



Notice to Congress: Monthly Update on Flood Mapping

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

September 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

Choosing the best way to tackle a mitigation challenge can be daunting. Having real-world examples of successful projects can help. Stories of hope, empowerment and solutions can jump start a community's planning.

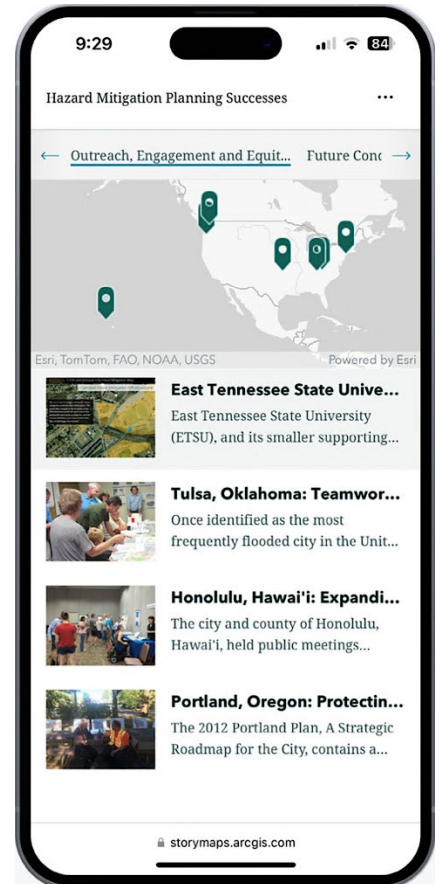
FEMA recently launched a new and improved version of its Mitigation Planning Story Map. This tool, first introduced in 2019, now has a more user-friendly design and interface that makes navigation easier. Visitors to the site can read success stories about mitigation planning. These stories represent large cities, small towns and Tribal Nations. They come from coastal and inland areas. Together, they show how taking action before a disaster can reduce property damage and loss of life.

This story map was originally designed to be used by FEMA staff, local partners and mitigation planning teams. Today, it's more expansive with something for everyone interested in community or mitigation planning. Visitors will find resources on a range of topics, including how to:

- Learn more about your community or state Hazard Mitigation Plan to reduce risks.
- Combine a Hazard Mitigation Plan with other plans and projects.
- Engage with the whole community, including its more vulnerable populations.
- Include future conditions in a plan.

Examples from around the nation include:

- How the Lummi Nation located in Washington State has used hazard mitigation planning to reduce the flood risk to its reservation over the past two decades.
- How Nashua, New Hampshire, used the mitigation planning process to launch a large effort focused on long-term community resilience. The Resilient Nashua Initiative engaged city staff from all areas of government. It also partnered with external groups. This showed the value of including multiple departmental and stakeholder teams in the planning.
- How Honolulu established a Hazard Mitigation Plan update committee to refresh its messaging in the 2019 update. By adding more visuals and plain language, local officials could clearly communicate which risks are changing and why the city must act. The simpler



messaging resulted in more community buy-in. The plan had the benefit of more voices and a more robust mitigation strategy.

FEMA seeks to offer each community access to proven mitigation strategies with the goal of inspiring and educating them along the way. Every community’s risk is unique, but it can help to see how others found a solution to similar problems. These stories can spark hope and ideas that lead others to their own success stories.

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	NH	Cheshire County	October 2024	Quarter 1, 2025	Quarter 1, 2025
1	NH	Strafford County	September 2024	Quarter 4, 2024	Quarter 1, 2025
2	NJ	Mercer County	November 2024	Quarter 1, 2025	Quarter 1, 2025
2	NY	Essex County	October 2024	Quarter 1, 2025	Quarter 1, 2025

Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
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	GA	Chatham County	September 2024	Quarter 1, 2025	Quarter 2, 2025
4	MS	Benton County	October 2024	Quarter 1, 2025	Quarter 2, 2025
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	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
5	IL	McDonough	November 2024	Quarter 4, 2024	Quarter 1, 2025
5	IN	Clay County	November 2024	Quarter 4, 2024	Quarter 1, 2025
5	MI	Chippewa County	October 2024	Quarter 4, 2024	Quarter 1, 2025
5	OH	Clermont	November 2024	Quarter 4, 2024	Quarter 1, 2025
6	OK	Latimer County	September 2024	Quarter 4, 2024	Quarter 1, 2025
6	OK	Pushmataha County	September 2024	Quarter 4, 2024	Quarter 1, 2025
6	TX	Camp 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	Morris County	September 2024	Quarter 4, 2024	Quarter 1, 2025
7	KS	Allen County	November 2024	Quarter 4, 2024	Quarter 1, 2025
7	KS	Cherokee County	September 2024	Quarter 4, 2024	Quarter 1, 2025
7	KS	Crawford County	November 2024	Quarter 1, 2025	Quarter 2, 2025
7	KS	Neosho County	November 2024	Quarter 4, 2024	Quarter 1, 2025
7	MO	Hickory County	November 2024	Quarter 1, 2025	Quarter 2, 2025
7	MO	Maries County	September 2024	Quarter 4, 2024	Quarter 1, 2025
7	MO	Phelps County	November 2024	Quarter 1, 2025	Quarter 2, 2025
7	MO	St. Louis County	September 2024	Quarter 4, 2024	Quarter 1, 2025
7	MO	Texas County	September 2024	Quarter 4, 2024	Quarter 1, 2025
7	MO	Webster County	September 2024	Quarter 4, 2024	Quarter 1, 2025
7	NE	Boone County	October 2024	Quarter 4, 2024	Quarter 1, 2025
9	AZ	Cochise County	October 2024	Quarter 1, 2025	Quarter 2, 2025
9	CA	Trinity County	September 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	October 2024

Region	State	County Name	Estimated Revised Preliminary Issuance
4	GA	Lowndes County	September 2024
6	LA	Lafourche Parish	October 2024
6	OK	Tulsa County	September 2024
7	MO	Barry County	September 2024
7	MO	St. Louis City	September 2024
9	CA	San Bernardino County	October 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
3	VA	Amherst County	LFD Issued	8/14/2024
3	VA	Brunswick County	Appeal Start	8/21/2024
3	VA	Greensville County	Appeal Start	8/21/2024
4	GA	Thomas County	Maps Effective	8/14/2024
4	KY	Bath County	LFD Issued	8/28/2024
4	KY	Bourbon County	LFD Issued	8/28/2024
4	KY	Breathitt County	Maps Effective	8/14/2024
4	KY	Clark County	LFD Issued	8/28/2024
4	KY	Grant County	LFD Issued	8/28/2024
4	KY	Harrison County	LFD Issued	8/28/2024
4	KY	Knott County	Maps Effective	8/14/2024
4	KY	Lee County	Maps Effective	8/14/2024
4	KY	Letcher County	Maps Effective	8/14/2024
4	KY	Montgomery County	LFD Issued	8/28/2024
4	KY	Nicholas County	LFD Issued	8/28/2024

Region	State	County Name	Action Taken	Date
4	KY	Perry County	Maps Effective	8/14/2024
4	KY	Wolfe County	Maps Effective	8/14/2024
4	MS	Grenada County	Revised Preliminary	8/9/2024
4	MS	Lowndes County	Appeal Start	8/1/2024
4	MS	Prentiss County	Appeal Start	8/1/2024
4	MS	Sharkey County	Maps Effective	8/14/2024
4	MS	Tishomingo County	Appeal Start	8/8/2024
4	MS	Washington County	Maps Effective	8/28/2024
4	TN	Carter County	LFD Issued	8/14/2024
4	TN	DeKalb County	LFD Issued	8/14/2024
4	TN	Putnam County	LFD Issued	8/14/2024
4	TN	Sevier County	Preliminary	8/22/2024
4	TN	Smith County	LFD Issued	8/14/2024
5	IL	McHenry County	Preliminary	8/21/2024
5	IN	Marion County	Maps Effective	8/14/2024
5	MI	Berrien County	Preliminary	8/30/2024
5	WI	Kewaunee County	Maps Effective	8/28/2024
5	WI	Sheboygan County	Maps Effective	8/28/2024
6	OK	Choctaw County	Appeal Start	8/14/2024
6	OK	Coal County	Maps Effective	8/14/2024
6	TX	Caldwell County	Preliminary	8/16/2024
6	TX	Panola County	Preliminary	8/19/2024
6	TX	Sabine County	Preliminary	8/27/2024
6	TX	San Augustine County	Preliminary	8/8/2024
6	TX	Shelby County	Preliminary	8/27/2024
6	TX	Trinity County	Preliminary	8/28/2024
7	KS	Bourbon County	LFD Issued	8/14/2024
7	KS	Linn County	LFD Issued	8/28/2024

Region	State	County Name	Action Taken	Date
7	MO	Adair County	LFD Issued	8/14/2024
7	MO	Reynolds County	Preliminary	8/14/2024
7	MO	Stone County	Maps Effective	8/28/2024
7	NE	Cass County	Maps Effective	8/14/2024
7	NE	Thayer County	Appeal Start	8/14/2024
8	ND	Stark County	Maps Effective	8/28/2024
8	SD	Beadle County	LFD Issued	8/28/2024
8	SD	Hanson County	Maps Effective	8/14/2024
8	SD	Sanborn County	Maps Effective	8/28/2024
8	SD	Yankton County	LFD Issued	8/14/2024
9	AZ	La Paz County	LFD Issued	8/28/2024
9	AZ	Mohave County	Appeal Start	8/8/2024
9	AZ	Pinal County	Appeal Start	8/2/2024
10	AK	Kenai Peninsula Borough	LFD Issued	8/28/2024
10	ID	Teton County	Preliminary	8/15/2024
10	OR	Hood River County	Revised Preliminary	8/30/2024
10	WA	Klickitat County	LFD Issued	8/14/2024
10	WA	Pierce County	LFD Issued	8/28/2024

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. 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	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).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.

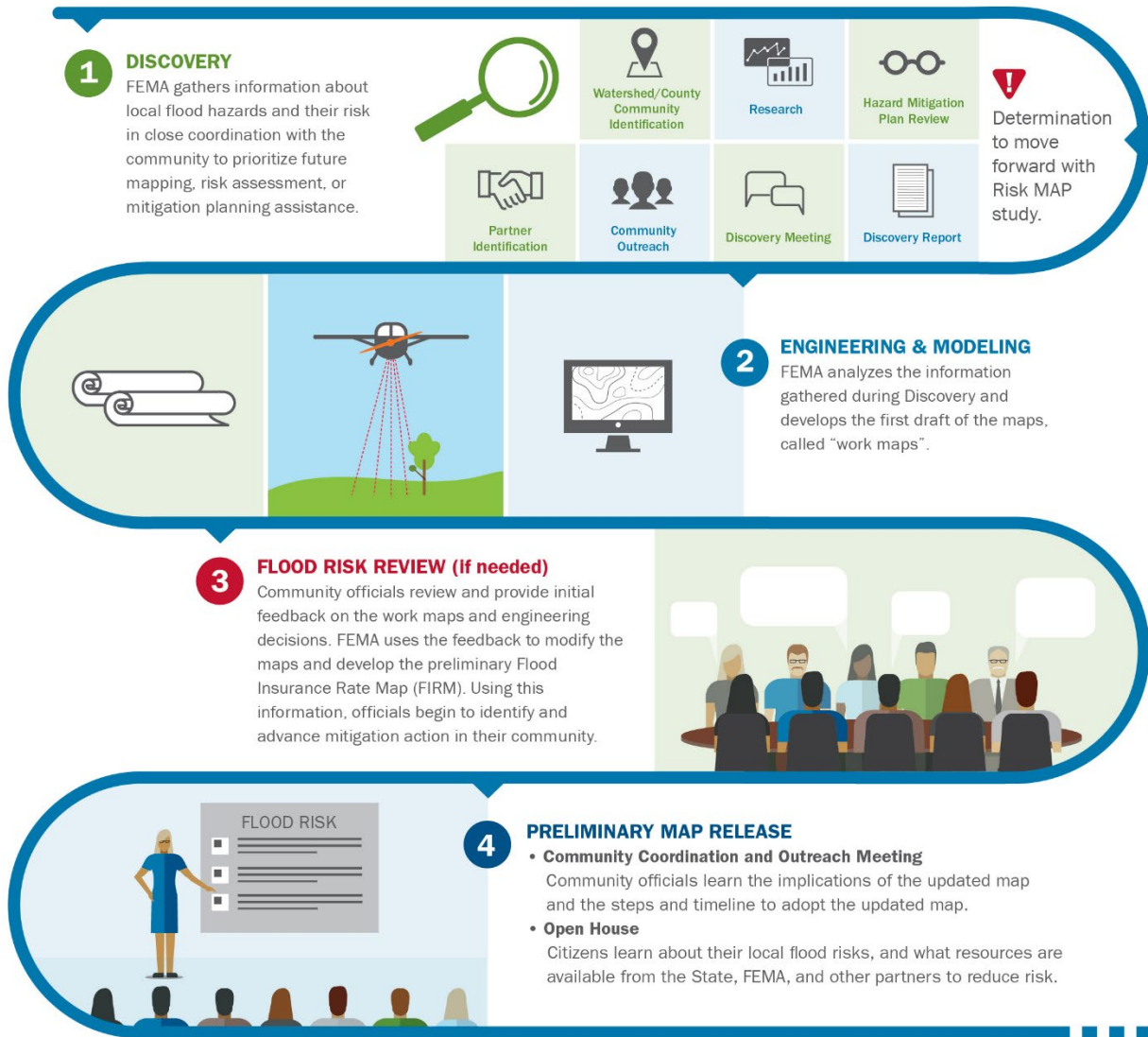
² For definitions of flood map, LFD, and other terms, please refer to Appendix B.

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

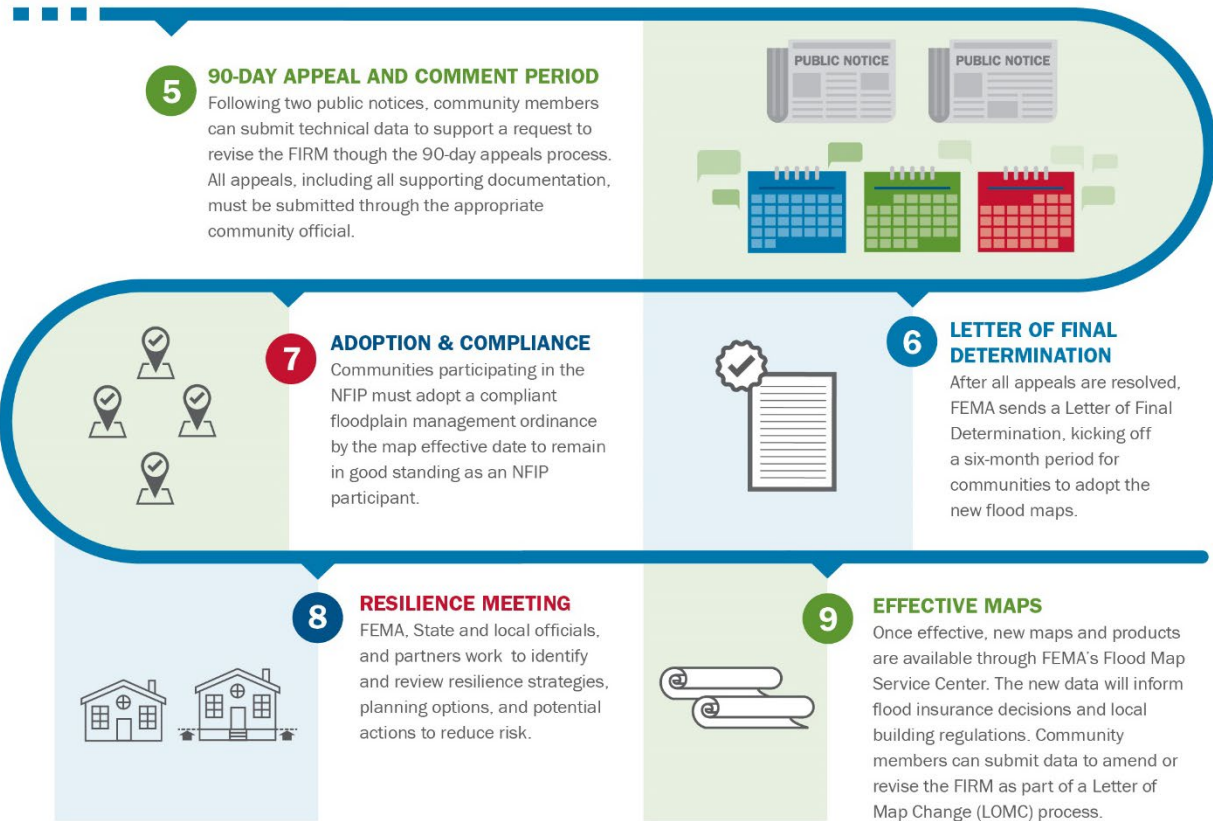
Appendix A: Risk MAP Process Graphic

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 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 third quarter of Fiscal Year (FY) 2024, the 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 percentage of NVUE; it 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, 1.3 million miles impact areas of potential development for which the Risk Mapping, Assessment, and Planning (Risk MAP) program is developing a strategy to address.

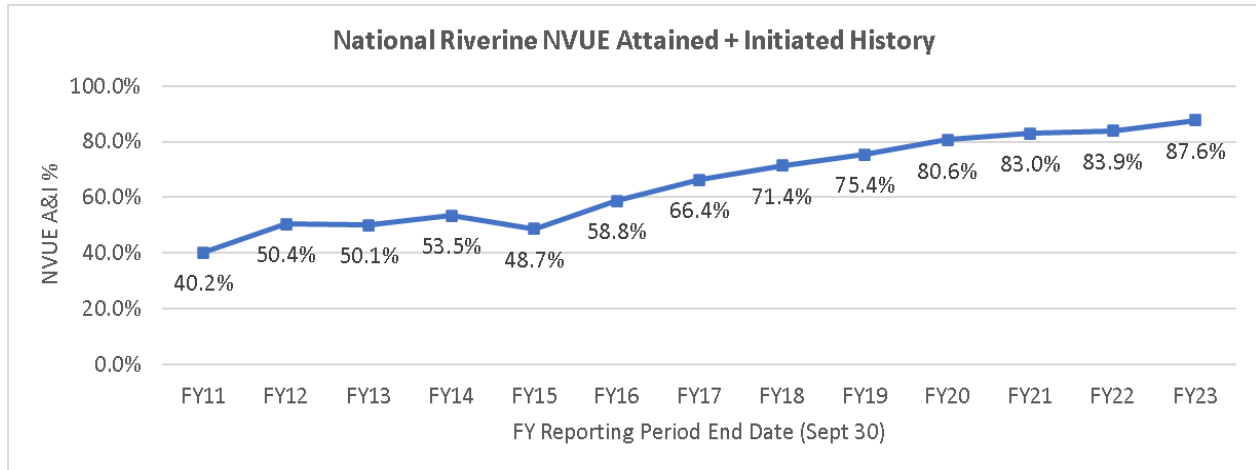
- **1.3 million** miles have been mapped and are maintained by FEMA.
- **1.1 million** miles are on Federal lands and do not need to be mapped.
- **1.3 million** miles are unmapped.

The Risk MAP program is responsible for keeping the Nation’s flood hazard information current and up to date.

The table below provides NVUE metric information for both 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: FY 2024 – Q3					
	NVUE Measured at Preliminary Issuance				
	Full Inventory of Mapped Miles	NVUE Attained # of Miles	NVUE Attained (%)	NVUE Initiated # of Miles	NVUE Attained + Initiated (%)
Riverine	1,222,887	469,825	38.4%	569,940	85.0%
Coastal	43,455	35,034	80.6%	3,552	88.8%
Total	1,266,342	504,859	39.9%	573,492	85.2%

Typically, the amount of new or updated engineering studies funded each fiscal year exceeds the number of studies that lose their NVUE status after the 5-year assessment review. Recently, this has led to an upward trend in the percentage of riverine NVUE initiated and attained, as shown in the graph below.



In FY 2020, FEMA achieved a significant program milestone by reaching 80% NVUE. Maintaining 80% NVUE is a priority of the Risk MAP program. Information about how FEMA calculates NVUE and the factors that impact NVUE are listed below.

NVUE Calculation

The percentage 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 percentage of the NVUE inventory for which FEMA has issued either 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 the NVUE 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.