

NOTICE TO CONGRESS: MONTHLY UPDATE ON FLOOD MAPPING

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

September 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

CTP Snapshot Communicates Benefits of FEMA Partnership Program

FEMA’s Cooperating Technical Partners (CTP) Program enables productive partnerships that deliver high-quality hazard identification and risk assessments, provide outreach support, and help empower communities to bring more awareness and take action to reduce their risk through the latest data and resources. Partners include a wide range of organizations from state and local governments and authorities to nonprofits and institutes of higher education.

Since 2016, FEMA has collaborated with the CTP community and other stakeholders each fiscal year to provide a year-end summary, or “CTP Snapshot,” of the program. This visually appealing, user-friendly dashboard concretely shows FEMA’s investment in the program and the outcomes. The Snapshot uses data points to help build awareness of the program with decision makers and assists the CTPs and FEMA in communicating the benefits and value of participation.

The Snapshot identifies FEMA’s financial investment in the CTP Program as it relates to the total mapping budget and how it is distributed among project types and the FEMA Regions. It also recognizes how much CTP partners leverage relationships, data, in-kind services, and cash to enhance the effectiveness and impact of FEMA’s investment in flood hazard mapping and other flood risk reducing investments.

Additional information in the Snapshot includes CTP alignment with FEMA priorities, program contacts, acknowledgment of the top nominees of the CTP Recognition Program, and a testimonial from a former Recognition Program recipient.



FEMA

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
3	VA	Essex County	September 2019	Quarter 4, 2019	Quarter 1, 2020
3	VA	Fredericksburg City	October 2019	Quarter 4, 2019	Quarter 1, 2020
3	VA	Gloucester County	October 2019	Quarter 4, 2019	Quarter 1, 2020
3	VA	King and Queen County	October 2019	Quarter 4, 2019	Quarter 1, 2020
3	VA	Middlesex County	September 2019	Quarter 4, 2019	Quarter 1, 2020
3	VA	New Kent County	October 2019	Quarter 4, 2019	Quarter 1, 2020
3	VA	Northumberland County	November 2019	Quarter 1, 2020	Quarter 2, 2020
3	VA	Pulaski County	November 2019	Quarter 1, 2020	Quarter 2, 2020
3	VA	Spotsylvania County	October 2019	Quarter 4, 2019	Quarter 1, 2020
3	WV	Monroe County	November 2019	Quarter 1, 2020	Quarter 2, 2020
3	WV	Nicholas County	November 2019	Quarter 1, 2020	Quarter 2, 2020
3	WV	Summers County	November 2019	Quarter 1, 2020	Quarter 2, 2020
3	WV	Webster County	November 2019	Quarter 1, 2020	Quarter 2, 2020
4	FL	Charlotte County	October 2019	Quarter 1, 2020	Quarter 2, 2020
4	FL	Glades County	November 2019	Quarter 1, 2020	Quarter 2, 2020



Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
4	TN	Dyer County	September 2019	Quarter 4, 2019	Quarter 1, 2020
5	IL	Ford County	October 2019	Quarter 4, 2019	Quarter 1, 2020
5	IL	Lake County	November 2019	Quarter 1, 2020	Quarter 2, 2020
5	IL	Warren County	October 2019	Quarter 4, 2019	Quarter 1, 2020
5	IN	Lake County	September 2019	Quarter 4, 2019	Quarter 1, 2020
5	MI	Allegan County	September 2019	Quarter 4, 2019	Quarter 1, 2020
5	MI	Arenac County	November 2019	Quarter 1, 2020	Quarter 2, 2020
5	MI	Berrien County	November 2019	Quarter 1, 2020	Quarter 2, 2020
5	MI	Iosco County	November 2019	Quarter 1, 2020	Quarter 2, 2020
5	MI	Muskegon County	September 2019	Quarter 4, 2019	Quarter 1, 2020
5	MI	Ottawa County	September 2019	Quarter 4, 2019	Quarter 1, 2020
5	MI	Sanilac County	September 2019	Quarter 4, 2019	Quarter 1, 2020
5	MI	St. Clair County	September 2019	Quarter 4, 2019	Quarter 1, 2020
5	MI	Van Buren County	September 2019	Quarter 4, 2019	Quarter 1, 2020
5	MN	Dodge County	November 2019	Quarter 1, 2020	Quarter 2, 2020
5	MN	Goodhue County	October 2019	Quarter 4, 2019	Quarter 1, 2020
5	MN	Itasca County	November 2019	Quarter 1, 2020	Quarter 2, 2020
5	MN	Koochiching County	November 2019	Quarter 1, 2020	Quarter 2, 2020
5	MN	Lake of the Woods County	November 2019	Quarter 1, 2020	Quarter 2, 2020
5	MN	Olmsted County	November 2019	Quarter 1, 2020	Quarter 2, 2020
5	MN	Rice County	October 2019	Quarter 4, 2019	Quarter 1, 2020
5	MN	Watonwan County	November 2019	Quarter 1, 2020	Quarter 2, 2020
5	OH	Allen County	November 2019	Quarter 1, 2020	Quarter 2, 2020
5	OH	Greene County	September 2019	Quarter 4, 2019	Quarter 1, 2020
5	OH	Van Wert County	November 2019	Quarter 1, 2020	Quarter 2, 2020
5	WI	Walworth County	October 2019	Quarter 4, 2019	Quarter 1, 2020
5	WI	Washington County	October 2019	Quarter 4, 2019	Quarter 1, 2020
5	WI	Waukesha County	November 2019	Quarter 1, 2020	Quarter 2, 2020
7	IA	Cherokee County	November 2019	Quarter 1, 2020	Quarter 1, 2020
7	IA	Ida County	November 2019	Quarter 1, 2020	Quarter 1, 2020
7	IA	Johnson County	November 2019	Quarter 1, 2020	Quarter 1, 2020
7	IA	Lyon County	October 2019	Quarter 4, 2019	Quarter 4, 2019
7	IA	Monona County	November 2019	Quarter 4, 2019	Quarter 1, 2020
7	IA	Sioux County	September 2019	Quarter 4, 2019	Quarter 4, 2019
7	KS	Anderson County	November 2019	Quarter 4, 2019	Quarter 1, 2020
7	KS	Chase County	October 2019	Quarter 4, 2019	Quarter 1, 2020
7	KS	Coffey County	October 2019	Quarter 4, 2019	Quarter 1, 2020
7	KS	Douglas County	November 2019	Quarter 4, 2019	Quarter 1, 2020
7	KS	Ellis County	November 2019	Quarter 1, 2020	Quarter 1, 2020
7	KS	Franklin County	November 2019	Quarter 4, 2019	Quarter 1, 2020
7	KS	Morris County	November 2019	Quarter 1, 2020	Quarter 1, 2020
7	KS	Osage County	November 2019	Quarter 4, 2019	Quarter 1, 2020
7	KS	Pottawatomie County	October 2019	Quarter 4, 2019	Quarter 1, 2020
7	KS	Rice County	September 2019	Quarter 4, 2019	Quarter 4, 2019
7	KS	Wabaunsee County	September 2019	Quarter 4, 2019	Quarter 4, 2019
7	MO	Atchison County	October 2019	Quarter 4, 2019	Quarter 1, 2020



Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
7	MO	Christian County	September 2019	Quarter 4, 2019	Quarter 4, 2019
7	MO	Holt County	October 2019	Quarter 4, 2019	Quarter 4, 2019
7	MO	Pettis County	October 2019	Quarter 4, 2019	Quarter 4, 2019
7	MO	St. Louis City	September 2019	Quarter 4, 2019	Quarter 4, 2019
7	MO	St. Louis County	October 2019	Quarter 4, 2019	Quarter 1, 2020
7	MO	Stone County	September 2019	Quarter 4, 2019	Quarter 4, 2019
7	NE	Cheyenne County	November 2019	Quarter 1, 2020	Quarter 1, 2020
7	NE	Deuel County	November 2019	Quarter 1, 2020	Quarter 1, 2020
7	NE	Scotts Bluff County	November 2019	Quarter 1, 2020	Quarter 1, 2020
8	CO	Adams County	October 2019	Quarter 4, 2019	Quarter 4, 2019
8	CO	Arapahoe County	October 2019	Quarter 4, 2019	Quarter 4, 2019
8	CO	Boulder County	September 2019	Quarter 4, 2019	Quarter 4, 2019
8	CO	Douglas County	October 2019	Quarter 4, 2019	Quarter 4, 2019
8	SD	Turner County	September 2019	Quarter 4, 2019	Quarter 4, 2019
9	CA	Kern County	October 2019	Quarter 1, 2020	Quarter 2, 2020
9	CA	Kern County	October 2019	Quarter 1, 2020	Quarter 2, 2020
10	WA	Clallam County	October 2019	Quarter 1, 2020	Quarter 1, 2020

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
3	MD	Frederick County	September 2019
4	SC	Charleston County	September 2019
4	SC	Georgetown County	September 2019
5	MN	Polk County	October 2019
5	OH	Erie County	October 2019
5	OH	Logan County	September 2019
5	OH	Ottawa County	October 2019
6	TX	Hays County	October 2019
8	ND	Ward County	September 2019
8	UT	Davis County	September 2019
8	UT	Summit County	October 2019
9	AZ	Maricopa County	September 2019
9	CA	Ventura County	October 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
1	ME	Cumberland County	Revised Preliminary	8/30/2019
2	NJ	Bergen County	Maps Effective	8/28/2019
2	NJ	Burlington County	Maps Effective	8/28/2019
3	PA	Schuylkill County	Appeal Start	8/15/2019
3	VA	Amelia County	Preliminary	8/30/2019
3	VA	Culpeper County	Appeal Start	8/8/2019
3	VA	Greene County	Appeal Start	8/8/2019
4	FL	Gulf County	Revised Preliminary	8/9/2019
4	FL	Martin County	LFD Issued	8/19/2019
4	FL	St. Lucie County	LFD Issued	8/19/2019
4	GA	Burke County	Maps Effective	8/15/2019
4	GA	Carroll County	Maps Effective	8/15/2019
4	GA	DeKalb County	Maps Effective	8/15/2019
4	MS	Claiborne County	Appeal Start	8/8/2019
4	MS	Hinds County	Appeal Start	8/8/2019
4	MS	Madison County	Appeal Start	8/8/2019
4	MS	Rankin County	Appeal Start	8/8/2019
4	MS	Scott County	Appeal Start	8/8/2019
4	MS	Smith County	Appeal Start	8/8/2019



Region	State	County Name	Action Taken	Date
4	SC	Beaufort County	Revised Preliminary	8/9/2019
4	SC	Horry County	Revised Preliminary	8/19/2019
5	IL	DuPage County	Maps Effective	8/1/2019
5	MI	Lenawee County	Maps Effective	8/15/2019
5	MI	Mason County	Preliminary	8/26/2019
5	MI	Oceana County	Preliminary	8/26/2019
5	MN	Fillmore County	Maps Effective	8/15/2019
5	MN	Marshall County	Appeal Start	8/15/2019
5	MN	Wilkin County	Appeal Start	8/21/2019
5	OH	Ashtabula County	Maps Effective	8/28/2019
5	OH	Cuyahoga County	Maps Effective	8/15/2019
5	OH	Richland County	Maps Effective	8/15/2019
5	OH	Sandusky County	Maps Effective	8/28/2019
6	OK	Oklahoma County	Appeal Start	8/7/2019
6	TX	Galveston County	Maps Effective	8/15/2019
7	IA	Buena Vista County	Preliminary	8/16/2019
7	IA	Butler County	Appeal Start	8/29/2019
7	IA	Harrison County	Appeal Start	8/16/2019
7	IA	Jackson County	Preliminary	8/27/2019
7	IA	Muscatine County	Appeal Start	8/15/2019
7	KS	Dickinson County	Preliminary	8/14/2019
7	KS	Ellsworth County	Preliminary	8/14/2019
7	MO	Howell County	Preliminary	8/30/2019
7	NE	Hamilton County	Maps Effective	8/1/2019
7	NE	Nemaha County	Preliminary	8/2/2019
7	NE	Richardson County	Preliminary	8/2/2019
7	NE	York County	Maps Effective	8/1/2019
8	CO	Boulder County	LFD Issued	8/15/2019
8	CO	Broomfield County	LFD Issued	8/15/2019
8	CO	Las Animas County	LFD Issued	8/28/2019
8	CO	Pitkin County	LFD Issued	8/15/2019
8	CO	Pueblo County	LFD Issued	8/15/2019
8	MT	Richland County	LFD Issued	8/15/2019
8	ND	Richland County	Appeal Start	8/21/2019
8	SD	Clay County	Appeal Start	8/9/2019
8	SD	Union County	Appeal Start	8/8/2019
9	AZ	Maricopa County	Preliminary	8/14/2019
10	AK	Sitka Borough	Maps Effective	8/1/2019



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/fmfv>.

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.

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 Flood Map Changes Viewer at <https://msc.fema.gov/fmfv>.

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 B](#) 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	Nicholas Morici	267-546-6419	Nicholas.Morici@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 Wilenda Henderson	940-898-5105	Juan.Ayala@fema.dhs.gov Wilenda.Henderson@fema.dhs.gov
7	Kristiana Sanford	202-705-9959	Kristiana.Sanford@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.

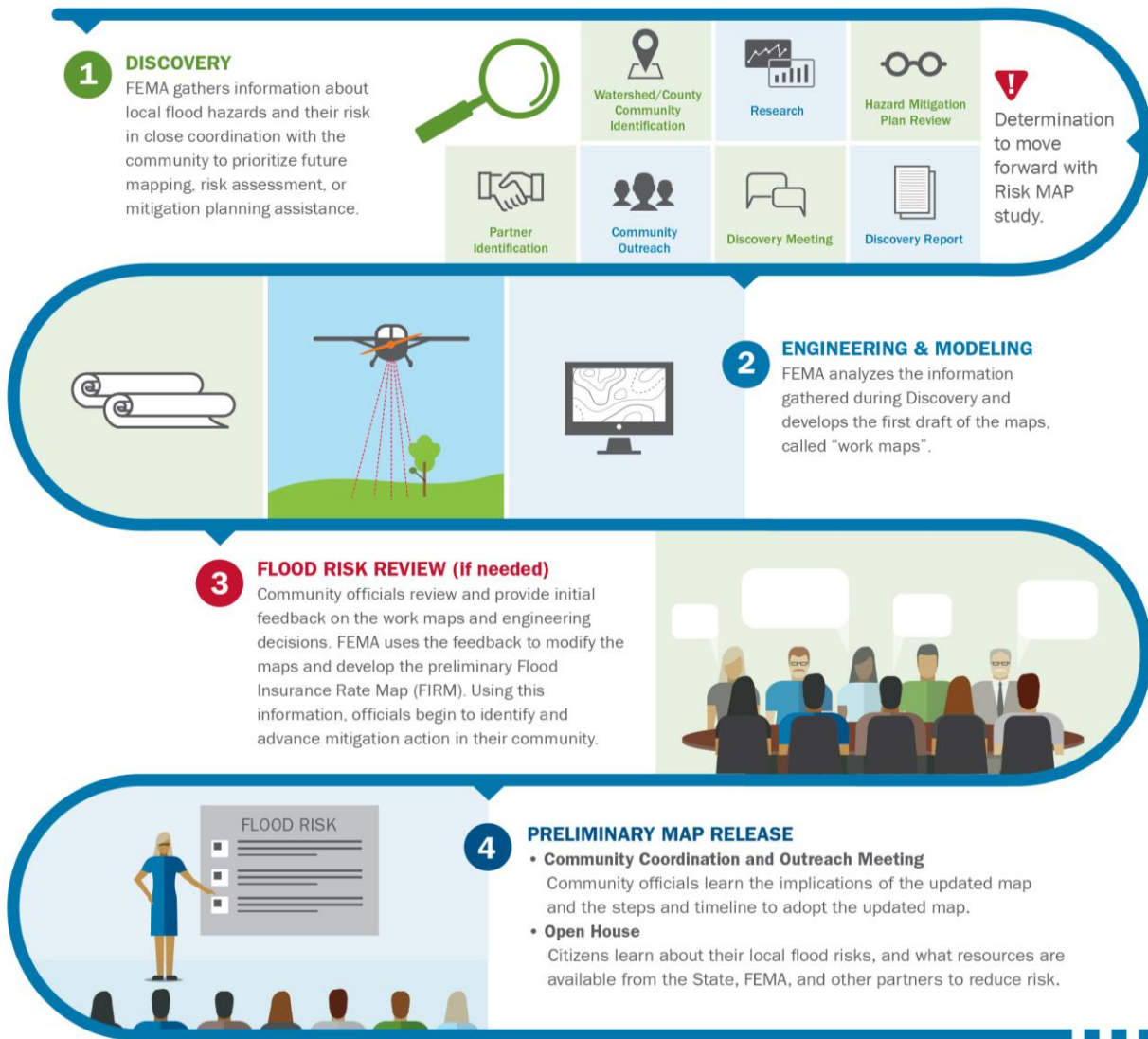
³ For more details, see “Information on ‘Appeal Start’ Actions” in Section 4.3.



APPENDIX A: RISK MAP PROCESS GRAPHIC

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

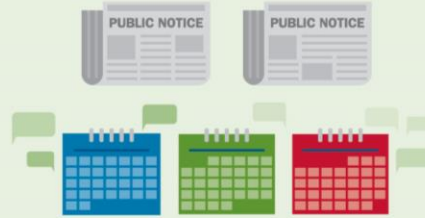
FEMA Risk MAP Process



Risk MAP Process Continued

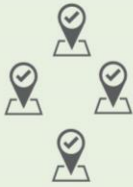
5 90-DAY APPEAL AND COMMENT PERIOD

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.



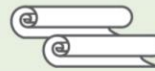
8 RESILIENCE MEETING

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



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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