



# Notice to Congress: Monthly Update on Flood Mapping

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

October 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

### DHS and FEMA Feature New “Guide to Expanding Mitigation: Making the Connection to Faith-Based Partners” During Webinar for Voluntary Organizations

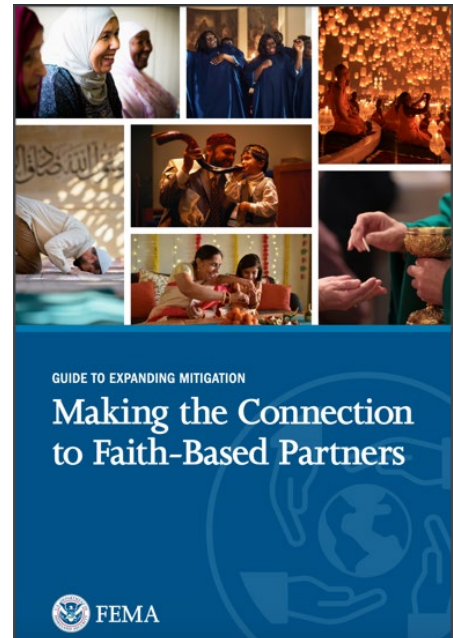
Earlier this year, the Department of Homeland Security’s (DHS) Center for Faith-Based and Neighborhood Partnerships, in coordination with FEMA’s Individual Assistance (IA) Voluntary Agency Coordination Section, hosted a webinar that featured the new [“Guide to Expanding Mitigation: Making the Connection to Faith-Based Partners.”](#)

The webinar, “Making Recovery More Resilient: A Conversation on Mitigation,” was part of a Voluntary Organization Information Sharing and Engagement (VOISE) partner call, sharing relevant information with voluntary organizations. More than 600 people attended the session.

“Making the Connection to Faith-Based Partners” is part of FEMA’s [Guide to Expanding Mitigation](#) series, which is designed to highlight innovative and emerging partnerships for mitigation. The booklets show how communities can better support hazard mitigation projects and planning by engaging other sectors.

This latest edition in the series emphasizes the value of partnerships between hazard mitigation professionals and faith-based organizations to build community disaster resilience, connecting hazard mitigation leaders and faith-based groups working together to protect their communities.

The webinar also featured a panel discussion that included partners from Mennonite Disaster Services, NECHAMA – Jewish Response to Disaster, and Sewa International, further bringing the concepts shared in “Making the Connection to Faith-Based Partners” to life through the sharing of real-world experiences.





### 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	December 2024	Quarter 1, 2025	Quarter 2, 2025
1	NH	Cheshire County	October 2024	Quarter 4, 2024	Quarter 1, 2025
1	NH	Rockingham County	December 2024	Quarter 1, 2025	Quarter 1, 2025
2	NY	Chautauqua County	December 2024	Quarter 1, 2025	Quarter 1, 2025
2	NY	Essex County	December 2024	Quarter 1, 2025	Quarter 1, 2025
2	NY	Genesee County	December 2024	Quarter 1, 2025	Quarter 1, 2025
2	NY	Saratoga County	December 2024	Quarter 1, 2025	Quarter 1, 2025
2	NY	Seneca County	December 2024	Quarter 1, 2025	Quarter 1, 2025
2	NY	Wyoming County	December 2024	Quarter 1, 2025	Quarter 1, 2025
4	MS	Benton County	October 2024	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
4	MS	Panola County	October 2024	Quarter 1, 2025	Quarter 2, 2025
4	MS	Tippah County	October 2024	Quarter 1, 2025	Quarter 2, 2025
4	MS	Yalobusha County	October 2024	Quarter 1, 2025	Quarter 2, 2025
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	Avery County	October 2024	Quarter 1, 2025	Quarter 2, 2025
4	NC	Buncombe County	October 2024	Quarter 1, 2025	Quarter 2, 2025
4	NC	Caldwell 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	Haywood 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	NC	Wilkes County	October 2024	Quarter 1, 2025	Quarter 2, 2025
5	IL	McDonough County	October 2024	Quarter 4, 2024	Quarter 1, 2025
5	IN	St. Joseph County	December 2024	Quarter 1, 2025	Quarter 2, 2025
5	MI	Alger County	December 2024	Quarter 1, 2025	Quarter 2, 2025
5	MI	Chippewa County	October 2024	Quarter 4, 2024	Quarter 1, 2025
5	WI	Bayfield County	December 2024	Quarter 1, 2025	Quarter 2, 2025
5	WI	Douglas County	December 2024	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
6	TX	Camp County	October 2024	Quarter 4, 2024	Quarter 1, 2025
6	TX	Parker County	December 2024	Quarter 1, 2025	Quarter 1, 2025
7	KS	Allen County	November 2024	Quarter 1, 2025	Quarter 2, 2025
7	KS	Cherokee County	October 2024	Quarter 4, 2024	Quarter 1, 2025
7	KS	Crawford County	December 2024	Quarter 1, 2025	Quarter 2, 2025
7	KS	Labette County	December 2024	Quarter 1, 2025	Quarter 2, 2025
7	KS	Montgomery County	December 2024	Quarter 1, 2025	Quarter 2, 2025
7	KS	Neosho County	November 2024	Quarter 1, 2025	Quarter 2, 2025
7	MO	Hickory County	December 2024	Quarter 1, 2025	Quarter 2, 2025
7	MO	Howell County	December 2024	Quarter 1, 2025	Quarter 2, 2025
7	MO	Maries County	October 2024	Quarter 4, 2024	Quarter 1, 2025
7	MO	Oregon County	December 2024	Quarter 1, 2025	Quarter 2, 2025
7	MO	Ozark County	December 2024	Quarter 1, 2025	Quarter 2, 2025
7	MO	St. Louis City	October 2024	Quarter 4, 2024	Quarter 1, 2025
7	MO	St. Louis County	October 2024	Quarter 4, 2024	Quarter 1, 2025
7	NE	Boone County	October 2024	Quarter 4, 2024	Quarter 1, 2025
8	MT	Jefferson County	November 2024	Quarter 4, 2024	Quarter 1, 2025
8	MT	Missoula County	November 2024	Quarter 4, 2024	Quarter 1, 2025
9	AZ	Cochise County	October 2024	Quarter 4, 2024	Quarter 1, 2025
9	NV	Washoe County	December 2024	Quarter 1, 2025	Quarter 2, 2025
10	AK	Fairbanks North Star Borough	November 2024	Quarter 1, 2025	Quarter 2, 2025
10	AK	Fairbanks North Star Borough	November 2024	Quarter 1, 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	MA	Worcester County	November 2024
6	LA	Lafourche Parish	October 2024
7	MO	Shannon County	December 2024
9	CA	San Bernardino County	October 2024
10	OR	Lane County	December 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	NH	Strafford County	Preliminary	9/27/2024
3	VA	Buckingham County	LFD Issued	9/25/2024
3	VA	City of Lynchburg	Preliminary	9/27/2024
3	VA	Powhatan County	Maps Effective	9/26/2024
3	WV	Jefferson County	Preliminary	9/24/2024
4	KY	Anderson County	Appeal Start	9/26/2024
4	KY	Boyle County	Appeal Start	9/24/2024
4	KY	Bullitt County	Appeal Start	9/26/2024
4	KY	Hardin County	Appeal Start	9/26/2024
4	KY	Mercer County	Appeal Start	9/26/2024
4	KY	Nelson County	Appeal Start	9/25/2024

Region	State	County Name	Action Taken	Date
4	KY	Oldham County	Appeal Start	9/26/2024
4	KY	Shelby County	Appeal Start	9/26/2024
4	KY	Spencer County	Appeal Start	9/26/2024
4	MS	Carroll County	LFD Issued	9/11/2024
4	MS	Montgomery County	LFD Issued	9/11/2024
4	SC	Chesterfield County	LFD Issued	9/25/2024
4	SC	Darlington County	LFD Issued	9/25/2024
4	SC	Florence County	LFD Issued	9/25/2024
5	IN	Wells County	Appeal Start	9/5/2024
5	MI	Baraga County	Maps Effective	9/26/2024
5	MN	Dodge County	Maps Effective	9/26/2024
5	MN	Itasca County	LFD Issued	9/11/2024
5	MN	Pope County	Maps Effective	9/26/2024
5	MN	St. Louis County	LFD Issued	9/25/2024
5	MN	Stevens County	Maps Effective	9/12/2024
5	OH	Athens County	Maps Effective	9/26/2024
5	WI	Langlade County	Appeal Start	9/13/2024
5	WI	Washington County	Appeal Start	9/27/2024
5	WI	Washington County	Appeal Start	9/27/2024
6	AR	Craighead County	Maps Effective	9/26/2024
6	OK	Latimer County	Preliminary	9/18/2024
6	OK	Pushmataha County	Preliminary	9/13/2024
6	OK	Tulsa County	Revised Preliminary	9/27/2024
6	OK	Tulsa County	Maps Effective	9/12/2024
7	KS	Barber County	LFD Issued	9/25/2024
7	KS	Doniphan County	Maps Effective	9/12/2024
7	KS	Harper County	LFD Issued	9/25/2024

Region	State	County Name	Action Taken	Date
7	KS	Miami County	Maps Effective	9/26/2024
7	MO	Barry County	Revised Preliminary	9/10/2024
7	MO	Bollinger County	Appeal Start	9/25/2024
7	MO	Texas County	Preliminary	9/12/2024
7	MO	Webster County	Preliminary	9/30/2024
7	NE	Douglas County	LFD Issued	9/25/2024
8	CO	Hinsdale County	Maps Effective	9/12/2024
8	CO	Lincoln County	Maps Effective	9/12/2024
8	CO	Weld County	Maps Effective	9/26/2024
8	MT	Broadwater County	Maps Effective	9/26/2024
8	ND	McIntosh County	LFD Issued	9/25/2024
8	ND	McLean County	LFD Issued	9/11/2024
8	ND	Mercer County	LFD Issued	9/11/2024
8	ND	Oliver County	LFD Issued	9/11/2024
8	SD	Hamlin County	Maps Effective	9/12/2024
8	SD	McCook County	LFD Issued	9/11/2024
8	SD	Spink County	LFD Issued	9/25/2024
9	AZ	Mohave County	Appeal Start	9/12/2024
9	CA	Riverside County	Maps Effective	9/12/2024
9	CA	Santa Barbara County	Appeal Start	9/20/2024

**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/fmcv>.

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_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**

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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<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.

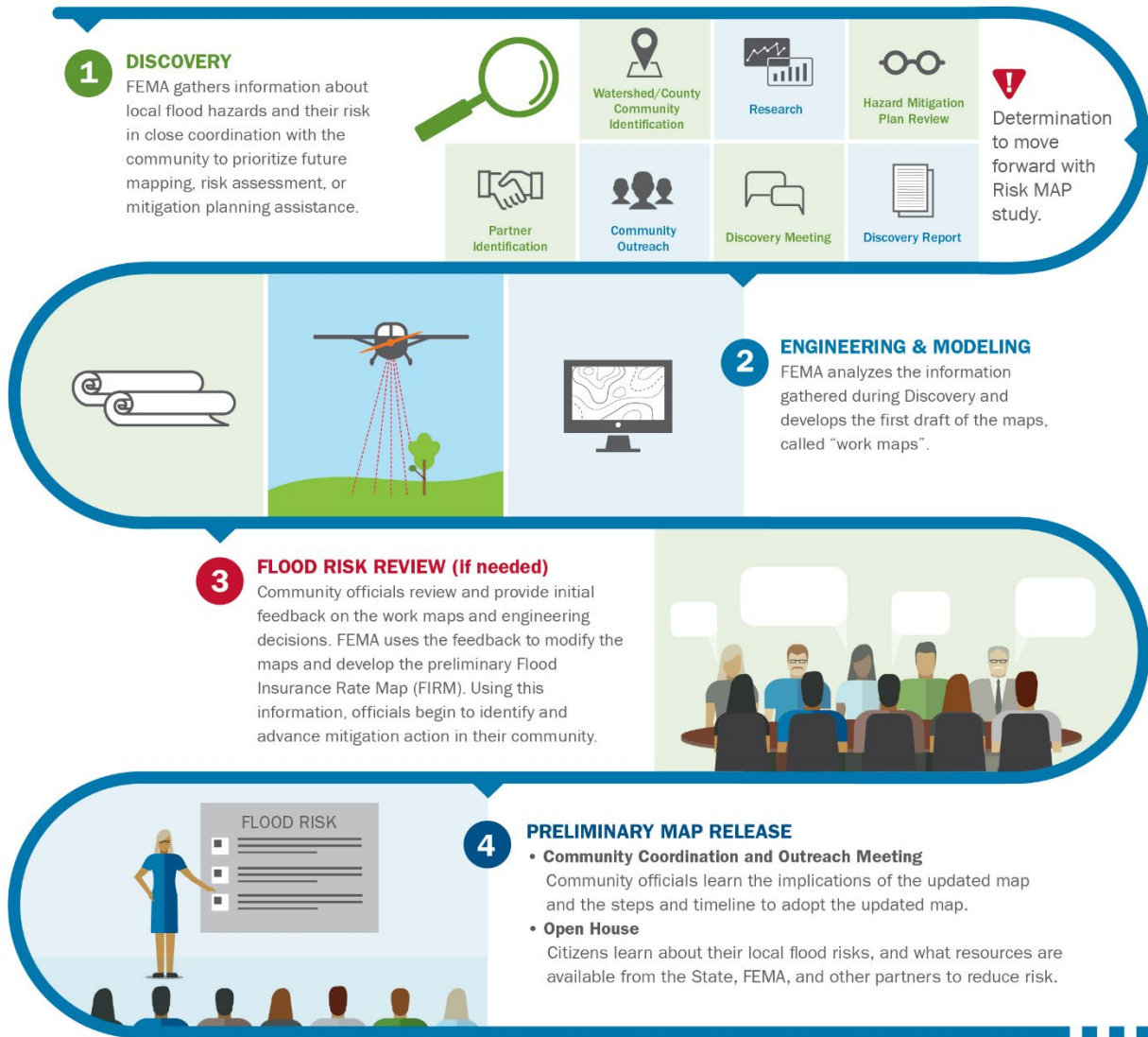
<sup>3</sup> For more details, see “Information on ‘Appeal Start’ Actions” in Section 4.3.



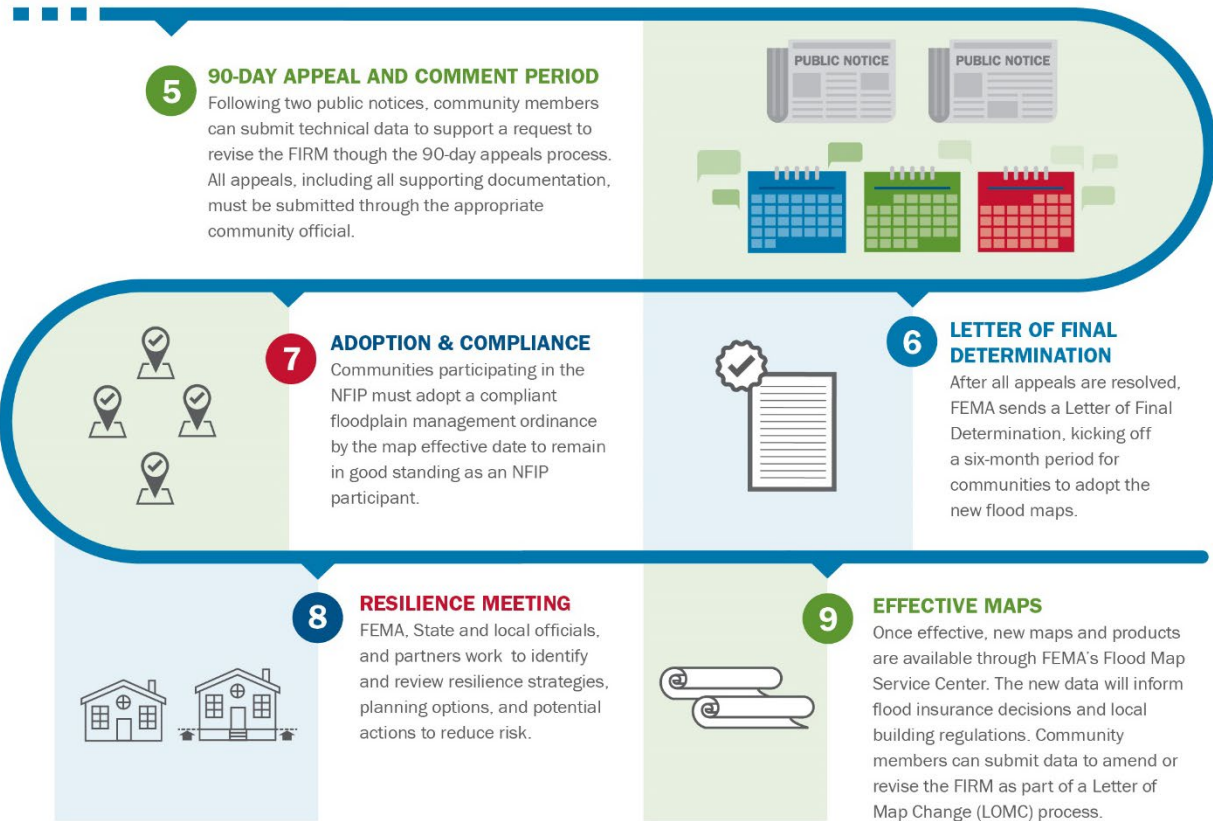
# Appendix A: Risk MAP Process Graphic

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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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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