

NOTICE TO CONGRESS: MONTHLY UPDATE ON FLOOD MAPPING

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

April 2020



FEMA

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1. INTRODUCTION

Flooding is a serious risk to life and property in the United States, but flood risk changes over time. The Federal Emergency Management Agency’s (FEMA) Risk Mapping, Assessment, and Planning (Risk MAP) program helps communities understand and prepare for changing flood risks by updating flood maps. These updated flood maps help communities make decisions about building codes and other standards that make residents, homes, and businesses safer from flooding.

By law, FEMA must look at community flood maps every five years and 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) are scheduled to receive updated draft maps from FEMA (called preliminary maps and revised preliminary maps)
- Communities that have received preliminary or revised preliminary maps from FEMA
- The period of time during which community notices will be published about the release of the maps and the appeals period
- Communities that have received Letters of Final Determination (LFDs) about their updated maps
- Communities where revised flood maps are considered final (called effective maps)

This monthly Notice to Congress will also include updates on the Risk MAP program, news on how communities are protecting themselves against flood risks, 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 II Hosts the Region's First Flood Insurance Workshop

On November 7, 2019, FEMA Region II hosted its first-ever Flood Insurance Workshop for more than 100 real estate, insurance, and lending professionals from Monmouth and Ocean counties at the Monmouth County Fire Academy in Freehold, New Jersey. These professionals work with buyers throughout the home purchasing process and are often the people new and seasoned homeowners rely on to answer flood insurance-related questions. It's important that these professionals have the latest and clearest information about flood insurance and flood risk so they can provide informed guidance to their customers.

The 4-hour event was designed to help professionals understand where changes are occurring on new flood maps and inform them about the Newly Mapped Procedure and Preferred Risk Policy rating options. The workshop helped prepare professionals to work with customers whose risk is changing. Additionally, it gave FEMA the opportunity to learn more about flood insurance-related concerns from industry leaders and professionals who work directly with residents. The event also supported FEMA's national insurance moonshot to double the number of flood insurance policies by 2022.

The workshop included presentations, a panel discussion with industry experts, and breakout sessions. Attendees had the opportunity to hear some common myths and misperceptions about flood risk that occur during the home selling process. Additionally, participants were able to ask industry experts questions about flood insurance, including the private market. Breakout groups were also formed to discuss ideas and solutions that will assist all professionals in closing the insurance gap. Following the workshop, *Risk Reduction Plus*, which served as a partner throughout the event, offered a one-credit Continuing Education class specific to real estate professionals.

Participants were highly engaged and eager to learn about flood risk and insurance to better communicate with their customers and to share their ideas about how professionals can partner with FEMA in the future.



3. NOTIFICATION

The following table shows preliminary and revised preliminary flood mapping studies that are expected to be released in the current month and the next two months. An additional table shows the studies where FEMA took action by issuing preliminary or revised maps; starting an appeal period; releasing an LFD or effective maps. All tables show the FEMA Region, State, and county where the action will take or has taken place. The tables also provide details on the flood mapping study status and estimated or actual dates.

3.1. ESTIMATED RELEASE OF PRELIMINARY MAPS

Some communities within the counties listed below have been studied to measure their flood risk. This flood hazard is shown in the Preliminary Flood Insurance Rate Maps (FIRMs) and Flood Insurance Study (FIS). The table identifies the month that FEMA plans to deliver the preliminary FIRM and FIS report to the designated community officials.

The column called “Estimated Schedule of Community Meeting” shows which quarter of the calendar year a community meeting to discuss the FIS and preliminary FIRM might be scheduled. 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 appeals period starts after the second notice is placed in the local newspaper. In study areas that cover a number of communities, notices will have to be put in several local papers, which means each community in a study could have a different publication date.

Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
1	CT	New London County	May 2020	Quarter 3, 2020	Quarter 3, 2020
1	CT	Windham County	May 2020	Quarter 3, 2020	Quarter 3, 2020
1	MA	Essex County	May 2020	Quarter 3, 2020	Quarter 3, 2020
1	MA	Hampden County	May 2020	Quarter 3, 2020	Quarter 3, 2020
1	MA	Middlesex County	May 2020	Quarter 3, 2020	Quarter 3, 2020
1	MA	Norfolk County	May 2020	Quarter 3, 2020	Quarter 3, 2020
1	MA	Plymouth County	May 2020	Quarter 3, 2020	Quarter 3, 2020
1	MA	Suffolk County	May 2020	Quarter 3, 2020	Quarter 3, 2020
1	MA	Worcester County	May 2020	Quarter 3, 2020	Quarter 3, 2020
1	RI	Kent County	May 2020	Quarter 3, 2020	Quarter 3, 2020
1	RI	Providence County	May 2020	Quarter 3, 2020	Quarter 3, 2020
1	RI	Washington County	May 2020	Quarter 3, 2020	Quarter 3, 2020
3	PA	Lehigh County	June 2020	Quarter 3, 2020	Quarter 4, 2020
3	VA	Charles City County	May 2020	Quarter 3, 2020	Quarter 4, 2020
3	VA	Prince George County	June 2020	Quarter 3, 2020	Quarter 4, 2020
3	VA	Surry County	May 2020	Quarter 3, 2020	Quarter 4, 2020



Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
4	AL	Chilton County	May 2020	Quarter 3, 2020	Quarter 4, 2020
4	AL	Clay County	May 2020	Quarter 3, 2020	Quarter 4, 2020
4	AL	Coosa County	May 2020	Quarter 3, 2020	Quarter 4, 2020
4	AL	Elmore County	May 2020	Quarter 3, 2020	Quarter 4, 2020
4	AL	Shelby County	May 2020	Quarter 3, 2020	Quarter 4, 2020
4	AL	Talladega County	May 2020	Quarter 3, 2020	Quarter 4, 2020
4	FL	Calhoun County	May 2020	Quarter 3, 2020	Quarter 4, 2020
4	FL	Jackson County	May 2020	Quarter 3, 2020	Quarter 4, 2020
4	GA	Baldwin County	June 2020	Quarter 3, 2020	Quarter 4, 2020
4	GA	Jasper County	June 2020	Quarter 3, 2020	Quarter 4, 2020
4	GA	Jones County	June 2020	Quarter 3, 2020	Quarter 4, 2020
4	GA	Madison County	May 2020	Quarter 3, 2020	Quarter 4, 2020
4	GA	Oglethorpe County	May 2020	Quarter 3, 2020	Quarter 4, 2020
4	KY	Campbell County	May 2020	Quarter 3, 2020	Quarter 4, 2020
4	KY	Harlan County	May 2020	Quarter 3, 2020	Quarter 4, 2020
4	KY	Knox County	May 2020	Quarter 3, 2020	Quarter 4, 2020
4	KY	Whitley County	May 2020	Quarter 3, 2020	Quarter 4, 2020
4	MS	Rankin County	April 2020	Quarter 3, 2020	Quarter 4, 2020
5	IL	Lake County	May 2020	Quarter 3, 2020	Quarter 4, 2020
5	IN	Hendricks County	May 2020	Quarter 3, 2020	Quarter 4, 2020
5	MI	Charlevoix County	June 2020	Quarter 3, 2020	Quarter 4, 2020
5	MI	Iosco County	April 2020	Quarter 2, 2020	Quarter 3, 2020
5	MN	Koochiching County	June 2020	Quarter 3, 2020	Quarter 4, 2020
5	MN	Lake of the Woods County	May 2020	Quarter 3, 2020	Quarter 4, 2020
5	MN	Olmsted County	May 2020	Quarter 3, 2020	Quarter 4, 2020
5	MN	Pope County	May 2020	Quarter 3, 2020	Quarter 4, 2020
5	MN	Stevens County	May 2020	Quarter 3, 2020	Quarter 4, 2020
5	MN	Watonwan County	April 2020	Quarter 2, 2020	Quarter 3, 2020
5	OH	Allen County	June 2020	Quarter 3, 2020	Quarter 4, 2020
5	OH	Clermont County	June 2020	Quarter 3, 2020	Quarter 4, 2020
5	OH	Montgomery County	June 2020	Quarter 3, 2020	Quarter 4, 2020
5	OH	Warren County	June 2020	Quarter 3, 2020	Quarter 4, 2020
5	WI	Brown County	May 2020	Quarter 3, 2020	Quarter 4, 2020
5	WI	Manitowoc County	May 2020	Quarter 3, 2020	Quarter 4, 2020
5	WI	Oconto County	May 2020	Quarter 3, 2020	Quarter 4, 2020
6	AR	Craighead County	June 2020	Quarter 3, 2020	Quarter 4, 2020
6	AR	Greene County	June 2020	Quarter 3, 2020	Quarter 4, 2020
6	TX	El Paso County	June 2020	Quarter 3, 2020	Quarter 4, 2020
6	TX	Somervell County	June 2020	Quarter 3, 2020	Quarter 3, 2020
7	IA	Sioux County	May 2020	Quarter 3, 2020	Quarter 3, 2020
7	IA	Woodbury County	May 2020	Quarter 3, 2020	Quarter 3, 2020
7	KS	Anderson County	April 2020	Quarter 2, 2020	Quarter 3, 2020
7	KS	Chase County	April 2020	Quarter 2, 2020	Quarter 3, 2020
7	KS	Coffey County	April 2020	Quarter 2, 2020	Quarter 3, 2020
7	KS	Douglas County	May 2020	Quarter 3, 2020	Quarter 3, 2020
7	KS	Ellis County	May 2020	Quarter 3, 2020	Quarter 3, 2020
7	KS	Franklin County	May 2020	Quarter 3, 2020	Quarter 3, 2020



Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
7	KS	Lyon County	April 2020	Quarter 2, 2020	Quarter 3, 2020
7	KS	Osage County	April 2020	Quarter 2, 2020	Quarter 3, 2020
7	NE	Wayne County	May 2020	Quarter 3, 2020	Quarter 3, 2020
8	CO	Gilpin County	June 2020	Quarter 3, 2020	Quarter 1, 2021
8	CO	Larimer County	June 2020	Quarter 3, 2020	Quarter 4, 2020
8	CO	Lincoln County	June 2020	Quarter 3, 2020	Quarter 4, 2020
8	CO	Mineral County	June 2020	Quarter 3, 2020	Quarter 4, 2020
8	CO	Saguache County	June 2020	Quarter 3, 2020	Quarter 4, 2020
8	CO	Weld County	June 2020	Quarter 3, 2020	Quarter 4, 2020
9	AZ	Coconino County	May 2020	Quarter 2, 2020	Quarter 3, 2020
9	AZ	Yavapai County	May 2020	Quarter 2, 2020	Quarter 3, 2020
9	CA	Sonoma County	May 2020	Quarter 2, 2020	Quarter 3, 2020

3.2. ESTIMATED RELEASE OF REVISED PRELIMINARY MAPS

In some cases, FEMA may decide to issue a revised preliminary map to address changes to preliminary flood hazard determinations, or to address changes to a non-technical issue. The table below shows the studies for which FEMA plans to release revised preliminary maps. The actual release dates are scheduled in coordination 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 dates of appeal periods are not shown because these are often not needed for revised preliminary maps.

Region	State	County Name	Estimated Revised Preliminary Issuance
3	MD	Frederick County	May 2020
3	PA	Bradford County	June 2020
3	PA	Columbia County	May 2020
3	PA	Wyoming County	June 2020
3	WV	Monroe County	April 2020
4	FL	Okaloosa County	April 2020
4	KY	Oldham County	April 2020
4	NC	Wake County	April 2020
5	IN	Bartholomew County	June 2020
5	IN	Shelby County	April 2020
5	MN	Polk County	May 2020
5	OH	Logan County	April 2020
5	OH	Ottawa County	May 2020
6	TX	Victoria County	April 2020
7	IA	Jackson County	April 2020
7	IA	Jones County	April 2020
8	MT	Gallatin County	May 2020



Region	State	County Name	Estimated Revised Preliminary Issuance
9	CA	Mendocino County	June 2020
9	CA	Ventura County	June 2020
10	AK	Ketchikan Gateway Borough	June 2020
10	OR	Klamath County	April 2020

3.3. ACTIONS TAKEN BY FEMA

The table below shows the counties where FEMA released a preliminary FIRM and FIS report, began a 90-day appeal period, released a revised preliminary FIRM and FIS report, or sent LFDs in the previous month. It also identifies counties where FIRMs and FIS reports became effective during the previous month.

Region	State	County Name	Action Taken	Date
2	NY	Niagara County	Appeal Start	3/4/2020
3	VA	Lancaster County	Appeal Start	3/26/2020
3	VA	Madison County	LFD Issued	3/18/2020
3	VA	Richmond County	Appeal Start	3/25/2020
3	VA	Westmoreland County	Appeal Start	3/25/2020
4	AL	Escambia County	Maps Effective	3/6/2020
4	FL	Glades County	Maps Effective	3/6/2020
4	FL	Hamilton County	LFD Issued	3/4/2020
4	FL	Madison County	LFD Issued	3/4/2020
4	FL	Walton County	Revised Preliminary	3/24/2020
4	KY	Boone County	Preliminary	3/10/2020
4	KY	Carroll County	Preliminary	3/10/2020
4	KY	Gallatin County	Preliminary	3/10/2020
4	KY	Jefferson County	Revised Preliminary	3/26/2020
4	KY	Spencer County	LFD Issued	3/18/2020
5	MI	Emmet County	Appeal Start	3/5/2020
5	MI	Manistee County	Appeal Start	3/9/2020
5	MI	Mason County	Appeal Start	3/25/2020
5	MI	Sanilac County	Appeal Start	3/27/2020
5	MN	Pennington County	Preliminary	3/31/2020
6	TX	Orange County	Revised Preliminary	3/31/2020
7	IA	Allamakee County	LFD Issued	3/18/2020
7	IA	Henry County	Preliminary	3/26/2020
7	IA	Ida County	Preliminary	3/17/2020
7	IA	Jefferson County	Preliminary	3/2/2020
7	IA	Linn County	Appeal Start	3/12/2020
7	IA	Union County	Preliminary	3/2/2020
7	MO	Dent County	LFD Issued	3/18/2020



Region	State	County Name	Action Taken	Date
8	CO	Arapahoe County	LFD Issued	3/4/2020
8	CO	Boulder County	Appeal Start	3/26/2020
8	CO	Denver County	LFD Issued	3/4/2020
8	CO	Douglas County	LFD Issued	3/4/2020
8	CO	Rio Blanco County	Preliminary	3/5/2020
8	SD	Turner County	Appeal Start	3/26/2020
8	UT	Salt Lake County	Appeal Start	3/11/2020
9	AZ	Maricopa County	LFD Issued	3/18/2020
9	CA	Stanislaus County	Preliminary	3/31/2020
9	NV	Nye County	Maps Effective	3/6/2020
10	AK	Fairbanks North Star Borough	LFD Issued	3/18/2020
10	AK	Juneau Borough	LFD Issued	3/18/2020
10	WA	Grays Harbor County	LFD Issued	3/18/2020
10	WA	Yakima County	Revised Preliminary	3/31/2020

Information on “Preliminary and Revised Preliminary” Actions

For the flood risk studies shown above, FEMA gave copies of either the initial or the revised FIRM and FIS report to all communities involved. Copies are also online at <https://msc.fema.gov/portal/search> and <https://msc.fema.gov/fmfv>.

FEMA encourages local officials to widely share their copies with residents, business owners, elected officials, and others in the community. This helps in adding to or correcting non-technical information such as layout and labeling of roads, bridges, and streams, and other features. Requests to change such information can be made during the community review period, at a community meeting, and during the 90-day appeal period. Approved changes will be shown on the final FIRM and in the final FIS report.

Information on “Appeal Start” Actions

Under the National Flood Insurance Act, there are limited rights to appeal findings in the preliminary FIRM and FIS reports. Appeals can be made by owners or renters of real property within a community who believe that their property rights are adversely affected, and/or by an affected community. Important information on the process can be found in the document called “Guidance for Flood Risk Analysis and Mapping: Appeal and Comment Processing,” which can be found at fema.gov/media-library/assets/documents/34953.

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 and will publish the final flood hazard information in the *Federal Register*. The updated FIRM panels will become effective six months from the date of the LFD. Final FIRM and FIS reports will officially be archived on the Flood Map Service Center (MSC) website at <https://msc.fema.gov>.



Property owners' flood insurance rates may be affected once a FIRM becomes effective. Resources are available to help homeowners understand the importance of flood insurance and the steps they can take to reduce their rates. For additional information about flood insurance, visit

<https://www.fema.gov/national-flood-insurance-program>.

To view upcoming map changes, please visit the Flood Map Changes Viewer at

<https://msc.fema.gov/fmfv>.

Information on “Maps Effective” Actions

The updated FIRM and FIS report issued by FEMA have become effective. Effective FIRMs are used by communities 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 be affected for property owners once a FIRM becomes effective. To view the effective FIRMs, please visit the Map Service Center at <https://msc.fema.gov/portal/search>.

Additional flood mapping information and resources can be found on the FEMA website at fema.gov/national-flood-insurance-program-flood-hazard-mapping. In addition, the FEMA Map Information and Insurance eXchange (FMIX) is available to answer questions by telephone, toll free, at 1-877-336-2627 (FEMA MAP) or by email at FEMAMapSpecialist@riskmapcads.com. A list of additional resources for information can be found in [Appendix B](#) of this Notice to Congress. If you have any questions or concerns regarding the information in this document, please contact the appropriate FEMA Regional External Affairs staff listed below.



FEMA Regional External Affairs Contact List

FEMA Region	Name	Telephone Number	Email Address
1	Dennis Pinkham	617-956-7547	Dennis.Pinkham@fema.dhs.gov
2	Kevin Sullivan	202-480-1053	Kevin.Sullivan@fema.dhs.gov
3	Nicholas Morici	267-546-6419	Nicholas.Morici@fema.dhs.gov
4	Danon Lucas	770-220-5292	Danon.Lucas@fema.dhs.gov
5	Dan Shulman	312-408-4427	Dan.Shulman@fema.dhs.gov
6	Juan Ayala Wilenda Henderson	940-898-5105	Juan.Ayala@fema.dhs.gov Wilenda.Henderson@fema.dhs.gov
7	Michael Cappannari	816-283-7080	Michael.Cappannari@fema.dhs.gov
8	Megan Floyd	303-235-4638	Megan.Floyd@fema.dhs.gov
9	Frank Mansell	510-627-7068	Frank.Mansell@fema.dhs.gov
10	Cam Rossie	425-487-4651	Camilla.Rossie@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 constituents in their districts will be affected by a flood mapping 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).

In accordance with these requirements, this document serves as notification to Congress and provides details on studies with an estimated issuance of preliminary or revised preliminary flood maps in the current month and the next two months, and studies for which preliminary or revised preliminary flood maps and/or LFDs were issued last month.² LFDs are the actions taken by FEMA to finalize the flood hazard data shown on a preliminary FIRM. This document also provides details on statutory administrative appeal periods³ that were initiated and maps that went effective last month.

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.

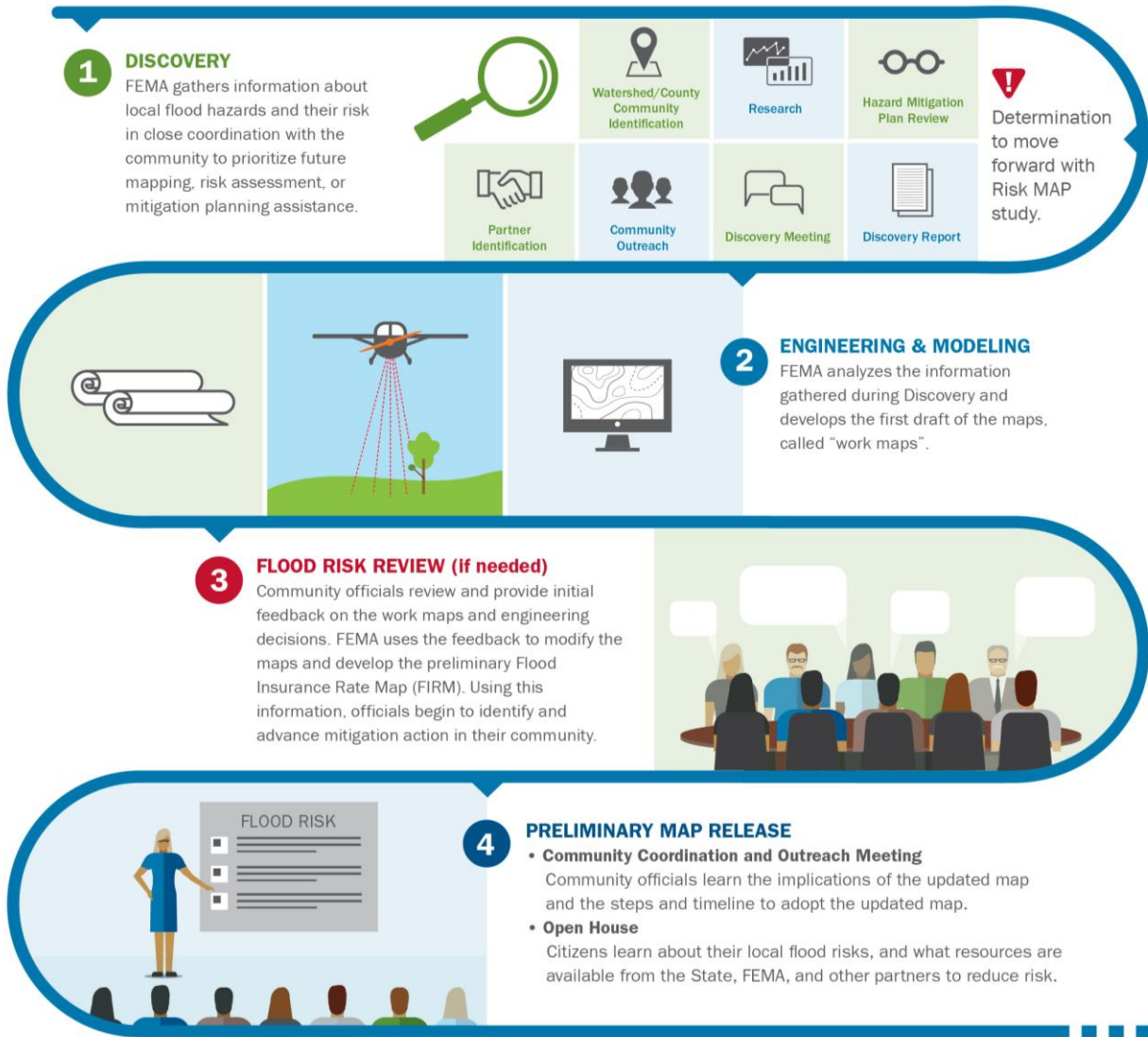
³ For more details, see "Information on 'Appeal Start' Actions" in Section 4.3.



APPENDIX A: RISK MAP PROCESS GRAPHIC

The information graphic below shows the process for flood map creation and updates.

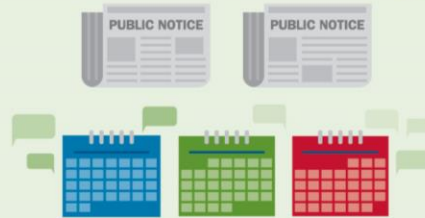
FEMA Risk MAP Process



Risk MAP Process Continued

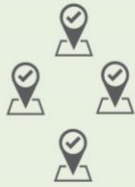
5 90-DAY APPEAL AND COMMENT PERIOD

Following two public notices, community members can submit technical data to support a request to revise the FIRM through the 90-day appeals process. All appeals, including all supporting documentation, must be submitted through the appropriate community official.



7 ADOPTION & COMPLIANCE

Communities participating in the NFIP must adopt a compliant floodplain management ordinance by the map effective date to remain in good standing as an NFIP participant.



6 LETTER OF FINAL DETERMINATION

After all appeals are resolved, FEMA sends a Letter of Final Determination, kicking off a six-month period for communities to adopt the new flood maps.



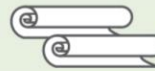
8 RESILIENCE MEETING

FEMA, State and local officials, and partners work to identify and review resilience strategies, planning options, and potential actions to reduce risk.



9 EFFECTIVE MAPS

Once effective, new maps and products are available through FEMA's Flood Map Service Center. The new data will inform flood insurance decisions and local building regulations. Community members can submit data to amend or revise the FIRM as part of a Letter of Map Change (LOMC) process.



RiskMAP
Increasing Resilience Together



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APPENDIX B: RESOURCES

The following additional resources provide a better understanding of key elements of this report.

Implementation of the Biggert-Waters Flood Insurance Reform Act of 2012 and the Homeowner Flood Insurance Affordability Act

Website	fema.gov/media-library/resources-documents/collections/341
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National Flood Insurance Program

Website	fema.gov/national-flood-insurance-program
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Phone	888-379-9531 (toll free)
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E-mail	floodsmart@fema.dhs.gov
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Risk MAP Program

Website	fema.gov/risk-mapping-assessment-planning
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Phone	877-336-2627 (toll free)
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E-mail	FEMAMapSpecialist@riskmapcde.com
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