



NOTICE TO CONGRESS: MONTHLY UPDATE ON FLOOD MAPPING

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

March 2019



FEMA

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1. INTRODUCTION

Flooding is a serious risk to life and property in the United States, but flood risk changes over time. The Federal Emergency Management Agency’s (FEMA) Risk Mapping, Assessment, and Planning (Risk MAP) program helps communities understand and prepare for changing flood risks by updating flood maps. These updated flood maps help communities make decisions about building codes and other standards that make residents, homes, and businesses safer from flooding.

By law, FEMA must look at community flood maps every five years and 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) are scheduled to receive updated draft maps from FEMA (called preliminary maps and revised preliminary maps)
- Communities that have received preliminary or revised preliminary maps from FEMA
- The period of time during which community notices will be published about the release of the maps and the appeals period
- Communities that have received Letters of Final Determination (LFDs) about their updated maps
- Communities where revised flood maps are considered final (called effective maps)

This monthly Notice to Congress will also include updates on the Risk MAP program, news on how communities are protecting themselves against flood risks, 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

New Flood Economics Offerings Showcase Flood Mitigation from the Homeowner's Perspective

Four homeowners and the steps that they took to reduce their future flood risk are the focus of *four new case studies* on Flood Economics, a socioeconomic analysis from the Economist Intelligence Unit (EIU) that makes the economic and business case for investing in mitigation. Published at the end of January, these new case studies highlight the stories behind flood mitigation and make the argument that mitigation goes far beyond dollars and cents.

The EIU, in partnership with FEMA, launched *Flood Economics* in late 2016 as a resource for local elected officials, flood mitigation experts, and community leaders to use when making decisions about mitigation projects in their communities.

The homeowners featured in the new case studies hailed from Slidell, Louisiana; Owego, New York; Naples, Florida; and Houston, Texas. All had been affected by flooding and were determined to keep their homes but wanted to build them back safer than they were before. They leveraged various funding sources to rebuild their homes in compliance with local building code requirements.

While complying with such codes can be a complex undertaking, these homeowners used various resources to make their homes more resilient to protect their lives, lower the risk of damage, avoid post-flood expenditures like remodeling, and reduce the costs of insurance premiums.

Other content on the website gives the perspective of community leaders and flood mitigation experts who tell the story behind the data. These resources include 21 community case studies and a three-part podcast series. The case studies feature interviews with local leaders who tell how mitigation action ultimately saved money and benefitted their community in a unique way. The podcast series focuses on investments in flood mitigation and what these measures mean for communities across America.



3. NOTIFICATION

The following table shows preliminary and revised preliminary flood mapping studies that are expected to be released in the current month and the next two months. An additional table shows the studies where FEMA took action by issuing preliminary or revised maps; starting an appeal period; releasing an LFD or effective maps. All tables show the FEMA Region, State, and county where the action will take or has taken place. The tables also provide details on the flood mapping study status and estimated or actual dates.

3.1. ESTIMATED RELEASE OF PRELIMINARY MAPS

Some communities within the counties listed below have been studied to measure their flood risk. This flood hazard is shown in the Preliminary Flood Insurance Rate Maps (FIRMS) and Flood Insurance Study (FIS). The table identifies the month that FEMA plans to deliver the preliminary FIRM and FIS report to the designated community officials.

The column called “Estimated Schedule of Community Meeting” shows which quarter of the calendar year a community meeting to discuss the FIS and preliminary FIRM might be scheduled. 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 appeals period starts after the second notice is placed in the local newspaper. In study areas that cover a number of communities, notices will have to be put in several local papers, which means each community in a study could have 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	Essex County	May 2019	Quarter 3, 2019	Quarter 3, 2019
1	MA	Middlesex County	May 2019	Quarter 3, 2019	Quarter 3, 2019
1	MA	Norfolk County	May 2019	Quarter 3, 2019	Quarter 3, 2019
1	MA	Plymouth County	May 2019	Quarter 3, 2019	Quarter 3, 2019
1	MA	Suffolk County	May 2019	Quarter 3, 2019	Quarter 3, 2019
1	MA	Worcester County	May 2019	Quarter 3, 2019	Quarter 3, 2019
3	PA	Columbia County	May 2019	Quarter 3, 2019	Quarter 4, 2019
3	PA	Cumberland County	April 2019	Quarter 2, 2019	Quarter 3, 2019
3	PA	Luzerne County	April 2019	Quarter 2, 2019	Quarter 3, 2019
3	PA	Montour County	March 2019	Quarter 2, 2019	Quarter 3, 2019
3	PA	Northumberland County	March 2019	Quarter 2, 2019	Quarter 3, 2019
3	PA	Snyder County	March 2019	Quarter 2, 2019	Quarter 3, 2019
3	VA	Orange County	May 2019	Quarter 3, 2019	Quarter 4, 2019
4	AL	Jefferson County	May 2019	Quarter 3, 2019	Quarter 4, 2019
4	AL	Tuscaloosa County	May 2019	Quarter 3, 2019	Quarter 4, 2019
4	AL	Walker County	May 2019	Quarter 3, 2019	Quarter 4, 2019



Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
4	KY	Boyd County	April 2019	Quarter 3, 2019	Quarter 4, 2019
4	KY	Mason County	April 2019	Quarter 3, 2019	Quarter 4, 2019
5	IL	Cook County	May 2019	Quarter 2, 2019	Quarter 3, 2019
5	IN	Lake County	May 2019	Quarter 2, 2019	Quarter 3, 2019
5	IN	LaPorte County	April 2019	Quarter 2, 2019	Quarter 3, 2019
5	IN	Porter County	April 2019	Quarter 2, 2019	Quarter 3, 2019
5	MI	Berrien County	April 2019	Quarter 2, 2019	Quarter 3, 2019
5	MI	Van Buren County	April 2019	Quarter 2, 2019	Quarter 3, 2019
5	MN	Cottonwood County	May 2019	Quarter 2, 2019	Quarter 3, 2019
5	MN	Red Lake County	March 2019	Quarter 2, 2019	Quarter 3, 2019
5	WI	Iron County	April 2019	Quarter 2, 2019	Quarter 3, 2019
5	WI	Kenosha County	April 2019	Quarter 2, 2019	Quarter 3, 2019
5	WI	Racine County	May 2019	Quarter 2, 2019	Quarter 3, 2019
6	OK	Roger Mills County	May 2019	Quarter 3, 2019	Quarter 4, 2019
6	OK	Seminole County	May 2019	Quarter 3, 2019	Quarter 4, 2019
6	TX	Archer County	April 2019	Quarter 2, 2019	Quarter 3, 2019
6	TX	Jack County	April 2019	Quarter 2, 2019	Quarter 3, 2019
7	IA	Boone County	March 2019	Quarter 2, 2019	Quarter 3, 2019
7	IA	Buena Vista County	May 2019	Quarter 3, 2019	Quarter 3, 2019
7	IA	Cherokee County	April 2019	Quarter 2, 2019	Quarter 3, 2019
7	IA	Dickinson County	May 2019	Quarter 3, 2019	Quarter 3, 2019
7	IA	Emmet County	May 2019	Quarter 3, 2019	Quarter 3, 2019
7	IA	Iowa County	March 2019	Quarter 2, 2019	Quarter 3, 2019
7	IA	Linn County	March 2019	Quarter 2, 2019	Quarter 3, 2019
7	IA	Osceola County	May 2019	Quarter 3, 2019	Quarter 3, 2019
7	IA	Palo Alto County	May 2019	Quarter 3, 2019	Quarter 3, 2019
7	IA	Tama County	March 2019	Quarter 2, 2019	Quarter 3, 2019
7	KS	Chase County	May 2019	Quarter 3, 2019	Quarter 3, 2019
7	KS	Dickinson County	May 2019	Quarter 3, 2019	Quarter 3, 2019
7	KS	Ellsworth County	May 2019	Quarter 3, 2019	Quarter 3, 2019
7	KS	McPherson County	May 2019	Quarter 3, 2019	Quarter 3, 2019
7	KS	Ottawa County	May 2019	Quarter 3, 2019	Quarter 3, 2019
7	KS	Pottawatomie County	April 2019	Quarter 2, 2019	Quarter 3, 2019
7	KS	Reno County	March 2019	Quarter 2, 2019	Quarter 3, 2019
7	KS	Rice County	April 2019	Quarter 2, 2019	Quarter 3, 2019
7	KS	Wabaunsee County	April 2019	Quarter 2, 2019	Quarter 3, 2019
7	MO	Christian County	May 2019	Quarter 3, 2019	Quarter 3, 2019
7	MO	Dent County	April 2019	Quarter 2, 2019	Quarter 3, 2019
7	MO	Stone County	May 2019	Quarter 3, 2019	Quarter 3, 2019
7	NE	Nemaha County	March 2019	Quarter 2, 2019	Quarter 3, 2019
7	NE	Richardson County	March 2019	Quarter 2, 2019	Quarter 3, 2019
8	CO	Logan County	April 2019	Quarter 2, 2019	Quarter 3, 2019
8	CO	Morgan County	April 2019	Quarter 2, 2019	Quarter 3, 2019
8	CO	Sedgwick County	April 2019	Quarter 2, 2019	Quarter 3, 2019
8	CO	Washington County	April 2019	Quarter 2, 2019	Quarter 3, 2019
8	ND	Stark County	May 2019	Quarter 3, 2019	Quarter 3, 2019



Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
8	UT	Salt Lake County	April 2019	Quarter 2, 2019	Quarter 3, 2019
9	AZ	Maricopa County	May 2019	Quarter 3, 2019	Quarter 4, 2019
9	AZ	Mohave County	May 2019	Quarter 3, 2019	Quarter 3, 2019
9	AZ	Yavapai County	March 2019	Quarter 2, 2019	Quarter 3, 2019
9	AZ	Yavapai County	March 2019	Quarter 2, 2019	Quarter 3, 2019
9	CA	Imperial County	April 2019	Quarter 2, 2019	Quarter 3, 2019
9	CA	Riverside County	April 2019	Quarter 2, 2019	Quarter 3, 2019
9	CA	San Diego County	April 2019	Quarter 2, 2019	Quarter 3, 2019
10	ID	Gem County	April 2019	Quarter 2, 2019	Quarter 3, 2019
10	OR	Grant County	May 2019	Quarter 3, 2019	Quarter 3, 2019

3.2. ESTIMATED RELEASE OF REVISED PRELIMINARY MAPS

In some cases, FEMA may decide to issue a revised preliminary map to address changes to preliminary flood hazard determinations, or to address changes to a non-technical issue. The table below shows the studies for which FEMA plans to release revised preliminary maps. The actual release dates are scheduled in coordination 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 dates of appeal periods are not shown because these are often not needed for revised preliminary maps.

Region	State	County Name	Estimated Revised Preliminary Issuance
2	NY	Niagara County	April 2019
3	VA	Frederick County	March 2019
3	VA	Winchester City	March 2019
4	AL	Mobile County	March 2019
4	GA	Douglas County	March 2019
5	OH	Lake County	April 2019
5	OH	Logan County	April 2019
5	OH	Lorain County	April 2019
6	OK	Canadian County	May 2019
6	TX	Fort Bend County	March 2019
6	TX	Matagorda County	March 2019
6	TX	Nueces County	April 2019
7	IA	Henry County	March 2019
7	MO	Howell County	May 2019
9	CA	Los Angeles County	March 2019
9	CA	Mendocino County	April 2019
9	CA	San Francisco County	April 2019
9	NV	Nye County	March 2019



3.3. ACTIONS TAKEN BY FEMA

The table below shows the counties where FEMA released a preliminary FIRM and FIS report, began a 90-day appeal period, released a revised preliminary FIRM and FIS report, or sent LFDs in the previous month. It also identifies counties where FIRMs and FIS reports became effective during the previous month.

Region	State	County Name	Action Taken	Date
2	NJ	Bergen County	LFD Issued	2/28/2019
2	NJ	Burlington County	LFD Issued	2/28/2019
2	NY	Erie County	Preliminary	2/12/2019
3	MD	Garrett County	Maps Effective	2/1/2019
3	PA	Wayne County	Maps Effective	2/1/2019
3	WV	Grant County	Maps Effective	2/1/2019
4	AL	Escambia County	Appeal Start	2/28/2019
4	AL	Jefferson County	Appeal Start	2/27/2019
4	FL	Taylor County	Maps Effective	2/1/2019
4	GA	Burke County	LFD Issued	2/15/2019
4	GA	Carroll County	LFD Issued	2/15/2019
4	GA	DeKalb County	LFD Issued	2/15/2019
4	GA	Lincoln County	Appeal Start	2/28/2019
4	KY	Jefferson County	Appeal Start	2/15/2019
4	MS	Itawamba County	Maps Effective	2/15/2019
4	MS	Monroe County	Maps Effective	2/15/2019
4	MS	Panola County	Preliminary	2/13/2019
4	MS	Tallahatchie County	Preliminary	2/13/2019
4	MS	Yalobusha County	Preliminary	2/13/2019
5	IL	DuPage County	LFD Issued	2/1/2019
5	IL	Kankakee County	Maps Effective	2/15/2019
5	IL	Will County	Maps Effective	2/15/2019
5	MI	Lenawee County	LFD Issued	2/15/2019
5	MI	Monroe County	Appeal Start	2/22/2019
5	MN	Fillmore County	LFD Issued	2/15/2019
5	OH	Ashtabula County	LFD Issued	2/28/2019
5	OH	Cuyahoga County	LFD Issued	2/15/2019
5	OH	Richland County	LFD Issued	2/15/2019
5	OH	Sandusky County	LFD Issued	2/28/2019
5	WI	Lafayette County	Preliminary	2/28/2019
5	WI	Racine County	Maps Effective	2/1/2019
6	LA	Plaquemines Parish	Revised Preliminary	2/26/2019
6	TX	Bandera County	Appeal Start	2/27/2019
6	TX	Bexar County	Appeal Start	2/15/2019
6	TX	Brazoria County	Appeal Start	2/27/2019



Region	State	County Name	Action Taken	Date
6	TX	Caldwell County	Revised Preliminary	2/7/2019
6	TX	Denton County	Appeal Start	2/17/2019
6	TX	Galveston County	LFD Issued	2/15/2019
6	TX	Guadalupe County	Revised Preliminary	2/7/2019
6	TX	Kendall County	Appeal Start	2/28/2019
7	IA	Cerro Gordo County	Appeal Start	2/20/2019
7	IA	Fremont County	Appeal Start	2/14/2019
7	IA	Polk County	Maps Effective	2/1/2019
7	KS	Barton County	Maps Effective	2/15/2019
7	MO	Clark County	Preliminary	2/15/2019
7	MO	St. Genevieve County	Maps Effective	2/15/2019
7	NE	Hamilton County	LFD Issued	2/1/2019
7	NE	York County	LFD Issued	2/1/2019
8	CO	Boulder County	LFD Issued	2/15/2019
8	CO	Broomfield County	LFD Issued	2/15/2019
8	CO	Las Animas County	LFD Issued	2/28/2019
8	CO	Pitkin County	LFD Issued	2/15/2019
8	CO	Pueblo County	LFD Issued	2/15/2019
8	MT	Richland County	LFD Issued	2/15/2019
8	UT	Grand County	Appeal Start	2/14/2019
9	AZ	Maricopa County	Appeal Start	2/20/2019
9	AZ	Yavapai County	Maps Effective	2/15/2019
10	AK	Fairbanks North Star Borough	Preliminary	2/15/2019
10	AK	Sitka Borough	LFD Issued	2/1/2019
10	ID	Valley County	Maps Effective	2/1/2019
10	OR	Multnomah County	Maps Effective	2/1/2019

Information on “Preliminary and Revised Preliminary” Actions

For the flood risk studies shown above, FEMA gave copies of either the initial or the revised FIRM and FIS report to all communities involved. Copies are also online at <https://msc.fema.gov/portal/search> and <https://msc.fema.gov/prelim-pending>

FEMA encourages local officials to widely share their copies with residents, business owners, elected officials, and others in the community. This helps in adding to or correcting non-technical information such as layout and labeling of roads, bridges, and streams, and other features. Requests to change such information can be made during the community review period, at a community meeting, and during the 90-day appeal period. Approved changes will be shown on the final FIRM and in the final FIS report.

Information on “Appeal Start” Actions

Under the National Flood Insurance Act, there are limited rights to appeal findings in the preliminary FIRM and FIS reports. Appeals can be made by owners or renters of real property within a community



who believe that their property rights are adversely affected, and/or by an affected community. Important information on the process can be found in the document called “Guidance for Flood Risk Analysis and Mapping: Appeal and Comment Processing,” which can be found at [fema.gov/media-library/assets/documents/34953](https://www.fema.gov/media-library/assets/documents/34953).

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 and will publish the final flood hazard information in the *Federal Register*. The updated FIRM panels will become effective six months from the date of the LFD. Final FIRM and FIS reports will officially be archived on the Flood Map Service Center (MSC) website at <https://msc.fema.gov>.

Property owners’ flood insurance rates may be affected once a FIRM becomes effective. Resources are available to help homeowners understand the importance of flood insurance and the steps they can take to reduce their rates. For additional information about flood insurance, visit <https://www.fema.gov/national-flood-insurance-program>.

To view upcoming map changes, please visit the Preliminary and Pending National Flood Hazard Layer at <https://msc.fema.gov/prelim-pending>.

Information on “Maps Effective” Actions

The updated FIRM and FIS report issued by FEMA have become effective. Effective FIRMs are used by communities 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 be affected for property owners once a FIRM becomes effective. To view the effective FIRMs, please visit the Map Service Center at <https://msc.fema.gov/portal/search>.

Additional flood mapping information and resources can be found on the FEMA website at [fema.gov/national-flood-insurance-program-flood-hazard-mapping](https://www.fema.gov/national-flood-insurance-program-flood-hazard-mapping). In addition, the FEMA Map Information eXchange (FMIX) is available to answer questions by telephone, toll free, at 1-877-336-2627 (FEMA MAP) or by email at FEMAMapSpecialist@riskmapcds.com. A list of additional resources for information can be found in [Appendix C](#) of this Notice to Congress. If you have any questions or concerns regarding the information in this document, please contact the appropriate FEMA Regional External Affairs staff listed below.



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	Corey DeMuro	202-394-8588	Corey.DeMuro@fema.dhs.gov
4	Danon Lucas	770-220-5292	Danon.Lucas@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	Michael Cappannari	816-283-7080	Michael.Cappannari@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	Cam Rossie	425-487-4651	Camilla.Rossie@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 constituents in their districts will be affected by a flood mapping 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).

In accordance with these requirements, this document serves as notification to Congress and provides details on studies with an estimated issuance of preliminary or revised preliminary flood maps in the current month and the next two months, and studies for which preliminary or revised preliminary flood maps and/or LFDs were issued last month.² LFDs are the actions taken by FEMA to finalize the flood hazard data shown on a preliminary FIRM. This document also provides details on statutory administrative appeal periods³ that were initiated and maps that went effective last month.

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.

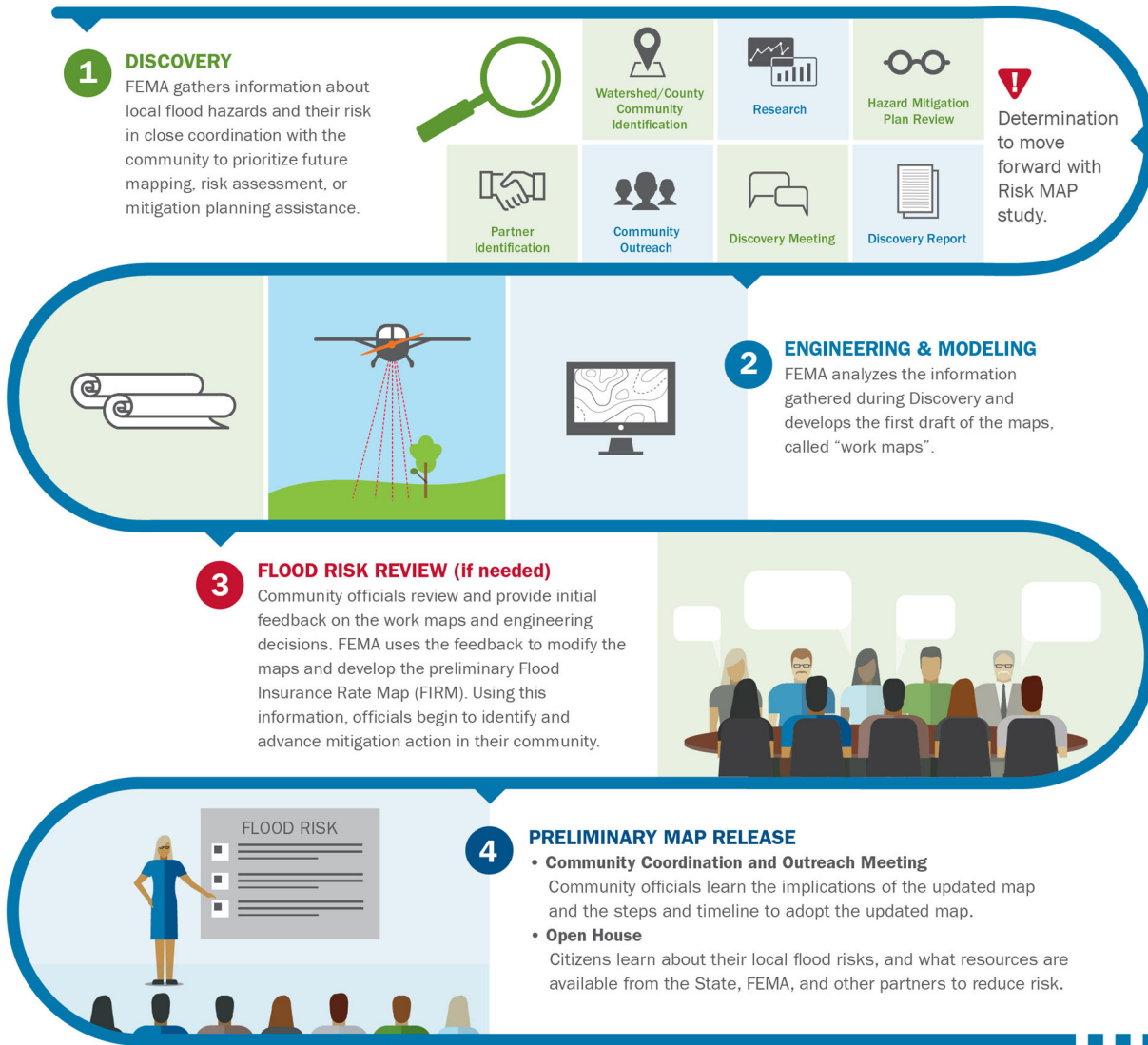
³ For more details, see "Information on 'Appeal Start' Actions" in Section 4.3.



APPENDIX A: RISK MAP PROCESS GRAPHIC

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

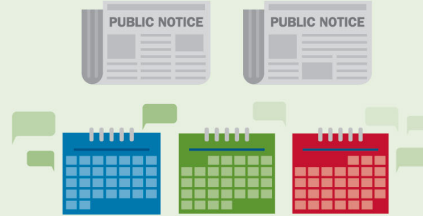
FEMA Risk MAP Process



Risk MAP Process Continued

5 90-DAY APPEAL AND COMMENT PERIOD

Following two public notices, community members can submit technical data to support a request to revise the FIRM through the 90-day appeals process. All appeals, including all supporting documentation, must be submitted through the appropriate community official.



7 ADOPTION & COMPLIANCE

Communities participating in the NFIP must adopt a compliant floodplain management ordinance by the map effective date to remain in good standing as an NFIP participant.



6 LETTER OF FINAL DETERMINATION

After all appeals are resolved, FEMA sends a Letter of Final Determination, kicking off a six-month period for communities to adopt the new flood maps.



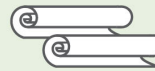
8 RESILIENCE MEETING

FEMA, State and local officials, and partners work to identify and review resilience strategies, planning options, and potential actions to reduce risk.



9 EFFECTIVE MAPS

Once effective, new maps and products are available through FEMA's Flood Map Service Center. The new data will inform flood insurance decisions and local building regulations. Community members can submit data to amend or revise the FIRM as part of a Letter of Map Change (LOMC) process.



RiskMAP
Increasing Resilience Together



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APPENDIX B: RESOURCES

The following additional resources provide a better understanding of key elements of this report.

Implementation of the Biggert-Waters Flood Insurance Reform Act of 2012 and the Homeowner Flood Insurance Affordability Act

Website	fema.gov/media-library/resources-documents/collections/341
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National Flood Insurance Program

Website	fema.gov/national-flood-insurance-program
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Phone	888-379-9531 (toll free)
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E-mail	floodsmart@fema.dhs.gov
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Social Media	Twitter at @NFIPtraining
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Risk MAP Program

Website	fema.gov/risk-mapping-assessment-planning
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Phone	877-336-2627 (toll free)
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E-mail	FEMAMapSpecialist@riskmapcds.com
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