National Flood Insurance Program

Action Requested: MAPPS and its member firms respectfully request that Congress pass a five-year reauthorization of the NFIP. The legislation should incorporate language from Sec. 202 of H.R. 3167 that:

1. requires cadastral features be mapped using LiDAR (or aerial photography) for National Flood Mapping Program, and
2. mandates the Federal Emergency Management Agency use of Qualifications-Based Selection (QBS) contracting for surveying and mapping services.

Status: On Dec. 20, 2019, Congress reauthorized the NFIP through Sept. 30, 2020. The program has had numerous short-term extensions and proposed reform measures. The House Financial Services Committee reported its full reauthorization, H.R. 3167, out of committee in October 2019.

Issue: Floods are the most common and most destructive natural disaster in the United States. Ninety percent of natural disasters involve flooding, and all 50 states have experienced floods or flash floods in the past five years, according to Floodsmart.gov. The damage from a flood is not covered under a standard homeowner's policy. Flood insurance is a special policy that is federally backed by the National Flood Insurance Program (NFIP) and available for homeowners, renters, and businesses.

H.R. 3167 makes several important improvements to the National Flood Mapping Program (Sec. 202) that are aimed at enhancing the accuracy and effectiveness of flood rate maps, which are the official maps on which FEMA determines hazard areas and risk zones.

1. H.R. 3167 requires that cadastral features (showing the extent, value, and ownership of land) be mapped using LiDAR—which produces precise, high-resolution, three-dimensional information about the surface characteristics of the Earth—or aerial photography. This requirement will ensure highly accurate data is used to generate flood plain maps.

2. The legislation also mandates that Qualifications-Based Selection—as opposed to low-bid contractor selection—be used when the Federal government procures surveying and mapping services for the NFIP. The intent of this provision is to ensure the quality and accuracy of the data being provided to the Federal government and local communities. Additionally, the definitions for “Architectural and Engineering Services” and “Surveying and Mapping” (Sec. 202(j)(3)) should be retained.

Rationale: Providing the NFIP and FEMA with the most accurate mapping data is critical to protecting residential and commercial property, and to ensuring fairness to ratepayers. Highly accurate data provided by qualified firms is essential to meeting this mandate.

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