



Notice to Congress: Monthly Update on Flood Mapping

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

June 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's Resilient Nation Partnership Network (RNPN) recently partnered with the Sundance Institute to hold the 2024 Partnership Forum. The Forum's theme was "Stories of Resilience: Voices That Inspire," and participants and panelists discussed how storytelling can advance action toward natural hazard resilience.

Data collection, analysis, and other mapping activities lie at the core of every Risk MAP process. Still, FEMA is embracing the power of stories to help convey complex risk information. Stories can help people grasp complex concepts, build empathy and act. In short, when FEMA and its partners use data and storytelling together, they can move audiences both intellectually and emotionally. This way, they can act to build resilience *before* a disaster takes place.

The RNPN hosted the 2024 Forum with the Sundance Institute, using four documentary films as anchors to explore how stories can build community resilience. Discussions covered how stories help people form emotional ties to learn new concepts. They also delved into how storytelling can be a strong tool to advance climate resilience.

The Forum was comprised of online sessions held each week in April. The events brought together a diverse group of filmmakers, artists, community leaders, and scientists. Forum topics centered on what resilience looks like through the lens of those often left out of the discussion. They also focused on how stories can help build trust with communities, promote equity, and build resilience:

- Session 1 – [Rising Tides, Rising Divides: Climate and Equity in the Built Environment](#).
 - Film: [Razing Liberty Square](#) by Katja Esson.
- Session 2 – [Building Resilient Agriculture: Lessons From Island Communities](#).
 - Film: [Stewards of the Land](#) by JuanMa Pagán Teitelbaum.
- Session 3 – [Extreme Heat: Reflecting on the Hottest Summer to Date](#).
 - Film: [The Hottest August](#) by Brett Story.
- Session 4 – [Tribal Migration: Adapting to Climate Hazards](#).
 - Film: [Newtok](#) by Andrew Burton and Michael Kirby Smith.



The Sundance Institute provides and preserves a space for artists across storytelling media to create and thrive. The Sundance Film Festival and other public programs connect audiences and artists to ignite new ideas, discover original voices, and build a community dedicated to independent

storytelling. Its work with FEMA and the RNPN for this year’s Forum shows the power of partnership in building a resilient future.

The RNPN represents a broad coalition of organizations working to enhance community resilience to natural disasters and climate-related events. The RNPN’s Partnership Forum is co-hosted with a different partner organization each year; this was the eighth Forum. The event convenes experts from the Whole Community to discuss some of the challenges facing our nation. They share lessons learned, best practices, and personal stories. Participants work together on innovative ideas to advance natural hazard 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 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	Hampden County	August 2024	Quarter 4, 2024	Quarter 1, 2025
1	MA	Hampshire County	August 2024	Quarter 4, 2024	Quarter 1, 2025
1	MA	Worcester County	August 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
1	NH	Cheshire County	August 2024	Quarter 4, 2024	Quarter 1, 2025
1	NH	Strafford County	July 2024	Quarter 3, 2024	Quarter 4, 2024
1	NH	Sullivan County	August 2024	Quarter 4, 2024	Quarter 1, 2025
4	FL	Lee County	August 2024	Quarter 4, 2024	Quarter 1, 2025
4	GA	Baker County	July 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	IL	Peoria County	June 2024	Quarter 3, 2024	Quarter 4, 2024
5	MI	Berrien County	June 2024	Quarter 3, 2024	Quarter 4, 2024
5	MI	Chippewa County	July 2024	Quarter 3, 2024	Quarter 4, 2024
5	OH	Butler County	June 2024	Quarter 3, 2024	Quarter 4, 2024
5	OH	Clermont County	August 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	Panola County	August 2024	Quarter 4, 2024	Quarter 1, 2025
6	TX	Parker County	August 2024	Quarter 4, 2024	Quarter 1, 2025
6	TX	Sabine County	July 2024	Quarter 3, 2024	Quarter 4, 2024
6	TX	San Augustine County	August 2024	Quarter 4, 2024	Quarter 1, 2025
6	TX	Shelby County	July 2024	Quarter 3, 2024	Quarter 4, 2024
6	TX	Trinity County	August 2024	Quarter 4, 2024	Quarter 1, 2025
7	KS	Allen County	August 2024	Quarter 4, 2024	Quarter 1, 2025
7	KS	Cherokee County	July 2024	Quarter 3, 2024	Quarter 4, 2024
7	KS	Crawford County	August 2024	Quarter 4, 2024	Quarter 1, 2025
7	KS	Labette County	August 2024	Quarter 4, 2024	Quarter 1, 2025
7	KS	Neosho County	August 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
7	MO	Cape Girardeau County	August 2024	Quarter 4, 2024	Quarter 1, 2025
7	MO	Crawford County	July 2024	Quarter 3, 2024	Quarter 4, 2024
7	MO	Franklin County	August 2024	Quarter 4, 2024	Quarter 1, 2025
7	MO	Hickory County	August 2024	Quarter 4, 2024	Quarter 1, 2025
7	MO	Maries County	August 2024	Quarter 4, 2024	Quarter 1, 2025
7	MO	Mississippi County	August 2024	Quarter 4, 2024	Quarter 1, 2025
7	MO	Reynolds County	June 2024	Quarter 3, 2024	Quarter 4, 2024
7	MO	St. Louis County	July 2024	Quarter 3, 2024	Quarter 4, 2024
7	MO	Texas County	June 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
8	UT	Utah County	June 2024	Quarter 3, 2024	Quarter 1, 2025
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	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 4, 2024	Quarter 1, 2025
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	June 2024
1	VT	Bennington County	August 2024
1	VT	Windham County	August 2024
2	NJ	Hunterdon County	July 2024
4	AL	DeKalb County	August 2024
4	AL	Jackson County	August 2024
4	AL	Marshall County	August 2024
4	NC	Gaston County	July 2024
4	NC	Onslow County	July 2024
7	MO	Barry County	July 2024
7	MO	Carter County	June 2024
7	MO	Douglas County	June 2024
7	MO	St. Louis City	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	MA	Franklin County	Preliminary	5/22/2024
1	NH	Merrimack County	Revised Preliminary	5/24/2024
2	NJ	Morris County	Appeal Start	5/10/2024
3	MD	Carroll County	Preliminary	5/31/2024
3	MD	St. Mary's County	Revised Preliminary	5/31/2024
3	VA	Chesterfield County	Maps Effective	5/8/2024
3	VA	Cumberland County	Maps Effective	5/22/2024
3	VA	Nelson County	Appeal Start	5/16/2024
4	GA	Turner County	Appeal Start	5/29/2024
4	GA	Worth County	Appeal Start	5/29/2024

Region	State	County Name	Action Taken	Date
4	KY	Breckinridge County	Maps Effective	5/8/2024
4	KY	Hancock County	Maps Effective	5/8/2024
4	KY	Henderson County	Maps Effective	5/8/2024
4	MS	Clay County	Appeal Start	5/22/2024
5	IN	Carroll County	Maps Effective	5/8/2024
5	MI	St. Joseph County	Preliminary	5/10/2024
5	OH	Auglaize County	Appeal Start	5/17/2024
5	OH	Preble County	Maps Effective	5/8/2024
5	WI	Door County	Maps Effective	5/8/2024
6	OK	Love County	Preliminary	5/3/2024
6	OK	Oklahoma County	Appeal Start	5/8/2024
6	TX	Collin County	LFD Issued	5/21/2024
6	TX	Comal County	Maps Effective	5/8/2024
7	IA	Louisa County	Appeal Start	5/30/2024
7	IA	Black Hawk County	Maps Effective	5/8/2024
7	IA	Des Moines County	Appeal Start	5/30/2024
7	IA	Lee County	Appeal Start	5/30/2024
7	NE	Wayne County	Appeal Start	5/30/2024
7	IA	Linn County	Maps Effective	5/22/2024
7	MO	Buchanan County	Appeal Start	5/31/2024
7	NE	Dixon County	Preliminary	5/23/2024
7	NE	Deuel County	Appeal Start	5/30/2024
8	SD	Hutchinson County	Maps Effective	5/8/2024
8	SD	Kingsbury County	Maps Effective	5/22/2024
8	SD	Lake County	LFD Issued	5/21/2024
9	CA	San Bernardino County	Maps Effective	5/8/2024
9	CA	San Bernardino County	Appeal Start	5/9/2024
9	CA	Shasta County	Maps Effective	5/22/2024
10	OR	Klamath County	LFD Issued	5/7/2024
10	WA	Skamania County	Maps Effective	5/22/2024
10	WA	Thurston County	Maps Effective	5/8/2024

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.

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. 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) 718-0369	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 two 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.

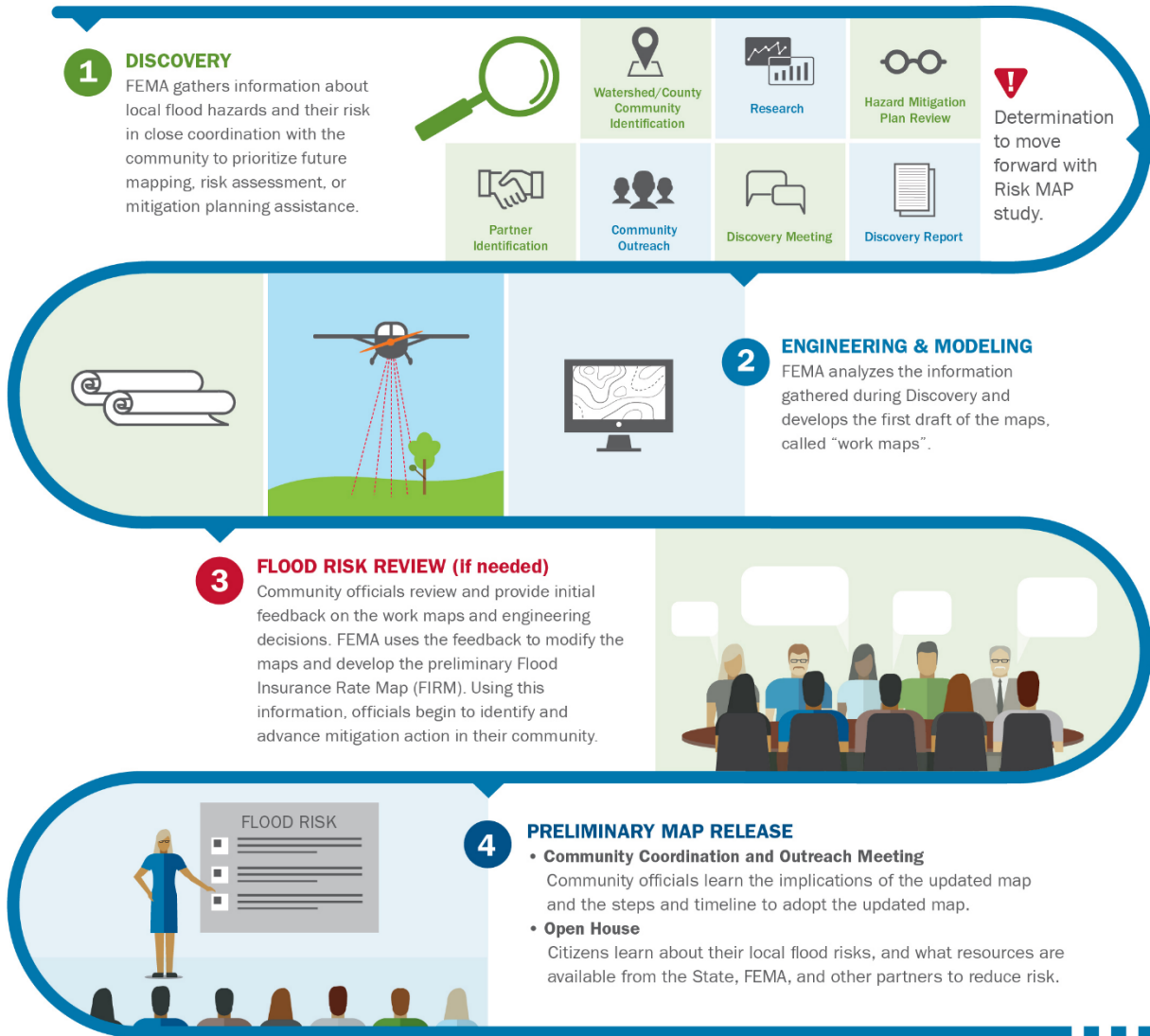
2 For definitions of flood map, LFD, and other terms, please refer to Appendix B.

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

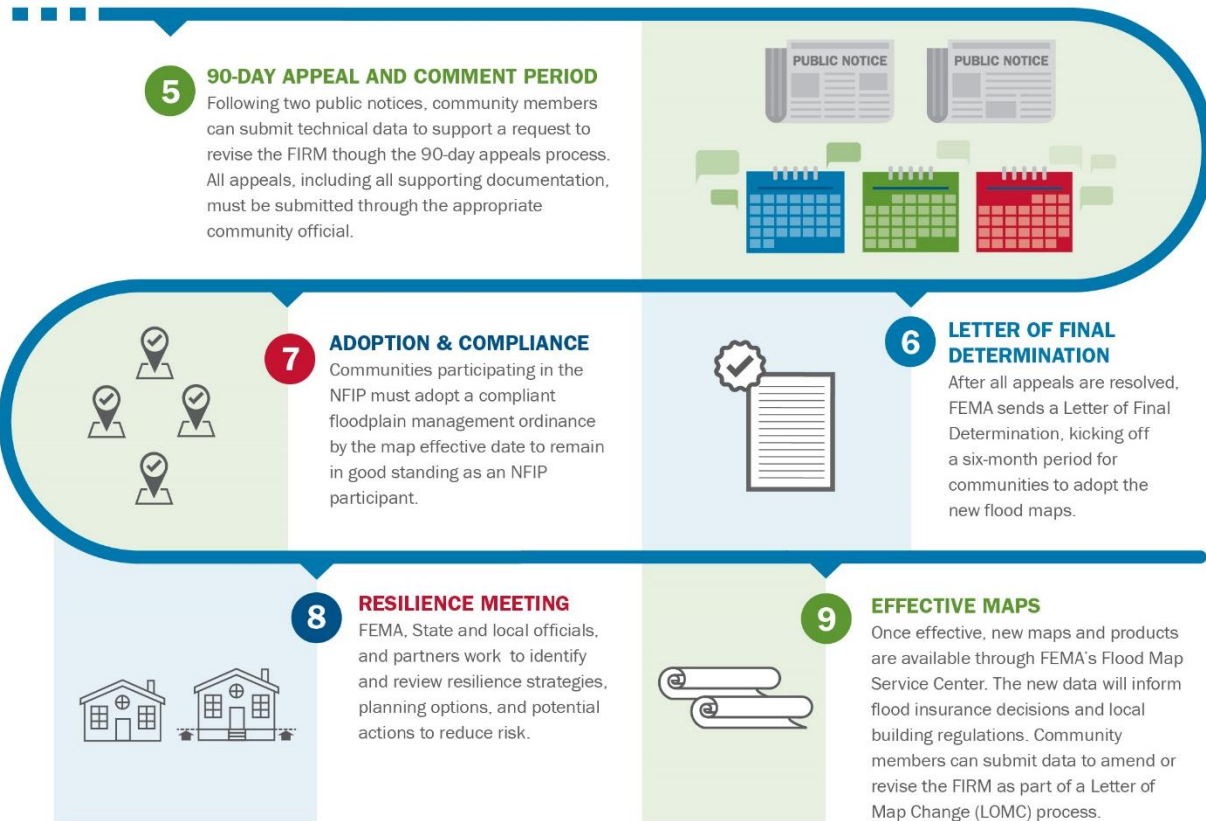
Appendix A: Risk MAP Process Graphic

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
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National Flood Insurance Program

Website	https://www.fema.gov/flood-insurance
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Phone	877-336-2627 (toll free)
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Email	floodsmart@fema.dhs.gov
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Risk MAP Program

Website	https://www.fema.gov/flood-maps/tools-resources/risk-map
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Phone	877-336-2627 (toll free)
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Email	FEMA-FMIX@fema.dhs.gov
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Appendix C: NVUE Overview

FEMA uses the 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 second 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.

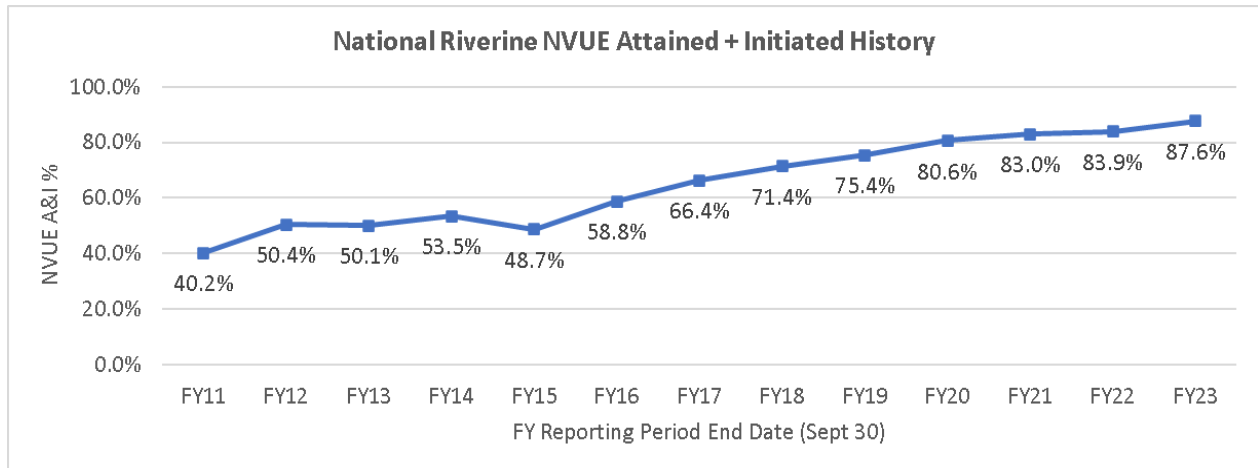
- **1.3 million** miles mapped and maintained by FEMA.
- **1.1 million** miles on Federal Lands and do not need to be mapped.
- **1.3 million** unmapped miles.

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 as part of a five-year review cycle.

National NVUE Attained and Initiated Summary Table: FY24 – Q2					
	NVUE Measured at Preliminary Issuance				
	Full Inventory of Mapped Miles	NVUE Attained Miles	NVUE % Attained	NVUE Initiated Miles	NVUE % Attained + Initiated
Riverine	1,219,240	480,717	39.4%	571,097	86.3%
Coastal	43,465	35,044	80.6%	3,881	89.6%
Total	1,262,705	515,761	40.8%	574,978	86.4%

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.