



# Notice to Congress: Monthly Update on Flood Mapping

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

January 2024

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# 1. Introduction

Flooding is a serious risk to life and property in the United States that changes over time. The FEMA Risk Mapping, Assessment and Planning (Risk MAP) program helps communities learn and prepare for changing flood risks by updating flood maps. The new flood maps help officials review building codes and other standards that make residents, homes and businesses safer.

FEMA is required to review a community's flood maps every five years. The agency must then decide whether to update or change them. FEMA must also tell Congress every month about any planned changes to community flood maps. This Notice to Congress includes information about:

- Communities that (in the next three months) will receive updated draft maps from FEMA (called preliminary maps and revised preliminary maps).
- Communities that have received preliminary or revised preliminary maps from FEMA.
- When FEMA will publish community notices about the release of the maps and the appeal period.
- Communities that have received Letters of Final Determination (LFDs) about their updated maps.
- Communities whose maps are considered final (called effective maps).

This monthly Notice to Congress also includes Risk MAP program updates, news on community and flood risk best practices, and other topics.

## Risk MAP Vision

*“The vision for Risk MAP is to deliver quality data that increases public awareness and leads to action that reduces risk to life and property.”*



## 2. Risk MAP News

### FEMA Region 5 Updates Mitigation Assistance Resource Guides

For communities looking to grow their resilience to natural disasters, finding resources can be hard. That's why FEMA Region 5 recently completed the 2023 update of their Mitigation Assistance Resource Guides. These guides have financial and technical resources from a variety of organizations. The guides can help communities with their mitigation efforts, providing a single source of information. This saves time when looking for the right resources to fit their needs. The region has been making these guides since 2018. There are guides for each of the six states in FEMA Region 5 – Illinois, Indiana, Michigan, Minnesota, Ohio and Wisconsin, and for the 34 tribal nations in the region.

This year's guides include an equity section. The equity themes include federal initiatives, empowerment, accessibility and more. They lay out how the resources can help support the needs of underserved groups. The guides also explain how to deliver services in a way that serves the whole community. For example, the guides list organizations that have an equity focus and include resources that cater to a variety of stakeholders – from regional and local governments to small businesses to individuals. This ensures the tools are helpful for the whole community.

Each resource is organized by type of Mitigation Action. These types are: (1) Local Planning and Regulations; (2) Structures and Infrastructure; (3) Natural Systems Protection; and (4) Education and Awareness Programs. The guides show the type of mitigation action that best fits the resource.

Each resource in the guides has contact information, cost sharing and eligibility requirements, and equity considerations. There are also case studies described for reference. The information in the guides aligns with FEMA's strategic plan goal of instilling equity as a foundation of emergency management.

View and download the new guides at [fema.gov/about/organization/region-5/mitigation-funding-resource-guides](https://www.fema.gov/about/organization/region-5/mitigation-funding-resource-guides).

### 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	Rockingham County	February 2024	Quarter 2, 2024	Quarter 3, 2024
1	NH	Belknap County	January 2024	Quarter 1, 2024	Quarter 2, 2024
1	NH	Carroll County	January 2024	Quarter 1, 2024	Quarter 2, 2024
1	NH	Strafford County	February 2024	Quarter 2, 2024	Quarter 3, 2024
3	VA	Lynchburg City	February 2024	Quarter 1, 2024	Quarter 3, 2024
3	VA	Suffolk City	February 2024	Quarter 2, 2024	Quarter 4, 2024
3	WV	Hampshire County	February 2024	Quarter 2, 2024	Quarter 4, 2024
3	VA	Albemarle County	January 2024	Quarter 1, 2024	Quarter 3, 2024
3	VA	Charlottesville City	January 2024	Quarter 1, 2024	Quarter 3, 2024
3	VA	Isle of Wight County	January 2024	Quarter 1, 2024	Quarter 3, 2024
3	WV	Pocahontas County	March 2024	Quarter 2, 2024	Quarter 4, 2024

Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
4	FL	Bradford County	March 2024	Quarter 2, 2024	Quarter 3, 2024
4	FL	Clay County	March 2024	Quarter 2, 2024	Quarter 3, 2024
4	FL	Duval County	March 2024	Quarter 2, 2024	Quarter 3, 2024
4	FL	Flagler County	March 2024	Quarter 2, 2024	Quarter 3, 2024
4	FL	Putnam County	March 2024	Quarter 2, 2024	Quarter 3, 2024
4	FL	Volusia County	March 2024	Quarter 2, 2024	Quarter 3, 2024
4	KY	Caldwell County	March 2024	Quarter 2, 2024	Quarter 3, 2024
4	KY	Christian County	March 2024	Quarter 2, 2024	Quarter 3, 2024
4	KY	Crittenden County	March 2024	Quarter 2, 2024	Quarter 3, 2024
4	KY	Hopkins County	March 2024	Quarter 2, 2024	Quarter 3, 2024
4	KY	Union County	March 2024	Quarter 2, 2024	Quarter 3, 2024
4	KY	Webster County	March 2024	Quarter 2, 2024	Quarter 3, 2024
4	KY	Anderson County	March 2024	Quarter 2, 2024	Quarter 3, 2024
4	KY	Boyle County	March 2024	Quarter 2, 2024	Quarter 3, 2024
4	KY	Bullitt County	March 2024	Quarter 2, 2024	Quarter 3, 2024
4	KY	Hardin County	March 2024	Quarter 2, 2024	Quarter 3, 2024
4	KY	Henry County	March 2024	Quarter 2, 2024	Quarter 3, 2024
4	KY	Mercer County	March 2024	Quarter 2, 2024	Quarter 3, 2024
4	KY	Nelson County	March 2024	Quarter 2, 2024	Quarter 3, 2024
4	KY	Oldham County	March 2024	Quarter 2, 2024	Quarter 3, 2024
4	KY	Shelby County	March 2024	Quarter 2, 2024	Quarter 3, 2024
4	KY	Spencer County	March 2024	Quarter 2, 2024	Quarter 3, 2024
4	NC	Bladen County	March 2024	Quarter 2, 2024	Quarter 3, 2024
4	NC	Cumberland County	March 2024	Quarter 2, 2024	Quarter 3, 2024
4	NC	Harnett County	March 2024	Quarter 2, 2024	Quarter 3, 2024
4	NC	Hoke County	March 2024	Quarter 2, 2024	Quarter 3, 2024
4	NC	Lee County	March 2024	Quarter 2, 2024	Quarter 3, 2024
4	NC	Moore County	March 2024	Quarter 2, 2024	Quarter 3, 2024
5	MN	Wabasha County	February 2024	Quarter 1, 2024	Quarter 2, 2024

Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
5	MN	Winona County	February 2024	Quarter 1, 2024	Quarter 2, 2024
5	MI	Berrien County	January 2024	Quarter 1, 2024	Quarter 2, 2024
5	MI	Van Buren County	January 2024	Quarter 1, 2024	Quarter 2, 2024
5	IN	Montgomery County	March 2024	Quarter 2, 2024	Quarter 3, 2024
5	OH	Butler County	March 2024	Quarter 2, 2024	Quarter 3, 2024
5	MI	Branch County	March 2024	Quarter 2, 2024	Quarter 3, 2024
5	MI	Hillsdale County	March 2024	Quarter 2, 2024	Quarter 3, 2024
5	WI	Washington County	March 2024	Quarter 2, 2024	Quarter 3, 2024
5	WI	Washington County	March 2024	Quarter 2, 2024	Quarter 3, 2024
5	MI	Cass County	March 2024	Quarter 2, 2024	Quarter 3, 2024
5	MI	St. Joseph County	March 2024	Quarter 2, 2024	Quarter 3, 2024
5	MI	Antrim County	March 2024	Quarter 2, 2024	Quarter 3, 2024
6	TX	Sabine County	February 2024	Quarter 1, 2024	Quarter 2, 2024
6	OK	Choctaw County	January 2024	Quarter 1, 2024	Quarter 2, 2024
6	OK	Love County	March 2024	Quarter 2, 2024	Quarter 3, 2024
6	TX	Freestone County	March 2024	Quarter 2, 2024	Quarter 3, 2024
7	MO	St. Clair County	January 2024	Quarter 1, 2024	Quarter 2, 2024
7	MO	Shannon County	January 2024	Quarter 1, 2024	Quarter 2, 2024
7	MO	Texas County	January 2024	Quarter 1, 2024	Quarter 2, 2024
7	NE	Thayer County	January 2024	Quarter 1, 2024	Quarter 2, 2024
7	NE	Nuckolls County	January 2024	Quarter 1, 2024	Quarter 2, 2024
7	NE	Kearney County	February 2024	Quarter 2, 2024	Quarter 3, 2024
7	NE	Dixon County	March 2024	Quarter 2, 2024	Quarter 3, 2024
7	MO	St. Louis County	March 2024	Quarter 2, 2024	Quarter 3, 2024
7	MO	St. Louis City	March 2024	Quarter 2, 2024	Quarter 3, 2024
7	MO	Webster County	March 2024	Quarter 2, 2024	Quarter 3, 2024
7	MO	Reynolds County	March 2024	Quarter 2, 2024	Quarter 3, 2024
8	SD	Lincoln County	January 2024	Quarter 2, 2024	Quarter 4, 2024
8	CO	Saguache County	January 2024	Quarter 2, 2024	Quarter 4, 2024



Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
8	SD	Moody County	January 2024	Quarter 2, 2024	Quarter 4, 2024
8	SD	Minnehaha County	January 2024	Quarter 2, 2024	Quarter 4, 2024
9	CA	Placer County	March 2024	Quarter 2, 2024	Quarter 3, 2024
9	CA	Santa Barbara County	February 2024	Quarter 2, 2024	Quarter 3, 2024

### 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	January 2024
3	WV	Monroe County	January 2024
3	VA	Goochland County	January 2024
6	TX	Tarrant County	January 2024
7	MO	Buchanan County	January 2024
7	NE	Sarpy County	February 2024
7	IA	Johnson County	March 2024
8	SD	Codington County	January 2024
10	WA	Klickitat County	February 2024

### 3.3. Actions Taken by FEMA

The table below shows the counties where FEMA released a preliminary flood map and FIS report. It also shows where FEMA began a 90-day appeal period, released a revised preliminary flood map and

FIS report, or sent LFDs in the previous month. Counties where flood maps and FIS reports became effective during the previous month are identified.

Region	State	County Name	Action Taken	Date
1	NH	Rockingham County	Appeal Start	12/19/2023
1	ME	Cumberland County	LFD Issued	12/20/2023
2	NY	Clinton County	Maps Effective	12/7/2023
2	NY	Washington County	Preliminary	12/15/2023
3	VA	Amherst County	Appeal Start	12/14/2023
3	PA	Luzerne County	LFD Issued	12/20/2023
3	VA	Falls Church City	LFD Issued	12/6/2023
3	VA	Hanover County	LFD Issued	12/20/2023
4	AL	Shelby County	Appeal Start	12/17/2023
4	SC	Chesterfield County	Appeal Start	12/6/2023
4	SC	Darlington County	Appeal Start	12/6/2023
4	SC	Florence County	Appeal Start	12/5/2023
4	TN	Carter County	Appeal Start	12/13/2023
4	TN	Hawkins County	LFD Issued	12/6/2023
4	TN	Davidson County	LFD Issued	12/20/2023
5	MN	Watonwan County	Maps Effective	12/7/2023
5	OH	Ross County	Maps Effective	12/7/2023
5	OH	Delaware County	Maps Effective	12/21/2023
5	OH	Marion County	Maps Effective	12/21/2023
5	MI	Marquette County	LFD Issued	12/6/2023
5	IN	Shelby County	LFD Issued	12/20/2023
5	MN	Wright County	LFD Issued	12/20/2023
5	MN	Wilkin County	LFD Issued	12/20/2023
5	OH	Allen County	LFD Issued	12/20/2023
5	WI	Dane County	Appeal Start	12/14/2023
5	IL	Hardin County	Revised Preliminary	12/14/2023
5	MN	Olmsted County	Preliminary	12/20/2023
6	LA	Allen Parish	Preliminary	12/14/2023
6	NM	Roosevelt County	LFD Issued	12/20/2023

Region	State	County Name	Action Taken	Date
7	KS	Bourbon County	Appeal Start	12/27/2023
7	KS	Linn County	Appeal Start	12/27/2023
7	KS	Barber County	Appeal Start	12/18/2023
7	KS	Harper County	Appeal Start	12/20/2023
7	MO	Greene County	Appeal Start	12/6/2023
7	KS	Lincoln County	Maps Effective	12/21/2023
7	KS	Ottawa County	Maps Effective	12/21/2023
7	MO	Jackson County	Maps Effective	12/7/2023
7	IA	Des Moines County	Preliminary	12/15/2023
7	IA	Lee County	Preliminary	12/15/2023
8	ND	Eddy County	Appeal Start	12/18/2023
8	ND	Foster County	Appeal Start	12/18/2023
8	ND	Wells County	Appeal Start	12/16/2023
8	SD	Beadle County	Appeal Start	12/5/2023
8	SD	Brookings County	Appeal Start	12/21/2023
8	ND	Burleigh County	LFD Issued	12/6/2023
8	SD	Miner County	LFD Issued	12/6/2023
8	SD	Marshall County	Maps Effective	12/21/2023
9	AZ	Mohave County	Preliminary	12/8/2023
9	AZ	Pinal County	Preliminary	12/5/2023
9	CA	San Diego County	Preliminary	12/8/2023
9	CA	San Luis Obispo County	LFD Issued	12/6/2023
10	WA	Clallam County	Appeal Start	12/13/2023

### 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](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/fmcv>.

### 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 1-877-336-2627 (FEMA MAP) or by email at [FEMA-FMIX@fema.dhs.gov](mailto:FEMA-FMIX@fema.dhs.gov). A list of

additional resources can be found in [Appendix B](#) of this document. Please contact the appropriate FEMA Regional External Affairs staff listed below if you have questions or concerns.

**FEMA Regional External Affairs Contact List**

FEMA Region	Name	Telephone Number	Email Address
1	Diego Alvarado	(202) 384-5312	<a href="mailto:Diego.Alvarado@fema.dhs.gov">Diego.Alvarado@fema.dhs.gov</a>
2	Mary Light	(551) 267-5298	<a href="mailto:Mary.Light@fema.dhs.gov">Mary.Light@fema.dhs.gov</a>
3	Nicholas Morici	(267) 546-6419	<a href="mailto:Nicholas.Morici@fema.dhs.gov">Nicholas.Morici@fema.dhs.gov</a>
4	Peter Milios	(202) 340-4757	<a href="mailto:Peter.Milios@fema.dhs.gov">Peter.Milios@fema.dhs.gov</a>
5	Mike Obrock	202-704-4066	<a href="mailto:Michael.Obrock@fema.dhs.gov">Michael.Obrock@fema.dhs.gov</a>
6	Ben Akers	202-708-0369	<a href="mailto:Benjamin.Akers@fema.dhs.gov">Benjamin.Akers@fema.dhs.gov</a>
7	Hanna Dickel	(816) 810-5382	<a href="mailto:Hannah.Dickel@fema.dhs.gov">Hannah.Dickel@fema.dhs.gov</a>
8	Lynn Kimbrough	303-235-4943	<a href="mailto:Lynn.Kimbrough@fema.dhs.gov">Lynn.Kimbrough@fema.dhs.gov</a>
9	Casey Deshong	(510) 612-8691	<a href="mailto:Casey.Deshong@fema.dhs.gov">Casey.Deshong@fema.dhs.gov</a>
10	Ashlie Chandler	(202) 706-1725	<a href="mailto:Ashlie.Chandler@fema.dhs.gov">Ashlie.Chandler@fema.dhs.gov</a>

## 4. LEGAL REQUIREMENTS

The Biggert-Waters Flood Insurance Reform Act of 2012 (Biggert-Waters), as amended by the Homeowner Flood Insurance Affordability Act of 2014, directs FEMA to notify Members of Congress when their constituents will be affected by a flood map update. Public Law 112-141, div. F, title II, §100216, July 6, 2012, 126 Stat. 927; Pub. L. 113-89, §§27, 30, Mar. 21, 2014, 128 Stat. 1033, 1034; 42 U.S.C. §4101b (d) (1)(G)(i) and (H) (2014). Under Biggert-Waters:

- The Administrator shall, not less than 30 days before issuance of any preliminary map, notify the Senators for each state affected and each Member of the House of Representatives for each congressional district affected by the preliminary map in writing of the estimated schedule for:
  - Community meetings regarding the preliminary map
  - Publication of notices regarding the preliminary map in local newspapers
  - The commencement of the appeals process regarding the map

See Biggert-Waters, as amended, at 42 U.S.C. §4101b (d)(1)(G)(i).<sup>1</sup>

Biggert-Waters also states:

- The Administrator shall, upon the issuance of any proposed map and any notice of an opportunity to make an appeal relating to the proposed map, notify the Senators for each State affected and each Member of the House of Representatives for each congressional district affected by the proposed map of any action taken by the Administrator, with respect to the proposed map or an appeal relating to the proposed map.

See Biggert-Waters, as amended, at 42 U.S.C. §4101b (d)(1)(H).

To meet these requirements, this document notifies Congress about studies with an estimated issuance of preliminary or revised preliminary flood maps in the current month and the next 2 months. It also lists preliminary or revised preliminary flood maps and/or LFDs that were issued last month.<sup>2</sup> FEMA issues LFDs to finalize the information on a preliminary flood map. This document also provides details on the required appeal periods that began and maps that went effective last month.<sup>3</sup>

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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.

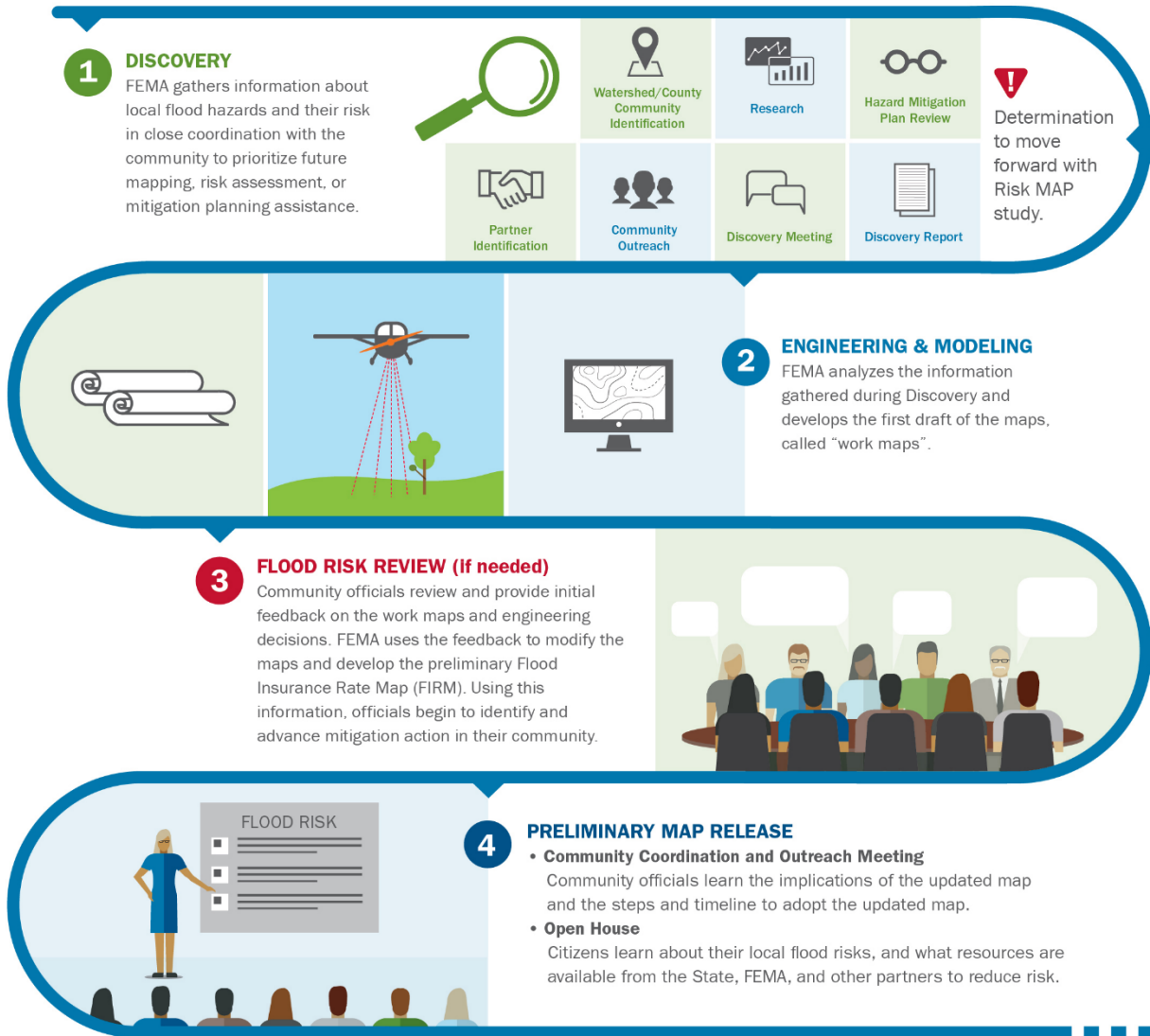
2 For definitions of flood map, LFD, and other terms, please refer to Appendix B.

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

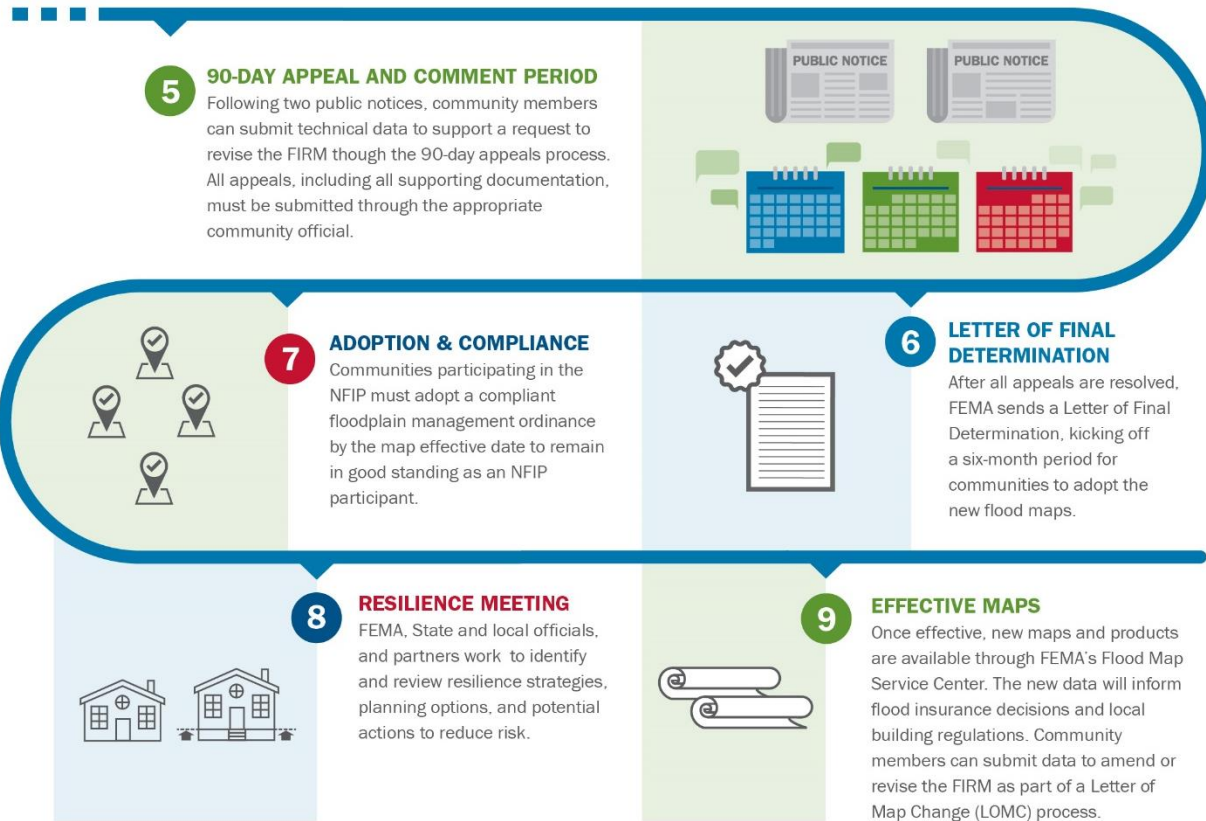
# Appendix A: Risk MAP process graphic

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>

### National Flood Insurance Program

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

Phone 877-336-2627 (toll free)

E-mail [floodsmart@fema.dhs.gov](mailto:floodsmart@fema.dhs.gov)

### Risk MAP Program

Website <https://www.fema.gov/flood-maps/tools-resources/risk-map>

Phone 877-336-2627 (toll free)

E-mail [FEMA-FMIX@fema.dhs.gov](mailto:FEMA-FMIX@fema.dhs.gov)