

NOTICE TO CONGRESS: MONTHLY UPDATE ON FLOOD MAPPING

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

November 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.”



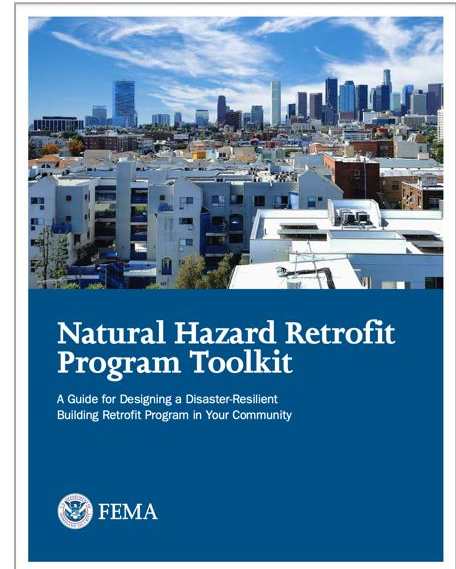
2. RISK MAP NEWS

New FEMA Toolkit Helps Communities Design Natural Hazard Retrofit Programs

Before a natural disaster strikes, communities must prepare buildings and homes to survive the immediate impacts. This preparation will protect the public's health and livelihoods. To foster more disaster-resilient communities, FEMA Region 9 developed the *Natural Hazard Retrofit Program Toolkit*.

This new toolkit is for state, local, tribal and territorial officials across the country. Its step-by-step guidance will help lessen natural hazard impacts on the community.

During development, FEMA spoke to national experts who built successful retrofit programs for various hazards. South Carolina's high-wind home retrofit program and California's earthquake retrofit program are two examples. This toolkit turns those insights into real-world guidance.



The toolkit also uses behavioral science. By considering human behavior, communities can remove barriers and boost program participation. The guide also shows ways to design an equitable program that better serves the whole community.

The toolkit has guidance and resources related to:

- Assessing vulnerabilities and hazards.
- Funding.
- Designing a program.
- Community outreach.
- Monitoring and evaluation.
- Retrofit best practices.

You can access the toolkit on [FEMA.gov](https://www.fema.gov).

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	NH	Cheshire County	December 2021	Quarter 1, 2022	Quarter 2, 2022
1	NH	Grafton County	December 2021	Quarter 1, 2022	Quarter 2, 2022
1	NH	Hillsborough County	December 2021	Quarter 1, 2022	Quarter 2, 2022
1	NH	Merrimack County	December 2021	Quarter 1, 2022	Quarter 2, 2022
3	MD	Montgomery County	December 2021	Quarter 1, 2022	Quarter 2, 2022
3	VA	Henrico County	November 2021	Quarter 1, 2022	Quarter 2, 2022
4	AL	Bullock County	December 2021	Quarter 1, 2022	Quarter 2, 2022
4	AL	Elmore County	December 2021	Quarter 1, 2022	Quarter 2, 2022
4	AL	Lee County	December 2021	Quarter 1, 2022	Quarter 2, 2022
4	AL	Macon County	December 2021	Quarter 1, 2022	Quarter 2, 2022
4	AL	Montgomery County	December 2021	Quarter 1, 2022	Quarter 2, 2022
4	AL	Russell County	December 2021	Quarter 1, 2022	Quarter 2, 2022
4	AL	Tallapoosa County	December 2021	Quarter 1, 2022	Quarter 2, 2022
4	MS	Sharkey County	December 2021	Quarter 1, 2022	Quarter 2, 2022
4	MS	Washington County	December 2021	Quarter 1, 2022	Quarter 2, 2022
4	NC	Anson County	December 2021	Quarter 1, 2022	Quarter 2, 2022
4	NC	Caswell County	January 2022	Quarter 2, 2022	Quarter 3, 2022



Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
4	NC	Halifax County	January 2022	Quarter 2, 2022	Quarter 3, 2022
4	NC	Iredell County	December 2021	Quarter 1, 2022	Quarter 2, 2022
4	NC	Rockingham County	January 2022	Quarter 2, 2022	Quarter 3, 2022
4	NC	Rowan County	December 2021	Quarter 1, 2022	Quarter 2, 2022
4	NC	Stanly County	December 2021	Quarter 1, 2022	Quarter 2, 2022
4	NC	Stokes County	January 2022	Quarter 2, 2022	Quarter 3, 2022
4	NC	Union County	December 2021	Quarter 1, 2022	Quarter 2, 2022
4	NC	Warren County	January 2022	Quarter 2, 2022	Quarter 3, 2022
5	IN	Allen County	December 2021	Quarter 1, 2022	Quarter 2, 2022
5	IN	Grant County	January 2022	Quarter 1, 2022	Quarter 2, 2022
5	IN	Jay County	January 2022	Quarter 1, 2022	Quarter 2, 2022
5	IN	Morgan County	January 2022	Quarter 1, 2022	Quarter 2, 2022
5	MI	Bay County	January 2022	Quarter 1, 2022	Quarter 2, 2022
5	MN	Pipestone County	November 2021	Quarter 1, 2022	Quarter 2, 2022
5	MN	Rock County	November 2021	Quarter 1, 2022	Quarter 2, 2022
5	MN	Winona County	January 2022	Quarter 1, 2022	Quarter 2, 2022
5	OH	Ross County	January 2022	Quarter 1, 2022	Quarter 2, 2022
5	WI	Door County	December 2021	Quarter 1, 2022	Quarter 2, 2022
5	WI	Kewaunee County	December 2021	Quarter 1, 2022	Quarter 2, 2022
5	WI	Ozaukee County	December 2021	Quarter 1, 2022	Quarter 2, 2022
5	WI	Racine County	December 2021	Quarter 1, 2022	Quarter 2, 2022
5	WI	Shawano County	January 2022	Quarter 1, 2022	Quarter 2, 2022
7	IA	Linn County	January 2022	Quarter 1, 2022	Quarter 2, 2022
7	IA	Lyon County	November 2021	Quarter 1, 2022	Quarter 2, 2022
7	KS	Barber County	January 2022	Quarter 1, 2022	Quarter 2, 2022
7	KS	Harper County	December 2021	Quarter 1, 2022	Quarter 2, 2022
7	KS	Marion County	November 2021	Quarter 1, 2022	Quarter 2, 2022
7	KS	Mitchell County	November 2021	Quarter 1, 2022	Quarter 2, 2022
7	MO	Atchison County	January 2022	Quarter 1, 2022	Quarter 2, 2022
7	MO	Barry County	January 2022	Quarter 1, 2022	Quarter 2, 2022
7	MO	Crawford County	January 2022	Quarter 1, 2022	Quarter 2, 2022
7	MO	Franklin County	January 2022	Quarter 1, 2022	Quarter 2, 2022
7	MO	Greene County	December 2021	Quarter 1, 2022	Quarter 2, 2022
7	MO	Holt County	January 2022	Quarter 1, 2022	Quarter 2, 2022
7	MO	Jefferson County	January 2022	Quarter 1, 2022	Quarter 2, 2022
7	MO	New Madrid County	January 2022	Quarter 1, 2022	Quarter 2, 2022
7	MO	Pemiscot County	January 2022	Quarter 1, 2022	Quarter 2, 2022
7	MO	St. Clair County	January 2022	Quarter 1, 2022	Quarter 2, 2022
7	MO	St. Louis County	January 2022	Quarter 1, 2022	Quarter 2, 2022
7	MO	Stoddard County	January 2022	Quarter 1, 2022	Quarter 2, 2022
7	MO	Wright County	December 2021	Quarter 1, 2022	Quarter 2, 2022
7	NE	Cheyenne County	December 2021	Quarter 1, 2022	Quarter 2, 2022
7	NE	Deuel County	December 2021	Quarter 1, 2022	Quarter 2, 2022
7	NE	Wayne County	December 2021	Quarter 1, 2022	Quarter 2, 2022
8	ND	Emmons County	December 2021	Quarter 1, 2022	Quarter 2, 2022
8	SD	Codington County	January 2022	Quarter 2, 2022	Quarter 2, 2022
9	AZ	Pinal County	January 2022	Quarter 1, 2022	Quarter 2, 2022



Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
9	CA	Lake County	January 2022	Quarter 1, 2022	Quarter 2, 2022
9	CA	Shasta County	January 2022	Quarter 1, 2022	Quarter 2, 2022
9	CA	Sierra County	December 2021	Quarter 1, 2022	Quarter 2, 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	MA	Middlesex County	December 2021
1	ME	Cumberland County	December 2021
1	ME	York County	December 2021
3	VA	Fredericksburg City	December 2021
4	SC	Georgetown County	November 2021
5	MN	Pennington County	December 2021
5	OH	Athens County	January 2022
5	OH	Lucas County	November 2021
8	CO	Boulder County	January 2022
8	CO	Larimer County	November 2021
8	CO	Weld County	January 2022
8	MT	Missoula County	November 2021
10	OR	Lane County	January 2022

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	VA	Amelia County	Maps Effective	10/7/2021
3	VA	Charles City County	LFD Issued	10/20/2021
3	VA	Colonial Heights City	Appeal Start	10/22/2021
3	VA	Essex County	Maps Effective	10/21/2021
3	VA	Gloucester County	Maps Effective	10/21/2021
3	VA	King and Queen County	Maps Effective	10/21/2021
3	VA	New Kent County	Maps Effective	10/21/2021
3	VA	Prince George County	Appeal Start	10/22/2021
3	VA	Surry County	LFD Issued	10/6/2021
3	WV	Summers County	Maps Effective	10/7/2021
4	AL	Colbert County	Appeal Start	10/15/2021
4	AL	Franklin County	Appeal Start	10/13/2021
4	AL	Lauderdale County	Appeal Start	10/15/2021
4	AL	Lawrence County	Appeal Start	10/14/2021
4	FL	Bay County	Appeal Start	10/7/2021
4	FL	DeSoto County	Maps Effective	10/7/2021
4	FL	Franklin County	Appeal Start	10/14/2021
4	FL	Hillsborough County	Maps Effective	10/7/2021
4	GA	Barrow County	Appeal Start	10/13/2021
4	GA	Gwinnett County	Appeal Start	10/13/2021
4	GA	Hall County	Appeal Start	10/13/2021
4	GA	Walton County	Appeal Start	10/20/2021
4	TN	Dyer County	Revised Preliminary	10/27/2021
4	TN	Wilson County	Preliminary	10/27/2021
5	MI	Marquette County	Preliminary	10/19/2021
5	MI	Muskegon County	Maps Effective	10/7/2021
5	MI	Ottawa County	Maps Effective	10/21/2021
5	MI	Wayne County	Maps Effective	10/21/2021
5	MN	Rice County	LFD Issued	10/6/2021
5	MN	Watonwan County	Revised Preliminary	10/29/2021
5	MN	Yellow Medicine County	Maps Effective	10/7/2021
5	OH	Warren County	Appeal Start	10/1/2021
5	WI	Brown County	Appeal Start	10/7/2021
5	WI	Walworth County	LFD Issued	10/6/2021
6	LA	Terrebonne Parish	Revised Preliminary	10/8/2021
6	OK	Coal County	Preliminary	10/15/2021
6	TX	Comal County	Preliminary	10/29/2021
6	TX	Gonzales County	Preliminary	10/29/2021
6	TX	Guadalupe County	Preliminary	10/29/2021
6	TX	Kaufman County	Appeal Start	10/21/2021
6	TX	Somervell County	Revised Preliminary	10/25/2021



Region	State	County Name	Action Taken	Date
7	IA	Boone County	Maps Effective	10/21/2021
7	IA	Cerro Gordo County	Appeal Start	10/20/2021
7	IA	Des Moines County	Maps Effective	10/21/2021
7	IA	Henry County	Maps Effective	10/7/2021
7	IA	Iowa County	Maps Effective	10/21/2021
7	IA	Palo Alto County	Maps Effective	10/7/2021
7	IA	Tama County	Maps Effective	10/7/2021
7	MO	Dent County	Preliminary	10/31/2021
7	MO	Pettis County	Preliminary	10/1/2021
7	NE	Nemaha County	Maps Effective	10/7/2021
7	NE	Richardson County	Maps Effective	10/7/2021
8	CO	Gilpin County	LFD Issued	10/6/2021
8	CO	La Plata County	Revised Preliminary	10/29/2021
8	SD	Turner County	Maps Effective	10/7/2021
9	AZ	Maricopa County	Revised Preliminary	10/4/2021
9	CA	Kern County	Maps Effective	10/20/2021
9	CA	Monterey County	Preliminary	10/21/2021
10	OR	Harney County	LFD Issued	10/20/2021
10	OR	Klamath County	Appeal Start	10/27/2021
10	WA	Skamania County	Revised Preliminary	10/26/2021
10	WA	Yakima County	Maps Effective	10/21/2021

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.

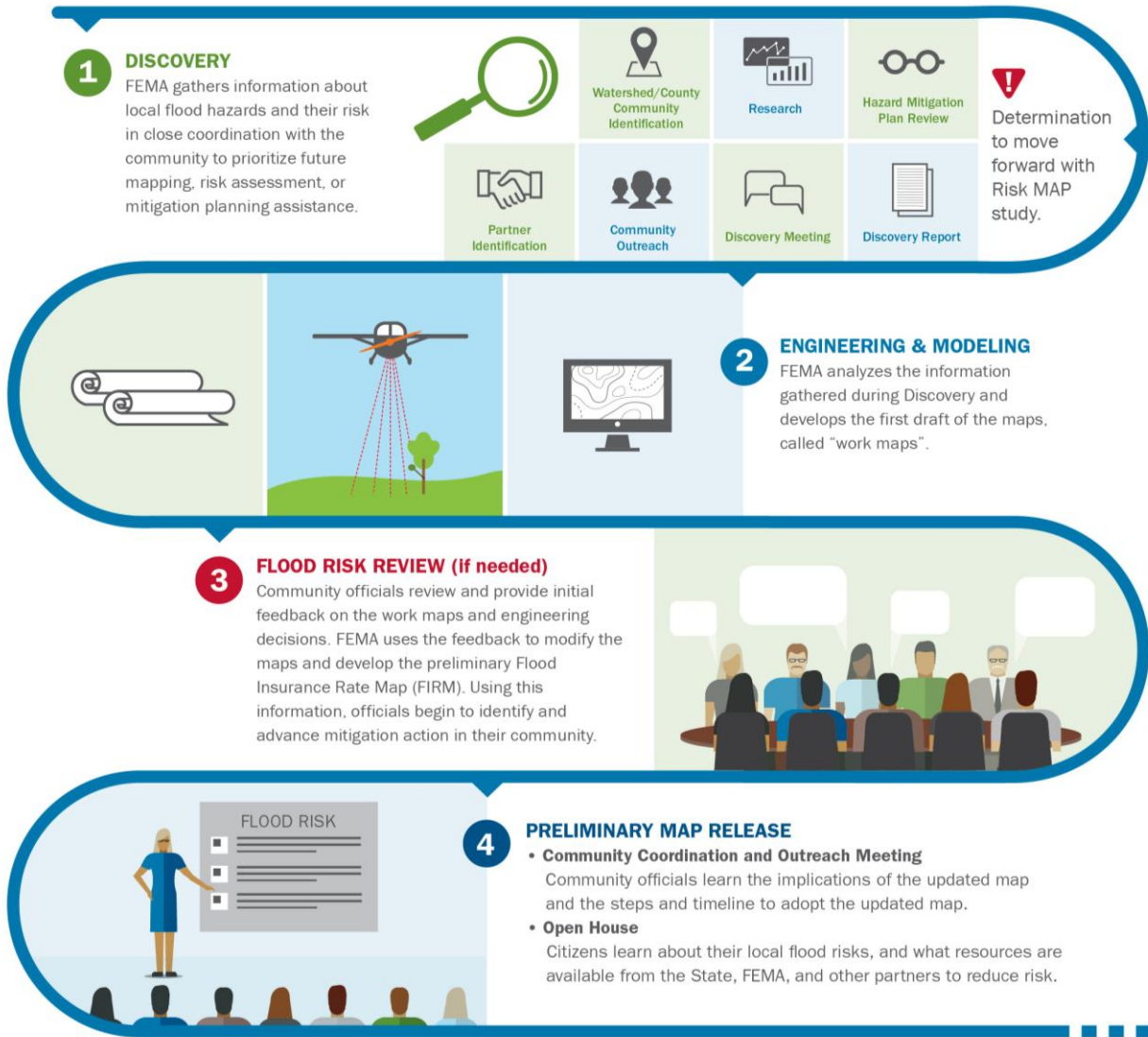
³ For more details, see "Information on 'Appeal Start' Actions" in Section 4.3.



APPENDIX A: RISK MAP PROCESS GRAPHIC

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

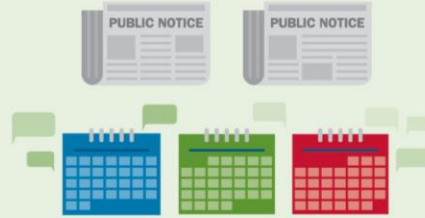
FEMA Risk MAP Process



Risk MAP Process Continued

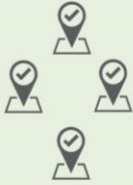
5 90-DAY APPEAL AND COMMENT PERIOD

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.



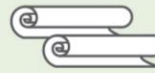
8 RESILIENCE MEETING

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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