



# Notice to Congress: Monthly Update on Flood Mapping

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

December 2022

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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 and EDA Release New Resource to Build Resilience

On September 28, 2022, FEMA and the U.S. Economic Development Administration (EDA) released a new resilience guide. It is called the Comprehensive Economic Development Strategy and Hazard Mitigation Plan Alignment Guide. Its goal is to link [hazard mitigation plans](#) (HMPs) and [Comprehensive Economic Development Strategies](#) (CEDs). HMPs and CEDs are key parts of community resilience. CEDs focus on economic resilience. HMPs focus on reducing natural hazard risk. Aligning plans and integrating shared goals can help communities be more resilient to natural hazards.

Government officials responsible for mitigation and community planning and economic development can use this guide to merge hazard mitigation and CEDs. The guide will help economic development and community planners make risk-based decisions to achieve better outcomes for everyone. It helps businesses avoid locating in hazard prone areas and remain open. It also helps communities to keep critical facilities and infrastructure open; before, during, and after hazard events.

By aligning planning efforts, community partners can share priorities and actions that reduce risk. To view the guide, visit [Comprehensive Economic Development Strategy and Hazard Mitigation Plan Alignment Guide \(fema.gov\)](#).

The new CEDS-Mitigation Planning Alignment Guide shows how to line up these planning processes for greater impact.

### ALIGNING COMPREHENSIVE ECONOMIC DEVELOPMENT STRATEGIES AND MITIGATION PLANS

Successful plan alignment starts with understanding how the Comprehensive Economic Development Strategy and Mitigation Planning processes line up.



For more information, please contact Patrick Kraich at [patrick.kraich@fema.dhs.gov](mailto:patrick.kraich@fema.dhs.gov).

### 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	CT	Fairfield County	January 2023	Quarter 1, 2023	Quarter 2, 2023
1	MA	Bristol County	January 2023	Quarter 1, 2023	Quarter 2, 2023
1	MA	Middlesex County	January 2023	Quarter 1, 2023	Quarter 2, 2023
1	MA	Norfolk County	January 2023	Quarter 1, 2023	Quarter 2, 2023
1	MA	Worcester County	January 2023	Quarter 1, 2023	Quarter 2, 2023
1	NH	Rockingham County	January 2023	Quarter 1, 2023	Quarter 2, 2023
1	RI	Providence County	January 2023	Quarter 1, 2023	Quarter 2, 2023
2	NY	Tompkins County	January 2023	Quarter 1, 2023	Quarter 2, 2023
3	VA	Amherst County	February 2023	Quarter 2, 2023	Quarter 3, 2023
3	VA	Buckingham County	February 2023	Quarter 2, 2023	Quarter 3, 2023
4	AL	Madison County	January 2023	Quarter 2, 2023	Quarter 3, 2023

<b>Region</b>	<b>State</b>	<b>County Name</b>	<b>Estimated Preliminary Issuance</b>	<b>Estimated Schedule of Community Meetings</b>	<b>Estimated Public Notice and Starting Appeal Period</b>
5	IL	Stark County	December 2022	Quarter 1, 2023	Quarter 2, 2023
5	IN	Adams County	February 2023	Quarter 1, 2023	Quarter 2, 2023
5	IN	Clinton County	February 2023	Quarter 1, 2023	Quarter 2, 2023
5	IN	Fountain County	January 2023	Quarter 1, 2023	Quarter 2, 2023
5	IN	Parke County	January 2023	Quarter 1, 2023	Quarter 2, 2023
5	MN	Chippewa County	December 2022	Quarter 1, 2023	Quarter 2, 2023
5	MN	Dodge County	January 2023	Quarter 1, 2023	Quarter 2, 2023
5	MN	Wabasha County	February 2023	Quarter 1, 2023	Quarter 2, 2023
5	MN	Winona County	February 2023	Quarter 1, 2023	Quarter 2, 2023
5	OH	Hamilton County	February 2023	Quarter 1, 2023	Quarter 2, 2023
7	KS	Marion County	December 2022	Quarter 1, 2023	Quarter 2, 2023
7	KS	Woodson County	January 2023	Quarter 1, 2023	Quarter 2, 2023
7	MO	Adair County	February 2023	Quarter 2, 2023	Quarter 3, 2023
7	MO	Butler County	January 2023	Quarter 1, 2023	Quarter 2, 2023
8	CO	Delta County	January 2023	Quarter 2, 2023	Quarter 4, 2023
8	CO	Mineral County	January 2023	Quarter 2, 2023	Quarter 4, 2023
8	CO	Saguache County	February 2023	Quarter 2, 2023	Quarter 4, 2023
8	MT	Granite County	February 2023	Quarter 2, 2023	Quarter 4, 2023
8	MT	Madison County	January 2023	Quarter 2, 2023	Quarter 4, 2023
8	SD	Beadle County	December 2022	Quarter 1, 2023	Quarter 3, 2023
8	SD	Brookings County	December 2022	Quarter 1, 2023	Quarter 3, 2023
8	SD	Brown County	February 2023	Quarter 2, 2023	Quarter 4, 2023
8	SD	Lake County	January 2023	Quarter 2, 2023	Quarter 4, 2023
8	SD	Sanborn County	December 2022	Quarter 1, 2023	Quarter 3, 2023
8	SD	Spink County	February 2023	Quarter 2, 2023	Quarter 4, 2023
9	AZ	Pinal County	January 2023	Quarter 1, 2023	Quarter 2, 2023
9	CA	San Bernardino County	January 2023	Quarter 1, 2023	Quarter 2, 2023

Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
10	AK	Kenai Peninsula Borough	January 2023	Quarter 2, 2023	Quarter 3, 2023
10	WA	Pierce County	December 2022	Quarter 1, 2023	Quarter 2, 2023

### 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	Essex County	January 2023
1	MA	Middlesex County	January 2023
1	MA	Norfolk County	January 2023
1	MA	Plymouth County	January 2023
1	MA	Suffolk County	January 2023
1	MA	Worcester County	January 2023
4	FL	Franklin County	February 2023
4	FL	Palm Beach County	January 2023
4	FL	Sarasota County	February 2023
4	TN	Williamson County	December 2022
5	MI	Baraga County	January 2023
5	MI	Marquette County	January 2023
5	MN	Blue Earth County	February 2023
5	MN	Wilkin County	February 2023
6	AR	Jackson County	January 2023



Region	State	County Name	Estimated Revised Preliminary Issuance
6	TX	El Paso County	February 2023
6	TX	Hays County	December 2022
8	CO	Costilla County	February 2023
8	CO	Eagle County	December 2022
8	ND	Richland County	January 2023
10	OR	Klamath County	February 2023
10	WA	Clallam County	January 2023

### 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	ME	Cumberland County	Appeal Start	11/23/2022
1	ME	York County	Appeal Start	11/23/2022
2	NY	Clinton County	Revised Preliminary	11/22/2022
3	MD	St. Mary's County	Preliminary	11/30/2022
3	VA	Caroline County	LFD Issued	11/23/2022
3	VA	Falls Church City	Appeal Start	11/3/2022
3	VA	Fluvanna County	Preliminary	11/30/2022
3	VA	King William County	LFD Issued	11/9/2022
3	VA	Spotsylvania County	LFD Issued	11/9/2022
3	WV	Pendleton County	LFD Issued	11/9/2022
4	FL	Lee County	Maps Effective	11/17/2022
4	GA	Brooks County	LFD Issued	11/23/2022
4	KY	Anderson County	LFD Issued	11/23/2022
4	KY	Boyle County	LFD Issued	11/23/2022

Region	State	County Name	Action Taken	Date
4	KY	Bullitt County	LFD Issued	11/23/2022
4	KY	Casey County	LFD Issued	11/23/2022
4	KY	Hardin County	LFD Issued	11/23/2022
4	KY	Larue County	LFD Issued	11/23/2022
4	KY	Marion County	LFD Issued	11/23/2022
4	KY	Mercer County	LFD Issued	11/23/2022
4	KY	Nelson County	LFD Issued	11/23/2022
4	KY	Washington County	LFD Issued	11/23/2022
4	SC	Georgetown County	LFD Issued	11/9/2022
4	TN	Cannon County	LFD Issued	11/9/2022
4	TN	Rutherford County	LFD Issued	11/9/2022
4	TN	Wilson County	LFD Issued	11/9/2022
5	IL	Cook County	Revised Preliminary	11/18/2022
5	MI	Bay County	Preliminary	11/7/2022
5	MN	Koochiching County	Maps Effective	11/17/2022
5	MN	Morrison County	Preliminary	11/3/2022
5	MN	Pope County	Revised Preliminary	11/23/2022
5	OH	Athens County	Appeal Start	11/26/2022
5	WI	Brown County	LFD Issued	11/9/2022
5	WI	Iron County	LFD Issued	11/23/2022
5	WI	Shawano County	Appeal Start	11/4/2022
6	TX	Bastrop County	LFD Issued	11/9/2022
7	IA	Winneshiek County	Appeal Start	11/24/2022
7	KS	Miami County	Preliminary	11/29/2022
7	KS	Pottawatomie County	Maps Effective	11/17/2022
7	KS	Rice County	Maps Effective	11/17/2022
7	MO	Greene County	Revised Preliminary	11/18/2022
7	MO	Stone County	Revised Preliminary	11/14/2022

Region	State	County Name	Action Taken	Date
8	CO	San Juan County	LFD Issued	11/9/2022
8	SD	Hamlin County	Preliminary	11/11/2022
8	UT	Cache County	LFD Issued	11/9/2022
10	AK	Ketchikan Gateway Borough	Appeal Start	11/16/2022

### 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	Dennis Pinkham	617-956-7547	<a href="mailto:Dennis.Pinkham@fema.dhs.gov">Dennis.Pinkham@fema.dhs.gov</a>
2	Alexander Rico	202-480-1053	<a href="mailto:Alexander.Rico@fema.dhs.gov">Alexander.Rico@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	Hallie Anderson	202-826-3190	<a href="mailto:Hallie.Anderson@fema.dhs.gov">Hallie.Anderson@fema.dhs.gov</a>
5	Dan Shulman	312-408-4427	<a href="mailto:Dan.Shulman@fema.dhs.gov">Dan.Shulman@fema.dhs.gov</a>
6	Juan Ayala	940-898-5105	<a href="mailto:Juan.Ayala@fema.dhs.gov">Juan.Ayala@fema.dhs.gov</a>
7	Hannah Dickel	816-810-5382	<a href="mailto:Hannah.Dickel@fema.dhs.gov">Hannah.Dickel@fema.dhs.gov</a>
8	Megan Floyd	303-235-4638	<a href="mailto:Megan.Floyd@fema.dhs.gov">Megan.Floyd@fema.dhs.gov</a>
9	Frank Mansell	510-627-7068	<a href="mailto:Frank.Mansell@fema.dhs.gov">Frank.Mansell@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.

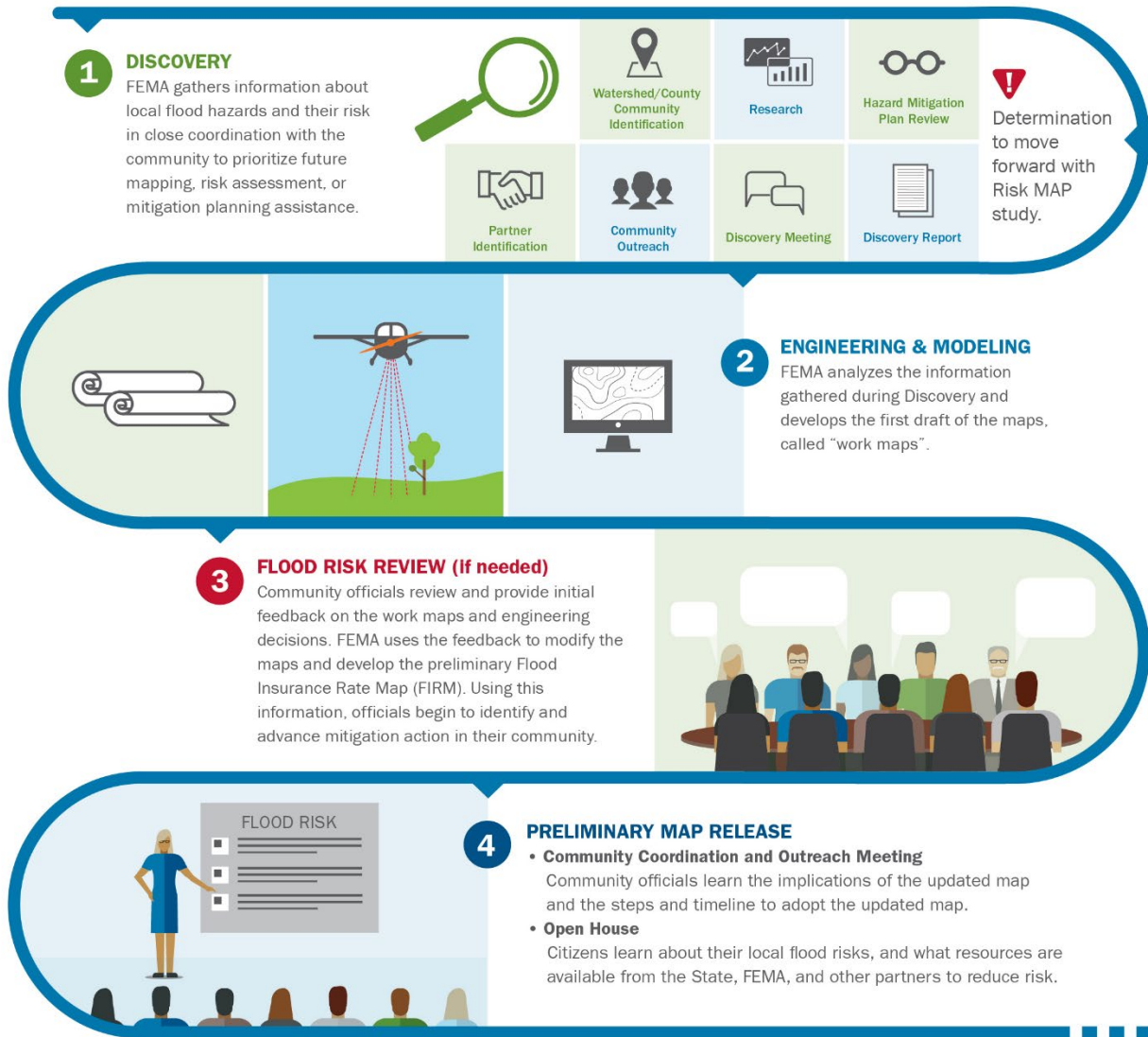
2 For definitions of flood map, LFD, and other terms, please refer to Appendix B.

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

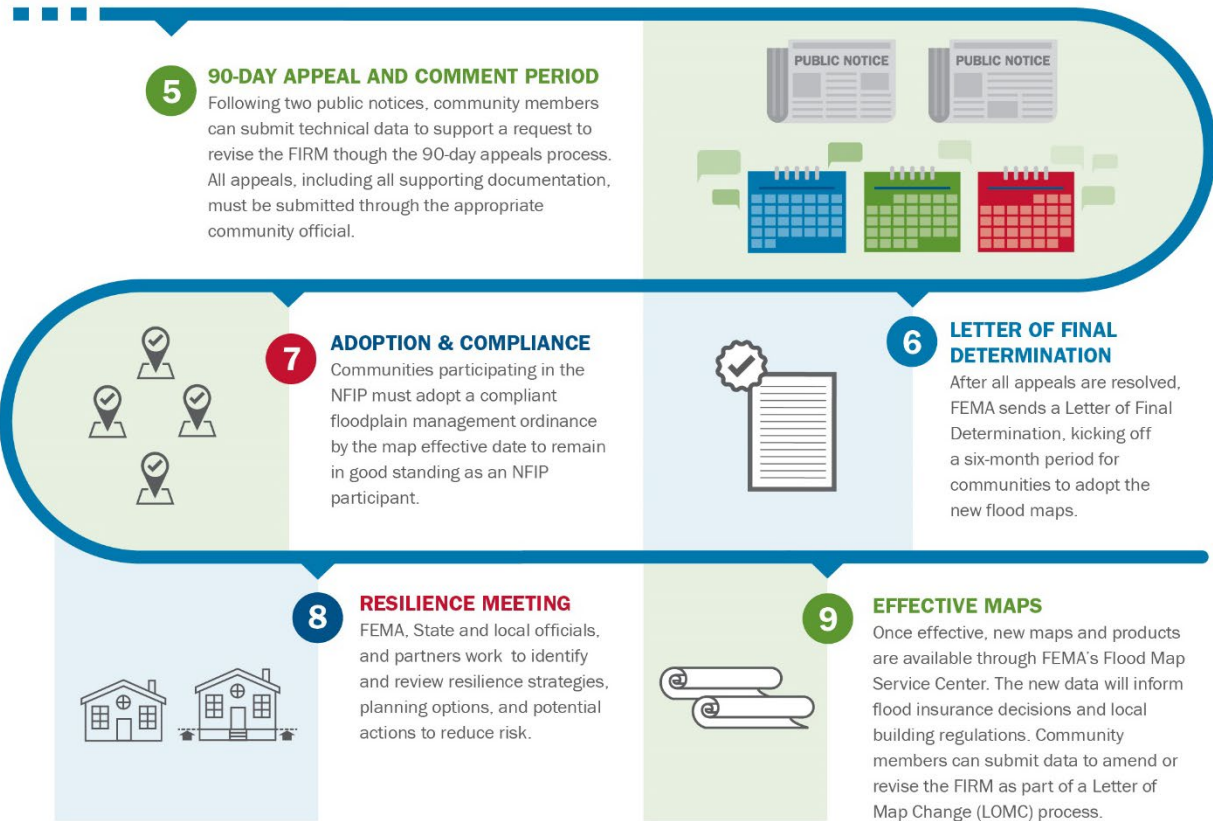
# Appendix A: Risk MAP process graphic

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)