



# Notice to Congress: Monthly Update on Flood Mapping

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

August 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 Co-Leads Session on Storytelling, Empathy and Climate Change at the Social Coast Forum

Climate change is making it harder to manage coastal communities, public systems, and the environment. It can affect human health, food security, transportation, the economy and the environment. However, for many Americans, the impacts of climate change can feel overwhelming.



**Figure 1. FEMA co-led session flyer held in Charleston, SC**

When connecting with a non-expert audience, FEMA uses storytelling to relay complex information. Storytelling can make topics clearer and more relatable.

In February, FEMA co-led a "Sharing Our Climate Stories" session at the [Social Coast Forum 2024](#) in Charleston, South Carolina. To tie scientific data with emotional narratives, the session gave attendees ideas to inspire them to fold storytelling into their work.

The session began by exploring personal connections to storytelling. Participants shared experiences, observations and ways they have used stories in the past.

Next, participants shared climate stories and how climate change has affected them. The facilitators asked them to create their own climate story. Small groups reviewed each narrative. This exercise built a sense of collaboration and connection. Groups found common ground in their lived experiences.

Feedback was very positive: 97% of commenters said they gained knowledge and skills they could apply to their jobs; 99% reported they were satisfied with the forum.

The National Oceanic and Atmospheric Administration and the National Estuarine Research Reserve Association host the forum every two years. It brings together over 300 people from state and local coastal management programs, nonprofits, academia, private industry and the federal government. The knowledge, tools and resources shared can help coastal communities build equitable climate resilience.

### 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	Hampden County	October 2024	Quarter 4, 2024	Quarter 1, 2025
1	MA	Worcester County	October 2024	Quarter 4, 2024	Quarter 1, 2025
1	NH	Cheshire County	October 2024	Quarter 4, 2024	Quarter 1, 2025
1	NH	Rockingham County	September 2024	Quarter 4, 2024	Quarter 1, 2025
1	NH	Strafford County	August 2024	Quarter 4, 2024	Quarter 1, 2025
2	NY	Essex County	October 2024	Quarter 4, 2024	Quarter 1, 2025
3	VA	Lynchburg City	September 2024	Quarter 4, 2024	Quarter 2, 2025
3	WV	Jefferson County	September 2024	Quarter 4, 2024	Quarter 2, 2025

Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
4	NC	Alleghany County	October 2024	Quarter 1, 2025	Quarter 2, 2025
4	NC	Ashe County	October 2024	Quarter 1, 2025	Quarter 2, 2025
4	NC	Cherokee County	October 2024	Quarter 1, 2025	Quarter 2, 2025
4	NC	Clay County	October 2024	Quarter 1, 2025	Quarter 2, 2025
4	NC	Cleveland County	October 2024	Quarter 1, 2025	Quarter 2, 2025
4	NC	Graham County	October 2024	Quarter 1, 2025	Quarter 2, 2025
4	NC	Jackson County	October 2024	Quarter 1, 2025	Quarter 2, 2025
4	NC	Macon County	October 2024	Quarter 1, 2025	Quarter 2, 2025
4	NC	Polk County	October 2024	Quarter 1, 2025	Quarter 2, 2025
4	NC	Rutherford County	October 2024	Quarter 1, 2025	Quarter 2, 2025
4	NC	Swain County	October 2024	Quarter 1, 2025	Quarter 2, 2025
4	NC	Watauga County	October 2024	Quarter 1, 2025	Quarter 2, 2025
4	TN	Sevier County	August 2024	Quarter 4, 2024	Quarter 1, 2025
5	IL	McHenry County	August 2024	Quarter 3, 2024	Quarter 4, 2024
5	IN	Clay County	October 2024	Quarter 4, 2024	Quarter 1, 2025
5	MI	Berrien County	August 2024	Quarter 3, 2024	Quarter 4, 2024
5	MI	Chippewa County	September 2024	Quarter 4, 2024	Quarter 1, 2025
5	OH	Clermont County	October 2024	Quarter 4, 2024	Quarter 1, 2025
6	OK	Pushmataha County	September 2024	Quarter 4, 2024	Quarter 1, 2025
6	TX	Caldwell County	August 2024	Quarter 3, 2024	Quarter 4, 2024
6	TX	Camp County	October 2024	Quarter 4, 2024	Quarter 1, 2025
6	TX	Morris County	September 2024	Quarter 4, 2024	Quarter 1, 2025
6	TX	Panola County	August 2024	Quarter 3, 2024	Quarter 4, 2024
6	TX	Parker County	October 2024	Quarter 4, 2024	Quarter 1, 2025



Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
6	TX	Sabine County	August 2024	Quarter 3, 2024	Quarter 4, 2024
6	TX	San Augustine County	August 2024	Quarter 3, 2024	Quarter 4, 2024
6	TX	Shelby County	August 2024	Quarter 3, 2024	Quarter 4, 2024
6	TX	Trinity County	August 2024	Quarter 3, 2024	Quarter 4, 2024
7	KS	Allen County	October 2024	Quarter 4, 2024	Quarter 1, 2025
7	KS	Cherokee County	September 2024	Quarter 4, 2024	Quarter 1, 2025
7	KS	Crawford County	October 2024	Quarter 4, 2024	Quarter 1, 2025
7	KS	Neosho County	October 2024	Quarter 4, 2024	Quarter 1, 2025
7	MO	Franklin County	October 2024	Quarter 4, 2024	Quarter 1, 2025
7	MO	Howell County	October 2024	Quarter 4, 2024	Quarter 1, 2025
7	MO	Maries County	September 2024	Quarter 4, 2024	Quarter 1, 2025
7	MO	Mississippi County	October 2024	Quarter 4, 2024	Quarter 1, 2025
7	MO	Oregon County	October 2024	Quarter 4, 2024	Quarter 1, 2025
7	MO	Ozark County	October 2024	Quarter 4, 2024	Quarter 1, 2025
7	MO	Reynolds County	August 2024	Quarter 3, 2024	Quarter 4, 2024
7	MO	St. Louis County	August 2024	Quarter 4, 2024	Quarter 1, 2025
7	MO	Texas County	August 2024	Quarter 3, 2024	Quarter 4, 2024
7	MO	Webster County	August 2024	Quarter 4, 2024	Quarter 1, 2025
7	NE	Boone County	October 2024	Quarter 4, 2024	Quarter 1, 2025
9	AZ	Cochise County	September 2024	Quarter 4, 2024	Quarter 1, 2025
9	CA	Trinity County	September 2024	Quarter 4, 2024	Quarter 1, 2025
10	AK	Fairbanks North Star Borough	October 2024	Quarter 4, 2024	Quarter 2, 2025
10	ID	Teton County	August 2024	Quarter 4, 2024	Quarter 1, 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	August 2024
3	VA	Fairfax County	August 2024
4	AL	DeKalb County	August 2024
4	AL	Jackson County	August 2024
4	AL	Marshall County	August 2024
4	GA	Lowndes County	September 2024
4	MS	Grenada County	August 2024
6	LA	Lafourche Parish	October 2024
6	OK	Tulsa County	September 2024
7	MO	Barry County	August 2024
7	MO	St. Louis City	August 2024
10	OR	Hood River County	August 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
1	MA	Plymouth County	Maps Effective	7/3/2024

Region	State	County Name	Action Taken	Date
1	MA	Suffolk County	Maps Effective	7/3/2024
1	ME	York County	Maps Effective	7/17/2024
1	NH	Sullivan County	Preliminary	7/25/2024
2	NY	Monroe County	Maps Effective	7/31/2024
2	NY	Orleans County	Appeal Start	7/12/2024
3	PA	Bradford County	Maps Effective	7/17/2024
3	PA	Columbia County	Maps Effective	7/31/2024
3	VA	Charlotte County	Appeal Start	7/17/2024
3	WV	Monroe County	LFD Issued	7/17/2024
4	AL	Lee County	LFD Issued	7/17/2024
4	AL	Russell County	Maps Effective	7/17/2024
4	AL	Tallapoosa County	Maps Effective	7/17/2024
4	FL	Broward County	Maps Effective	7/31/2024
4	KY	Daviess County	Maps Effective	7/31/2024
4	KY	Daviess County	Maps Effective	7/31/2024
4	MS	Holmes County	LFD Issued	7/17/2024
4	MS	Lee County	Appeal Start	7/30/2024
4	MS	Leflore County	LFD Issued	7/17/2024
4	MS	Madison County	LFD Issued	7/17/2024
4	MS	Monroe County	Appeal Start	7/31/2024
4	MS	Yazoo County	LFD Issued	7/31/2024
4	NC	Beaufort County	LFD Issued	7/17/2024
4	NC	Bertie County	LFD Issued	7/17/2024
4	NC	Carteret County	LFD Issued	7/17/2024
4	NC	Chowan County	LFD Issued	7/17/2024
4	NC	Craven County	LFD Issued	7/17/2024
4	NC	Duplin County	LFD Issued	7/17/2024
4	NC	Hertford County	LFD Issued	7/17/2024

Region	State	County Name	Action Taken	Date
4	NC	Martin County	LFD Issued	7/17/2024
4	NC	New Hanover County	LFD Issued	7/17/2024
4	NC	Onslow County	LFD Issued	7/17/2024
4	NC	Pender County	LFD Issued	7/17/2024
4	NC	Pitt County	LFD Issued	7/17/2024
4	NC	Sampson County	LFD Issued	7/17/2024
4	NC	Tyrrell County	LFD Issued	7/17/2024
4	NC	Washington County	LFD Issued	7/17/2024
4	TN	Carter County	LFD Issued	7/17/2024
4	TN	Sullivan County	Maps Effective	7/31/2024
5	IL	Clay County	LFD Issued	7/17/2024
5	IL	Effingham County	LFD Issued	7/17/2024
5	MI	Bay County	Maps Effective	7/31/2024
5	MI	Kalamazoo County	Maps Effective	7/31/2024
5	MI	Menominee County	Maps Effective	7/31/2024
5	MI	Wayne County	Appeal Start	7/10/2024
5	MN	Le Sueur County	Maps Effective	7/17/2024
5	MN	Morrison County	Maps Effective	7/31/2024
5	OH	Butler County	Preliminary	7/10/2024
5	OH	Hardin County	Maps Effective	7/3/2024
5	OH	Licking County	Maps Effective	7/31/2024
5	WI	Ozaukee County	Maps Effective	7/31/2024
5	WI	Shawano County	Maps Effective	7/17/2024
6	LA	Allen Parish	Appeal Start	7/18/2024
6	LA	East Feliciana Parish	Maps Effective	7/31/2024
6	LA	West Feliciana Parish	Maps Effective	7/31/2024
6	TX	Freestone County	Preliminary	7/12/2024
6	TX	Hays County	LFD Issued	7/17/2024

Region	State	County Name	Action Taken	Date
6	TX	Victoria County	Maps Effective	7/17/2024
7	IA	Woodbury County	Maps Effective	7/17/2024
7	KS	Marion County	Maps Effective	7/17/2024
7	MO	Carter County	Revised Preliminary	7/3/2024
7	MO	Douglas County	Revised Preliminary	7/17/2024
7	NE	Morrill County	Preliminary	7/18/2024
7	NE	Morrill County	Preliminary	7/18/2024
8	CO	Denver County	Maps Effective	7/3/2024
8	ND	Eddy County	LFD Issued	7/31/2024
8	ND	Foster County	LFD Issued	7/31/2024
8	ND	Wells County	Preliminary	7/31/2024
8	SD	Codington County	Appeal Start	7/31/2024
9	CA	Mendocino County	Revised Preliminary	7/10/2024
9	CA	Sonoma County	Maps Effective	7/31/2024
9	HI	Honolulu County	Preliminary	7/31/2024
10	ID	Clearwater County	Preliminary	7/19/2024
10	WA	Garfield County	Preliminary	7/31/2024

**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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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.

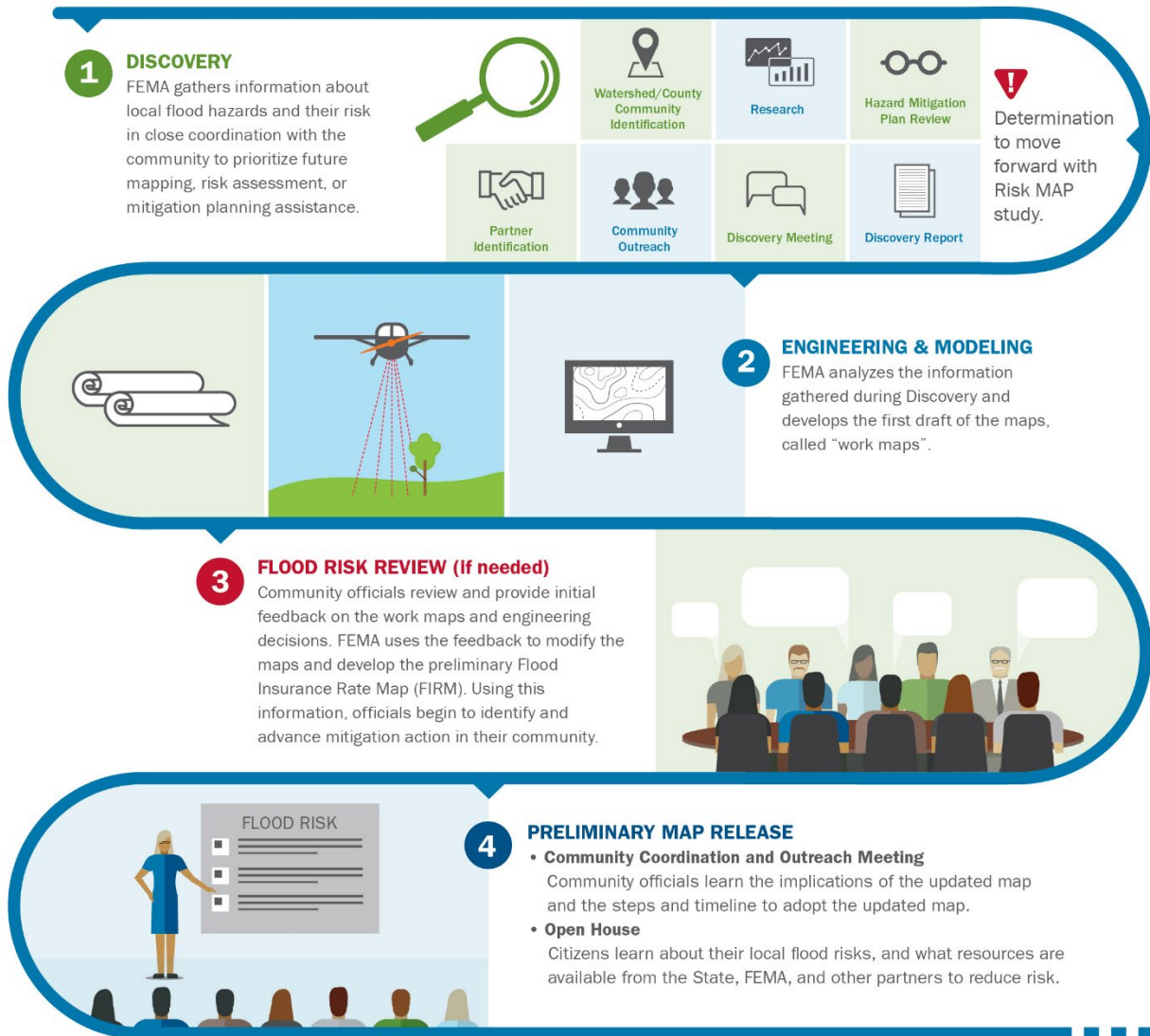
3 For more details, see “Information on ‘Appeal Start’ Actions” in Section 4.3.



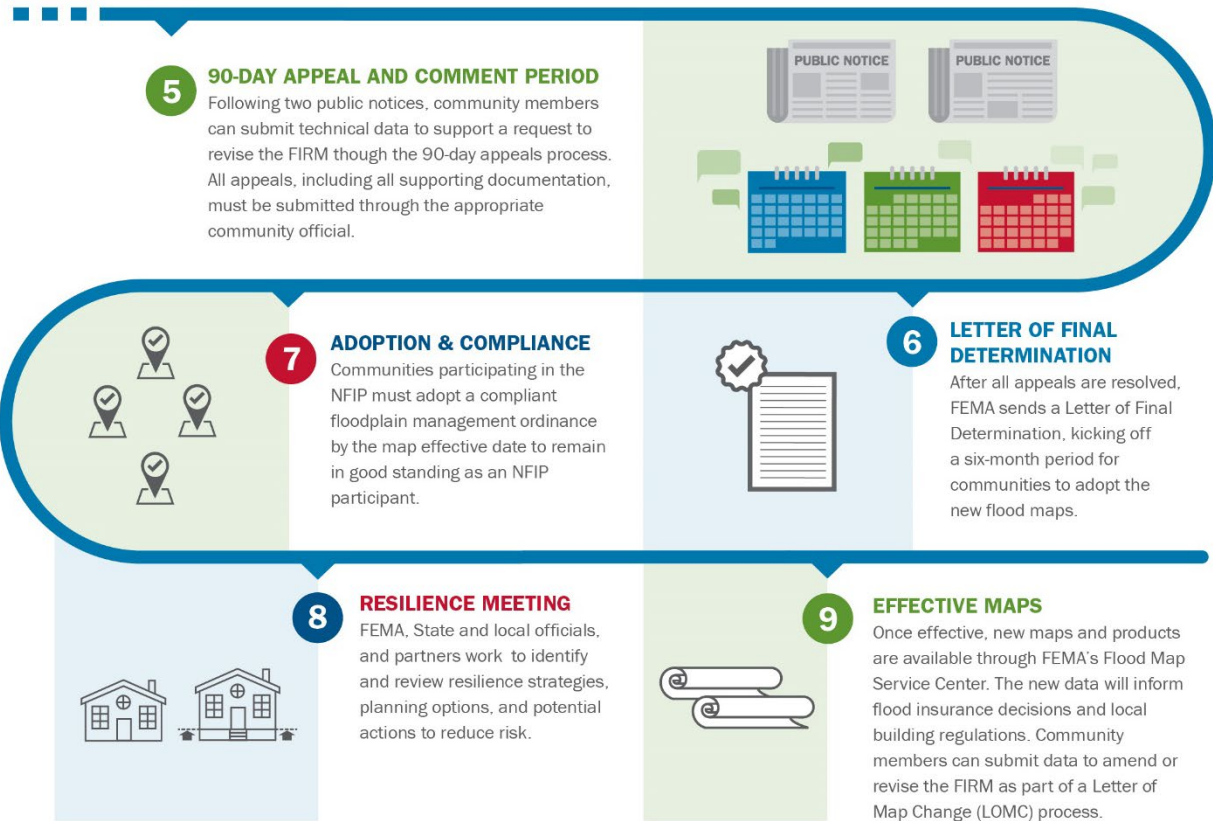
# Appendix A: Risk MAP Process Graphic

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	<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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