



Notice to Congress: Monthly Update on Flood Mapping

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

July 2024

This page intentionally left blank.

Table of Contents

1. Introduction	1
2. Risk MAP News	2
3. Notification	4
3.1. Estimated Release of Preliminary Maps	4
3.2. Estimated Release of Revised Preliminary Maps	6
3.3. Actions Taken by FEMA.....	7
4. LEGAL REQUIREMENTS	12
Appendix A: Risk MAP Process Graphic.....	13
Appendix B: Resources.....	15

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 6 Hosts CTP Workshop, Explores More Effective Ways to Convey Flood Risk Data and Foster Equitable Community Resilience

In February 2024, FEMA Region 6 hosted its annual Cooperating Technical Partners (CTP) Workshop in Denton, Texas. This event brought together more than 90 CTPs and their contractors. The workshop's theme was "Bridging the Gap: Resilience Through Data." It focused on FEMA's latest projects and priorities and communicating flood risk data more effectively to local officials.

Through local mapping and messaging, CTPs are vital to FEMA's Risk Mapping, Assessment and Planning (Risk MAP) process. In FEMA Region 6, CTPs work with the Region to create and share flood risk data. They also provide outreach and offer technical guidance. As a result, communities apply resilience solutions and better manage their risks.



Throughout the event, presenters noted that the future of using flood risk data for resilience is promising. As technology advances, there are more real-time and high-resolution data sources. These tools can lead to more accurate and timely decisions about risk.

Hosted over three days, the interactive workshop:

- Showed the importance of clear and equitable communication about risk data. This helps communities take steps to reduce risk.
- Reinforced the need to engage underrepresented communities in ways that resonate with them.
- Stressed the value of sharing ideas and best practices about resilience and equity.
- Highlighted the importance of making data-driven decisions for resilience.

Presenters also shared a few ways that CTPs in FEMA Region 6 use data to create equitable products and services for socially vulnerable areas. These include:

- The [San Antonio River Authority's Coastal Master Plan 2023 Viewer](#). The viewer provides transparent information about floodplain data.
- The [Texas Community Watershed Partners \(TCWP\) CHARM Resiliency Workshop](#). The Resilient Housing Planning Guide helps communities take steps to reduce risk.
- The [North Central Texas Council of Government's FEMA Communications Engagement Plan 2023](#). This plan goes beyond data analysis and site visits. The team actively engages underrepresented communities.



CTP Workshop poll responses:

- About 78% said meeting with the FEMA and fellow CTPs in person was very valuable
- The remaining 20% found it extremely valuable
- About 95% said it exceeded their expectations

Region 6 Risk Analysis Branch leaders said that joint efforts among attendees made the workshop successful. FEMA and its partners have a lot of technical know-how. That said, all must work to

improve how we share technical knowledge with non-experts. The CTP workshop is a good model for enhancing those skills.

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	Worcester County	September 2024	Quarter 4, 2024	Quarter 1, 2025
1	NH	Cheshire County	August 2024	Quarter 4, 2024	Quarter 1, 2025
1	NH	Sullivan County	August 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
4	AL	Calhoun County	September 2024	Quarter 4, 2024	Quarter 1, 2025
4	AL	Cherokee County	September 2024	Quarter 4, 2024	Quarter 1, 2025
4	AL	Cleburne County	September 2024	Quarter 4, 2024	Quarter 1, 2025
4	AL	DeKalb County	September 2024	Quarter 4, 2024	Quarter 1, 2025
4	AL	Etowah County	September 2024	Quarter 4, 2024	Quarter 1, 2025
4	FL	Lee County	July 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
4	GA	Baker County	July 2024	Quarter 4, 2024	Quarter 1, 2025
4	GA	Chatham County	August 2024	Quarter 4, 2024	Quarter 1, 2025
4	GA	Decatur County	July 2024	Quarter 4, 2024	Quarter 1, 2025
4	GA	Dougherty County	July 2024	Quarter 4, 2024	Quarter 1, 2025
4	GA	Grady County	July 2024	Quarter 4, 2024	Quarter 1, 2025
4	GA	Mitchell County	July 2024	Quarter 4, 2024	Quarter 1, 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	MI	Berrien County	August 2024	Quarter 3, 2024	Quarter 4, 2024
5	MI	Chippewa County	August 2024	Quarter 3, 2024	Quarter 4, 2024
5	OH	Butler County	July 2024	Quarter 3, 2024	Quarter 4, 2024
6	OK	Pushmataha County	September 2024	Quarter 4, 2024	Quarter 1, 2025
6	TX	Caldwell County	August 2024	Quarter 4, 2024	Quarter 1, 2025
6	TX	Freestone County	July 2024	Quarter 3, 2024	Quarter 4, 2024
6	TX	Morris County	September 2024	Quarter 4, 2024	Quarter 1, 2025
6	TX	Panola County	August 2024	Quarter 4, 2024	Quarter 1, 2025
6	TX	Sabine County	August 2024	Quarter 4, 2024	Quarter 1, 2025
6	TX	San Augustine County	August 2024	Quarter 4, 2024	Quarter 1, 2025
6	TX	Shelby County	August 2024	Quarter 4, 2024	Quarter 1, 2025
6	TX	Trinity County	August 2024	Quarter 4, 2024	Quarter 1, 2025
7	KS	Allen County	September 2024	Quarter 4, 2024	Quarter 1, 2025
7	KS	Cherokee County	September 2024	Quarter 4, 2024	Quarter 1, 2025
7	KS	Crawford County	September 2024	Quarter 4, 2024	Quarter 1, 2025
7	KS	Neosho County	September 2024	Quarter 4, 2024	Quarter 1, 2025
7	MO	Howell County	September 2024	Quarter 4, 2024	Quarter 1, 2025
7	MO	Maries County	September 2024	Quarter 4, 2024	Quarter 1, 2025
7	MO	Oregon County	September 2024	Quarter 4, 2024	Quarter 1, 2025
7	MO	Ozark County	September 2024	Quarter 4, 2024	Quarter 1, 2025
7	MO	Reynolds County	July 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	St. Louis City	July 2024	Quarter 3, 2024	Quarter 4, 2024
7	MO	St. Louis County	July 2024	Quarter 3, 2024	Quarter 4, 2024
7	MO	Texas County	July 2024	Quarter 3, 2024	Quarter 4, 2024
7	MO	Webster County	July 2024	Quarter 3, 2024	Quarter 4, 2024
7	NE	Morrill County	July 2024	Quarter 3, 2024	Quarter 4, 2024
7	NE	Morrill County	July 2024	Quarter 3, 2024	Quarter 4, 2024
8	MT	Jefferson County	September 2024	Quarter 4, 2024	Quarter 1, 2025
8	MT	Missoula County	September 2024	Quarter 4, 2024	Quarter 1, 2025
9	AZ	Cochise County	September 2024	Quarter 4, 2024	Quarter 1, 2025
9	CA	Trinity County	August 2024	Quarter 4, 2024	Quarter 1, 2025
9	HI	Honolulu County	July 2024	Quarter 3, 2024	Quarter 4, 2024
10	ID	Clearwater County	July 2024	Quarter 4, 2024	Quarter 1, 2025
10	ID	Teton County	August 2024	Quarter 3, 2024	Quarter 1, 2025
10	WA	Garfield County	July 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
3	VA	Fairfax County	August 2024
4	AL	DeKalb County	August 2024
4	AL	Jackson County	August 2024
4	AL	Marshall County	August 2024

Region	State	County Name	Estimated Revised Preliminary Issuance
4	NC	Gaston County	July 2024
4	NC	Onslow County	July 2024
6	OK	Tulsa County	September 2024
7	MO	Carter County	July 2024
7	MO	Barry County	July 2024
7	MO	Douglas County	July 2024
7	MO	St. Louis City	July 2024
8	ND	Wells County	September 2024
9	CA	Mendocino County	July 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	ME	Cumberland County	Maps Effective	6/20/2024
3	PA	Luzerne County	Maps Effective	6/20/2024
3	VA	Appomattox County	Appeal Start	6/26/2024
3	VA	Falls Church City	Maps Effective	6/6/2024
3	VA	Hanover County	Maps Effective	6/20/2024
4	AL	Jefferson County	Appeal Start	6/14/2024
4	AL	Tuscaloosa County	Appeal Start	6/12/2024
4	FL	Escambia County	Appeal Start	6/13/2024
4	FL	Palm Beach County	LFD Issued	6/20/2024
4	GA	Tift County	Appeal Start	6/20/2024
4	MS	Chickasaw County	Appeal Start	6/5/2024
4	MS	Itawamba County	Appeal Start	6/5/2024
4	TN	Bledsoe County	Appeal Start	6/6/2024

Region	State	County Name	Action Taken	Date
4	TN	Bradley County	Appeal Start	6/6/2024
4	TN	Davidson County	Maps Effective	6/20/2024
4	TN	Hamilton County	Appeal Start	6/7/2024
4	TN	Hawkins County	Maps Effective	6/6/2024
4	TN	Marion County	Appeal Start	6/6/2024
4	TN	McMinn County	Appeal Start	6/5/2024
4	TN	Meigs County	Appeal Start	6/12/2024
4	TN	Rhea County	Appeal Start	6/12/2024
4	TN	Roane County	Appeal Start	6/12/2024
4	TN	Sequatchie County	Appeal Start	6/13/2024
4	TN	Williamson County	LFD Issued	6/20/2024
5	IL	Peoria County	Preliminary	6/26/2024
5	IN	Shelby County	Maps Effective	6/20/2024
5	MI	Marquette County	Maps Effective	6/6/2024
5	MN	Olmsted County	Appeal Start	6/18/2024
5	MN	Wilkin County	Maps Effective	6/20/2024
5	MN	Wright County	Maps Effective	6/20/2024
5	OH	Allen County	Maps Effective	6/20/2024
5	OH	Hamilton County	LFD Issued	6/20/2024
5	WI	Fond du Lac County	LFD Issued	6/20/2024
6	NM	Roosevelt County	Maps Effective	6/20/2024
6	TX	El Paso County	Appeal Start	6/6/2024
8	MT	Granite County	LFD Issued	6/20/2024
8	MT	Madison County	Maps Effective	6/6/2024
8	ND	Burleigh County	Appeal Start	6/6/2024
8	ND	Golden Valley County	Maps Effective	6/6/2024
8	SD	Miner County	Appeal Start	6/12/2024
8	SD	Moody County	Preliminary	6/20/2024
8	UT	Utah County	Preliminary	6/20/2024
8	UT	Utah County	LFD Issued	6/20/2024
8	WY	Carbon County	LFD Issued	6/20/2024

Region	State	County Name	Action Taken	Date
9	CA	Alameda County	Preliminary	6/28/2024
9	CA	San Luis Obispo County	Maps Effective	6/6/2024
10	WA	Whitman County	Preliminary	6/28/2024

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/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.

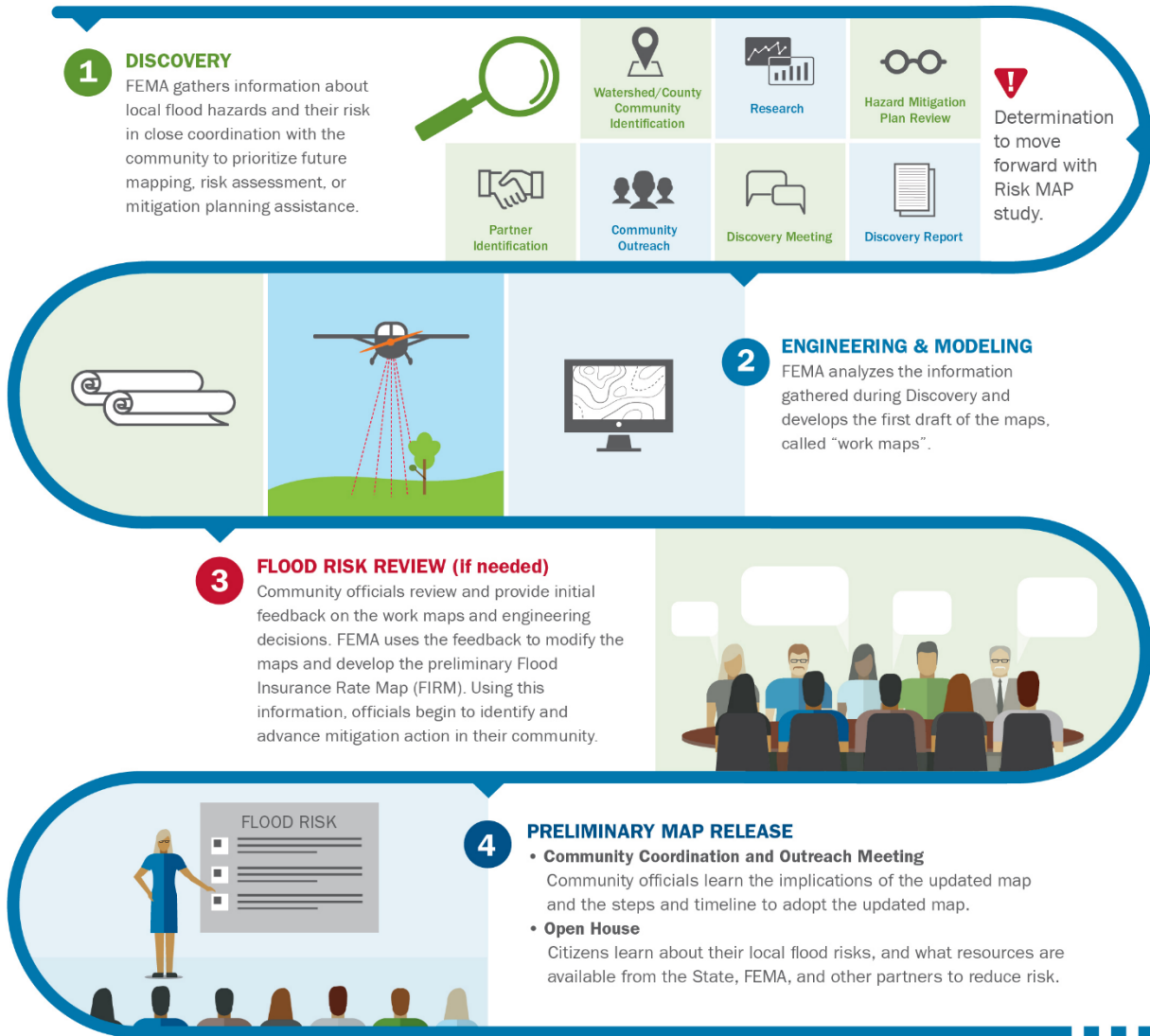
2 For definitions of flood map, LFD, and other terms, please refer to Appendix B.

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

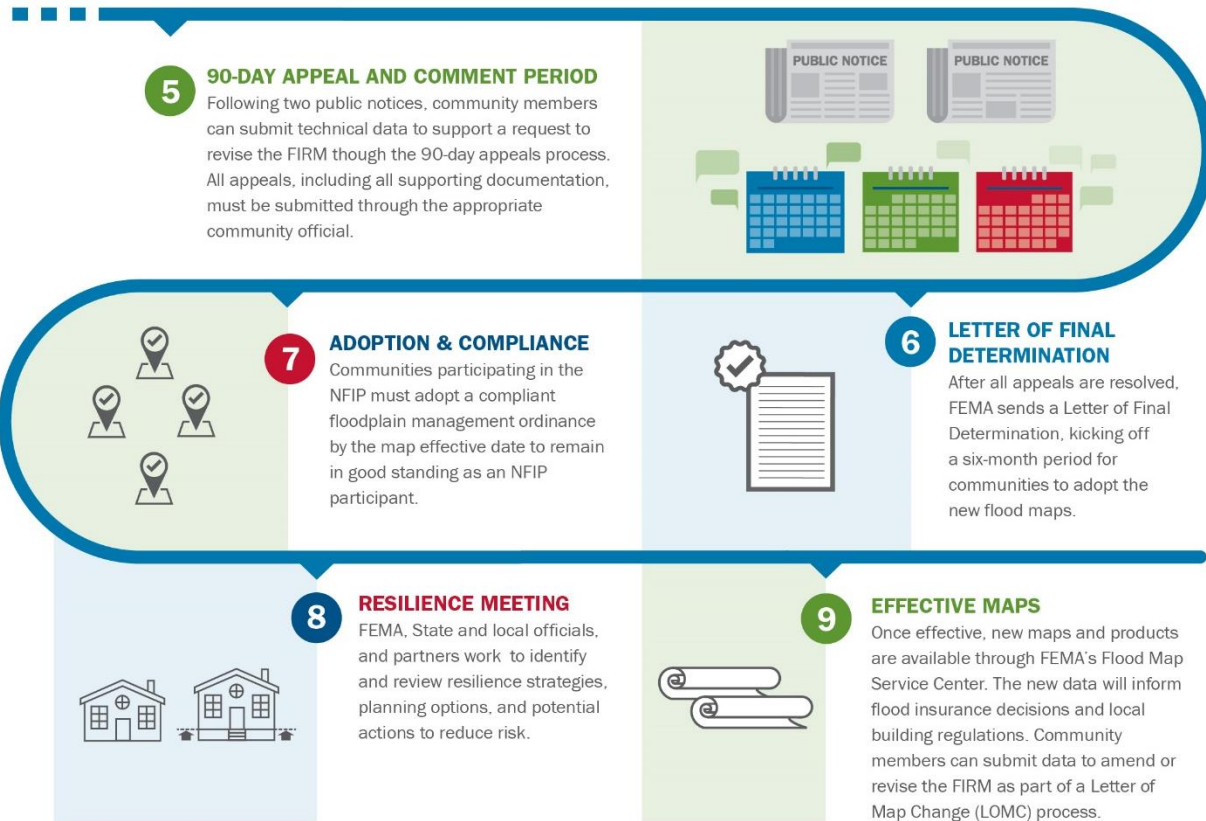
Appendix A: Risk MAP Process Graphic

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
--------	--