



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 2023



FEMA

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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 an overview of the Risk MAP New, Verified, and Updated Engineering (NVUE) floodplain mileage mapped with improved standards, news on community and flood risk best practices.

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 10 Drives Inclusivity With English and Spanish-Language Open House

In May, FEMA Region 10 completed new flood risk data for Wasco County, Oregon. FEMA then set out to reach as many members of the community as it could. So, when community leaders asked the team to hold two in-person open houses, give an option for virtual attendees, and offer the information in Spanish and English at both open houses, Region 10 was happy to help.

The open house events introduced attendees to the flood study. They also received information about the Risk Mapping, Assessment and Planning (Risk MAP) process. Meeting materials were available in English and Spanish. Region 10 and local leaders worked together to create a virtual space where community members could go to learn more about the new flood maps. Information on the virtual site could also be found in Spanish. Attendees were also shown how to reach the FEMA Mapping and Insurance eXchange (FMIX) Customer Care Center to obtain other resources. The FMIX has Spanish-speaking agents.

At least one interpreter was present at each open house. At the first meeting, the community provided an interpreter for online attendees. In-person attendees could hear translations through the use of headsets. A second interpreter was also available to translate for Spanish speakers in the room. At the second meeting, an interpreter provided online and in-person interpretation.

The team also translated the presentation slides into Spanish and shared them with virtual attendees as a PDF. Hard copies were available at the in-person meeting.

Flood risk changes over time. The original Flood Insurance Rate Maps for Wasco County date back to 1984. FEMA used the latest data and information to develop the new preliminary maps and show the county's current flood risk. The goal of the public open house is to share those flood map updates with all members of the community to increase their awareness and help them to understand their risk.

FEMA's Strategic Plan Goal 1 - "Instill Equity as a Foundation of Emergency Management" emphasizes the importance of increasing access to resources to support equitable outcomes across programs. Providing multiple language options and multiple venues for open house attendance is a step toward that goal.

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	Strafford County	November 2023	Quarter 1, 2024	Quarter 2, 2024
1	VT	Windham County	October 2023	Quarter 1, 2024	Quarter 2, 2024
1	NH	Belknap County	September 2023	Quarter 4, 2023	Quarter 1, 2024
1	NH	Carroll County	September 2023	Quarter 4, 2023	Quarter 1, 2024
1	NH	Rockingham County	October 2023	Quarter 1, 2024	Quarter 2, 2024
2	NY	Washington County	November 2023	Quarter 4, 2023	Quarter 1, 2024
3	VA	Appomattox County	September 2023	Quarter 3, 2023	Quarter 1, 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	Greensville County	September 2023	Quarter 4, 2023	Quarter 2, 2024
3	WV	Hampshire County	September 2023	Quarter 4, 2023	Quarter 2, 2024
3	VA	Lynchburg Independent City	November 2023	Quarter 4, 2023	Quarter 2, 2024
4	FL	Holmes County	November 2023	Quarter 4, 2023	Quarter 2, 2024
4	FL	Jackson County	November 2023	Quarter 1, 2024	Quarter 2, 2024
4	FL	Washington County	November 2023	Quarter 1, 2024	Quarter 2, 2024
4	KY	Caldwell County	October 2023	Quarter 1, 2024	Quarter 2, 2024
4	KY	Christian County	October 2023	Quarter 1, 2024	Quarter 2, 2024
4	KY	Crittenden County	October 2023	Quarter 1, 2024	Quarter 2, 2024
4	KY	Hopkins County	October 2023	Quarter 1, 2024	Quarter 2, 2024
4	KY	Union County	October 2023	Quarter 1, 2024	Quarter 2, 2024
4	KY	Webster County	October 2023	Quarter 1, 2024	Quarter 2, 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	Caldwell County	September 2023	Quarter 4, 2023	Quarter 1, 2024
4	NC	Catawba 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	Cleveland County	September 2023	Quarter 4, 2023	Quarter 1, 2024
4	NC	Gaston 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	Rutherford County	September 2023	Quarter 4, 2023	Quarter 1, 2024
4	NC	Watauga County	September 2023	Quarter 4, 2023	Quarter 1, 2024
4	NC	Cabarrus County	September 2023	Quarter 4, 2023	Quarter 1, 2024
4	NC	Davie County	September 2023	Quarter 4, 2023	Quarter 1, 2024
4	NC	Iredell County	September 2023	Quarter 4, 2023	Quarter 1, 2024
4	NC	Rowan County	September 2023	Quarter 4, 2023	Quarter 1, 2024
5	IN	Pike County	September 2023	Quarter 4, 2023	Quarter 1, 2024
5	IN	Miami County	October 2023	Quarter 4, 2023	Quarter 1, 2024
5	IN	Whitley County	October 2023	Quarter 4, 2023	Quarter 1, 2024
5	IL	Richland County	October 2023	Quarter 4, 2023	Quarter 1, 2024
5	OH	Butler County	November 2023	Quarter 4, 2023	Quarter 1, 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	Wabasha County	November 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	Carter County	September 2023	Quarter 4, 2023	Quarter 1, 2024
7	MO	Barry County	October 2023	Quarter 4, 2023	Quarter 1, 2024
8	CO	Delta County	October 2023	Quarter 1, 2024	Quarter 3, 2024
8	SD	Moody County	November 2023	Quarter 1, 2024	Quarter 3, 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	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
2	NJ	Morris County	November 2023
5	OH	Athens County	September 2023
6	TX	El Paso County	October 2023
7	KS	Woodson County	September 2023
8	CO	Larimer County	October 2023
8	CO	Eagle County	November 2023

Region	State	County Name	Estimated Revised Preliminary Issuance
8	ND	Richland County	November 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	RI	Providence County	Revised Preliminary	8/1/2023
1	MA	Essex County	Appeal Start	8/28/2023
1	MA	Middlesex County	Appeal Start	8/28/2023
1	MA	Worcester County	Appeal Start	8/28/2023
2	NJ	Hunterdon County	Appeal Start	8/30/2023
2	NJ	Somerset County	Appeal Start	8/31/2023
3	VA	Franklin Independent City	Preliminary	8/15/2023
3	VA	Southampton County	Preliminary	8/15/2023
3	VA	Brunswick County	Preliminary	8/18/2023
3	MD	St. Mary's County	Appeal Start	8/31/2023
3	WV	Monroe County	Appeal Start	8/1/2023
3	MD	Frederick County	Maps Effective	8/1/2023
3	PA	Eastwick	Maps Effective	8/14/2023
3	WV	Kanawha County	Maps Effective	8/1/2023
4	FL	Broward County	Revised Preliminary	8/11/2023
4	FL	Collier County	LFD Issued	8/8/2023
5	IL	Tazewell County	Preliminary	8/31/2023
5	MN	Stevens County	Appeal Start	8/1/2023
5	IL	Cook County	Appeal Start	8/23/2023
5	IL	Kane County	Appeal Start	8/24/2023

Region	State	County Name	Action Taken	Date
5	MN	Blue Earth County	LFD Issued	8/22/2023
5	OH	Lucas County	LFD Issued	8/22/2023
5	MI	Saginaw County	Maps Effective	8/15/2023
5	WI	Florence County	Maps Effective	8/15/2023
6	AR	Jackson County	Appeal Start	8/3/2023
7	MO	Dent County	Maps Effective	8/1/2023
7	MO	Shelby County	Maps Effective	8/15/2023
7	IA	Winneshiek County	LFD Issued	8/22/2023
7	IA	Clay County	LFD Issued	8/22/2023
7	MO	Harrison County	Preliminary	8/4/2023
7	MO	Bollinger County	Preliminary	8/16/2023
8	SD	Hutchinson County	Preliminary	8/15/2023
8	ND	Emmons County	Preliminary	8/22/2023
8	CO	Hinsdale County	Appeal Start	8/4/2023
8	CO	Weld County	Appeal Start	8/9/2023
10	OR	Harney County	LFD Issued	8/8/2023
10	WA	Lewis County	Maps Effective	8/15/2023
10	OR	Klamath County	Appeal Start	8/9/2023

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/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/fmcbv>.

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	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 two 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.

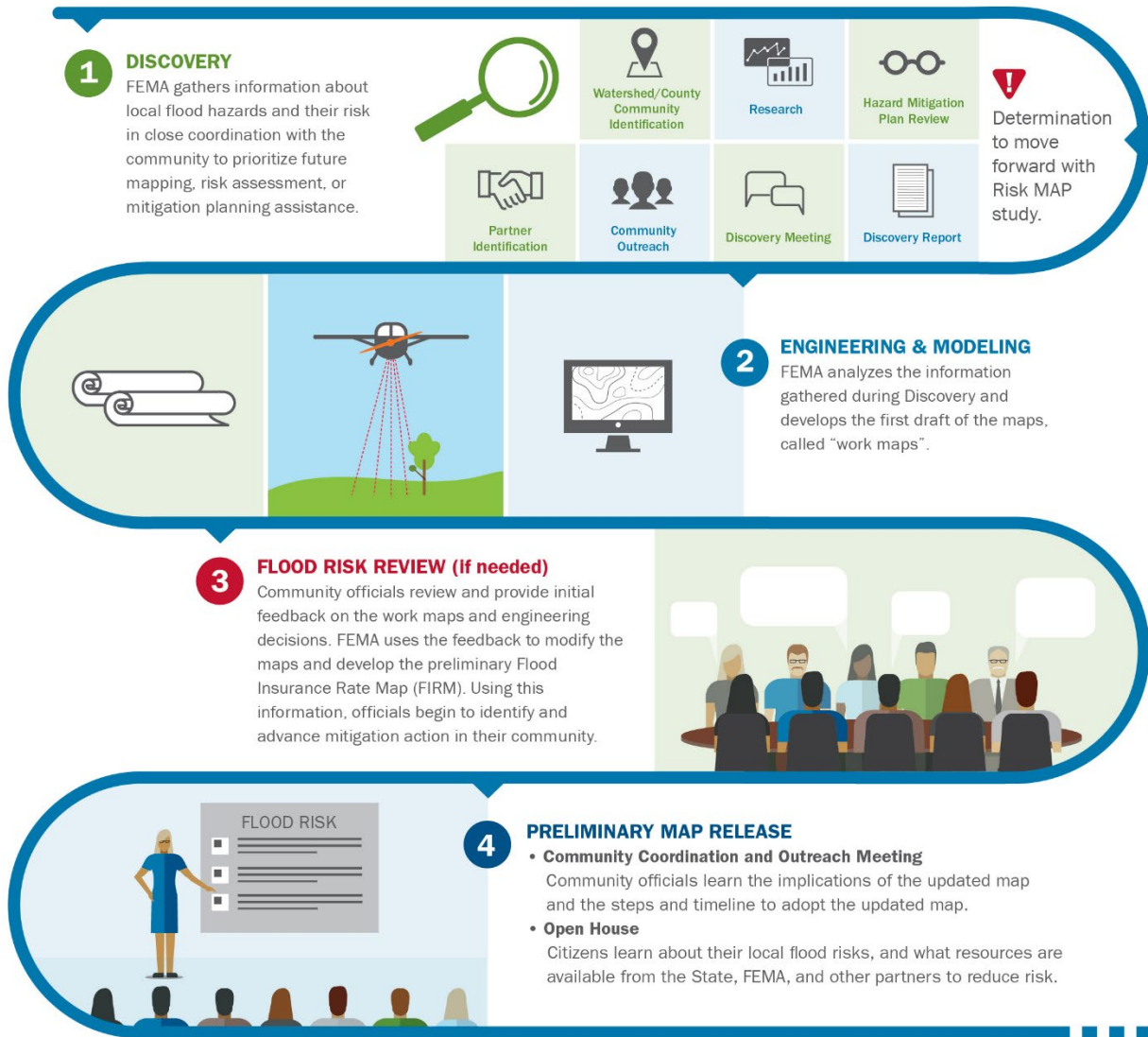
2 For definitions of flood map, LFD, and other terms, please refer to Appendix B.

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

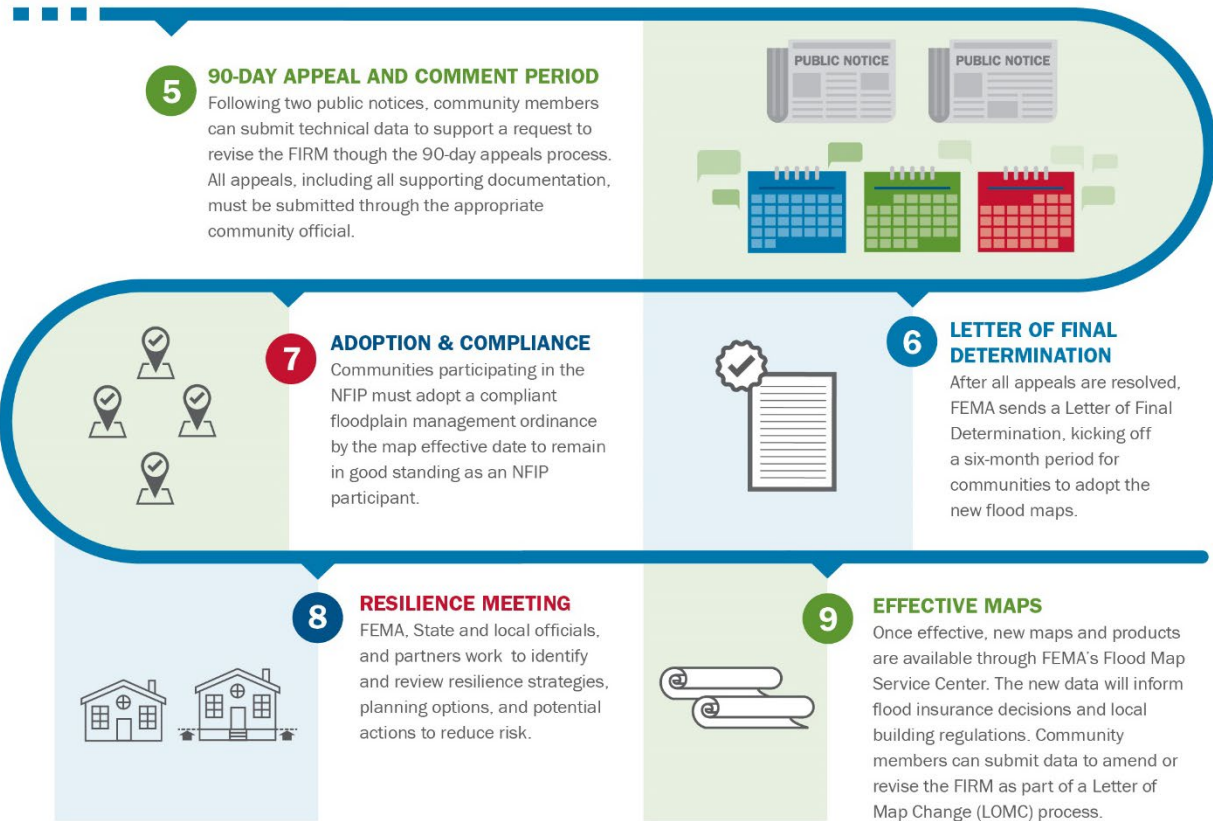
Appendix A: Risk MAP Process Graphic

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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Appendix C: NVUE Overview

FEMA uses the New, Validated, or Updated Engineering (NVUE) metric to measure how well its floodplain mapping reflects current risks in flood-prone areas. By increasing NVUE, FEMA’s Risk Management Directorate (RMD) helps local communities make informed decisions about flood risk and build resilience while also complying with the requirement of Title 42 of the Code of Federal Regulations (CFR) to “revise and update all floodplain areas and flood risk zones identified, delineated, or established based on an analysis of all-natural hazards affecting flood risks on a five-year cycle.”

As of the third quarter of FY2023, the total FEMA flood hazard mapping inventory included approximately 1.2 million miles of flooding sources (riverine and coastal) which covers communities that make up 98% of the U.S. population. FEMA continually updates its mapping for the existing inventory to increase the percent NVUE and adds to it by studying previously unmapped areas.

Mapped vs. Unmapped Miles

Of the **3.6 million** miles of flooding sources in the United States, there are 1.3 million miles impacting areas of potential development for which Risk MAP is developing a strategy to address.

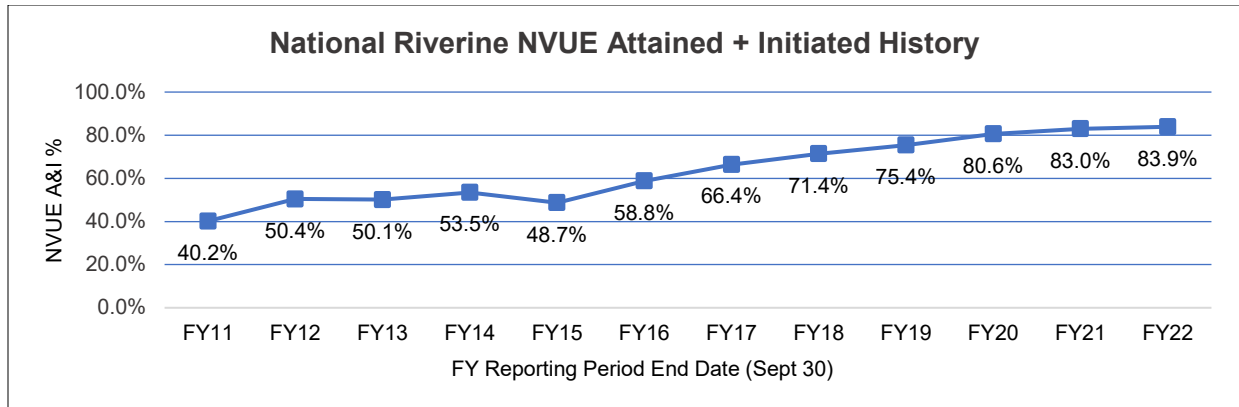
- **1.2 million** miles mapped and maintained by FEMA.
- **1.1 million** miles on Federal Lands and do not need to be mapped.
- **1.3 million** unmapped miles.

Risk MAP is responsible for ensuring the Nation’s flood hazard information is current and up to date.

The table below provides NVUE metric information for riverine and coastal flooding sources. FEMA continually tracks and assesses the NVUE status for every mile of mapped as part of a five-year review cycle.

National NVUE Attained and Initiated Summary Table: FY23 – Q3					
	NVUE Measured at Preliminary Issuance				
	Full Inventory of Mapped Miles	NVUE Attained Miles	NVUE % Attained	NVUE Initiated Miles	NVUE % Attained + Initiated
Riverine	1,206,292	464,669	38.5%	540,979	83.4%
Coastal	43,391	35,618	82.1%	3,881	91.0%
Total	1,249,683	500,287	40.0%	544,860	83.6%

Typically, the amount of new or updated engineering studies funded each fiscal year exceeds the studies that lose their NVUE status after the 5-year assessment review. Recently this has led to an upward trend of riverine NVUE percent as shown in the graph below.



In FY2020, FEMA achieved a significant program milestone by reaching 80% NVUE. Maintaining 80% NVUE is a priority of the Risk Mapping, Assessment, and Planning (Risk MAP) program. Information about how FEMA calculates NVUE and the factors that impact NVUE are listed below.

NVUE Calculation

The percent of NVUE “Attained + Initiated” represents the quarter-end number of NVUE miles over FEMA’s mapped inventory. NVUE “Attained” is a subset of NVUE. It represents the percent of the NVUE inventory for which FEMA has issued preliminary maps for review or effective maps for regulatory purposes. Please note that when new engineering studies cover previously unmapped miles, they increase both the NVUE denominator and numerator at Preliminary Issuance.

Increases to NVUE: When FEMA’s 10 regional offices fund new engineering studies, they track the total NVUE miles. FEMA bundles the engineering studies into mapping projects and tracks them as they progress through the Risk MAP project lifecycle.

Decreases to NVUE: FEMA reviews the existing NVUE studies (NVUE Attained) every 5 years (per Title 42 of the CFR, Chapter III, Section 4101(e)(3)). If mapped flood hazards see significant physiological, climatological, and/or engineering methodology changes since the date of the original study, they lose their NVUE status and no longer count as NVUE miles.