

Congressional Natural Hazards Caucus Fact Sheet

FLOOD MAP MODERNIZATION

Floods are among the most frequent and costly natural disasters in terms of human hardship and economic loss – 75% of Federal disaster declarations are related to flooding. Property damage from flooding totals over \$5 billion in the United States each year.

In response to decades of devastating flood losses, both public and private, Congress created the National Flood Insurance Program (NFIP) in 1968. The mission of the NFIP is to:

- **Identify and map flood hazard areas** so that communities can practice sound floodplain management and, thus, reduce future flood losses;
- **Provide a framework for floodplain management regulations** implemented by communities to minimize flood damages to new and existing structures; and
- **Make federally backed flood insurance available** to property owners in communities that participate in the NFIP.



Since the inception of the NFIP, nearly 82,500 flood map panels for 17,500 communities have been produced. FEMA's flood maps depict the Special Flood Hazard Area (SFHA) — the area that has a 1% or greater chance of being flooded in any given year. Flood insurance is required as a condition of a loan for structures in the SFHA if the loan is backed by Federal or federally backed financing, as most loans are.

Importance of FEMA's Flood Maps

FEMA's flood maps are one of the basic, essential tools for flood hazard mitigation in the United States. By identifying flood hazards, the maps have protected citizens' lives, properties, and personal finances and minimized the flood risk for new development.

The maps are used an estimated 20 million times annually in the private and public sectors by:

- **Lending institutions and insurance companies** to determine who needs flood insurance and to determine flood insurance rates;
- **Community planning officials, land developers, and engineers** for designing and siting new buildings and infrastructure to be safe from flooding;
- **States and communities** for emergency management; and
- **Federal agencies** to implement Executive Order 11988, Floodplain Management.

Property at Risk

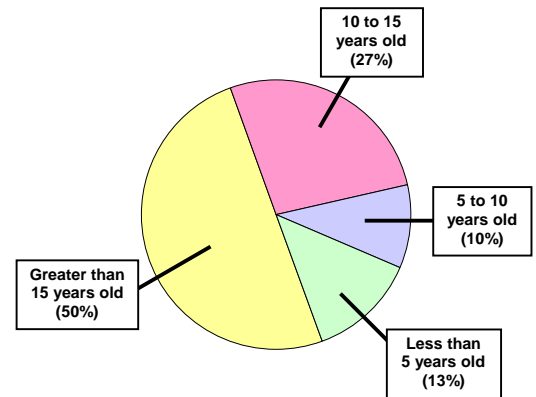
A structure located in the SFHA has a 26% chance of being flooded during the life of a 30-year mortgage. The same structure is 27 times more likely to experience a flood than a fire during the life of a 30-year mortgage.

To find out whether your property is at risk, consult the FEMA flood map for your community. You can view your flood map at your community's planning or permit office. For location information, call the FEMA Map Assistance Center at **1-877-FEMA MAP**.

The **Congressional Natural Hazards Caucus** is co-chaired by Senator Ted Stevens of Alaska and Senator John Edwards of North Carolina. The goal of the Caucus is to provide ways to help individuals, businesses, and communities better prepare for and help mitigate the costs of natural disasters. The Caucus seeks to foster an important dialogue on steps that government and citizens can take to lessen the severity of these disasters. To learn more about the Caucus, visit www.agiweb.org/workgroup.

Why FEMA Must Continually Update the Maps

Because of limited funding available for flood hazard mapping since the early 1980s, there has developed a backlog of outdated maps. Nearly 3/4 of the maps are more than 10 years old and reflect outdated flood hazard data because watersheds and floodplains have changed faster than FEMA could afford to prepare updated maps. Additionally, most of the maps were prepared using now outdated manual cartographic techniques, which make them difficult for customers to use and expensive for FEMA to maintain.



Age Distribution of Flood Insurance Rate Map Inventory

Map Modernization Plan

FEMA has developed the Map Modernization Plan to eliminate the backlog of outdated maps. The Map Modernization Plan calls for:

Benefits of Map Modernization

- Reduced potential loss of life and property
- Increased flood insurance policy base
- Reduced NFIP costs
- Reduced disaster costs
- Reduced private sector costs
- Enhanced local economic development decision making
- Improved solvency for the National Flood Insurance Fund
- Protected natural and beneficial values of floodplains
- Heightened public awareness of the flood risk
- Improved government operations and local economic development

- Updating the flood hazard data for 23,500 maps;
- Converting to a digital format 55,700 maps that have adequate flood hazard data but are still in a “manual” format;
- Developing flood hazard data and producing 13,700 flood maps for floodprone communities that have not yet been mapped; and
- Integrating State, regional, and local governmental agencies into the flood mapping process through FEMA’s Cooperating Technical Partners (CTP) Program.

Funding for Map Modernization

Approximately \$775 million of incremental funding above the fee-generated funding levels of \$50 million per year is required to fully implement the plan and eliminate the backlog of outdated maps. The President’s budget proposal recognizes that up-to-date, accurate flood maps are needed to assist in rebuilding after disasters and to

steer future development away from floodplains. The proposal acknowledges that inadequate funding hinders the Flood Hazard Mapping Program and, thus, includes a \$351 million request for initiating the Map Modernization Plan; \$51 million will come from the Federal Policy Fee and fee-charge system, and \$300 million will come from new discretionary funding.

What Can You Do To Protect Yourself, Your Family, and Your Property?

- **Know your risk.** FEMA flood maps depict most floodprone areas. To find out if your property is in a mapped floodplain, you can view the flood maps at your community’s planning or permit office. Contact the FEMA Map Assistance Center at **1-877-FEMA MAP** for more information.
- **Buy National Flood Insurance Program (NFIP) flood insurance** if your home or business is prone to flooding. To learn how, contact your insurance agency or call **1-888-CALL-FLOOD**, ext. 445, or visit the NFIP website at www.fema.gov/nfip.