



Notice to Congress: Monthly Update on Flood Mapping

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

April 2024



FEMA

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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.”



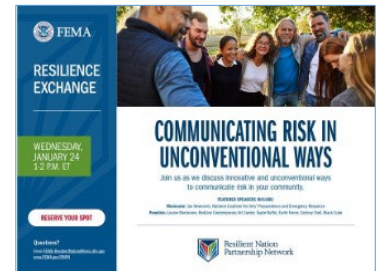
2. Risk MAP News

Resilient Nation Partnership Network Hosts Learning Exchange on Unconventional Ways to Communicate Risk

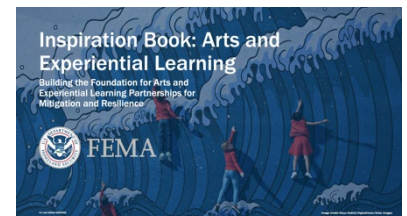
We all need to work to create a more equitable and resilient nation. None of us can do it alone. This is the idea behind FEMA's [Resilient Nation Partnership Network \(RNPN\)](#). It is a diverse network of voices. The group is committed to helping communities become more resilient to natural disasters and climate-related events.

The RNPN engages more than 1,600 partners. One way it does so is through learning sessions on a specific topic of interest. At the aptly named "[Resilience Exchanges](#)," people share knowledge and join conversations about natural hazard resilience.

In January 2024, the RNPN hosted a meeting called "Communicating Risk in Unconventional Ways." This event explored the potential of art and youth engagement. These can be used to build connections, encourage mitigation action, and communicate risk in new, impactful ways. More than 120 people attended the event. They represented public and private sector organizations, academia, local, federal, and state governments, nonprofit organizations, and other interest groups. These participants were inspired to be unconventional in their own resiliency efforts. During the session, experts shared resources and examples, including:



FEMA's [Inspiration Book on Arts and Experiential Learning](#). This tool lays the groundwork for groups to find creative solutions. It also gives inspiring examples of projects from around the world.



- FEMA's [Guide to Expanding Mitigation: Making the Connection with Arts & Culture](#). See how community officials and the arts sector can work together to support hazard mitigation. This guide is part of a series. Each highlights innovative and emerging partnerships for mitigation action.
- [Art x Climate](#). This is the National Climate Assessment report's first-ever art gallery. It features the work of 92 artists. "A powerful depiction of climate change in the United States—its causes and impacts, as well as the strength of our collective response," as outlined on its [website](#). The report is put out by the U.S. Global Change Research Program (USGCRP).
- Earth Force's [RISE Challenge](#). Colorado youth are engaged to make their communities safer from natural hazards. Via classroom lessons, a competition, and a summit, students in the RISE Challenge explore and define their area's unique risks. They then develop creative ideas to build local resilience.



Tying the arts and youth to resilience may seem unconventional at first. However, these examples make a compelling case. They show how to share the awareness of risk and mitigation with a broader audience. This Resilience Exchange reinforced FEMA's commitment to expand its reach through art and experiential learning. It also featured other groups that inspire communities to become more resilient to natural hazards in new and exciting ways.

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 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	MA	Franklin County	May 2024	Quarter 4, 2024	Quarter 1, 2025
1	NH	Rockingham County	June 2024	Quarter 4, 2024	Quarter 1, 2025
1	NH	Strafford County	June 2024	Quarter 4, 2024	Quarter 1, 2025
3	MD	Carroll County	May 2024	Quarter 2, 2024	Quarter 4, 2024
3	VA	Suffolk City	April 2024	Quarter 2, 2024	Quarter 4, 2024
4	FL	Jackson County	May 2024	Quarter 3, 2024	Quarter 4, 2024
4	FL	Washington County	May 2024	Quarter 3, 2024	Quarter 4, 2024
4	KY	Caldwell County	April 2024	Quarter 3, 2024	Quarter 4, 2024
4	KY	Christian County	April 2024	Quarter 3, 2024	Quarter 4, 2024
4	KY	Crittenden County	April 2024	Quarter 3, 2024	Quarter 4, 2024
4	KY	Hopkins County	April 2024	Quarter 3, 2024	Quarter 4, 2024

Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
4	KY	Union County	April 2024	Quarter 3, 2024	Quarter 4, 2024
4	KY	Webster County	April 2024	Quarter 3, 2024	Quarter 4, 2024
5	IL	Peoria County	June 2024	Quarter 3, 2024	Quarter 4, 2024
5	IN	Randolph County	June 2024	Quarter 3, 2024	Quarter 4, 2024
5	IN	Tipton County	June 2024	Quarter 3, 2024	Quarter 4, 2024
5	MI	Berrien County	April 2024	Quarter 2, 2024	Quarter 3, 2024
5	MI	Chippewa County	May 2024	Quarter 3, 2024	Quarter 4, 2024
5	MI	St. Joseph County	April 2024	Quarter 2, 2024	Quarter 3, 2024
5	MN	Wabasha County	April 2024	Quarter 2, 2024	Quarter 3, 2024
5	OH	Butler County	May 2024	Quarter 2, 2024	Quarter 3, 2024
5	WI	Douglas County	June 2024	Quarter 3, 2024	Quarter 4, 2024
5	WI	Langlade County	April 2024	Quarter 2, 2024	Quarter 3, 2024
6	OK	Love County	May 2024	Quarter 2, 2024	Quarter 3, 2024
6	TX	Caldwell County	June 2024	Quarter 3, 2024	Quarter 3, 2024
7	KS	Cherokee County	June 2024	Quarter 3, 2024	Quarter 4, 2024
7	KS	Neosho County	June 2024	Quarter 3, 2024	Quarter 4, 2024
7	MO	Reynolds County	May 2024	Quarter 2, 2024	Quarter 3, 2024
7	MO	St. Louis County	June 2024	Quarter 3, 2024	Quarter 4, 2024
7	MO	Texas County	April 2024	Quarter 2, 2024	Quarter 3, 2024
7	MO	Webster County	June 2024	Quarter 3, 2024	Quarter 4, 2024
7	NE	Dixon County	May 2024	Quarter 2, 2024	Quarter 3, 2024
8	CO	Otero County	June 2024	Quarter 3, 2024	Quarter 1, 2025
8	UT	Utah County	June 2024	Quarter 3, 2024	Quarter 1, 2025
9	AZ	Cochise County	June 2024	Quarter 3, 2024	Quarter 3, 2024
9	AZ	Mohave County	April 2024	Quarter 3, 2024	Quarter 3, 2024
9	CA	Alameda County	June 2024	Quarter 3, 2024	Quarter 3, 2024
9	CA	Placer County	April 2024	Quarter 3, 2024	Quarter 3, 2024
10	ID	Clearwater County	May 2024	Quarter 3, 2024	Quarter 3, 2024
10	WA	Whitman County	May 2024	Quarter 3, 2024	Quarter 4, 2024

3.2. Estimated Release of Revised Preliminary Maps

In some cases, FEMA may issue a revised preliminary map to address changes to preliminary flood hazard determinations. They may also address a non-technical issue. The table below shows the studies for which FEMA plans to release revised preliminary maps. FEMA coordinates the actual release dates with the state and/or local governments.

The table below shows an estimate for the month the revised maps will be released. Community meetings, notices in local papers, and appeal period dates are not shown because these are often not needed for revised preliminary maps.

Region	State	County Name	Estimated Revised Preliminary Issuance
1	MA	Worcester County	May 2024
1	NH	Merrimack County	May 2024
3	MD	St. Mary's County	May 2024
7	IA	Johnson County	April 2024
7	MO	Barry County	June 2024
7	MO	Carter County	June 2024
7	MO	Douglas County	June 2024
7	MO	St. Louis City	June 2024
7	NE	Douglas County	April 2024

3.3. Actions Taken by FEMA

The table below shows the counties where FEMA released a preliminary flood map and FIS report. It also shows where FEMA began a 90-day appeal period, released a revised preliminary flood map and FIS report, or sent LFDs in the previous month. Counties where flood maps and FIS reports became effective during the previous month are identified.

Region	State	County Name	Action Taken	Date
1	MA	Bristol County	Appeal Start	3/8/2024
1	RI	Providence County	Appeal Start	3/8/2024
2	NY	Yates County	Appeal Start	3/7/2024
3	VA	Lunenburg County	Appeal Start	3/13/2024
3	VA	Powhatan County	LFD Issued	3/26/2024
3	WV	Pocahontas County	Preliminary	3/4/2024

Region	State	County Name	Action Taken	Date
4	FL	Sarasota County	Maps Effective	3/27/2024
4	KY	Anderson County	Preliminary	3/27/2024
4	KY	Boyle County	Preliminary	3/27/2024
4	KY	Bullitt County	Preliminary	3/27/2024
4	KY	Hardin County	Preliminary	3/27/2024
4	KY	Henry County	Preliminary	3/27/2024
4	KY	Mercer County	Preliminary	3/27/2024
4	KY	Nelson County	Preliminary	3/27/2024
4	KY	Oldham County	Preliminary	3/27/2024
4	KY	Shelby County	Preliminary	3/27/2024
4	KY	Spencer County	Preliminary	3/27/2024
4	NC	Bladen County	Preliminary	3/28/2024
4	NC	Carteret County	Preliminary	3/28/2024
4	NC	Chatham County	Preliminary	3/28/2024
4	NC	Columbus County	Preliminary	3/28/2024
4	NC	Cumberland County	Preliminary	3/28/2024
4	NC	Harnett County	Preliminary	3/28/2024
4	NC	Hoke County	Preliminary	3/28/2024
4	NC	Johnston County	Preliminary	3/28/2024
4	NC	Lee County	Preliminary	3/28/2024
4	NC	Montgomery County	Preliminary	3/28/2024
4	NC	Moore County	Preliminary	3/28/2024
4	NC	Onslow County	Preliminary	3/28/2024
4	NC	Richmond County	Preliminary	3/28/2024
4	NC	Robeson County	Preliminary	3/28/2024
4	NC	Rowan County	Revised Preliminary	3/21/2024
4	NC	Sampson County	Preliminary	3/28/2024
4	NC	Scotland County	Preliminary	3/28/2024
4	NC	Union County	Revised Preliminary	3/21/2024
5	IL	Hardin County	Appeal Start	3/28/2024
5	IL	Stark County	Appeal Start	3/1/2024

Region	State	County Name	Action Taken	Date
5	MI	Antrim County	Preliminary	3/29/2024
5	MI	Baraga County	LFD Issued	3/26/2024
5	MI	Branch County	Preliminary	3/7/2024
5	MI	Cass County	Preliminary	3/27/2024
5	MI	Hillsdale County	Preliminary	3/7/2024
5	MN	Carlton County	Maps Effective	3/13/2024
5	MN	Dodge County	LFD Issued	3/26/2024
5	MN	Pope County	LFD Issued	3/26/2024
5	MN	Stevens County	LFD Issued	3/12/2024
5	MN	Waseca County	Maps Effective	3/27/2024
5	OH	Athens County	LFD Issued	3/26/2024
5	WI	Taylor County	Maps Effective	3/13/2024
5	WI	Washington County	Preliminary	3/20/2024
6	AR	Craighead County	LFD Issued	3/26/2024
6	OK	Cleveland County	Maps Effective	3/27/2024
6	OK	Oklahoma County	Maps Effective	3/27/2024
6	OK	Tulsa County	LFD Issued	3/12/2024
6	TX	Gonzales County	Maps Effective	3/27/2024
6	TX	Guadalupe County	Maps Effective	3/27/2024
7	IA	Fayette County	Maps Effective	3/13/2024
7	KS	Dickinson County	Maps Effective	3/13/2024
7	KS	Doniphan County	LFD Issued	3/12/2024
7	KS	Miami County	LFD Issued	3/26/2024
7	KS	Woodson County	Appeal Start	3/14/2024
7	MO	Jefferson County	Appeal Start	3/14/2024
8	CO	Hinsdale County	LFD Issued	3/12/2024
8	CO	Lincoln County	LFD Issued	3/12/2024
8	CO	Mineral County	Appeal Start	3/14/2024
8	CO	Weld County	LFD Issued	3/26/2024
8	MT	Broadwater County	LFD Issued	3/26/2024
8	MT	Wheatland County	Maps Effective	3/13/2024

Region	State	County Name	Action Taken	Date
8	SD	Codington County	Revised Preliminary	3/29/2024
8	SD	Davison County	Appeal Start	3/13/2024
8	SD	Day County	Maps Effective	3/13/2024
8	SD	Grant County	Maps Effective	3/27/2024
8	SD	Hamlin County	LFD Issued	3/12/2024
9	CA	Colusa County	Maps Effective	3/27/2024
9	CA	Riverside County	LFD Issued	3/12/2024
9	CA	Santa Barbara County	Preliminary	3/26/2024
9	CA	Siskiyou County	Preliminary	3/28/2024

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. The maps are also online at <https://msc.fema.gov/portal/search> and <https://msc.fema.gov/fmcv>.

Local officials should share the maps 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.

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

FEMA Regional External Affairs Contact List

FEMA Region	Name	Telephone Number	Email Address
1	Diego Alvarado	202-384-5312	Diego.Alvarado@fema.dhs.gov
2	Mary Light	551-267-5298	Mary.Light@fema.dhs.gov
3	Lynne Newman	215-910-1863	Lynne.Newman@fema.dhs.gov
4	Peter Milios	202-340-4757	Peter.Milios@fema.dhs.gov
5	Mike Obrock	202-704-4066	Michael.Obrock@fema.dhs.gov
6	Ben Akers	202-708-0369	Benjamin.Akers@fema.dhs.gov
7	Hanna Dickel	816-810-5382	Hannah.Dickel@fema.dhs.gov
8	Lynn Kimbrough	303-235-4943	Lynn.Kimbrough@fema.dhs.gov
9	Casey Deshong	510-612-8691	Casey.Deshong@fema.dhs.gov
10	Brandon Monson	202-256-4213	Brandon.Monson@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 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).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).

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.² 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.³

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.

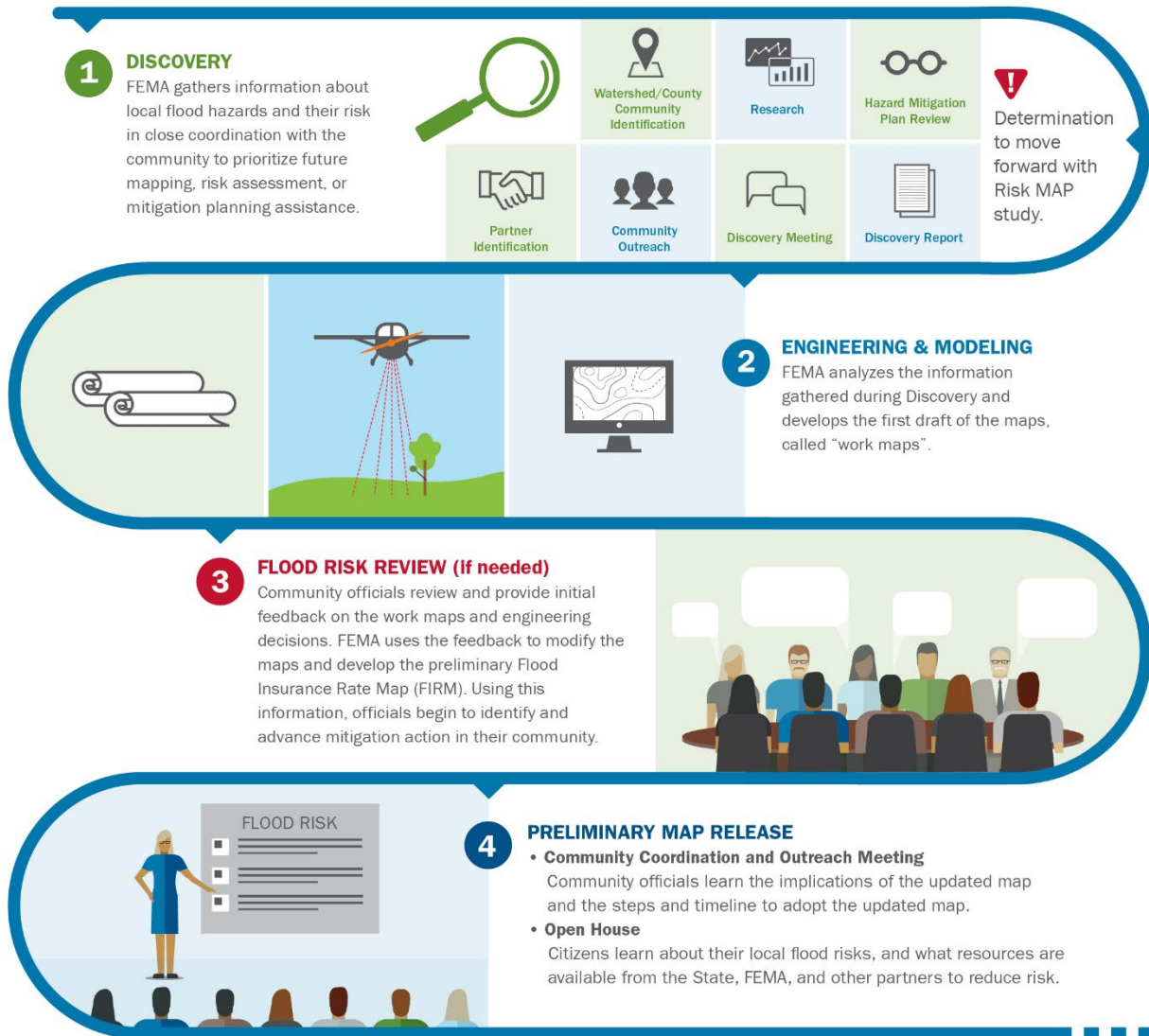
2 For definitions of flood map, LFD, and other terms, please refer to Appendix B.

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

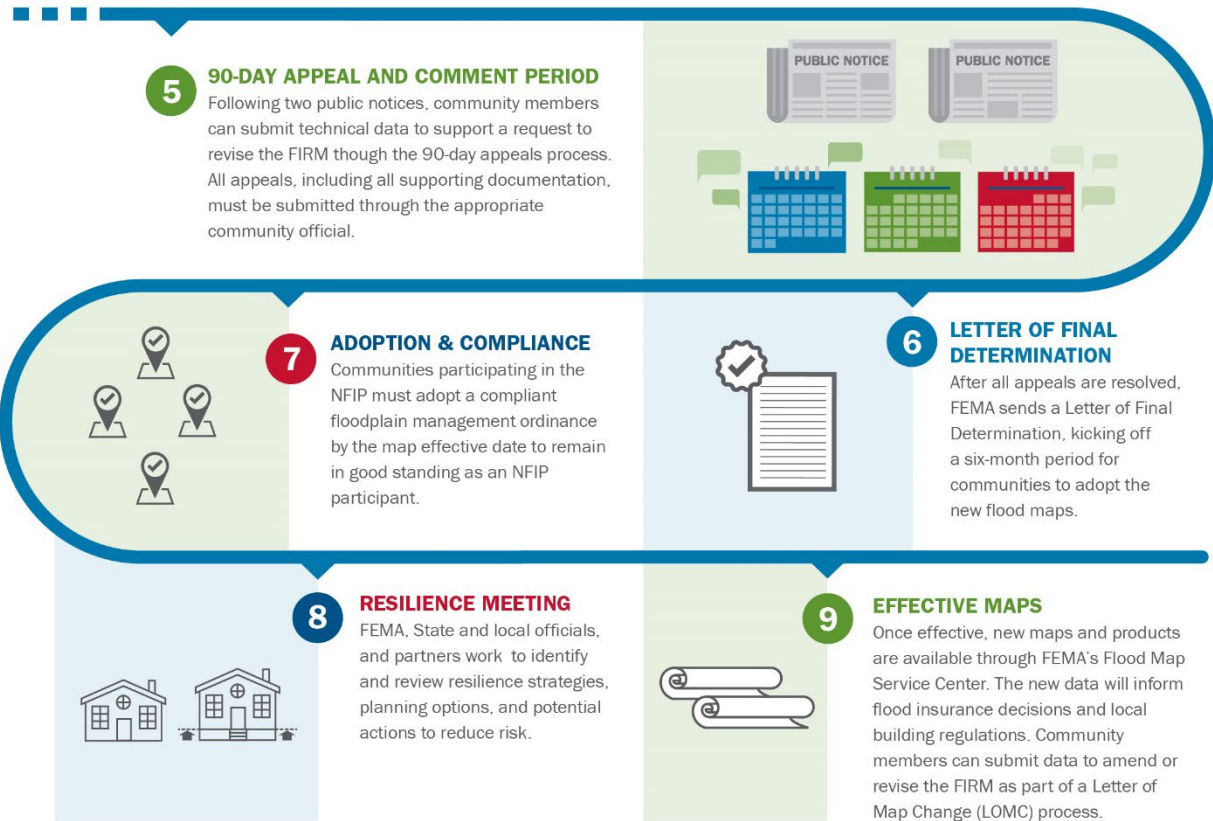
Appendix A: Risk MAP Process Graphic

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
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National Flood Insurance Program

Website	https://www.fema.gov/flood-insurance
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Phone	877-336-2627 (toll free)
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E-mail	floodsmart@fema.dhs.gov
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Risk MAP Program

Website	https://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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