

NOTICE TO CONGRESS: MONTHLY UPDATE ON FLOOD MAPPING

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

March 2021



FEMA

TABLE OF CONTENTS

- 1. Introduction 1
- 2. Risk MAP News..... 2
- 3. Notification 3
 - 3.1. Estimated Release of Preliminary Maps3
 - 3.2. Estimated Release of Revised Preliminary Maps4
 - 3.3. Actions Taken by FEMA5
- 4. LEGAL REQUIREMENTS 9
- Appendix A: Risk MAP process graphic 10
- Appendix B: Resources 12



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.”

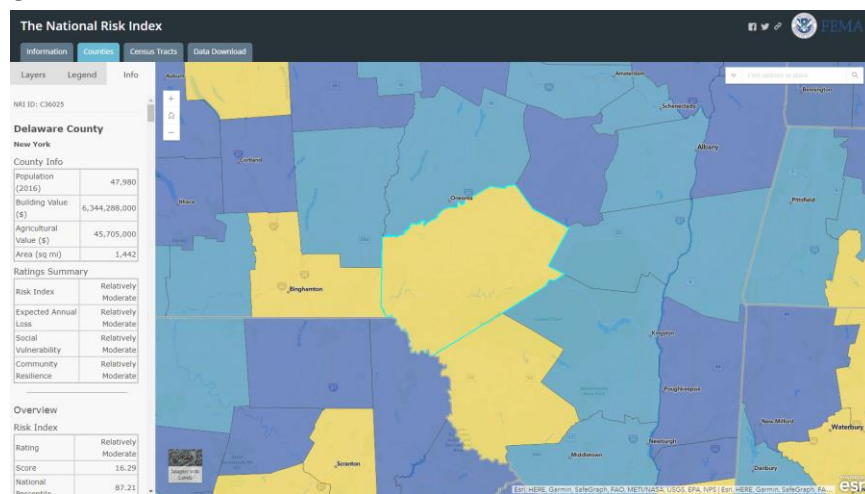


2. RISK MAP NEWS

FEMA launches new online tool that visually shows the communities most at risk

In November 2020, FEMA released Phase 1 of the *National Risk Index*, an online tool that identifies the U.S. communities most at risk to natural hazards. The tool does this by reviewing 18 different natural hazards, including hurricanes, winter weather, floods and drought. It then combines that information with socioeconomic and community resilience factors. The National Risk Index is the first widely available tool that can do this. FEMA and more than 80 partners from government, academia, non-profit organizations, federal partners and private industry worked together to develop the National Risk Index.

The National Risk Index scores risk at the county and Census tract levels. Communities can use this tool to enhance their hazard mitigation plans; identify the need for better risk assessments; develop building codes and standards; inform long-term community recovery; update emergency operations plans; educate property owners about risk; and more. It is free and accessible to anyone that wants to learn more about mitigation or their natural hazard risk.



A screenshot of the NRI's user interface and data.

FEMA created the National Risk Index to reduce mitigation planning costs and other challenges. Communities can use the National Risk Index to improve their understanding of natural hazard risk. It can also help them make more-informed risk reduction investment decisions for hazard mitigation and supports other planning efforts within the *National Mitigation Investment Strategy* framework. As a result, communities with limited mapping capabilities and that are new to creating mitigation strategies can better understand their risk. They can then prioritize projects based on their unique hazards.

FEMA plans to release the full application with additional visualizations, resources, reporting and updated data in summer 2021.

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	March 2021	Quarter 2, 2021	Quarter 3, 2021
1	MA	Middlesex County	March 2021	Quarter 2, 2021	Quarter 3, 2021
1	MA	Worcester County	March 2021	Quarter 2, 2021	Quarter 3, 2021
2	NJ	Hunterdon County	March 2021	Quarter 2, 2021	Quarter 3, 2021
2	NJ	Somerset County	March 2021	Quarter 2, 2021	Quarter 3, 2021
2	NY	Cayuga County	March 2021	Quarter 2, 2021	Quarter 3, 2021
2	NY	Monroe County	May 2021	Quarter 2, 2021	Quarter 3, 2021
2	NY	Oswego County	March 2021	Quarter 2, 2021	Quarter 3, 2021
3	VA	Chesterfield County	May 2021	Quarter 4, 2021	Quarter 1, 2022
3	VA	Fairfax County	April 2021	Quarter 3, 2021	Quarter 4, 2021
3	VA	Prince Edward County	April 2021	Quarter 3, 2021	Quarter 4, 2021
3	WV	Greenbrier County	April 2021	Quarter 3, 2021	Quarter 4, 2021
4	KY	Anderson County	April 2021	Quarter 3, 2021	Quarter 4, 2021
4	KY	Boyle County	April 2021	Quarter 3, 2021	Quarter 4, 2021
4	KY	Bullitt County	April 2021	Quarter 3, 2021	Quarter 4, 2021
4	KY	Casey County	April 2021	Quarter 3, 2021	Quarter 4, 2021



Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
4	KY	Hardin County	April 2021	Quarter 3, 2021	Quarter 4, 2021
4	KY	Henderson County	May 2021	Quarter 3, 2021	Quarter 4, 2021
4	KY	Larue County	April 2021	Quarter 3, 2021	Quarter 4, 2021
4	KY	Marion County	April 2021	Quarter 3, 2021	Quarter 4, 2021
4	KY	Mercer County	April 2021	Quarter 3, 2021	Quarter 4, 2021
4	KY	Nelson County	April 2021	Quarter 3, 2021	Quarter 4, 2021
4	KY	Union County	May 2021	Quarter 3, 2021	Quarter 4, 2021
4	KY	Washington County	April 2021	Quarter 3, 2021	Quarter 4, 2021
4	KY	Webster County	May 2021	Quarter 3, 2021	Quarter 4, 2021
4	SC	Allendale County	May 2021	Quarter 3, 2021	Quarter 4, 2021
4	SC	Bamberg County	April 2021	Quarter 3, 2021	Quarter 4, 2021
4	SC	Barnwell County	April 2021	Quarter 3, 2021	Quarter 4, 2021
4	SC	Beaufort County	May 2021	Quarter 3, 2021	Quarter 4, 2021
4	SC	Hampton County	May 2021	Quarter 3, 2021	Quarter 4, 2021
4	SC	Jasper County	May 2021	Quarter 3, 2021	Quarter 4, 2021
4	TN	Davidson County	April 2021	Quarter 3, 2021	Quarter 4, 2021
4	TN	Hawkins County	April 2021	Quarter 3, 2021	Quarter 4, 2021
4	TN	Jackson County	April 2021	Quarter 3, 2021	Quarter 4, 2021
5	IN	Parke County	May 2021	Quarter 3, 2021	Quarter 4, 2021
5	IN	Wells County	April 2021	Quarter 2, 2021	Quarter 3, 2021
5	MI	Delta County	April 2021	Quarter 2, 2021	Quarter 3, 2021
5	MI	Kalamazoo County	March 2021	Quarter 2, 2021	Quarter 3, 2021
5	MI	Saginaw County	May 2021	Quarter 3, 2021	Quarter 4, 2021
5	MN	Dodge County	May 2021	Quarter 3, 2021	Quarter 4, 2021
5	MN	Morrison County	May 2021	Quarter 3, 2021	Quarter 4, 2021
5	MN	Wabasha County	May 2021	Quarter 3, 2021	Quarter 4, 2021
5	OH	Hamilton County	March 2021	Quarter 2, 2021	Quarter 3, 2021
6	NM	Roosevelt County	March 2021	Quarter 2, 2021	Quarter 2, 2021
6	TX	Ellis County	April 2021	Quarter 2, 2021	Quarter 3, 2021
6	TX	Kaufman County	March 2021	Quarter 2, 2021	Quarter 2, 2021
7	IA	Dallas County	March 2021	Quarter 3, 2021	Quarter 4, 2021
7	IA	Linn County	April 2021	Quarter 3, 2021	Quarter 4, 2021
7	NE	Wayne County	April 2021	Quarter 3, 2021	Quarter 4, 2021
8	ND	Steele County	May, 2021	Quarter 3, 2021	Quarter 1, 2022
8	SD	Grant County	April 2021	Quarter 3, 2021	Quarter 1, 2022
8	UT	Weber County	April 2021	Quarter 3, 2021	Quarter 1, 2022
9	NV	Elko County	March 2021	Quarter 2, 2021	Quarter 3, 2021
10	WA	Clark County	March 2021	Quarter 2, 2021	Quarter 3, 2021
10	WA	Lewis County	May 2021	Quarter 2, 2021	Quarter 3, 2021
10	WA	Pierce County	May 2021	Quarter 2, 2021	Quarter 3, 2021
10	WA	Skamania County	April 2021	Quarter 2, 2021	Quarter 3, 2021
10	WA	Thurston County	May 2021	Quarter 2, 2021	Quarter 3, 2021

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	May 2021
1	ME	York County	May 2021
4	NC	Carteret County	April 2021
5	IN	Bartholomew County	May 2021
5	MI	Emmet County	May 2021
5	MI	Grand Traverse County	March 2021
5	MI	Leelanau County	April 2021
5	WI	Washington County	March 2021
5	WI	Waukesha County	April 2021
8	MT	Wheatland County	March 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
3	PA	Juniata County	Maps Effective	2/26/2021
3	PA	Snyder County	LFD Issued	2/24/2021
3	PA	Union County	Maps Effective	2/26/2021
3	VA	Charles City County	Appeal Start	2/10/2021
3	VA	Colonial Heights City	Preliminary	2/12/2021
3	VA	Culpeper County	Maps Effective	2/26/2021
3	VA	Hopewell City	Preliminary	2/12/2021
3	VA	Petersburg City	Preliminary	2/12/2021
3	VA	Prince George County	Preliminary	2/26/2021
3	VA	Rappahannock County	Maps Effective	2/26/2021
3	VA	Surry County	Appeal Start	2/10/2021
3	WV	Kanawha County	Revised Preliminary	2/25/2021
4	AL	Jefferson County	Appeal Start	2/17/2021
4	AL	Tuscaloosa County	Appeal Start	2/17/2021
4	AL	Walker County	Appeal Start	2/16/2021



Region	State	County Name	Action Taken	Date
4	FL	Hillsborough County	Revised Preliminary	2/12/2021
4	FL	Manatee County	LFD Issued	2/10/2021
4	FL	Pinellas County	LFD Issued	2/24/2021
4	KY	Campbell County	LFD Issued	2/10/2021
4	KY	Harlan County	LFD Issued	2/10/2021
4	KY	Jefferson County	Maps Effective	2/26/2021
4	NC	Hyde County	Appeal Start	2/24/2021
4	NC	Jones County	Appeal Start	2/24/2021
4	NC	Tyrrell County	Appeal Start	2/24/2021
4	SC	Sumter County	Appeal Start	2/17/2021
4	SC	Williamsburg County	Appeal Start	2/17/2021
4	TN	Cheatham County	Maps Effective	2/26/2021
4	TN	Davidson County	Appeal Start	2/5/2021
4	TN	Robertson County	Maps Effective	2/26/2021
4	TN	Sumner County	Maps Effective	2/26/2021
4	TN	Williamson County	Maps Effective	2/26/2021
5	IL	Warren County	LFD Issued	2/10/2021
5	MI	Mason County	LFD Issued	2/24/2021
5	MI	Oceana County	LFD Issued	2/24/2021
5	MI	Sanilac County	LFD Issued	2/10/2021
5	MN	Scott County	Maps Effective	2/12/2021
5	OH	Warren County	Preliminary	2/3/2021
6	AR	Craighead County	Appeal Start	2/26/2021
6	AR	Greene County	Appeal Start	2/23/2021
6	AR	Pulaski County	Maps Effective	2/26/2021
6	OK	Haskell County	Preliminary	2/12/2021
6	TX	Archer County	Maps Effective	2/12/2021
6	TX	Bastrop County	Preliminary	2/11/2021
6	TX	Collin County	Preliminary	2/5/2021
6	TX	Jack County	Maps Effective	2/12/2021
6	TX	Nueces County	Appeal Start	2/3/2021
7	IA	Cerro Gordo County	Preliminary	2/5/2021
7	IA	Dickinson County	Preliminary	2/10/2021
7	IA	Dubuque County	LFD Issued	2/10/2021
7	IA	Louisa County	Appeal Start	2/11/2021
7	KS	Anderson County	Appeal Start	2/16/2021
7	KS	Dickinson County	Maps Effective	2/21/2021
7	KS	Ellsworth County	LFD Issued	2/10/2021
7	KS	Franklin County	Appeal Start	2/20/2021
7	KS	Wabaunsee County	LFD Issued	2/24/2021
8	CO	Boulder County	Appeal Start	2/4/2021
8	CO	La Plata County	Preliminary	2/10/2021



Region	State	County Name	Action Taken	Date
8	CO	Weld County	Appeal Start	2/25/2021
9	AZ	Yavapai County	LFD Issued	2/24/2021
9	CA	Imperial County	Appeal Start	2/25/2021
9	CA	Riverside County	Appeal Start	2/25/2021
9	CA	San Diego County	Appeal Start	2/25/2021
9	CA	Stanislaus County	LFD Issued	2/24/2021
9	HI	Kauai County	Maps Effective	2/26/2021
10	ID	Gem County	LFD Issued	2/24/2021

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	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 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.

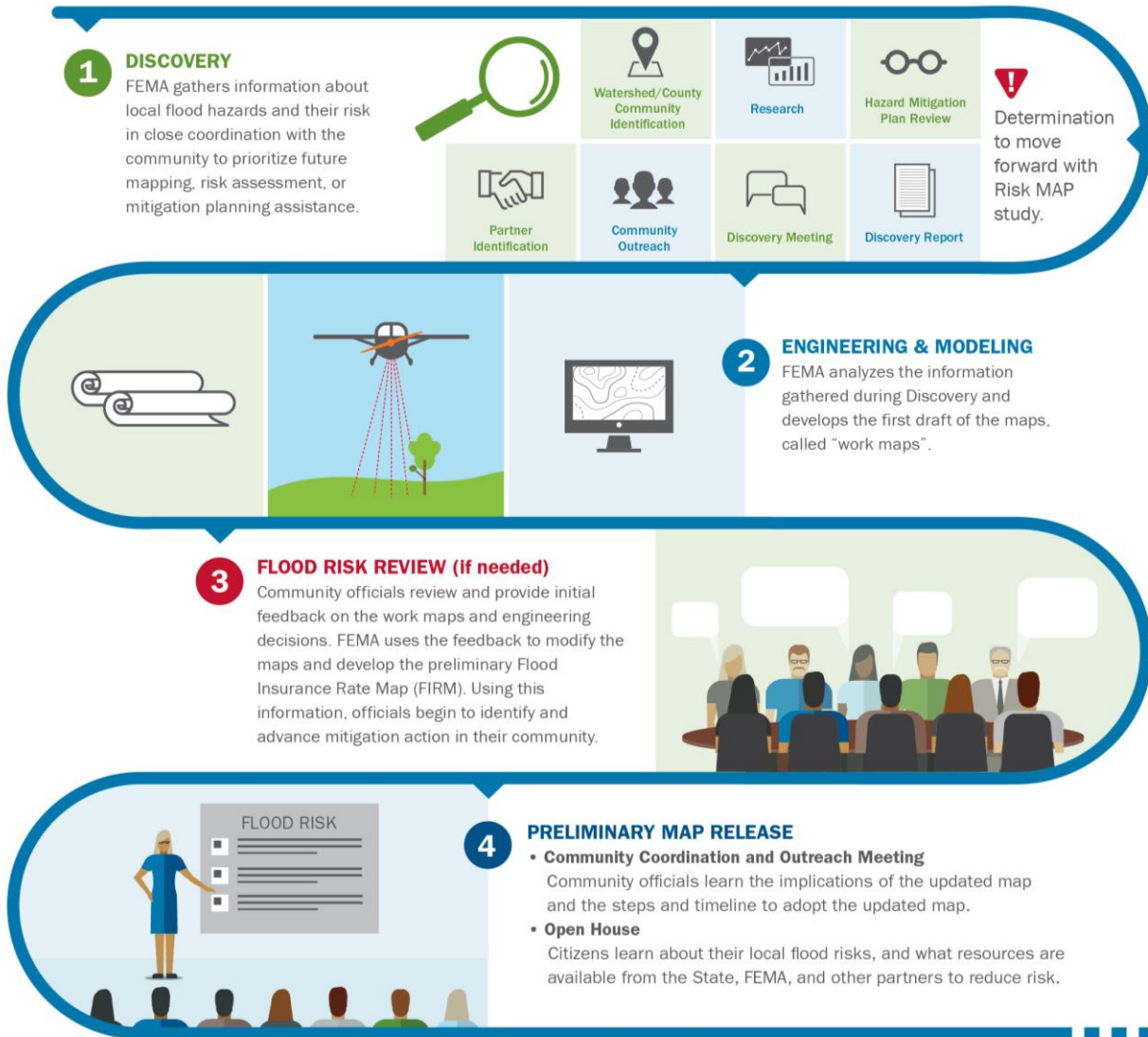
³ For more details, see "Information on 'Appeal Start' Actions" in Section 4.3.



APPENDIX A: RISK MAP PROCESS GRAPHIC

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

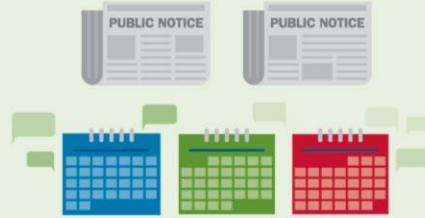
FEMA Risk MAP Process



Risk MAP Process Continued

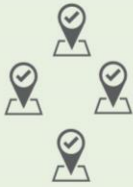
5 90-DAY APPEAL AND COMMENT PERIOD

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.



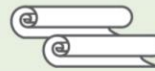
8 RESILIENCE MEETING

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



FEMA



FEMA

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
----------------	---

National Flood Insurance Program

Website	http://www.fema.gov/flood-insurance
----------------	---

Phone	888-379-9531 (toll free)
--------------	--------------------------

E-mail	floodsmart@fema.dhs.gov
---------------	--

Risk MAP Program

Website	http://www.fema.gov/flood-maps/tools-resources/risk-map
----------------	---

Phone	877-336-2627 (toll free)
--------------	--------------------------

E-mail	FEMA-FMIX@fema.dhs.gov
---------------	--

