



# Notice to Congress: Monthly Update on Flood Mapping

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

December 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 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 9 Joins Third Annual Tribal Partnership Workshop

To be a better partner to Tribal Nations, FEMA strives to affirm their sovereignty and self-governance. To this end, FEMA Region 9 attended the Third Annual Tribal Partnership Workshop. The event was held in Rancho Mirage, California in June 2024.

The Agua Caliente Band of Cahuilla Indians hosted the three-day workshop. This was an important chance to collaborate through interactive groups and panel discussions. Each activity centered on ways to advance mitigation.

FEMA staff joined emergency managers from Tribal Nations throughout Region 9. They talked about their priorities, reviewed resources, and connected on challenges. Participants could explore grant programs, develop strategies for creating or updating a hazard mitigation plan, discuss mitigation support, and more.

At sessions designed to help people build relationships, attendees met with people from several FEMA programs. Region 9 also hosted a resource marketplace. They shared information on FEMA's mitigation program and held sessions on Community Disaster Resilience Zones. Lastly, FEMA leaders from Region 9 spoke to the workshop's nearly 150 attendees.

Staff from the U.S. Army Corps of Engineers, the U.S. Department of Health and Human Services, the Bureau of Indian Affairs, and the U.S. Department of Agriculture also attended. They joined both the marketplace and panel discussions on how their programs can support Tribal Nations.

The continued partnership between Tribal Nations and FEMA Region 9 is mission critical. It results in appropriate support for both resilience and tribal communities, as they address local hazards and mitigate risk. Coming together before disaster strikes helps both FEMA and tribes understand mitigation needs more clearly. Sharing this knowledge can lead to greater resilience for years to come.

## 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	MA	Worcester County	February 2025	Quarter 2, 2025	Quarter 3, 2025
1	NH	Cheshire County	December 2024	Quarter 1, 2025	Quarter 2, 2025
1	NH	Rockingham County	February 2025	Quarter 2, 2025	Quarter 3, 2025
1	VT	Bennington County	February 2025	Quarter 2, 2025	Quarter 3, 2025
1	VT	Windham County	February 2025	Quarter 2, 2025	Quarter 3, 2025
2	NJ	Mercer County	February 2025	Quarter 1, 2025	Quarter 2, 2025
2	NY	Essex County	December 2024	Quarter 1, 2025	Quarter 2, 2025
2	NY	Genesee County	February 2025	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
3	PA	Franklin County	January 2025	Quarter 2, 2025	Quarter 3, 2025
3	VA	Sussex County	January 2025	Quarter 2, 2025	Quarter 3, 2025
4	FL	Collier County	February 2025	Quarter 2, 2025	Quarter 3, 2025
4	FL	Collier County	February 2025	Quarter 2, 2025	Quarter 3, 2025
4	GA	Rabun County	January 2025	Quarter 2, 2025	Quarter 3, 2025
4	TN	Humphreys County	December 2024	Quarter 1, 2025	Quarter 2, 2025
5	IN	St. Joseph 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
5	MI	Alger County	January 2025	Quarter 1, 2025	Quarter 2, 2025
5	MI	Clare County	February 2025	Quarter 1, 2025	Quarter 2, 2025
5	OH	Clermont County	February 2025	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
7	KS	Allen County	December 2024	Quarter 1, 2025	Quarter 2, 2025
7	KS	Crawford County	January 2025	Quarter 1, 2025	Quarter 2, 2025
7	KS	Labette County	February 2025	Quarter 1, 2025	Quarter 2, 2025
7	KS	Lyon County	February 2025	Quarter 1, 2025	Quarter 2, 2025
7	KS	Montgomery County	January 2025	Quarter 1, 2025	Quarter 2, 2025
7	KS	Neosho County	December 2024	Quarter 1, 2025	Quarter 2, 2025
7	MO	Hickory County	February 2025	Quarter 1, 2025	Quarter 2, 2025
7	MO	Howell County	February 2025	Quarter 2, 2025	Quarter 3, 2025
7	MO	Oregon County	February 2025	Quarter 2, 2025	Quarter 3, 2025
8	MT	Teton County	February 2025	Quarter 2, 2025	Quarter 3, 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	ID	Nez Perce County	January 2025	Quarter 2, 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	NH	Hillsborough County	January 2025
3	MD	Carroll County	December 2024
3	MD	Carroll County	December 2024
4	MS	Calhoun County	January 2025
6	AR	Woodruff County	January 2025
7	MO	Shannon County	December 2024
8	CO	Eagle County	December 2024
9	AZ	Coconino County	February 2025

### 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	MA	Worcester County	Preliminary	11/26/2024
3	MD	St. Mary's County	LFD Issued	11/6/2024
3	VA	Lunenburg County	LFD Issued	11/6/2024
4	MS	Panola County	Preliminary	11/1/2024
5	IL	McDonough County	Preliminary	11/4/2024
6	OK	Love County	Appeal Start	11/15/2024
6	TX	Collin County	Maps Effective	11/21/2024
7	KS	Cherokee County	Preliminary	11/15/2024
7	NE	Kearney County	Appeal Start	11/14/2024
8	ND	Logan County	LFD Issued	11/6/2024
8	ND	Wells County	Appeal Start	11/23/2024
8	SD	Davison County	LFD Issued	11/6/2024
8	SD	Lake County	Maps Effective	11/21/2024
10	OR	Klamath County	Maps Effective	11/7/2024



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

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_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/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**

<b>FEMA Region</b>	<b>Name</b>	<b>Telephone Number</b>	<b>Email Address</b>
1	Dave Mace	202-341-9703	Dave.Mace@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 De Shong	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).<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 two 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.

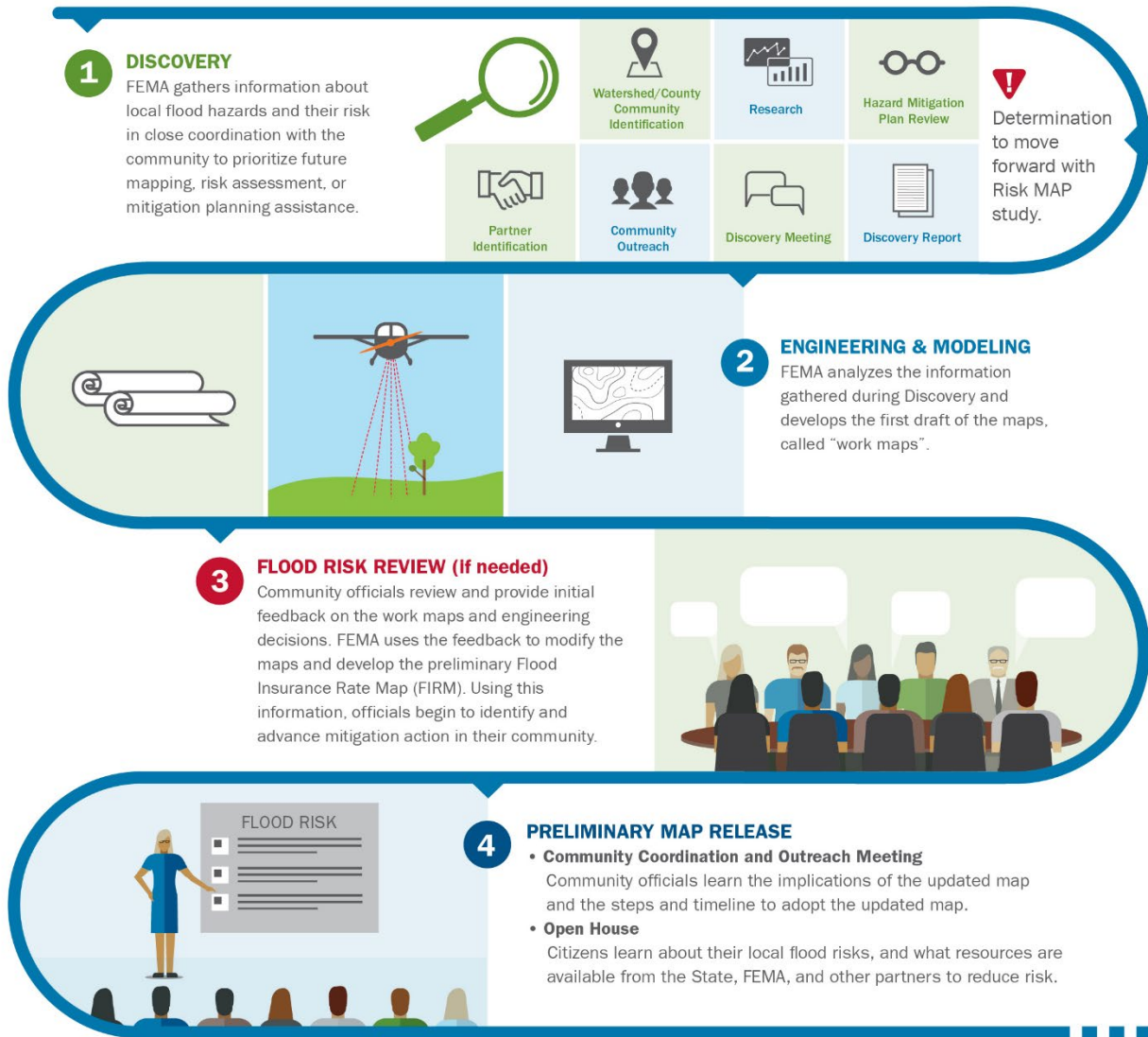
<sup>2</sup> For definitions of flood map, LFD, and other terms, please refer to Appendix B.

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

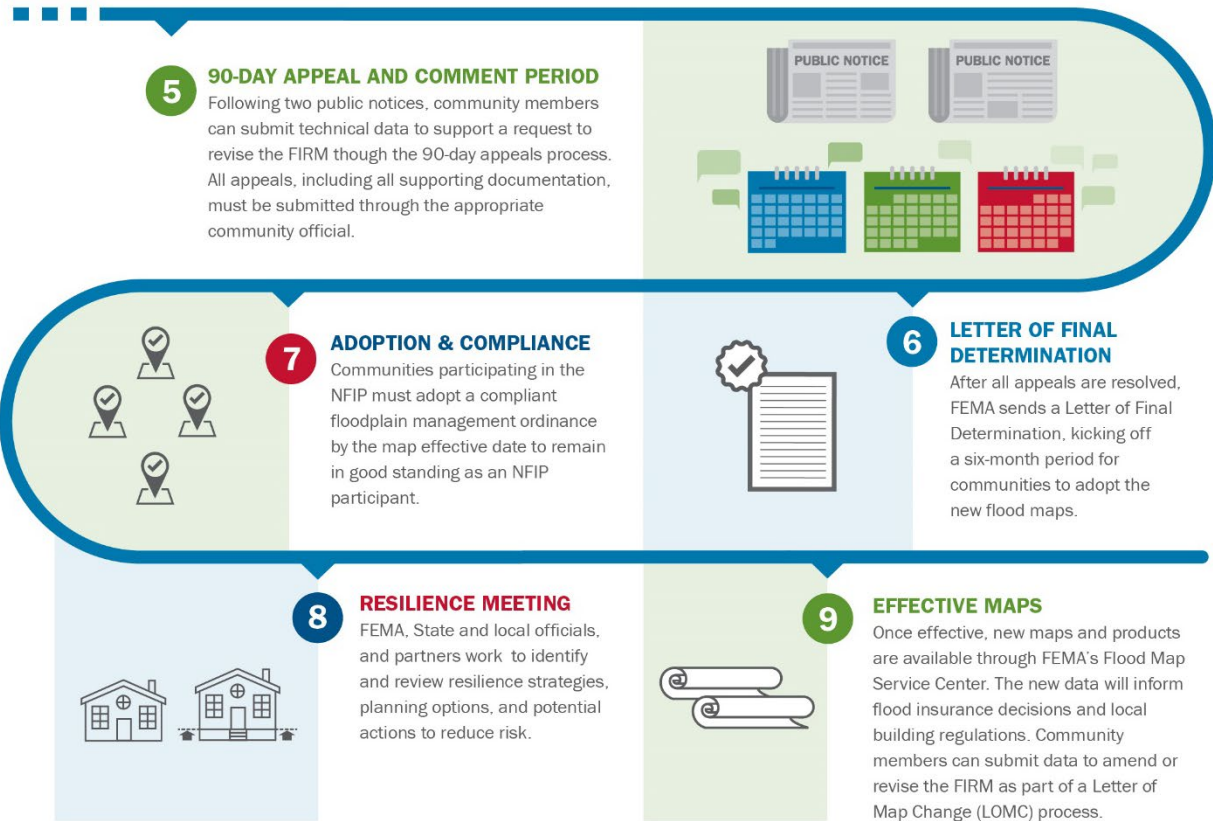
# Appendix A: Risk MAP Process Graphic

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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Email	<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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Email	<a href="mailto:FEMA-FMIX@fema.dhs.gov">FEMA-FMIX@fema.dhs.gov</a>
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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 fourth quarter of FY2024, the total FEMA flood hazard mapping inventory included approximately 1.3 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 **3.7 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.

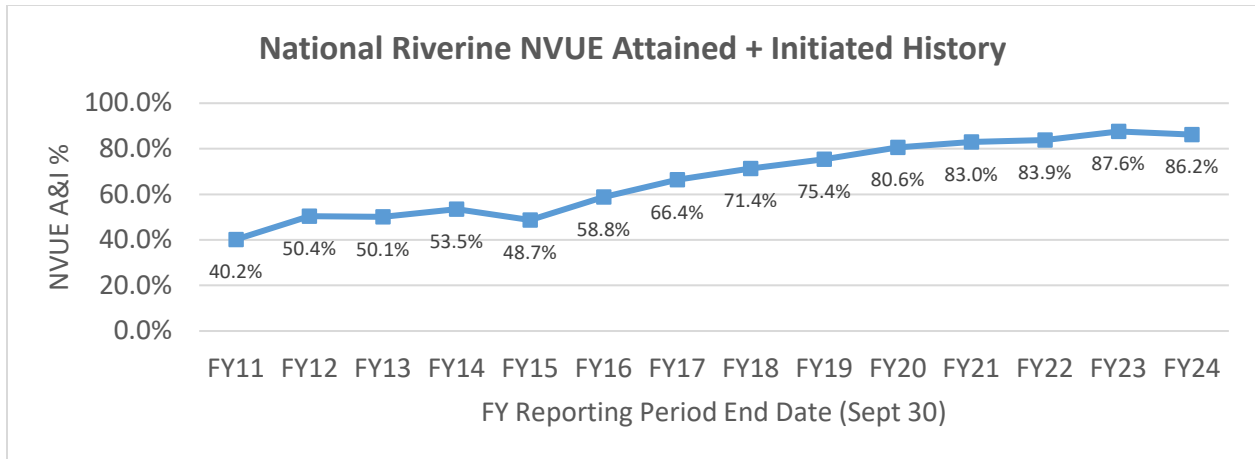
- **1.3 million** miles mapped and maintained by FEMA.
- **1.1 million** miles on Federal Lands and do not need to be mapped.
- **1.3 million** unmapped miles.

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 flooding sources as part of a five-year review cycle.

National NVUE Attained and Initiated Summary Table: FY24 – Q4					
	NVUE Measured at Preliminary Issuance				
	Full Inventory of Mapped Miles	NVUE Attained Miles	NVUE % Attained	NVUE Initiated Miles	NVUE % Attained + Initiated
<b>Riverine</b>	1,231,845	480,143	39.0%	581,577	86.2%
<b>Coastal</b>	43,455	35,034	80.6%	3,552	88.8%
<b>Total</b>	<b>1,275,300</b>	<b>515,177</b>	<b>40.4%</b>	<b>585,129</b>	<b>86.3%</b>

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.