

# NOTICE TO CONGRESS: MONTHLY UPDATE ON FLOOD MAPPING

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

September 2018



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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

## **Using Flood Risk Products in Hazard Mitigation Plans**

FEMA's Flood Risk Products are non-regulatory data communication tools that communities can use—along with the regulatory Flood Insurance Rate Maps (FIRMs)—to better understand their flood risk. Communities can use these tools to communicate flood risks to residents and other stakeholders, and to make better decisions to mitigate these risks. Communities that receive Flood Risk Products can

potentially save time and money by using FEMA data that is specially packaged to help them achieve risk reduction goals.

## These products include:

- Flood Risk Map and Report
- Flood Risk Database, including the following datasets:
  - o Changes Since Last FIRM
  - o Water Surface Elevation Grids
  - o Flood Depth Grids
  - o Percent 30-Year Chance Grid
  - Flood Risk Assessment
  - Areas of Mitigation Interest

Flood Risk Products have been around for many years, but historically there has been a low awareness among communities of what they are—or how to use them. In 2015, FEMA's Risk Management Directorate (RMD) set out to fix this by convening an integrated project team (IPT) on Flood Risk Products to provide RMD leadership



with a strategy and recommendations for increasing the use of Flood Risk Products through training, outreach, and communications. Ideally, FEMA wants Flood Risk Products to go beyond the mapping project and be used by local officials and technical stakeholders in their long-term risk reduction efforts. In August 2018, FEMA published "Using Flood Risk Products in Hazard Mitigation Plans" to educate local planners on how to improve the ways flood risk is quantified and communicated in mitigation plans. The publication explains what Flood Risk Products are, how communities can get them, and how they are different from FEMA's regulatory products. It also includes case studies on how some communities have used the products. Most important, the publication walks the user through how each Flood Risk Product can be applied to help meet mitigation planning requirements. FEMA is sharing the publication with a wide range of internal and external stakeholders, including the American Planning Association's Hazard Mitigation and Disaster Recovery Division.

## 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
2	NJ	Mercer County	November 2018	Quarter 1, 2019	Quarter 1, 2019
2	NY	Erie County	September 2018	Quarter 4, 2018	Quarter 1, 2019
3	MD	Baltimore City	October 2018	Quarter 1, 2019	Quarter 2, 2019
3	MD	Frederick County	September 2018	Quarter 4, 2018	Quarter 1, 2019
3	PA	Columbia County	September 2018	Quarter 4, 2018	Quarter 1, 2019
3	PA	Dauphin County	November 2018	Quarter 1, 2019	Quarter 2, 2019
3	PA	Juniata County	September 2018	Quarter 4, 2018	Quarter 1, 2019
3	PA	Luzerne County	October 2018	Quarter 1, 2019	Quarter 2, 2019
3	PA	Montour County	October 2018	Quarter 1, 2019	Quarter 2, 2019
3	PA	Northumberland County	October 2018	Quarter 1, 2019	Quarter 2, 2019
3	PA	Snyder County	October 2018	Quarter 1, 2019	Quarter 2, 2019
3	PA	Union County	September 2018	Quarter 4, 2018	Quarter 1, 2019
3	VA	Fauquier County	November 2018	Quarter 1, 2019	Quarter 2, 2019

Prince William   County   November 2018   Quarter 1, 2019   Quarter 2, 2019   Quarter 2, 2019   Quarter 3, 2019   Quarter 4, 2018   Quarter 1, 2019   Quarter 2, 2019   Quarter 4, 2018   Quarter 1, 2019   Quarter 2, 2019   Quarter 2, 2019   Quarter 3, 2019   Quarter 2, 2019   Quarter 4, 2018   Quarter 1, 2019   Quarter 2, 2019   Quar	Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
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7 MO Pemiscot County November 2018 Quarter 4, 2018 Quarter 1, 2019 7 MO Stoddard County November 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						

Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
7	NE	Nemaha County	September 2018	Quarter 4, 2018	Quarter 1, 2019
7	NE	Richardson County	September 2018	Quarter 4, 2018	Quarter 1, 2019
8	CO	Arapahoe County	October 2018	Quarter 4, 2018	Quarter 1, 2019
8	CO	Denver County	October 2018	Quarter 4, 2018	Quarter 1, 2019
8	CO	Douglas County	October 2018	Quarter 4, 2018	Quarter 1, 2019
8	SD	Union County	November 2018	Quarter 1, 2019	Quarter 2, 2019
9	AZ	Yavapai County	October 2018	Quarter 4, 2018	Quarter 1, 2019
9	CA	Kern County	October 2018	Quarter 4, 2018	Quarter 1, 2019
9	HI	Kauai County	November 2018	Quarter 4, 2018	Quarter 1, 2019
10	WA	Kittitas County	November 2018	Quarter 4, 2018	Quarter 1, 2019
10	WA	Yakima County	September 2018	Quarter 4, 2018	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	September 2018
3	MD	Allegany County	October 2018
4	NC	Beaufort County	October 2018
4	NC	Carteret County	October 2018
4	NC	Craven County	October 2018
4	NC	Dare County	October 2018
4	NC	Hyde County	October 2018
4	NC	Jones County	October 2018
4	NC	Onslow County	October 2018
4	NC	Pitt County	October 2018
4	NC	Tyrrell County	October 2018
4	NC	Wake County	October 2018
5	IN	Johnson County	November 2018
5	MN	Blue Earth County	September 2018
5	MN	Nicollet County	September 2018
5	MN	Polk County	November 2018
5	ОН	Athens County	November 2018
5	ОН	Miami County	October 2018
6	AR	Saline County	October 2018



Region	State	County Name	Estimated Revised Preliminary Issuance
6	TX	Burnet County	September 2018
9	AZ	Maricopa County	November 2018
9	CA	Mendocino County	October 2018
10	AK	Sitka Borough	September 2018
10	OR	Lincoln County	September 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	ME	Cumberland County	Appeal Start	8/2/2018
1	ME	York County	Appeal Start	8/1/2018
2	NJ	Atlantic County	Maps Effective	8/28/2018
2	NY Herkimer County Revised Prelin		Revised Preliminary	8/3/2018
3	MD	Garrett County	LFD Issued	8/1/2018
3	PA	Bradford County	Preliminary	8/30/2018
3	PA	Butler County	Maps Effective	8/2/2018
3	PA	Lebanon County	Preliminary	8/20/2018
3	PA	Schuylkill County	Preliminary	8/24/2018
3	PA	Wayne County	LFD Issued	8/1/2018
3	PA	Wyoming County	Preliminary	8/30/2018
3	VA	Greene County Preliminary		8/30/2018
3	VA	Louisa County	Preliminary	8/30/2018
3	WV	Grant County	LFD Issued	8/1/2018
4	AL	Lauderdale County	Maps Effective	8/2/2018
4	AL	Lawrence County	Maps Effective	8/2/2018
4	AL	Limestone County	Maps Effective	8/16/2018
4	AL	Madison County	Maps Effective	8/16/2018
4	AL	Marshall County	Maps Effective	8/2/2018
4	AL	Morgan County	Maps Effective	8/16/2018
4	FL Hamilton County Maps Effective		8/28/2018	
4	FL	Hernando County	Preliminary	8/24/2018
4	4 FL Suwannee County Maps Effective		Maps Effective	8/28/2018
4	FL	Taylor County	LFD Issued	8/1/2018
4	GA	Bryan County	Maps Effective	8/2/2018
4	GA	Chatham County	Maps Effective	8/16/2018
4	GA	McIntosh County	Maps Effective	8/2/2018
4	MS	Itawamba County	LFD Issued	8/15/2018
4	MS	Madison County	Revised Preliminary	8/17/2018
4	MS	Monroe County	LFD Issued	8/15/2018
4	NC	Brunswick County	Maps Effective	8/28/2018
4	NC	New Hanover County	Maps Effective	8/28/2018

Region	State	ate County Name Action Taken		Date
4	SC	Abbeville County	Maps Effective	8/16/2018
4	SC	Aiken County	Maps Effective	8/16/2018
5	IL	Brown County	Maps Effective	8/16/2018
5	IL	Kankakee County	LFD Issued	8/15/2018
5	IL	Pike County	Pike County Maps Effective	
5	IL	Will County	LFD Issued	8/15/2018
5	IN	Perry County	Appeal Start	8/2/2018
5	MI	Gladwin County	Maps Effective	8/2/2018
5	MI	Grand Traverse County	Maps Effective	8/28/2018
5	MI	Leelanau County	Maps Effective	8/28/2018
5	MI	Monroe County	Preliminary	8/13/2018
5	OH	Lucas County	Preliminary	8/13/2018
5	WI	Racine County	LFD Issued	8/1/2018
6	TX	Brown County	Maps Effective	8/28/2018
6	TX	Burnet County Appeal Start		8/15/2018
6	TX			8/2/2018
6	TX	Williamson County	Appeal Start	8/15/2018
7	IA	Des Moines County	Preliminary	8/27/2018
7	IA	Dubuque County	Preliminary	8/27/2018
7	IA	Jackson County	Preliminary	8/22/2018
7	IA	Lee County	Preliminary	8/27/2018
7	IA	Muscatine County	Preliminary	8/29/2018
7	IA	Polk County	LFD Issued	8/1/2018
7	KS	Barton County	LFD Issued	8/15/2018
7	MO	Greene County	Preliminary	8/23/2018
7	MO	St. Genevieve County	LFD Issued	8/15/2018
7	7 NE Seward County Preliminary		8/1/2018	
9	AZ Yavapai County LFD Issued		8/15/2018	
10	Matanuska-Susitna  10 AK Borough Revised Prelimina		Revised Preliminary	8/24/2018
10	ID	Ada County	Appeal Start	8/20/2018
10	ID	Valley County	LFD Issued 8/1/2018	
10	OR	Multnomah County	Iultnomah County LFD Issued 8/2/20	
10	WA	Grays Harbor	Preliminary 8/31/2018	

## 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 <a href="https://msc.fema.gov/portal/search">https://msc.fema.gov/portal/search</a> and <a href="https://msc.fema.gov/prelim-pending">https://msc.fema.gov/prelim-pending</a>.

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 <a href="https://msc.fema.gov">https://msc.fema.gov</a>.

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 <a href="https://www.fema.gov/national-flood-insurance-program">https://www.fema.gov/national-flood-insurance-program</a>.

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 <a href="https://msc.fema.gov/portal/search">https://msc.fema.gov/portal/search</a>.

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:
  - o Community meetings regarding the preliminary map
  - o Publication of notices regarding the preliminary map in local newspapers
  - o 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. <sup>2</sup> 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 periods<sup>3</sup> that were initiated and maps that went effective last month.



<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.

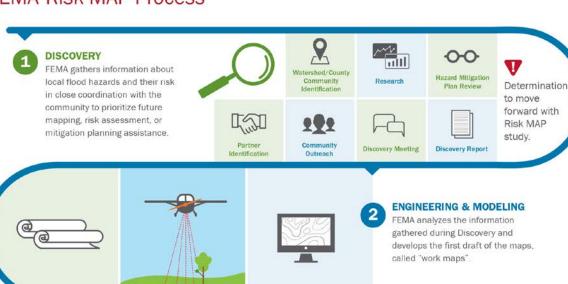
 $_{\rm 2} For$  definitions of flood map, LFD, and other terms, please refer to Appendix B.

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

## APPENDIX A: RISK MAP PROCESS GRAPHIC

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

## FEMA Risk MAP Process



# FLOOD RISK REVIEW (If needed) Community officials review and provide initial

feedback on the work maps and engineering decisions. FEMA uses the feedback to modify the maps and develop the preliminary Flood Insurance Rate Map (FIRM). Using this information, officials begin to identify and advance mitigation action in their community.





#### PRELIMINARY MAP RELEASE

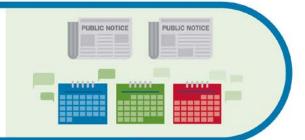
- Community Coordination and Outreach Meeting
   Community officials learn the implications of the updated map and the steps and timeline to adopt the updated map.
- Open House
   Citizens learn about their local flood risks, and what resources are available from the State, FEMA, and other partners to reduce risk.

## Risk MAP Process Continued



## 90-DAY APPEAL AND COMMENT PERIOD

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





## **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.



#### RESILIENCE MEETING

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



#### **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.







## **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

National Flood Insurance Program				
Website	fema.gov/national-flood-insurance-program			
Phone	888-379-9531 (toll free)			
E-mail	floodsmart@fema.dhs.gov			
Social Media	Twitter at @NFIPtraining			

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