



Notice to Congress: Monthly Update on Flood Mapping

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

May 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

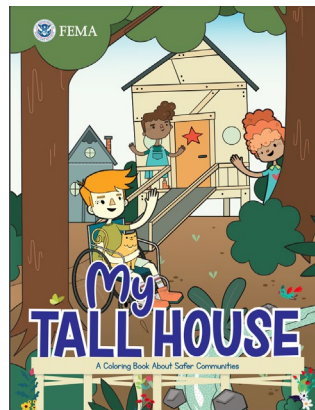
New Spanish Resources Help Share Resilience Messages with the Nation’s Growing Hispanic Population

FEMA’s Strategic Plan Goal 1 is to “Instill Equity as a Foundation of Emergency Management.” It stresses the importance of increasing access to resources to support equitable outcomes across programs. As of July 2022, America’s Hispanic population is estimated at 63.7 million people, 19.1% of the total population, making it the nation’s largest racial or ethnic minority (Source: [U.S. Census Bureau](#)).

To help make sure resilience messages reach this growing population, FEMA continues to expand its library of Spanish materials. This is part of the community outreach and engagement activities carried out during the *Risk Mapping, Assessment and Planning* (Risk MAP) process.

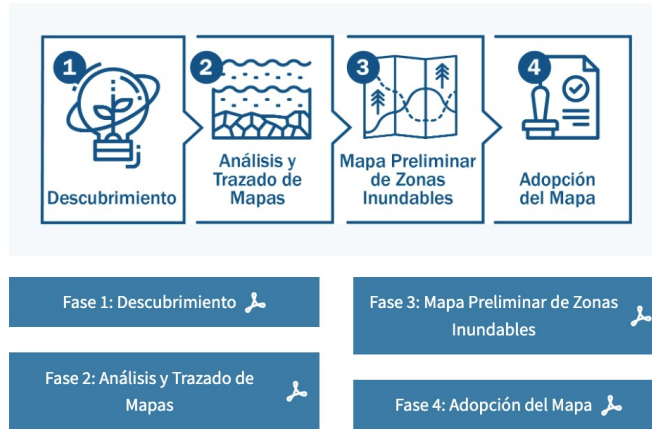
Most recently, FEMA published the third coloring book in the “Safer Communities” series titled “[My Tall House](#),” or “[Mi Casa Elevada](#)” in Spanish. It teaches young children ages 4 to 8 how elevation can help make homes and communities safer. Featuring 11 coloring pages, the engaging book centers on a short story about friends who rebuilt their playhouse after a flood. It includes a glossary of age-appropriate terms to help expand vocabulary. It also has a fun, educational activity called “Build Your Own House.” Kids can do this activity with an adult to help bring the book’s home-elevation message to life.

The series, available on FEMA.gov, also includes “[My Rain Garden/Mi Jardín de Lluvia](#)” and “[My Safe Yard/Mi Patio Seguro](#).”



After launching its new Risk MAP Fact Sheets back in July 2023, FEMA has since created Spanish versions of each Risk MAP phase:

- [Fase 1: Descubrimiento](#) (Phase 1: Discovery).
- [Fase 2: Análisis y Trazado de Mapas](#) (Phase 2: Analysis and Mapping).
- [Fase 3: Mapa Preliminar de Zonas Inundables](#) (Phase 3: Preliminary Flood Map Release).
- [Fase 4: Adopción del Mapa](#) (Phase 4: Map Adoption).



Written in plain language, the series explains how FEMA, communities and residents can work together during and after the flood mapping process to create a more resilient future.

These materials are the latest examples of FEMA's commitment to ensuring equitable access to flood risk information and resources. By sharing materials in Spanish, FEMA can effectively communicate risk assessment and mitigation information to a broader audience in their primary language.

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	MA	Franklin County	May 2024	Quarter 3, 2024	Quarter 1, 2025
1	NH	Rockingham County	June 2024	Quarter 3, 2024	Quarter 4, 2024
1	NH	Strafford County	June 2024	Quarter 3, 2024	Quarter 4, 2024
3	MD	Carroll County	May 2024	Quarter 2, 2024	Quarter 4, 2024
4	FL	Jackson County	May 2024	Quarter 4, 2024	Quarter 1, 2024
4	FL	Washington County	May 2024	Quarter 4, 2024	Quarter 1, 2024
4	GA	Baker County	July 2024	Quarter 1, 2025	Quarter 2, 2024
4	GA	Decatur County	July 2024	Quarter 1, 2025	Quarter 2, 2024
4	GA	Dougherty County	July 2024	Quarter 1, 2025	Quarter 2, 2024
4	GA	Grady County	July 2024	Quarter 1, 2025	Quarter 2, 2024
4	GA	Mitchell County	July 2024	Quarter 1, 2025	Quarter 2, 2024

Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
5	IL	Peoria County	June 2024	Quarter 3, 2024	Quarter 4, 2024
5	IN	Randolph County	June 2024	Quarter 3, 2024	Quarter 4, 2024
5	IN	Tipton County	June 2024	Quarter 3, 2024	Quarter 4, 2024
5	MI	Berrien County	May 2024	Quarter 2, 2024	Quarter 3, 2024
5	MI	Chippewa County	July 2024	Quarter 3, 2024	Quarter 4, 2024
5	MI	St. Joseph County	May 2024	Quarter 2, 2024	Quarter 3, 2024
5	OH	Butler County	June 2024	Quarter 3, 2024	Quarter 4, 2024
6	OK	Love County	May 2024	Quarter 3, 2024	Quarter 4, 2024
6	OK	Pushmataha County	July 2024	Quarter 3, 2024	Quarter 4, 2024
6	TX	Caldwell County	July 2024	Quarter 3, 2024	Quarter 4, 2024
6	TX	Freestone County	July 2024	Quarter 3, 2024	Quarter 4, 2024
6	TX	Sabine County	July 2024	Quarter 3, 2024	Quarter 4, 2024
6	TX	Shelby County	July 2024	Quarter 3, 2024	Quarter 4, 2024
7	KS	Cherokee County	July 2024	Quarter 3, 2024	Quarter 4, 2024
7	MO	Crawford County	July 2024	Quarter 3, 2024	Quarter 4, 2024
7	MO	Franklin County	July 2024	Quarter 3, 2024	Quarter 4, 2024
7	MO	Gasconade County	July 2024	Quarter 3, 2024	Quarter 4, 2024
7	MO	Hickory County	July 2024	Quarter 3, 2024	Quarter 4, 2024
7	MO	Howell County	July 2024	Quarter 3, 2024	Quarter 4, 2024
7	MO	Iron County	July 2024	Quarter 3, 2024	Quarter 4, 2024
7	MO	Madison County	July 2024	Quarter 3, 2024	Quarter 4, 2024
7	MO	Maries County	July 2024	Quarter 3, 2024	Quarter 4, 2024
7	MO	McDonald County	July 2024	Quarter 3, 2024	Quarter 4, 2024
7	MO	Mississippi County	July 2024	Quarter 3, 2024	Quarter 4, 2024
7	MO	New Madrid County	July 2024	Quarter 3, 2024	Quarter 4, 2024
7	MO	Oregon County	July 2024	Quarter 3, 2024	Quarter 4, 2024
7	MO	Phelps County	July 2024	Quarter 3, 2024	Quarter 4, 2024
7	MO	Reynolds County	May 2024	Quarter 3, 2024	Quarter 4, 2024
7	MO	St. Louis County	June 2024	Quarter 3, 2024	Quarter 4, 2024

Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
7	MO	Stoddard County	July 2024	Quarter 3, 2024	Quarter 4, 2024
7	MO	Texas County	June 2024	Quarter 3, 2024	Quarter 4, 2024
7	MO	Wayne County	July 2024	Quarter 3, 2024	Quarter 4, 2024
7	MO	Webster County	July 2024	Quarter 3, 2024	Quarter 4, 2024
7	NE	Dixon County	May 2024	Quarter 3, 2024	Quarter 4, 2024
7	NE	Morrill County	July 2024	Quarter 3, 2024	Quarter 4, 2024
8	UT	Utah County	June 2024	Quarter 3, 2024	Quarter 1, 2025
9	CA	Alameda County	June 2024	Quarter 3, 2024	Quarter 4, 2024
9	HI	Honolulu County	July 2024	Quarter 3, 2024	Quarter 4, 2024
10	ID	Clearwater County	June 2024	Quarter 3, 2024	Quarter 4, 2024
10	WA	Garfield County	July 2024	Quarter 4, 2024	Quarter 1, 2025
10	WA	Whitman County	June 2024	Quarter 3, 2024	Quarter 4, 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
1	MA	Worcester County	May 2024
1	NH	Merrimack County	May 2024
3	MD	St. Mary's County	May 2024
7	MO	Barry County	June 2024
7	MO	Carter County	June 2024
7	MO	Douglas County	June 2024
7	MO	St. Louis City	June 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
3	VA	Fauquier County	Maps Effective	4/25/2024
3	VA	Goochland County	LFD Issued	4/10/2024
3	VA	Henrico County	Maps Effective	4/25/2024
3	VA	Suffolk City	Preliminary	4/29/2024
3	WV	Summers County	LFD Issued	4/24/2024
4	FL	Bay County	LFD Issued	4/24/2024
4	FL	Franklin County	LFD Issued	4/10/2024
4	GA	Gwinnett County	Maps Effective	4/11/2024
4	SC	Georgetown County	Appeal Start	4/18/2024
4	TN	Jackson County	Maps Effective	4/25/2024
4	TN	Wilson County	Maps Effective	4/25/2024
5	IL	Tazewell County	Appeal Start	4/11/2024
5	IN	Morgan County	Maps Effective	4/25/2024
5	MI	Berrien County	Maps Effective	4/25/2024
5	MN	Pipestone County	Maps Effective	4/25/2024
5	MN	Wabasha County	Preliminary	4/25/2024
5	OH	Fairfield County	Maps Effective	4/25/2024
5	WI	Kenosha County	Maps Effective	4/11/2024
5	WI	Langlade County	Preliminary	4/30/2024
5	WI	Milwaukee County	LFD Issued	4/24/2024
6	AR	Lonoke County	Maps Effective	4/25/2024
7	IA	Johnson County	Revised Preliminary	4/17/2024
7	IA	Scott County	Maps Effective	4/11/2024
7	NE	Douglas County	Revised Preliminary	4/24/2024
8	CO	Arapahoe County	Maps Effective	4/11/2024
8	CO	Boulder County	LFD Issued	4/24/2024

Region	State	County Name	Action Taken	Date
8	CO	La Plata County	Maps Effective	4/25/2024
8	MT	Mineral County	Maps Effective	4/25/2024
8	SD	Roberts County	Maps Effective	4/25/2024
9	AZ	Mohave County	Preliminary	4/10/2024
9	CA	Lake County	LFD Issued	4/10/2024
9	CA	Placer County	Preliminary	4/12/2024
9	CA	Ventura County	Maps Effective	4/4/2024
9	NV	Douglas County	Appeal Start	4/10/2024
10	AK	Ketchikan Gateway Borough	Maps Effective	4/11/2024
10	OR	Sherman County	Appeal Start	4/11/2024

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.

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/fmcv>.

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	Diego Alvarado	202-384-5312	Diego.Alvarado@fema.dhs.gov
2	Mary Light	551-267-5298	Mary.Light@fema.dhs.gov
3	Lynne Newman	215-910-1863	Lynne.Newman@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	202-708-0369	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	Casey Deshong	510-612-8691	Casey.Deshong@fema.dhs.gov
10	Brandon Monson	202-256-4213	Brandon.Monson@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 2 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.

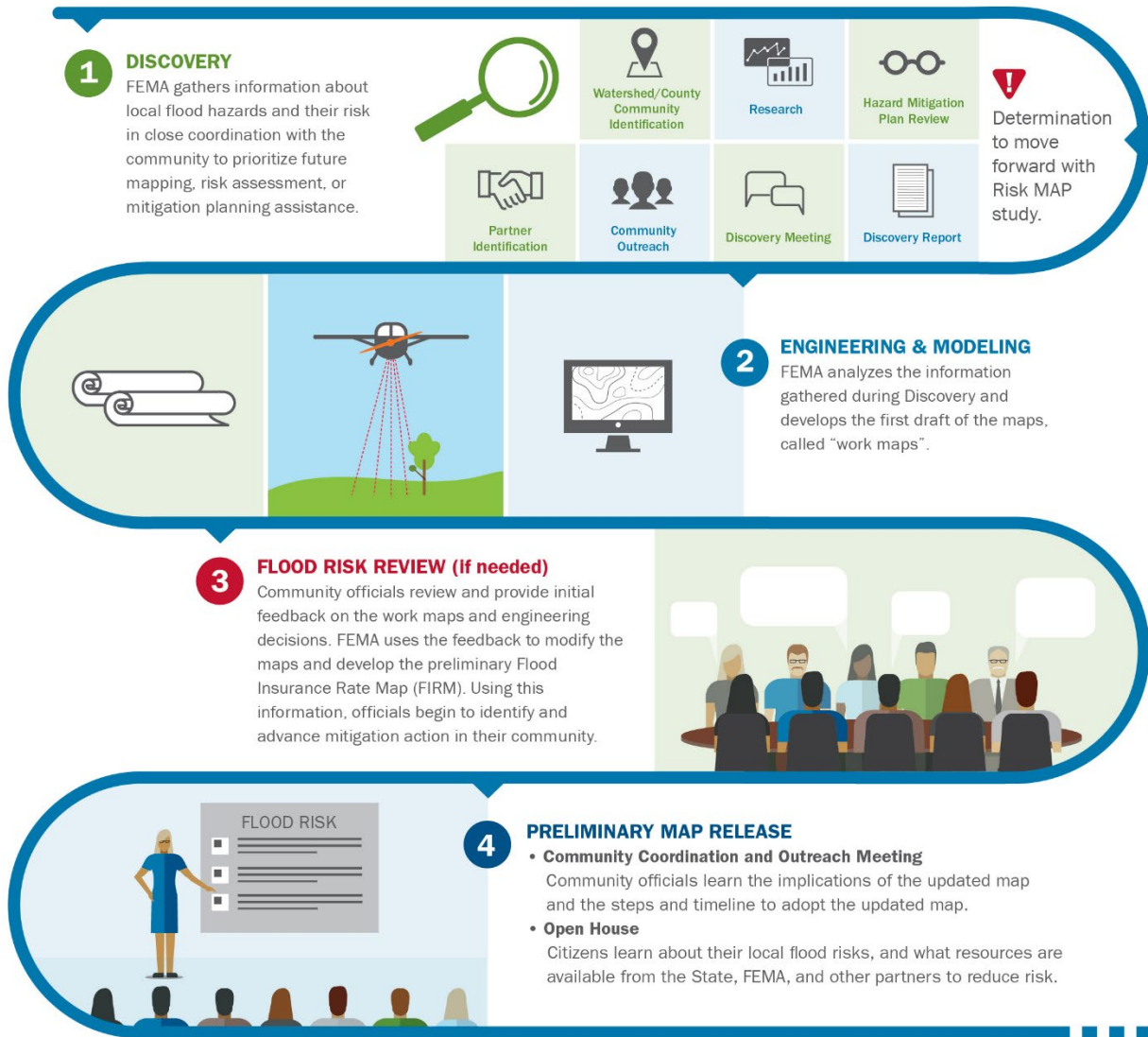
2 For definitions of flood map, LFD, and other terms, please refer to Appendix B.

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

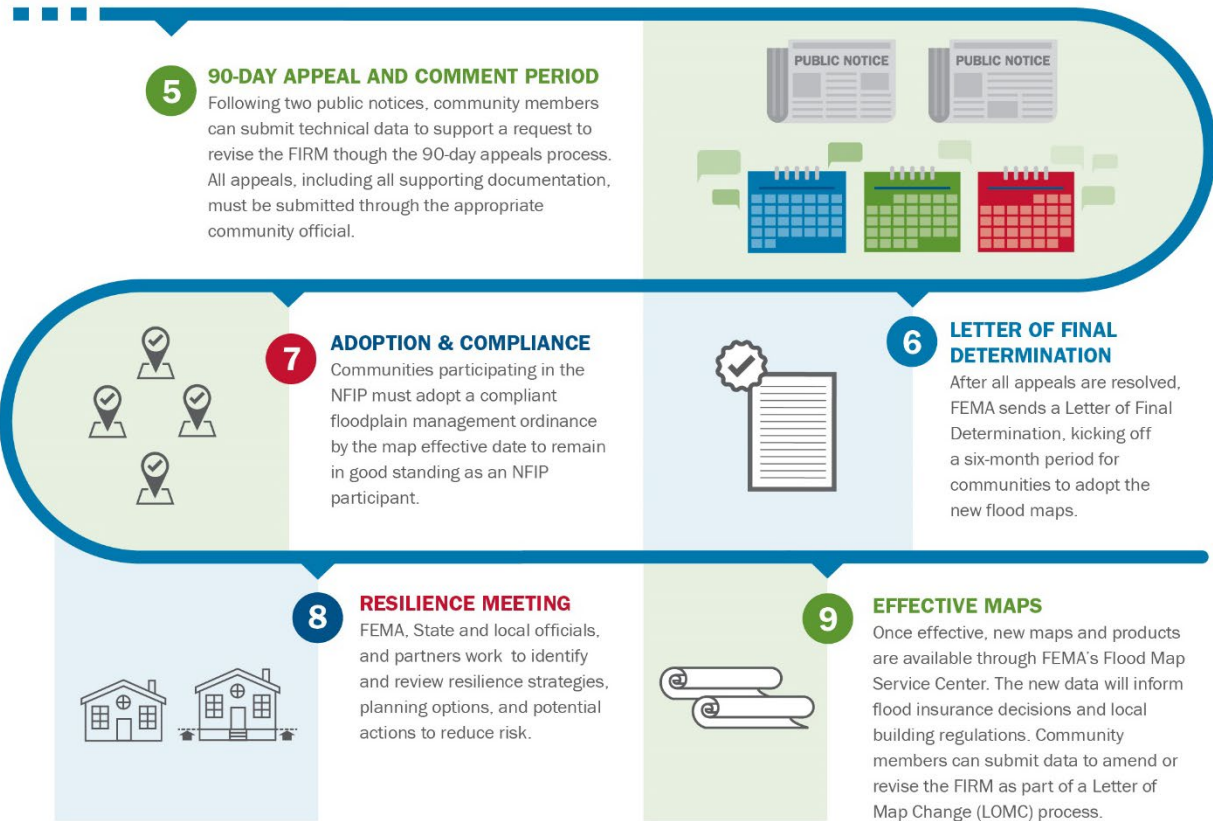
Appendix A: Risk MAP Process Graphic

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>

National Flood Insurance Program

Website <https://www.fema.gov/flood-insurance>

Phone 877-336-2627 (toll free)

E-mail floodsmart@fema.dhs.gov

Risk MAP Program

Website <https://www.fema.gov/flood-maps/tools-resources/risk-map>

Phone 877-336-2627 (toll free)

E-mail FEMA-FMIX@fema.dhs.gov