



# **FEMA's Flood Mapping Program**

## **Program Enhancements due to NFIP Reform and TMAC Recommendations**

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**FEMA**

# FEMA's flood mapping program is in a state of transformation

## Change Efforts Reshaping the Flood Mapping Program



# Additionally, the organization has evolved to improve integration and the advancement of common goals



Enhanced Collaboration Among FIMA Directorates



Established Risk Management Directorate FY17 & 18 Priorities



Announced FIMA Moonshots – Goals for 2023

1

**Double Insurance Policies**



2

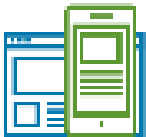
**Increase Investments in Mitigation Four-Fold**



# Our transformation strategy is centered on ensuring sound flood hazard data



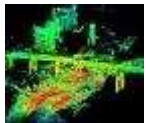
Expanded delivery of flood frequency data



Improve digital delivery and display



Build on technically credible products



Be based on high resolution topography



Inform structure based risk-decision making



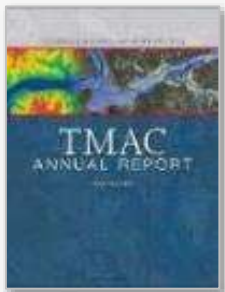
Align with and advance NFIP reform and TMAC's recommendations

# FEMA established a consistent process for tracking and reporting progress of implementation

## TMAC

2015

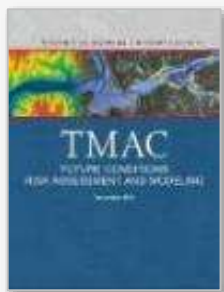
2015 Annual Report



22

Recommendations

Future Conditions Report



7

Recommendations

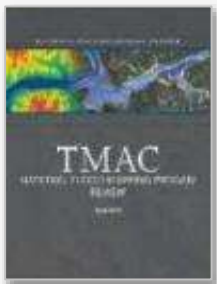
Progress Tracking

### Current Status:

- 4 Recommendations Complete
- 18 in Progress

2016

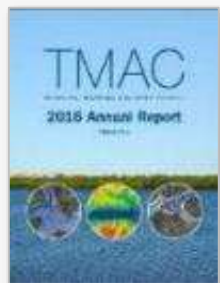
Program Review Report



14

Recommendations

2016 Annual Report



2 Recommendations  
+ 28 implementation  
actions

Assessing

### Current Status:

- Assessments underway
- Completed assessments will inform development of the Report to Congress on 2016 Recommendations

# Summary of TMAC Recommendation Implementation Progress

## 5 Year National Plan & Improved Metrics

- Addresses 2 recommendations
- Establishes more meaningful plans for the remaining
- Will incorporate Regional 5 Year Plans and improved metrics

## Research & Engagement with Stakeholders

- Supports numerous recommendations
- Helps identify new technologies, methods, processes, and best practices

## Continued Investments in Data & Modeling

- Supports numerous TMAC recommendations
- Advances goal of a national high-resolution topographic dataset

## Improvements to Risk Communications

- Supports and addresses numerous recommendations
- Advances CX initiative

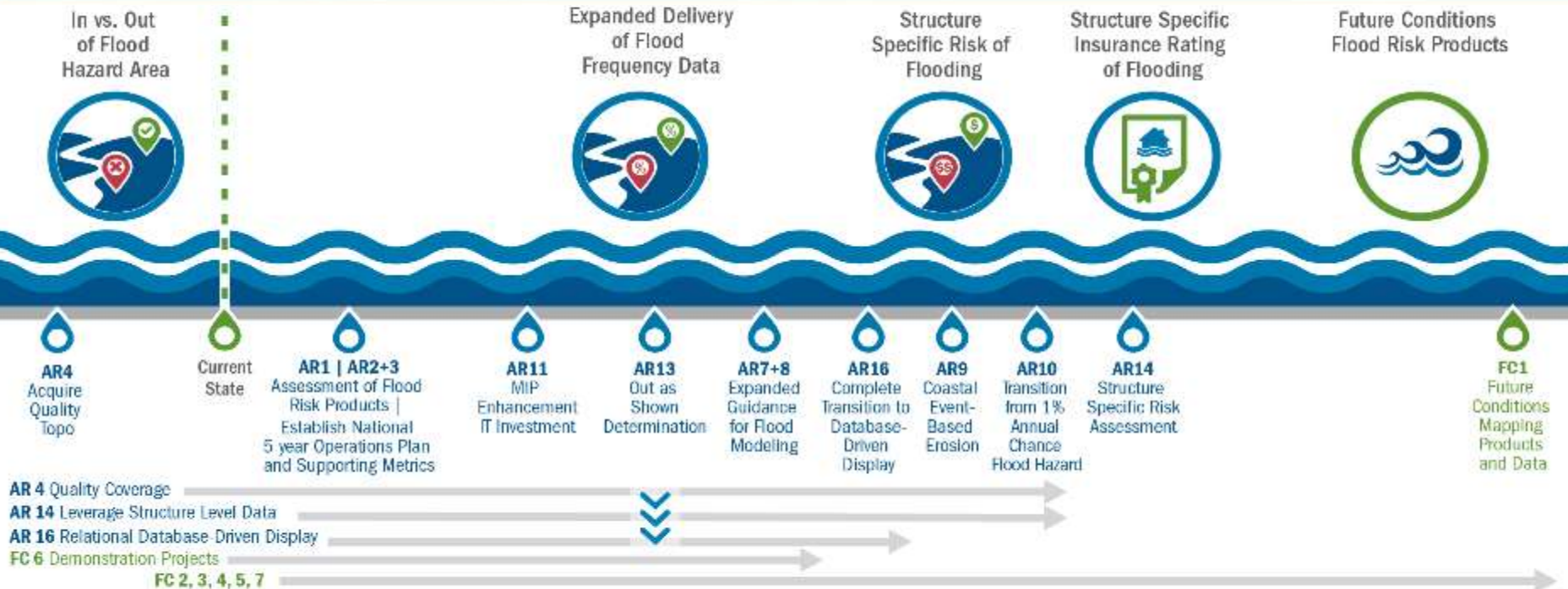
## Continued Enhancements to the CTP Program

- Addresses 3 recommendations
- Improves CTP Collaboration Center
- Leverages the CTP Working Group to improve CTP competencies & capabilities
- Establishes system to offer targeted incentives to CTPs

## Future Conditions Mapping Pilots

- Supports all of the Future Conditions-related recommendations
- Helps inform broader strategy for future conditions mapping

# Transformation of the mapping program



## Current Challenge

Flood Insurance Rate Maps do not account for risk associated with flood events other than the 1% annual chance frequency. This may lead to a misunderstanding of the risk and damage that may be caused by more frequent flood events, flood events greater than the 1% annual chance frequency, or unique floodplain characteristics. Also, homeowners may not obtain adequate protection from their insurance policy without full articulation of the hazard.

## Future Opportunities



Enhancing the precision of actuarial models used for premium rating will increase policyholder's trust in and value of their flood insurance policies.



Ability to visualize various flooding scenarios will enable more effective communication of flood risk, resulting in property owners and local governments owning and taking action to reduce their risk.



Will help move beyond the common misconceptions communicated by the term "100-year flood" and better understand their probability of experiencing flooding.

## Anticipated Needs



National high resolution elevation data



National structural dataset



National model coverage



Technology Enhancements



Strategic Partnerships



Regulatory Changes

## Desired Outcomes

Delivery of accessible and usable flood risk information enables individuals and communities to better understand and own their flood risk and take action



# FEMA has made significant progress implementing the mapping-related provisions

## COMPLETED

(Some require on-going reporting or regulatory cleanup)

### BW-12:

- §215 TMAC
- §217 Scope of Appeals
- §218 Scientific Review Panel
- §219 Limitation on state contributions for updating maps
- §220 Budget Crosscut and Interagency Coordination
- §221 Interagency Coordination Study
- §226 Flood Protection Structure Accreditation Task Force
- §229 Local data requirement
- §230 Insurance eligibility in communities that demonstrate progress on the reconstruction or improvement of a flood protection system (Rulemaking anticipated as part of Bundle #8 A-95 Levee Rule)
- §231 Study and Report on graduated risk

### HFIAA:

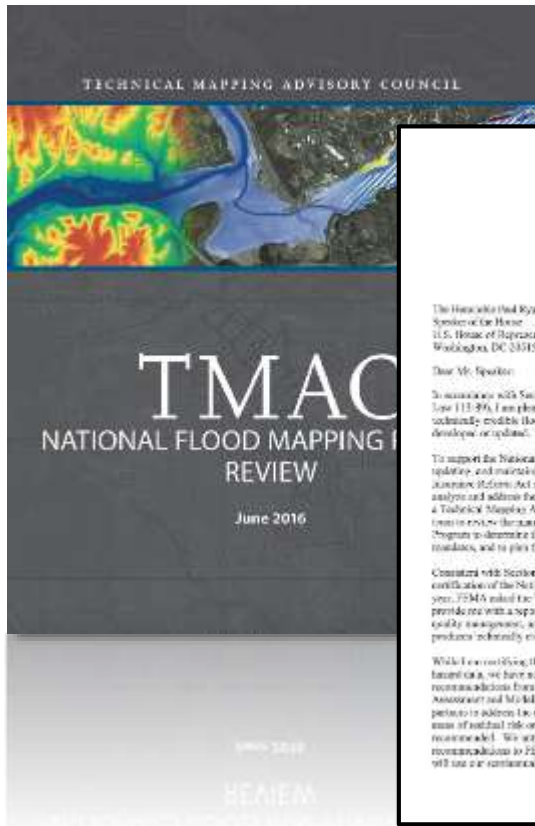
- §17 Certification
- §19 Flood Protection Systems
- §22 Exemption from fees for certain map change requests

## IN PROGRESS

- §216, §27 and §30 National Flood Mapping Program
- §246 and §18 Reimbursement of certain expenses



# Mapping Reform Milestone: The Administrator certified the Flood Mapping Program in September 2016



“The TMAC reviewed the structure, process, outputs, quality management, and metrics...and concluded that it produces technically credible flood hazard data in areas where FIRMs are developed or updated.”

While I am certifying that the National Flood Mapping Program produces technically credible flood hazard data, we have not yet fully addressed all of the mapping requirements in BW-12 and the recommendations from the TMAC...”

- Administrator Fugate to Congress  
9/12/2016

# Looking Ahead

## Reauthorization



- ▶ Congress is actively working to reauthorize the National Flood Insurance Program (NFIP) by September 30, 2017

## TMAC in 2017



- ▶ Impacts and implications for floodplain management as FEMA transitions toward a graduated flood hazard



- ▶ Identifying how to more effectively deliver and communicate areas of residual risk and changing risk



- ▶ Identification of tools, data and resources that FEMA can provide with respect to future conditions that would be useful to our customers and stakeholders.



# FEMA



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