

NOTICE TO CONGRESS: MONTHLY UPDATE ON FLOOD MAPPING

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

October 2018



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.”



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 a Letter of Final Determination (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	NH	Rockingham County	November 2018	Quarter 1, 2019	Quarter 1, 2019
1	NH	Strafford County	November 2018	Quarter 1, 2019	Quarter 1, 2019
3	MD	Baltimore City	October 2018	Quarter 1, 2019	Quarter 2, 2019
3	PA	Columbia County	October 2018	Quarter 1, 2019	Quarter 2, 2019
3	PA	Dauphin County	November 2018	Quarter 1, 2019	Quarter 2, 2019
3	PA	Luzerne County	December 2018	Quarter 1, 2019	Quarter 2, 2019
3	PA	Montour County	December 2018	Quarter 1, 2019	Quarter 2, 2019
3	PA	Northumberland County	December 2018	Quarter 1, 2019	Quarter 2, 2019
3	PA	Snyder County	December 2018	Quarter 1, 2019	Quarter 2, 2019
4	FL	Hillsborough County	October 2018	Quarter 1, 2019	Quarter 2, 2019
4	FL	Manatee County	November 2018	Quarter 1, 2019	Quarter 2, 2019
4	MS	Bolivar County	November 2018	Quarter 1, 2019	Quarter 2, 2019
4	MS	Coahoma County	November 2018	Quarter 1, 2019	Quarter 2, 2019
4	MS	Coahoma County	November 2018	Quarter 1, 2019	Quarter 2, 2019
4	MS	Humphreys County	November 2018	Quarter 1, 2019	Quarter 2, 2019
4	MS	Marshall County	November 2018	Quarter 1, 2019	Quarter 2, 2019



Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
4	MS	Panola County	November 2018	Quarter 1, 2019	Quarter 2, 2019
4	MS	Quitman County	November 2018	Quarter 1, 2019	Quarter 2, 2019
4	MS	Sharkey County	November 2018	Quarter 1, 2019	Quarter 2, 2019
4	MS	Sunflower County	November 2018	Quarter 1, 2019	Quarter 2, 2019
4	MS	Tate County	November 2018	Quarter 1, 2019	Quarter 2, 2019
4	MS	Tunica County	November 2018	Quarter 1, 2019	Quarter 2, 2019
4	MS	Washington County	November 2018	Quarter 1, 2019	Quarter 2, 2019
5	MI	Allegan County	December 2018	Quarter 1, 2019	Quarter 2, 2019
5	MI	Berrien County	December 2018	Quarter 1, 2019	Quarter 2, 2019
5	MI	Macomb County	December 2018	Quarter 1, 2019	Quarter 2, 2019
5	MI	St. Clair County	November 2018	Quarter 1, 2019	Quarter 1, 2019
5	MI	Wayne County	December 2018	Quarter 1, 2019	Quarter 2, 2019
5	MN	Wilkin County	December 2018	Quarter 1, 2019	Quarter 2, 2019
6	OK	Oklahoma County	December 2018	Quarter 1, 2019	Quarter 2, 2019
7	IA	Black Hawk County	November 2018	Quarter 1, 2019	Quarter 1, 2019
7	IA	Bremer County	November 2018	Quarter 1, 2019	Quarter 1, 2019
7	IA	Buchanan County	November 2018	Quarter 1, 2019	Quarter 1, 2019
7	IA	Butler County	October 2018	Quarter 4, 2018	Quarter 1, 2019
7	IA	Harrison County	November 2018	Quarter 1, 2019	Quarter 1, 2019
7	IA	Scott County	October 2018	Quarter 1, 2019	Quarter 1, 2019
7	IA	Story County	October 2018	Quarter 4, 2018	Quarter 1, 2019
7	IA	Wapello County	December 2018	Quarter 1, 2019	Quarter 1, 2019
7	KS	Reno County	October 2018	Quarter 1, 2019	Quarter 1, 2019
7	MO	Clark County	November 2018	Quarter 4, 2018	Quarter 1, 2019
7	MO	Dunklin County	December 2018	Quarter 1, 2019	Quarter 1, 2019
7	MO	Franklin County	October 2018	Quarter 4, 2018	Quarter 1, 2019
7	MO	Washington County	October 2018	Quarter 4, 2018	Quarter 1, 2019
7	NE	Burt County	October 2018	Quarter 4, 2018	Quarter 1, 2019
7	NE	Nemaha County	December 2018	Quarter 1, 2019	Quarter 1, 2019
7	NE	Richardson County	December 2018	Quarter 1, 2019	Quarter 1, 2019
8	CO	Jefferson County	November 2018	Quarter 4, 2018	Quarter 1, 2019
8	SD	Clay County	December 2018	Quarter 1, 2019	Quarter 2, 2019
8	SD	Union County	November 2018	Quarter 4, 2018	Quarter 1, 2019
9	AZ	Yavapai County	October 2018	Quarter 1, 2019	Quarter 2, 2019
9	CA	Kern County	October 2018	Quarter 1, 2019	Quarter 2, 2019
9	HI	Kauai County	November 2018	Quarter 1, 2019	Quarter 2, 2019
10	WA	Clallam County	December 2018	Quarter 1, 2019	Quarter 1, 2019

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
2	PR	Puerto Rico Territory-wide	November 2018
3	MD	Allegany County	October 2018
4	NC	Beaufort County	November 2018
4	NC	Carteret County	November 2018
4	NC	Craven County	November 2018
4	NC	Dare County	November 2018
4	NC	Hyde County	November 2018
4	NC	Jones County	November 2018
4	NC	Onslow County	November 2018
4	NC	Pitt County	November 2018
4	NC	Tyrrell County	November 2018
4	NC	Wake County	November 2018
5	IN	Johnson County	November 2018
5	MN	Polk County	November 2018
5	MN	Yellow Medicine County	December 2018
5	OH	Miami County	October 2018
6	AR	Saline County	October 2018
6	TX	Austin County	October 2018
8	CO	Arapahoe County	December 2018
8	CO	Denver County	December 2018
8	CO	Douglas County	December 2018
9	CA	Mendocino County	October 2018

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
1	MA	Barnstable County	Appeal Start	9/11/2018
1	MA	Bristol County	Appeal Start	9/11/2018
1	MA	Norfolk County	Appeal Start	9/11/2018
1	MA	Plymouth County	Appeal Start	9/11/2018
1	RI	New port County	Appeal Start	9/11/2018
2	NY	Niagara County	Appeal Start	9/22/2018
3	MD	Frederick County	Preliminary	9/28/2018
3	PA	Juniata County	Preliminary	9/28/2018
3	PA	Union County	Preliminary	9/28/2018
3	VA	Radford City	Preliminary	9/28/2018
4	AL	Blount County	LFD Issued	9/21/2018



Region	State	County Name	Action Taken	Date
4	AL	Etowah County	LFD Issued	9/21/2018
4	AL	Jefferson County	LFD Issued	9/21/2018
4	AL	Marshall County	LFD Issued	9/21/2018
4	GA	Richmond County	Appeal Start	9/20/2018
4	MS	Hancock County	Appeal Start	9/20/2018
4	MS	Lamar County	Appeal Start	9/20/2018
4	MS	Marion County	Appeal Start	9/20/2018
4	MS	Pearl River County	Appeal Start	9/20/2018
4	MS	Walthall County	Appeal Start	9/20/2018
4	SC	Edgefield County	Maps Effective	9/14/2018
4	SC	Fairfield County	Maps Effective	9/28/2018
4	SC	Kershaw County	Maps Effective	9/28/2018
4	SC	Lancaster County	Maps Effective	9/28/2018
4	SC	McCormick County	Maps Effective	9/14/2018
4	SC	Sumter County	Maps Effective	9/28/2018
5	MN	Blue Earth County	Revised Preliminary	9/12/2018
5	MN	Nicollet County	Revised Preliminary	9/12/2018
5	OH	Carroll County	Maps Effective	9/14/2018
5	OH	Stark County	Maps Effective	9/14/2018
5	OH	Warren County	Appeal Start	9/9/2018
5	WI	Marathon County	Maps Effective	9/28/2018
6	AR	Conway County	LFD Issued	9/21/2018
6	AR	Faulkner County	LFD Issued	9/21/2018
6	AR	Lonoke County	LFD Issued	9/21/2018
6	AR	Pope County	LFD Issued	9/21/2018
6	LA	Assumption Parish	Maps Effective	9/14/2018
6	LA	Jackson Parish	Preliminary	9/28/2018
6	LA	Winn Parish	Preliminary	9/28/2018
6	OK	Canadian County	Appeal Start	9/26/2018
6	TX	Aransas County	Appeal Start	9/26/2018
6	TX	Burnet County	Revised Preliminary	9/28/2018
6	TX	Dallas County	LFD Issued	9/21/2018
6	TX	Hill County	Appeal Start	9/27/2018
6	TX	McLennan County	Appeal Start	9/27/2018
6	TX	San Patricio County	Appeal Start	9/26/2018
6	TX	Tarrant County	LFD Issued	9/21/2018
7	KS	Butler County	Appeal Start	9/20/2018
7	KS	Butler County	Appeal Start	9/20/2018
7	MO	Franklin County	Maps Effective	9/14/2018
7	NE	Colfax County	LFD Issued	9/21/2018
8	CO	Adams County	Maps Effective	9/28/2018
8	CO	Arapahoe County	Maps Effective	9/28/2018
8	CO	Denver County	Maps Effective	9/14/2018
8	MT	Gallatin County	Appeal Start	9/20/2018
8	MT	Missoula County	LFD Issued	9/7/2018
8	UT	Utah County	Appeal Start	9/6/2018
9	CA	Orange County	LFD Issued	9/21/2018
9	CA	San Diego County	Appeal Start	9/19/2018



Region	State	County Name	Action Taken	Date
9	CA	Santa Barbara County	Maps Effective	9/28/2018
10	AK	Sitka Borough	Revised Preliminary	9/12/2018
10	OR	Lincoln County	Revised Preliminary	9/28/2018
10	OR	Tillamook County	Maps Effective	9/28/2018
10	WA	Yakima County	Preliminary	9/29/2018

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/prelim-pending>.

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 Preliminary and Pending National Flood Hazard Layer at <https://msc.fema.gov/prelim-pending>.



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 eXchange (FMIX) is available to answer questions by telephone, toll free, at 1-877-336-2627 (FEMA MAP) or by email at FEMAMapSpecialist@riskmapcds.com. A list of additional resources for information can be found in [Appendix C](#) 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	Corey DeMuro	202-394-8588	Corey.DeMuro@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	940-898-5105	Juan.Ayala@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.

¹FEMA 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.

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

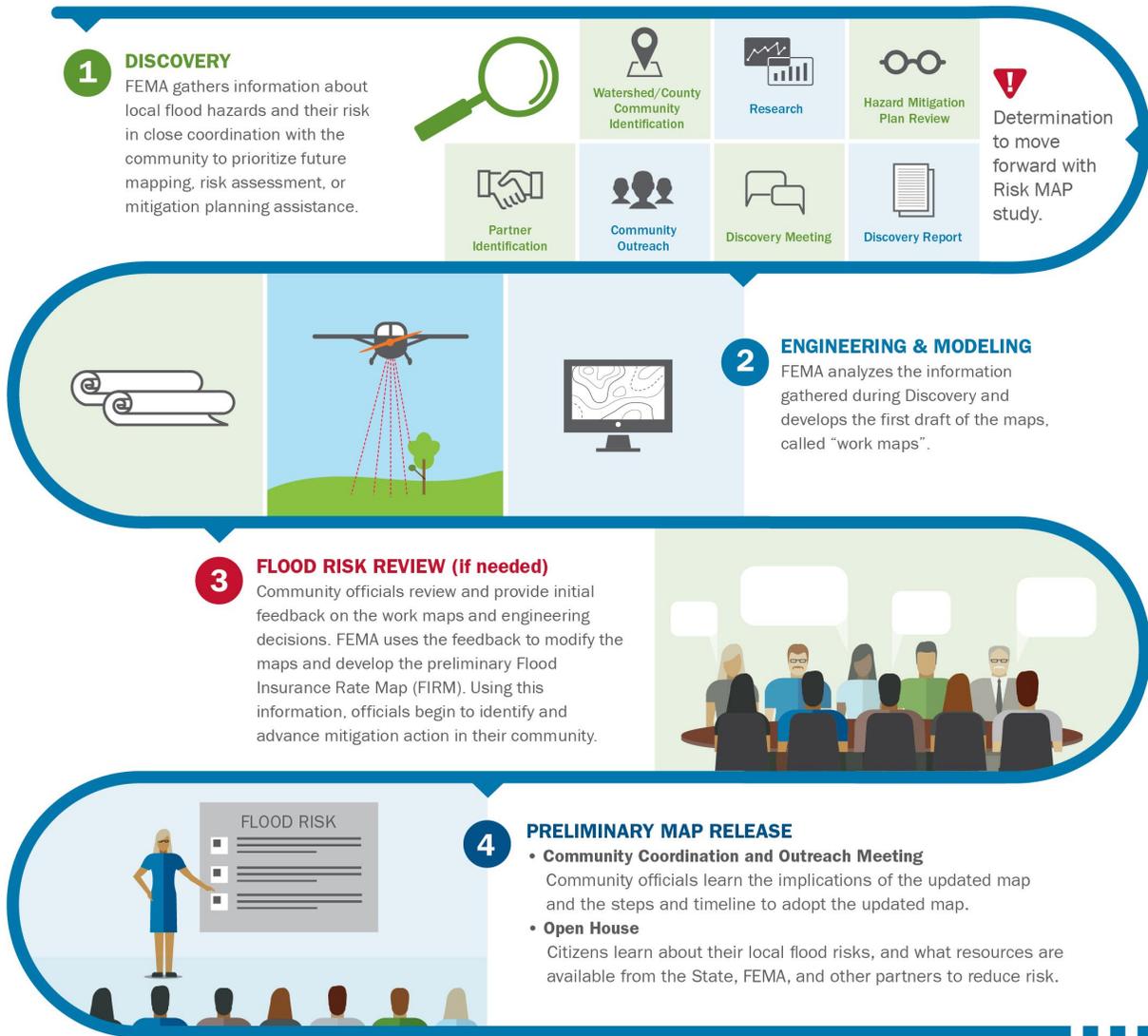
³For more details, see "Information on 'Appeal Start' Actions" in Section 4.3.



APPENDIX A: RISK MAP PROCESS GRAPHIC

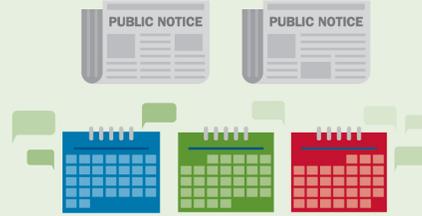
The information graphic below shows the process for flood map creation and updates.

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.



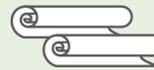
7 ADOPTION & COMPLIANCE
 Communities participating in the NFIP must adopt a compliant floodplain management ordinance by the map effective date to remain in good standing as an NFIP participant.



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.

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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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Social Media	Twitter at @NFIPtraining
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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@riskmapcfs.com
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