## FEMA, NFIP & Flood Insurance Mapping Reform

The statutory authority for the National Flood Insurance Program (NFIP) of the Federal Emergency Management Agency (FEMA) will expire on September 30, 2023. Congress passed the Biggert-Waters Act in 2012 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. This data can be an effective, efficient, and a life-saving tool. In addition, accurate geospatial data facilitates the engineering analysis 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, the National Society of Professional Surveyors (NSPS) 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. Dedicated funding will enable USGS, FEMA and other cooperators to keep elevation map data current on an 8-year repeat cycle. Click here for the 3DEP connection to Flood Risk Management. For more information on 3DEP including an e-book, please click here.
- Create a National Structure Inventory to aid in flood mapping and engineering, as well as 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 integration of 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.
- Strengthen the USGS National Streamflow Information Program. The USGS streamflow network is critical to the NFIP and flood risk mapping and assessment. Data sharing between FEMA and USGS, including from real-time data feeds, should all be supported in the framework of the NFIP reauthorization.
- In addition, FEMA should: 1) create national, geo-enabled, web access to maps, similar to North Carolina (<a href="www.ncfloodmaps.com">www.ncfloodmaps.com</a>); and 2) ensure that qualifications based selection (QBS) contracting be utilized for all surveying and mapping services.

In the 117th Congress, Representatives Vicente Gonzalez (D-TX) and Alex Mooney (R-WV) <u>reintroduced</u> legislation (<u>H.R.</u> 4088) known as the Improvement of Mapping, Addresses, Geography, Elevations and Structures (IMAGES) Act of 2021 to accomplish these vital reforms and will reintroduce the bill again in the 118<sup>th</sup> Congress.

## **ACTION REQUESTED:**

NSPS respectfully urges members of Congress to cosponsor 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. Representatives are asked to cosponsor this bill by contacting Chandler Mills in Representative Gonzalez's office at 5-2531 or Blayne Callas in Representative Mooney's office at 5-2711. Senators are asked to sponsor a companion bill to this House legislation. For more information, contact John "JB" Byrd, NSPS Federal Lobbyist, at jbyrd@mwcapitol.com or (703) 383-1330.