema.gov/flood-insurance</a>
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Phone	877-336-2627 (toll free)
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E-mail	<a href="mailto:floodsmart@fema.dhs.gov">floodsmart@fema.dhs.gov</a>
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### Risk MAP Program

Website	<a href="https://www.fema.gov/flood-maps/tools-resources/risk-map">https://www.fema.gov/flood-maps/tools-resources/risk-map</a>
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Phone	877-336-2627 (toll free)
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E-mail	<a href="mailto:FEMA-FMIX@fema.dhs.gov">FEMA-FMIX@fema.dhs.gov</a>
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