

21 million U.S. residents to benefit from new flood maps

—by David Taft

As part of the Federal Emergency Management Agency's (FEMA) Flood Map Modernization program (Map Mod), new Digital Flood Insurance Rate Maps (DFIRMs) for more than 21 million people will become effective over the next several months. These maps will affect more than 900 communities in nearly 30 states and include large, metropolitan areas such as Los Angeles, CA, Milwaukee, WI, and Baltimore, MD. The new maps are more reliable, easier-to-use, and more readily available than paper maps.

As the new DFIRMs become effective, flood risk designations for many properties are subject to change. This means that home and business owners may have questions about whether or not they should, or are eligible to, purchase flood insurance. Current policyholders may also have questions about selecting the best product and/or policy rate changes. Local officials and insurance agents thus need to know when new flood hazard maps become available for their communities and how to appropriately communicate risk.

FEMA's Map Mod program is a multi-year effort aiming to provide new DFIRMs for 92 percent of the nation's population by the end of Map Mod. The Map Mod program was conceived in 2003 and made operational in 2004. The underlying reason for digitizing flood maps has been the need to develop a national strategy for preparing communities for flood disasters.

Efforts to minimize the loss of life and property caused by floods date back to 1968 and the establishment of FEMA's National Flood Insurance Program (NFIP). Historic data indicate that floods caused more than \$50 billion in damage in the 1990s; NFIP policy losses alone totaled \$16.5 billion after the extraordinarily active hurricane season of 2005.

Recurring flood events have contributed to heightened demand for digital flood maps. A report by industry experts indicated that by 2002, lenders and insurance agents had used flood maps more than 30 million times annually. Flood maps influenced close to two million development permits issued for new structures each year.

As of March 2008, nearly 34 percent of the population (or 96 million) had access to effective flood hazard maps of good quality. The maps are accessible via FEMA's Mapping Information Platform which stores hazard data and provides a standardized process for mapmaking. The platform is a key part of Map Mod.

The platform also includes tools for creating DFIRMs which incorporate spatially accurate flood hazard data with sup-

porting GIS data sets. Approximately 30 percent of FEMA's current map study projects use the DFIRM tools.

In addition to generating digital flood maps and tracking their use, the platform also helps accelerate and manage the processing of more than 20,000 Letters of map Change each year. The letters provide a mechanism for updating a flood map without issuing a new map panel; the property owner or community only needs to provide technical data proving the property is above a one-percent-annual-chance floodplain.

A schedule of DFIRM effective dates is posted on FEMA's website at www.fema.gov/plan/prevent/fhm/st_ifdlist.shtm. Tools for communicating about FEMA's Map Mod program are also available by visiting www.fema.gov/plan/prevent/fhm/mm_main.shtm.



[Editor's note: Doug Bellomo and Dwight Beranek's article on Flood Map Modernization published in the 654 issue of the Military Engineer was the source of the data referred to in this article. The DFIRM shown above is of Harrison, MS; the source of the image below is www.esri.com.]

