



# Notice to Congress: Monthly Update on Flood Mapping

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

November 2024

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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

### **FEMA Region 5 Launches New Risk MAP Resilience Meeting Pilot, the “Resilience Plus Meeting”**

At the end of FEMA’s Risk Mapping, Assessment and Planning (Risk MAP) process, when new or updated flood maps are released, project teams can host a Resilience Meeting. A Resilience Meeting is an opportunity to review available products, such as flood risk maps, flood risk reports and data, and provide technical assistance after flood maps are updated. It is held either around the time of preliminary flood map release or map adoption.

To make Resilience Meetings more than just a touchpoint with the community, FEMA Region 5 recently developed and piloted its new “Resilience Plus Meeting” in Kittson County, Minnesota. Their goal was to go deeper and help participants learn how to advance mitigation in their community, in part by bringing a more comprehensive group of partners to the table.

With six federal disaster declarations since 2010, Kittson County has a significant need to strengthen its resilience. The county has been a frequent collaborator with FEMA, completing the Risk MAP process in 2017 and recently updating its hazard mitigation plan. As Kittson County is a [Community Disaster Resilience Zone \(CDRZ\)](#), Region 5 has supported it with the technical and financial resources needed to achieve resilience.

The pilot Resilience Plus Meeting was held on May 29, 2024. Federal and state participants included FEMA, the Minnesota Division of Homeland Security and Emergency Management, the U.S. Army Corps of Engineers, the U.S. Department of Agriculture’s Natural Resources Conservation Service, and the Minnesota Department of Natural Resources. Local participants represented Kittson County, St. Vincent Township, Hill Township, Kittson Healthcare Public Health, the Greenwood Cemetery, Two Rivers Watershed District, and the Northwest Regional Development Commission.

Having local officials and agency representatives in the room helped the group find partnerships to support their mitigation projects. During the exercise to set project priorities, a partnership was formed between the city of Hallock, the Greenwood Cemetery, and the Two Rivers Watershed District. They agreed to support planning and design for an erosion control and riverbank stabilization project near the cemetery. The state and federal agencies suggested programs to fund these and other resilience projects in the county.

Attendees agreed to have a follow-up briefing in three to six months to check in on the projects discussed. This check-in meeting will be held on December 13, 2024.

FEMA Region 5 knows that it is crucial to foster ongoing community partnerships that benefit all. The Resilience Plus Meeting is a great first step in bringing those partners together.

### 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 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	Cheshire County	November 2024	Quarter 1, 2025	Quarter 2, 2025
1	NH	Rockingham County	December 2024	Quarter 1, 2025	Quarter 2, 2025
1	VT	Bennington County	January 2025	Quarter 1, 2025	Quarter 2, 2025
1	VT	Windham County	January 2025	Quarter 1, 2025	Quarter 2, 2025
2	NY	Chautauqua County	January 2025	Quarter 1, 2025	Quarter 2, 2025
2	NY	Essex County	December 2024	Quarter 1, 2025	Quarter 2, 2025
2	NY	Saratoga County	January 2025	Quarter 1, 2025	Quarter 2, 2025
2	NY	Seneca County	December 2024	Quarter 1, 2025	Quarter 2, 2025
2	NY	Wayne County	January 2025	Quarter 1, 2025	Quarter 2, 2025
2	NY	Wyoming County	January 2025	Quarter 1, 2025	Quarter 2, 2025

Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
3	PA	Franklin County	January 2025	Quarter 1, 2025	Quarter 2, 2025
3	VA	Sussex County	January 2025	Quarter 1, 2025	Quarter 2, 2025
5	IL	McDonough County	November 2024	Quarter 4, 2024	Quarter 1, 2025
5	IN	St. Joseph County	January 2025	Quarter 1, 2025	Quarter 2, 2025
5	MI	Alger County	December 2024	Quarter 1, 2025	Quarter 2, 2025
5	WI	Douglas County	December 2024	Quarter 1, 2025	Quarter 2, 2025
5	WI	Richland County	January 2025	Quarter 1, 2025	Quarter 2, 2025
6	AR	Madison County	January 2025	Quarter 1, 2025	Quarter 2, 2025
6	OK	Harper County	January 2025	Quarter 1, 2025	Quarter 2, 2025
6	TX	Parker County	December 2024	Quarter 1, 2025	Quarter 2, 2025
7	KS	Allen County	November 2024	Quarter 1, 2025	Quarter 2, 2025
7	KS	Cherokee County	November 2024	Quarter 1, 2025	Quarter 2, 2025
7	KS	Crawford County	January 2025	Quarter 1, 2025	Quarter 2, 2025
7	KS	Labette County	December 2024	Quarter 1, 2025	Quarter 2, 2025
7	KS	Montgomery County	January 2025	Quarter 1, 2025	Quarter 2, 2025
7	KS	Neosho County	November 2024	Quarter 1, 2025	Quarter 2, 2025
7	MO	Franklin County	January 2025	Quarter 1, 2025	Quarter 2, 2025
7	MO	Gasconade County	January 2025	Quarter 1, 2025	Quarter 2, 2025
7	MO	Hickory County	December 2024	Quarter 1, 2025	Quarter 2, 2025
7	MO	Howell County	December 2024	Quarter 1, 2025	Quarter 2, 2025
7	MO	Oregon County	December 2024	Quarter 1, 2025	Quarter 2, 2025
7	MO	Ozark County	December 2024	Quarter 1, 2025	Quarter 2, 2025
7	MO	Pemiscot County	January 2025	Quarter 1, 2025	Quarter 2, 2025
7	MO	Perry County	January 2025	Quarter 1, 2025	Quarter 2, 2025
7	MO	Stoddard County	January 2025	Quarter 1, 2025	Quarter 2, 2025
8	MT	Jefferson County	November 2024	Quarter 1, 2025	Quarter 2, 2025

Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
8	MT	Missoula County	January 2025	Quarter 1, 2025	Quarter 2, 2025
9	NV	Washoe County	December 2024	Quarter 1, 2025	Quarter 2, 2025
10	AK	Fairbanks North Star Borough	December 2024	Quarter 1, 2025	Quarter 2, 2025
10	AK	Fairbanks North Star Borough	December 2024	Quarter 1, 2025	Quarter 2, 2025
10	ID	Nez Perce County	January 2025	Quarter 1, 2025	Quarter 2, 2025
10	WA	Clallam County	January 2025	Quarter 2, 2025	Quarter 2, 2025

### 3.2. Estimated Release of Revised Preliminary Maps

In some cases, FEMA may issue a revised preliminary map to address changes to preliminary flood hazard determinations. They may also address a non-technical issue. The table below shows the studies for which FEMA plans to release revised preliminary maps. FEMA coordinates the actual release dates with the state and/or local governments.

The table below shows an estimate for the month the revised maps will be released. Community meetings, notices in local papers, and appeal period dates are not shown because these are often not needed for revised preliminary maps.

Region	State	County Name	Estimated Revised Preliminary Issuance
1	MA	Worcester County	November 2024
6	AR	Woodruff County	January 2025
7	MO	Shannon County	December 2024
8	CO	Eagle County	December 2024
9	CA	San Bernardino County	October 2024
10	OR	Lane County	December 2024

### 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
2	NY	Ontario County	Appeal Start	10/3/2024
2	NY	Washington County	Appeal Start	10/22/2024
3	VA	Franklin City	Appeal Start	10/30/2024
3	VA	Goochland County	Maps Effective	10/10/2024
3	VA	Isle of Wight County	Appeal Start	10/23/2024
3	VA	Southampton County	Appeal Start	10/30/2024
3	WV	Summers County	Maps Effective	10/24/2024
4	FL	Bay County	Maps Effective	10/24/2024
4	FL	Franklin County	Maps Effective	10/10/2024
4	FL	Hamilton County	LFD Issued	10/23/2024
4	FL	Jefferson County	LFD Issued	10/23/2024
4	FL	Madison County	LFD Issued	10/23/2024
4	KY	Henry County	Appeal Start	10/23/2024
4	MS	Benton County	Preliminary	10/22/2024
4	MS	Tippah County	Preliminary	10/22/2024
4	MS	Yalobusha County	Preliminary	10/22/2024
4	NC	Alleghany County	Preliminary	10/31/2024
4	NC	Ashe County	Preliminary	10/31/2024
4	NC	Cherokee County	Preliminary	10/31/2024
4	NC	Clay County	Preliminary	10/31/2024
4	NC	Cleveland County	Preliminary	10/31/2024
4	NC	Graham County	Preliminary	10/31/2024
4	NC	Jackson County	Preliminary	10/31/2024
4	NC	Macon County	Preliminary	10/31/2024
4	NC	Polk County	Preliminary	10/31/2024
4	NC	Rutherford County	Preliminary	10/31/2024

Region	State	County Name	Action Taken	Date
4	NC	Swain County	Preliminary	10/31/2024
4	NC	Watauga County	Preliminary	10/31/2024
5	IL	Richland County	Appeal Start	10/31/2024
5	IL	Stark County	LFD Issued	10/23/2024
5	MI	Chippewa County	Preliminary	10/30/2024
5	MN	Wabasha County	Appeal Start	10/15/2024
5	OH	Warren County	LFD Issued	10/23/2024
5	WI	Dane County	LFD Issued	10/9/2024
5	WI	Milwaukee County	Maps Effective	10/24/2024
6	LA	Lafourche Parish	Revised Preliminary	10/31/2024
6	TX	Camp County	Preliminary	10/4/2024
7	IA	Johnson County	Appeal Start	10/23/2024
7	KS	Woodson County	LFD Issued	10/9/2024
7	MO	Harrison County	Appeal Start	10/9/2024
7	MO	Maries County	Preliminary	10/22/2024
7	MO	St. Louis City	Preliminary	10/17/2024
7	MO	St. Louis County	Preliminary	10/17/2024
7	NE	Boone County	Preliminary	10/18/2024
7	NE	Nuckolls County	Appeal Start	10/3/2024
8	CO	Boulder County	Maps Effective	10/24/2024
8	ND	Richland County	Appeal Start	10/31/2024
8	SD	Brookings County	Maps Effective	4/23/2025
9	CA	Lake County	Maps Effective	10/10/2024
9	CA	San Diego County	Appeal Start	10/24/2024
9	CA	Siskiyou County	Appeal Start	10/24/2024
10	WA	Clallam County	LFD Issued	10/23/2024

### 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. The maps are also online at <https://msc.fema.gov/portal/search> and <https://msc.fema.gov/fmcy>.

Local officials should share the maps 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/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 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	Dave Mace	202-341-9703	<a href="mailto:Dave.Mace@fema.dhs.gov">Dave.Mace@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	Lynne Newman	215-910-1863	<a href="mailto:Lynne.Newman@fema.dhs.gov">Lynne.Newman@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	202-708-0369	<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	Casey Deshong	510-612-8691	<a href="mailto:Casey.Deshong@fema.dhs.gov">Casey.Deshong@fema.dhs.gov</a>
10	Brandon Monson	202-256-4213	<a href="mailto:Brandon.Monson@fema.dhs.gov">Brandon.Monson@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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<sup>1</sup> 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.

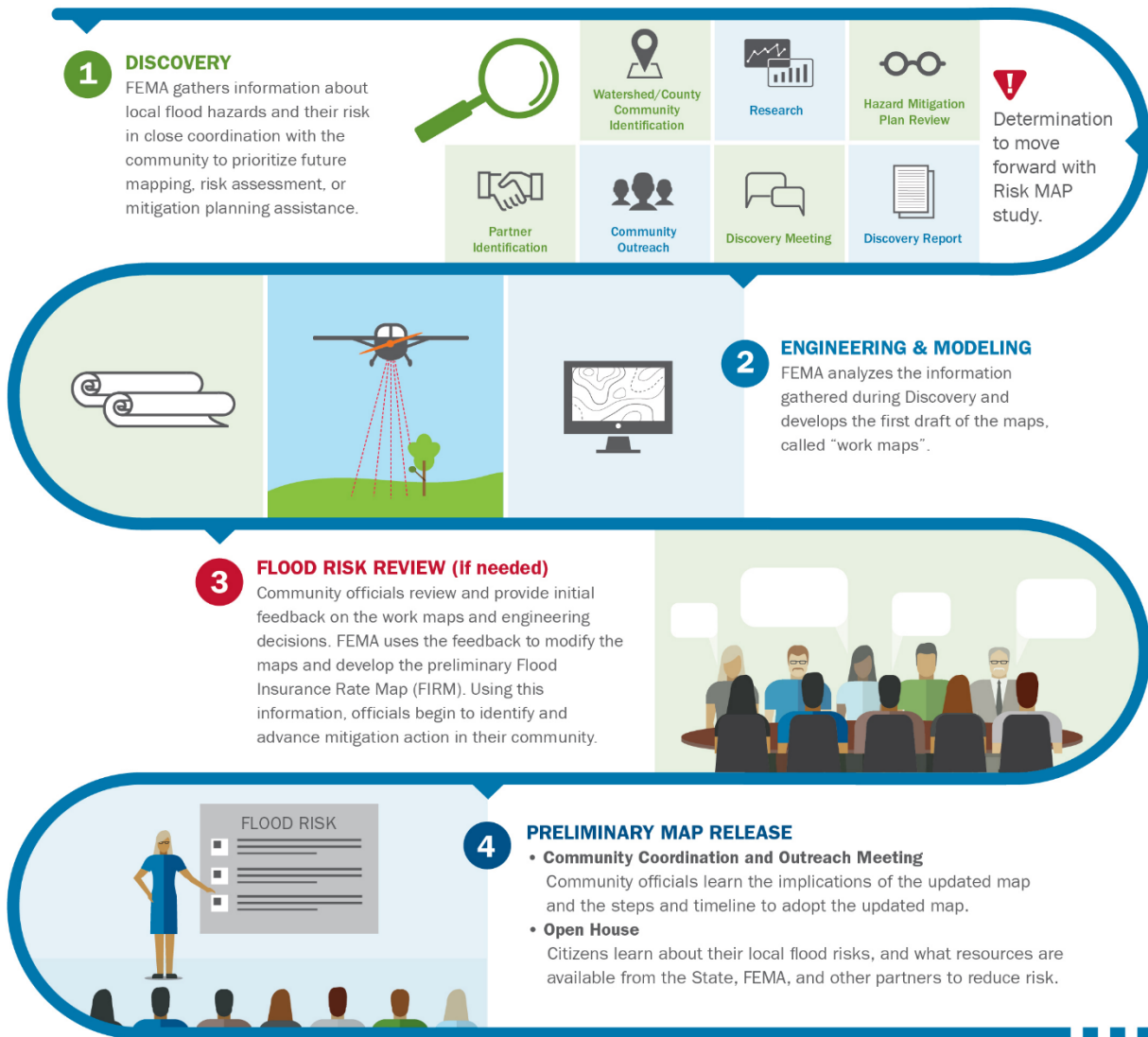
<sup>2</sup> For definitions of flood map, LFD, and other terms, please refer to Appendix B.

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

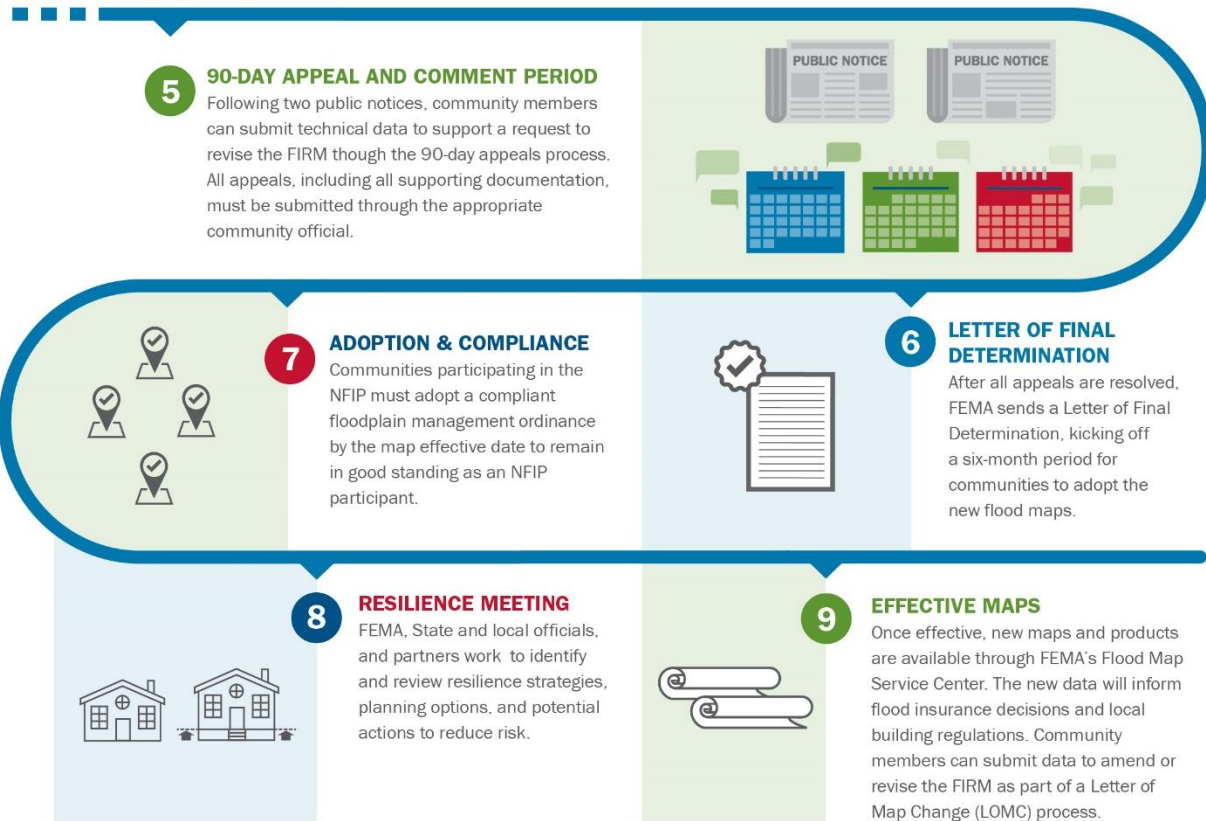
# Appendix A: Risk MAP Process Graphic

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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