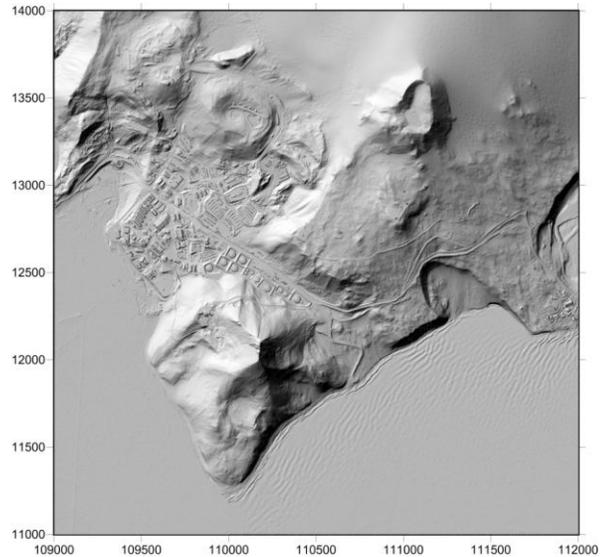


## *Flood Insurance Mapping Reform*

The statutory authority for the National Flood Insurance Program (NFIP) of the Federal Emergency Management Agency (FEMA) will expire at the end of 2017. NFIP remains \$24 billion in debt to U.S. taxpayers and hasn't repaid any principal on its loans since 2010. In 2012, Congress passed the Biggert-Waters Act and the Homeowner Flood Insurance Affordability Act in 2014 to begin NFIP reform. Further legislation is needed in the next reauthorization to improve the surveying and mapping data needed to provide more accuracy and solvency in the program and fairer premiums for homeowners.

Flood maps identify areas at greatest risk of flooding and provide the foundation for NFIP. Accurate geospatial information is essential to all aspects of flood insurance risk assessment and emergency management (preparedness, prevention, protection, detection, response, recovery). Imagery, map data and other geospatial assets are of most critical value in emergency response during the initial hours and days immediately before and following a hurricane, flood or other disaster. These data can be an effective, efficient and life-saving tool. In addition, accurate geospatial data facilitates the engineering data development to perform risk identification and risk assessment. To further improve the nation's flood insurance program, protect homeowners, and help reduce the taxpayers' financial risk, MAPPS recommends a number of surveying and mapping (geospatial) reforms --



- Given that elevation data from USGS for flood maps is on average 35 years old, the USGS 3D Elevation program (3DEP) should be designated as the inter-agency, intergovernmental funding pool to collect and maintain elevation data for flood maps and a variety of other national priority applications. Funding at \$147 million per year will enable USGS, FEMA and other cooperators to keep elevation map data current on an 8-year repeat cycle.

- Create a National Structure Inventory to aid and benefit FEMA, first responders and other related agencies providing reliable, accurate data to streamline structure, infrastructure and safety assessments, including response and recovery time, as well as accurate pre and post disaster structure risk assessment and assessment values; simplify the sale, rating and processing of flood insurance; create a cost effective, efficient and accurate structure and infrastructure inventory providing our nation a single platform of flood mapping assessments and inventory.

- Include address and parcel data to permit the association of actual address information with structure/parcel information in flood insurance processing and emergency response; to enhance data available for insurance rating; to permit first responders' access to data for life saving activities in a declared emergency. This may include obtaining parcel or address data that is privately available, or amending current Title 13 restrictions on address data used for the Census.

- Strengthen the USGS National Streamflow Information Program. The USGS streamflow network is critical to the NFIP and flood risk mapping and assessment. Keeping the network operational, updating the hardware, reactivating critical gaging stations, and increasing the geospatial real-time data feeds, should all be supported in the framework of the NFIP reauthorization.

### **ACTION REQUESTED:**

**MAPPS respectfully urges members of Congress to introduce legislation making technical reforms to the flood maps to help make the program more solvent, increase accuracy, and provide an improved ability for FEMA to quantify risk and provide a more fair and equitable insurance premium program, as well as fully fund the USGS 3DEP program through participating agencies including USGS, FEMA, USDA/NRCS, USACE and NOAA. For more information, contact John Byrd, MAPPS Government Affairs Manager, at [jbyrd@mapps.org](mailto:jbyrd@mapps.org) or (703) 787-6996.**