

NOTICE TO CONGRESS: MONTHLY UPDATE ON FLOOD MAPPING

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

August 2021



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 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 5 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 3 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

RISE Challenge Inspires Students to Tackle Real-World Environmental Problems in Their Own Communities

FEMA often works with state/local governments and private-sector partners to raise awareness about flood risks. The goal is to help citizens work toward community resilience. This includes engaging with youth leaders on the importance of mitigation and sustainability.

FEMA Region 5 recently partnered with the Association of State Floodplain Managers and Earth Force to start the RISE Challenge—Illinois. The Earth Force organization engages students through project-based learning about the environment and resilience.

Through the RISE (Resilience, Innovation, Sustainability, Environment) Challenge, FEMA asked students in grades 5 through 10 to explore their communities and see where natural disasters, such as flooding, could occur. These middle and high school students also determined ways to grow community resilience. The FEMA and Earth Force program included classroom learning and other activities for the 2020-2021 academic year.

“An important part of mitigation is analyzing risk,” said Kevin M. Sligh, acting regional administrator for FEMA Region 5. “At FEMA, we increase awareness of flood risk through identification and publication of flood hazard information. These students are future leaders and decision makers who can help build a more resilient nation.”

Participants showcased their hazard risk findings and presented their recommendations to other classrooms across Illinois. This culminated in the RISE Challenge Summit, where the top five student teams presented on their community’s environmental hazards and possible mitigation strategies. The finalists then participated in a live question and answer session with a judging panel of educators, floodplain managers, mitigation specialists and other experts. The panel then evaluated the project proposals. Proposal topics included reducing school yard and community flooding; preventing wildfires; and addressing food insecurity during natural disasters. Finalists received small grants to start their projects.

In its inaugural year, the RISE Challenge reached four classrooms. It has since reached 40 schools across the program’s three-state footprint (Colorado, Illinois, and Montana), including more than 750 students in 40 classrooms. RISE has received 49 student proposals over the past four years. It has helped create a generation of engaged citizens with the knowledge, skills and motivation to increase their communities’ resilience to natural disasters. To view the student presentations and learn more about their projects, check out the Environmental Education Association of Illinois’ [YouTube Channel](#).



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) report. 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	MA	Essex County	August 2021	Quarter 4, 2021	Quarter 1, 2022
1	MA	Middlesex County	August 2021	Quarter 4, 2021	Quarter 1, 2022
1	MA	Worcester County	August 2021	Quarter 4, 2021	Quarter 1, 2022
3	WV	Greenbrier County	September 2021	Quarter 4, 2021	Quarter 1, 2022
3	WV	Pendleton County	September 2021	Quarter 4, 2021	Quarter 1, 2022
4	FL	Hamilton County	August 2021	Quarter 4, 2021	Quarter 1, 2022
4	GA	Newton County	October 2021	Quarter 1, 2022	Quarter 2, 2022
4	MS	Calhoun County	September 2021	Quarter 4, 2021	Quarter 1, 2022
4	MS	Carroll County	September 2021	Quarter 4, 2021	Quarter 1, 2022
4	MS	Grenada County	September 2021	Quarter 4, 2021	Quarter 1, 2022
4	MS	Holmes County	September 2021	Quarter 4, 2021	Quarter 1, 2022
4	MS	Leflore County	September 2021	Quarter 4, 2021	Quarter 1, 2022
4	MS	Montgomery County	September 2021	Quarter 4, 2021	Quarter 1, 2022
4	MS	Yazoo County	September 2021	Quarter 4, 2021	Quarter 1, 2022
4	NC	Bertie County	September 2021	Quarter 4, 2021	Quarter 1, 2022
4	NC	Caswell County	October 2021	Quarter 1, 2022	Quarter 2, 2022
4	NC	Halifax County	September 2021	Quarter 4, 2021	Quarter 1, 2022



Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
4	NC	Martin County	September 2021	Quarter 4, 2021	Quarter 1, 2022
4	NC	Rockingham County	October 2021	Quarter 1, 2022	Quarter 2, 2022
4	NC	Stokes County	October 2021	Quarter 1, 2022	Quarter 2, 2022
4	NC	Warren County	September 2021	Quarter 4, 2021	Quarter 1, 2022
4	NC	Washington County	September 2021	Quarter 4, 2021	Quarter 1, 2022
4	TN	Wilson County	October 2021	Quarter 1, 2022	Quarter 2, 2022
5	IL	Cook County	August 2021	Quarter 4, 2021	Quarter 4, 2021
5	IL	Kane County	August 2021	Quarter 4, 2021	Quarter 4, 2021
5	IN	Wells County	August 2021	Quarter 4, 2021	Quarter 4, 2021
5	MN	Dodge County	October 2021	Quarter 4, 2021	Quarter 1, 2022
5	MN	Lincoln County	September 2021	Quarter 4, 2021	Quarter 1, 2022
5	MN	Waseca County	September 2021	Quarter 4, 2021	Quarter 1, 2022
5	WI	Kewaunee County	October 2021	Quarter 4, 2021	Quarter 1, 2022
5	WI	Waukesha County	September 2021	Quarter 4, 2021	Quarter 1, 2022
6	OK	Coal County	October 2021	Quarter 4, 2021	Quarter 1, 2022
6	OK	Haskell County	August 2021	Quarter 4, 2021	Quarter 4, 2021
6	OK	Johnston County	August 2021	Quarter 4, 2021	Quarter 4, 2021
6	OK	Lincoln County	September 2021	Quarter 4, 2021	Quarter 4, 2021
6	OK	Murray County	August 2021	Quarter 4, 2021	Quarter 4, 2021
6	TX	Comal County	October 2021	Quarter 4, 2021	Quarter 1, 2022
6	TX	Gonzales County	October 2021	Quarter 4, 2021	Quarter 1, 2022
6	TX	Guadalupe County	October 2021	Quarter 4, 2021	Quarter 1, 2022
6	TX	Johnson County	September 2021	Quarter 4, 2021	Quarter 4, 2021
7	IA	Linn County	October 2021	Quarter 4, 2021	Quarter 1, 2022
7	KS	Marion County	October 2021	Quarter 4, 2021	Quarter 1, 2022
7	KS	Mitchell County	October 2021	Quarter 4, 2021	Quarter 1, 2022
7	MO	Dent County	August 2021	Quarter 4, 2021	Quarter 1, 2022
7	MO	Gasconade County	October 2021	Quarter 4, 2021	Quarter 1, 2022
7	MO	Greene County	August 2021	Quarter 4, 2021	Quarter 1, 2022
7	MO	Jackson County	September 2021	Quarter 4, 2021	Quarter 1, 2022
7	MO	Jefferson County	October 2021	Quarter 4, 2021	Quarter 1, 2022
7	MO	Perry County	September 2021	Quarter 4, 2021	Quarter 1, 2022
7	MO	Shelby County	September 2021	Quarter 4, 2021	Quarter 1, 2022
7	MO	St. Clair County	September 2021	Quarter 4, 2021	Quarter 1, 2022
7	MO	Wright County	September 2021	Quarter 4, 2021	Quarter 1, 2022
7	NE	Cheyenne County	September 2021	Quarter 4, 2021	Quarter 1, 2022
7	NE	Deuel County	September 2021	Quarter 4, 2021	Quarter 1, 2022
7	NE	Wayne County	October 2021	Quarter 4, 2021	Quarter 1, 2022
8	CO	Costilla County	August 2021	Quarter 4, 2021	Quarter 1, 2022
8	CO	Eagle County	September 2021	Quarter 4, 2021	Quarter 1, 2022
8	ND	McIntosh County	August 2021	Quarter 4, 2021	Quarter 1, 2022
8	ND	Stark County	October 2021	Quarter 1, 2022	Quarter 2, 2022
8	ND	Steele County	September 2021	Quarter 4, 2021	Quarter 1, 2022
9	CA	Monterey County	September 2021	Quarter 4, 2021	Quarter 1, 2022
9	CA	San Luis Obispo County	September 2021	Quarter 4, 2021	Quarter 1, 2022



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
1	ME	Cumberland County	September 2021
1	ME	York County	September 2021
2	NY	Clinton County	August 2021
3	PA	Northumberland County	September 2021
3	VA	Spotsylvania County	September 2021
4	KY	Nelson County	September 2021
4	TN	Dyer County	October 2021
5	MI	Kalamazoo County	September 2021
5	MI	Van Buren County	August 2021
5	MN	Stevens County	September 2021
6	LA	Terrebonne Parish	August 2021
6	TX	Somervell County	October 2021
7	KS	Coffey County	August 2021
7	KS	Douglas County	August 2021
7	KS	Ellis County	August 2021
7	KS	Lyon County	August 2021
7	MO	Pettis County	October 2021
8	CO	Boulder County	October 2021
8	CO	Weld County	October 2021
9	AZ	Maricopa County	September 2021

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	Maps Effective	7/6/2021
1	MA	Bristol County	Maps Effective	7/6/2021
1	MA	Norfolk County	Maps Effective	7/6/2021
1	MA	Plymouth County	Maps Effective	7/6/2021
1	RI	Newport County	Maps Effective	7/6/2021
3	MD	Baltimore County	Appeal Start	7/8/2021
3	PA	Luzerne County	Appeal Start	7/2/2021
3	PA	Montour County	Appeal Start	7/15/2021
3	VA	Alexandria City	Appeal Start	7/22/2021
3	VA	Arlington County	Appeal Start	7/22/2021
3	VA	Fairfax City	Appeal Start	7/8/2021
3	VA	Falls Church City	Appeal Start	7/22/2021
3	VA	Stafford County	Revised Preliminary	7/21/2021
4	FL	Levy County	LFD Issued	7/28/2021
4	GA	Clarke County	Appeal Start	7/23/2021
4	GA	Oconee County	Appeal Start	7/22/2021
4	KY	Boyle County	Revised Preliminary	7/16/2021
4	KY	Daviess County	Appeal Start	7/29/2021
4	KY	McLean County	Appeal Start	7/29/2021
4	KY	Ohio County	Appeal Start	7/28/2021
4	KY	Webster County	Appeal Start	7/28/2021
4	MS	Claiborne County	Maps Effective	7/20/2021
4	MS	Hinds County	Maps Effective	7/20/2021
4	MS	Scott County	Maps Effective	7/20/2021
4	MS	Smith County	Maps Effective	7/20/2021
4	MS	Washington County	Appeal Start	7/21/2021
4	NC	Carteret County	Preliminary	7/30/2021
4	NC	Pender County	Preliminary	7/30/2021
4	TN	Dekalb County	Preliminary	7/28/2021
4	TN	Putnam County	Preliminary	7/28/2021
4	TN	Smith County	Preliminary	7/28/2021
4	TN	Sullivan County	Preliminary	7/28/2021
5	IL	Kane County	Maps Effective	7/20/2021
5	MI	Mackinac County	Appeal Start	7/24/2021
5	MN	Blue Earth County	Appeal Start	7/29/2021
5	MN	Itasca County	Revised Preliminary	7/30/2021
5	MN	Lyon County	Appeal Start	7/8/2021
5	MN	Nicollet County	Appeal Start	7/29/2021
5	MN	Olmsted County	Appeal Start	7/27/2021
5	MN	Pope County	Appeal Start	7/20/2021
5	OH	Montgomery County	Appeal Start	7/20/2021
5	WI	Florence County	Appeal Start	7/22/2021



Region	State	County Name	Action Taken	Date
5	WI	Manitowoc County	Appeal Start	7/15/2021
5	WI	Oconto County	Appeal Start	7/7/2021
6	AR	Washington County	Appeal Start	7/21/2021
6	TX	Dallas County	Appeal Start	7/29/2021
6	TX	Dallas County	Appeal Start	7/31/2021
6	TX	Tarrant County	Appeal Start	7/29/2021
7	IA	Benton County	Appeal Start	7/9/2021
7	IA	Black Hawk County	Appeal Start	7/28/2021
7	IA	Dickinson County	Appeal Start	7/28/2021
7	IA	Jackson County	LFD Issued	7/28/2021
7	IA	Linn County	Maps Effective	7/20/2021
7	IA	Muscatine County	LFD Issued	7/28/2021
7	IA	Scott County	Preliminary	7/16/2021
7	KS	Morris County	Appeal Start	7/9/2021
7	KS	Nemaha County	Appeal Start	7/21/2021
7	MO	Christian County	Revised Preliminary	7/28/2021
7	MO	Stone County	Revised Preliminary	7/19/2021
9	AZ	Maricopa County	Maps Effective	7/20/2021
9	CA	Mendocino County	Appeal Start	7/7/2021

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 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 and will publish the final flood hazard information in the *Federal Register*. The updated FIRM panels will become effective 6 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/flood-insurance>.

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 <https://www.fema.gov/flood-maps>. In addition, the FEMA Mapping and Insurance eXchange (FMIX) is available to answer questions by telephone, toll free, at 1-877-336-2627 (FEMA MAP) or by email at FEMA-FMIX@fema.dhs.gov. 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	Hallie Anderson	202-826-3190	Hallie.Anderson@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	Luis Zenteno	202-875-3473	Luis.Zenteno@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	Jen Patterson	202-706-1725	Jennifer.Patterson@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 2 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.

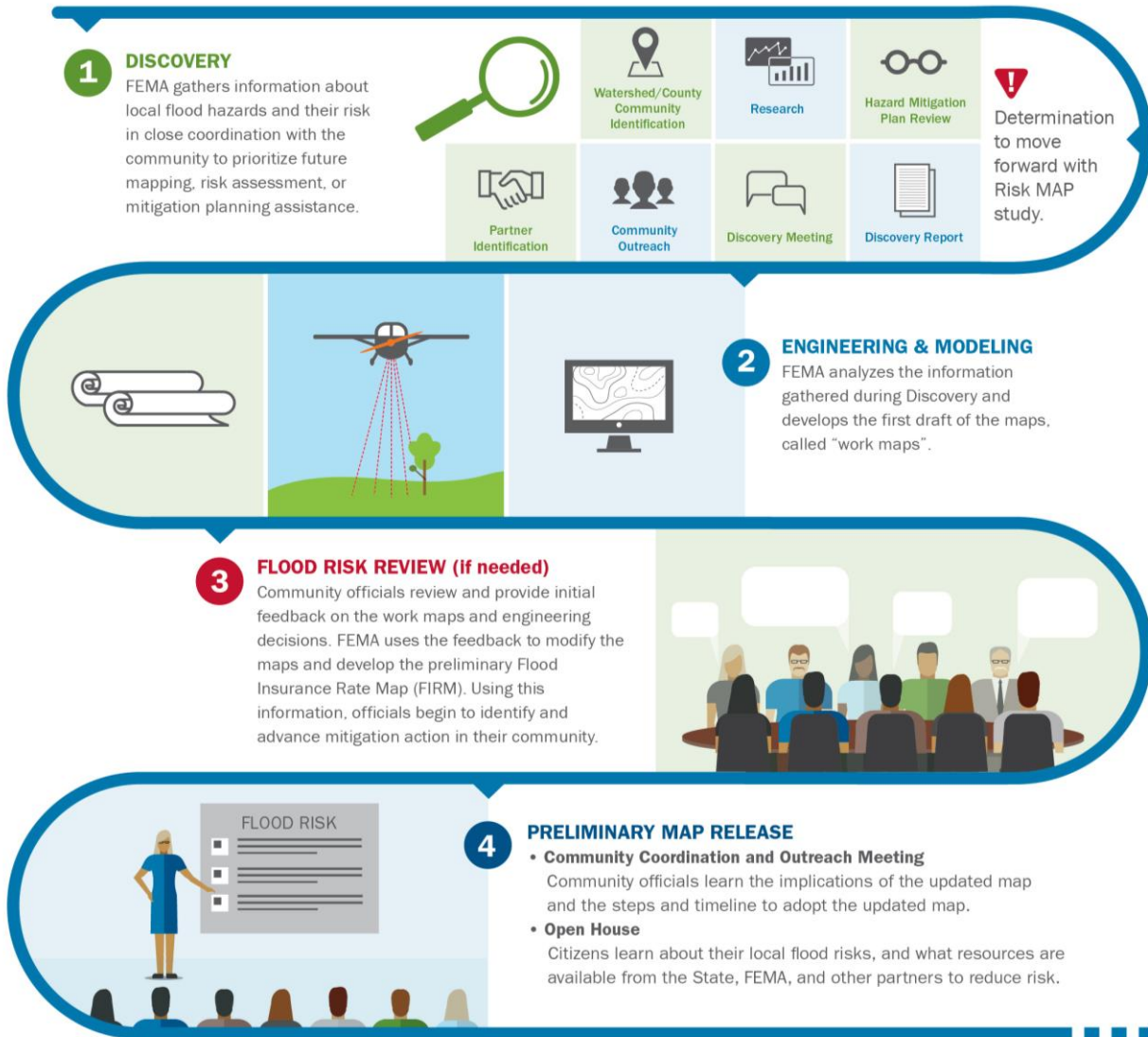
³ For more details, see "Information on 'Appeal Start' Actions" in Section 4.3.



APPENDIX A: RISK MAP PROCESS GRAPHIC

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

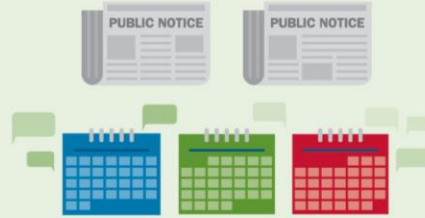
FEMA Risk MAP Process



Risk MAP Process Continued

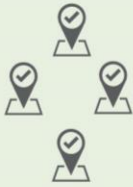
5 90-DAY APPEAL AND COMMENT PERIOD

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.



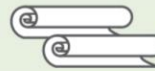
8 RESILIENCE MEETING

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



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	http://www.fema.gov/flood-insurance/rules-legislation/laws
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National Flood Insurance Program

Website	http://www.fema.gov/flood-insurance
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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	http://www.fema.gov/flood-maps/tools-resources/risk-map
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Phone	877-336-2627 (toll free)
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E-mail	FEMA-FMIX@fema.dhs.gov
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