

# ***Mapping Coordination***

## ***Pre-Meeting Topic Discussion***

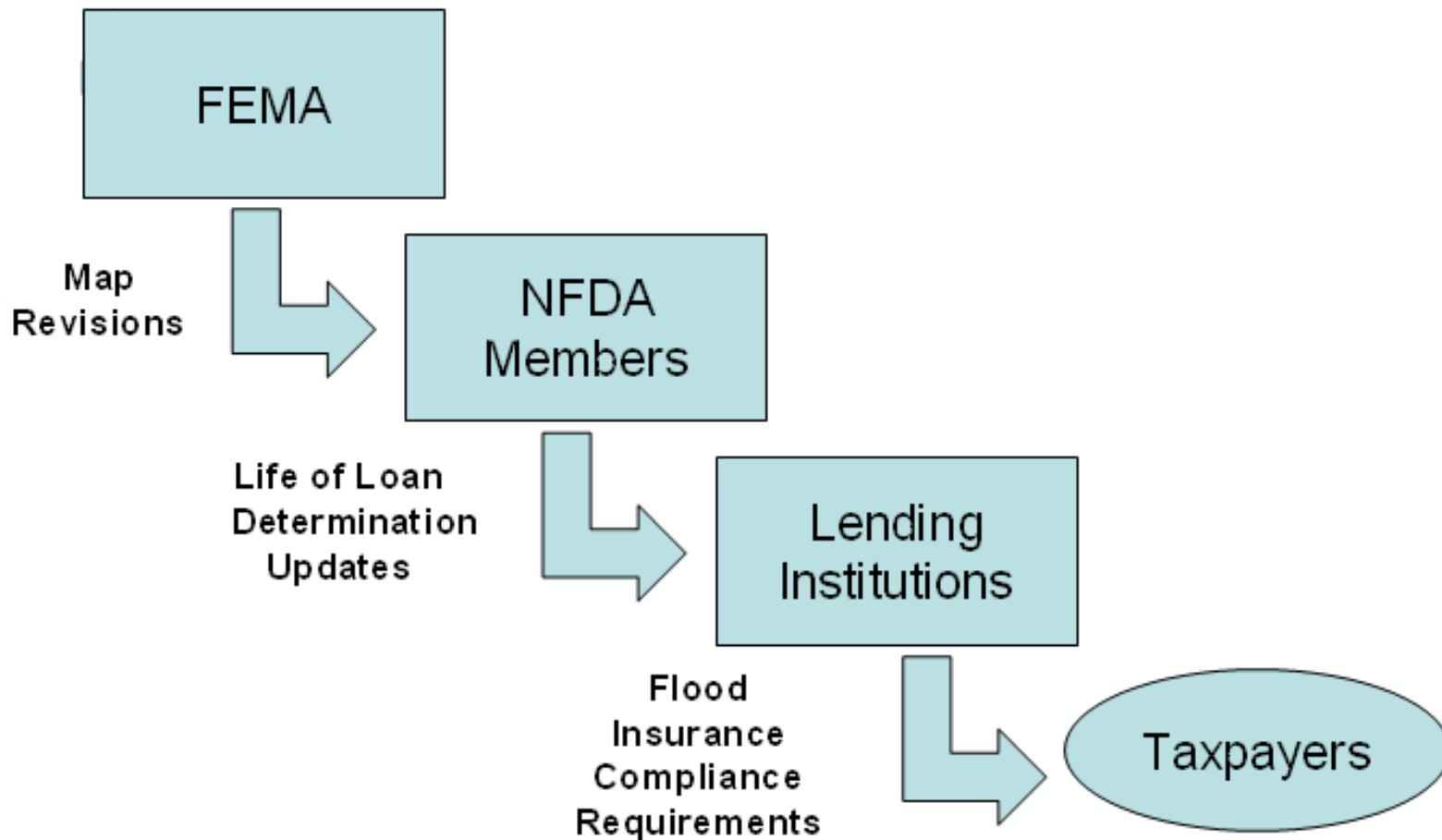
*June 4, 2009*

# Overview

The NFDA strongly encourages FEMA to address the following areas prior to their transition to all-digital flood map delivery:

- Improve digital data distribution, subscription and notification through the Digital Post Office (DPO)
- Reduce content and technical differences between data types
- Provide guidance related to map interpretation and digital data policy
- Consider potential issues with the National Flood Hazard Layer

## *Impact of Map Use by NFDA Companies*



## ***Digital Data: Distribution, Subscription & Notification***

- **Different release dates for paper FIRMs, FIRM Scans and DFIRM data**

*NFDA proposes that all data types be released simultaneously*

- **Centrally published release schedule not available**

*When should we expect each data type?*

- **Notification is not being provided for data that will be released post-effective date**

*Would like to be notified if the data will be “late” or if it will not be available at all*

**\*Example: Oxford County, ME, Effective Date 07/07/2009**

**Digital Data not yet received**

# ***Digital Data: Distribution, Subscription & Notification***

- **Improvements to the Digital Post Office**

***Current Inconsistencies within the DPO:***

- Data listed in the catalog but not available for subscription download
- Notification not provided when data becomes available
- Notification provided but data not available

## ***Digital Data: Distribution, Subscription & Notification***

- **Establish service level standard**

*In order to effectively incorporate DFIRM or FIRM Scans into proprietary systems to process a revision and meet compliance guidelines mandated for federally regulated lenders, Flood Zone Determination companies must receive the digital data at least 30 days prior to the effective date of the new map.*

***Impact = Lender Compliance; Public Outcry***

## ***Digital Data: Distribution, Subscription & Notification***

**DFIRM & FIRM Scans are frequently received less than 30 days prior to the effective date or even after the effective date.**

### **Examples:**

- **Merced County, CA; Effective Date 12/02/2008**
  - FIRM Scan received 01/02/2009; DFIRM received 12/11/2008
  - Population Estimate: 244,218\*
- **Dane County, WI; Effective Date 01/02/2009**
  - FIRM Scan received 02/12/2009; DFIRM received 01/22/2009
  - Population Estimate: 482,705\*
- **Cumberland County, PA; Effective Date 03/16/2009**
  - FIRM Scan received 03/24/2009; DFIRM 03/10/2009
  - Population Estimate: 229,361\*
- **Santa Clara County, CA; Effective Date 05/18/2009**
  - FIRM Scan received 5/12/2009; DFIRM received 05/03/2009
  - Population Estimate: 1,764,499\*

# ***Digital Data: Distribution, Subscription & Notification***

## ***The North Carolina Issue***

- Between October 1, 2008 – May 31, 2009:
  - 18 counties revised
  - 1,674 panels revisedEstimated Population for revised counties: 2,099,409\*
- To date, no DFIRM or FIRM Scan has been made available for the State of NC. Only paper FIRMs have been made available.
- 7 NC Counties with revision effective dates after October 1, 2009
- NFDA needs a commitment that DFIRM and FIRM Scans will be available for distribution no later than 30 days prior to NC revision effective dates.

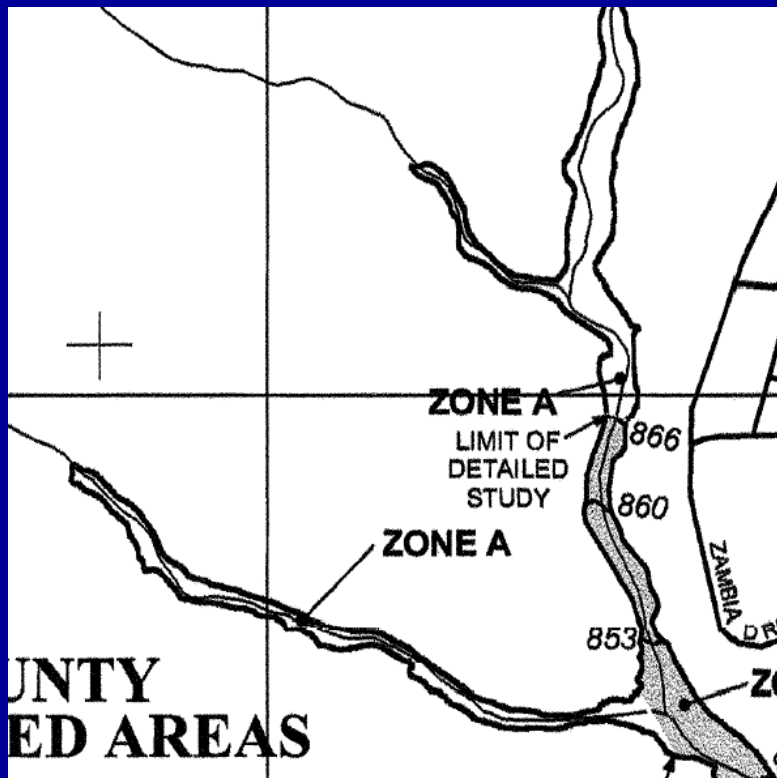
\*U.S. Census Bureau July 1, 2008 population estimate



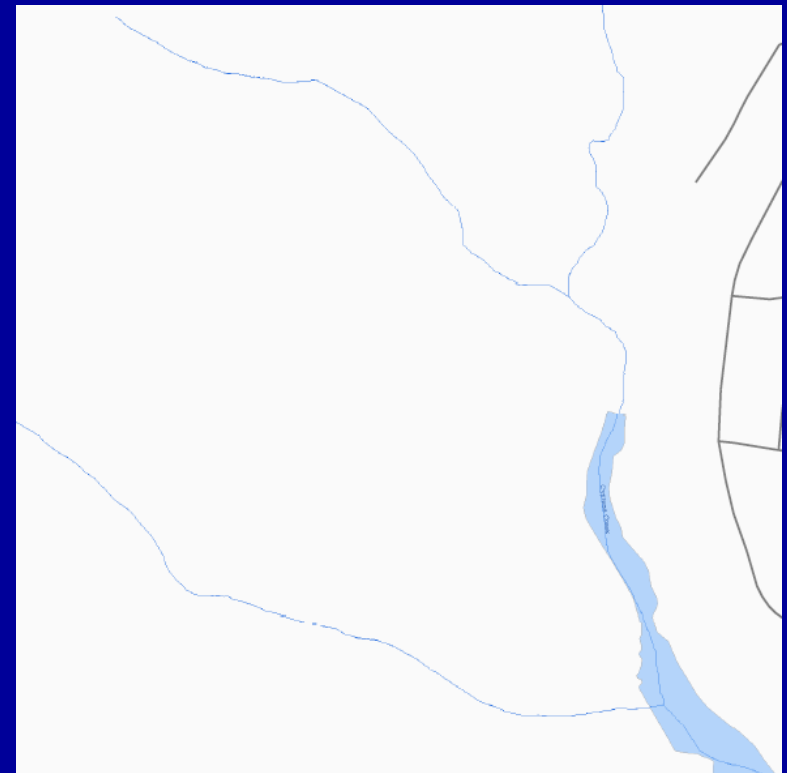
## Content & Technical Differences

*Features present in one data type but missing in the other*

Travis County, TX Panel 48453C0230H, Effective Date 9/26/2008



DFIRM & FIRM Scan Overlay



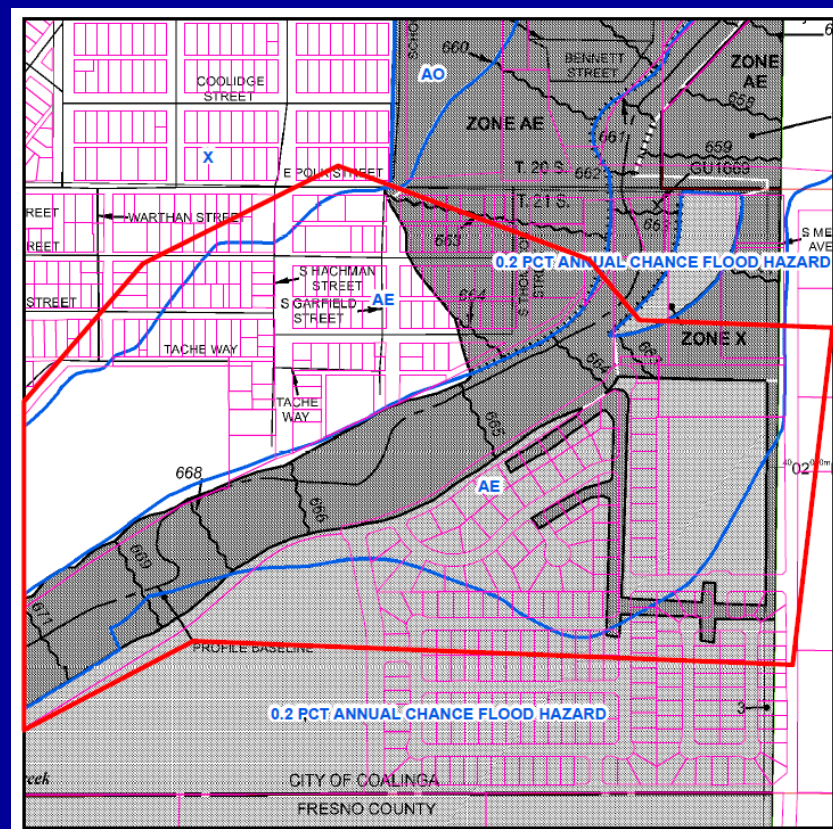
DFIRM

## Content & Technical Differences

*Features present in one data type but missing in the other*

Fresno County, CA Panels 06019C3213H & 3214H, Effective Date 2/18/2009

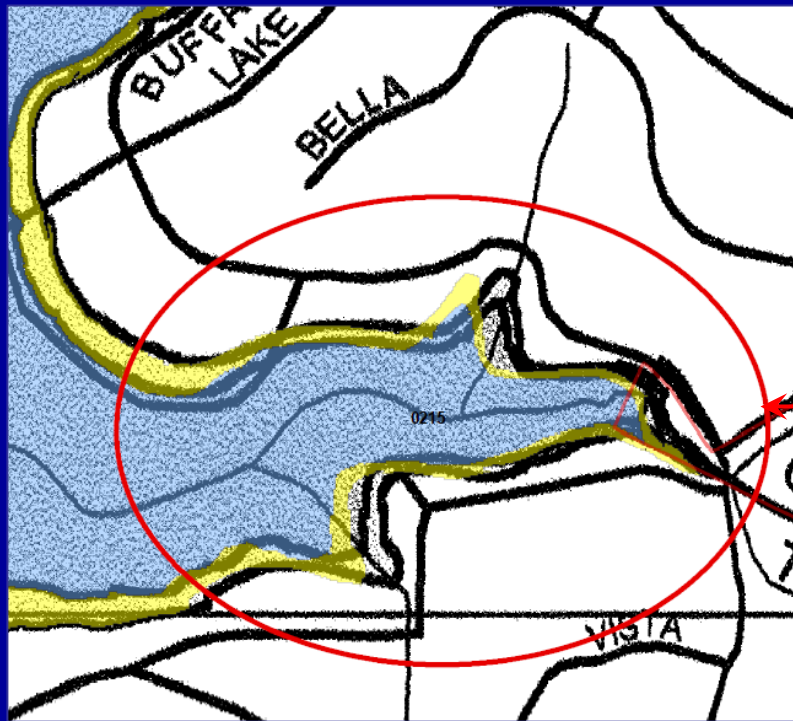
- LOMR Case No. 07-09-1375P effective 2/25/2008 included on FIRM Scan, but not on DFIRM.
- Significant number of residential properties affected.



## Content & Technical Differences

*Features present in one data type but missing in the other*

Travis County, TX Panel 48453C0215H, Effective Date 2/26/2008



 0.2% ANNUAL CHANCE FLOODING

 SFHA (FLOOD ZONE AE)

Area of spatial discrepancies  
between DFIRM and FIRM Scan

DFIRM and FIRM Scan Overlay

## ***Content & Technical Differences Inconsistencies Between Flood Map Products***

**Travis County, TX Panel 48453C0245H, Effective Date 2/26/2008**

- Inconsistent generalization or smoothing
- Line thickness differences between data types



## ***Guidance Related to Map Interpretation & Digital Data Policy***

Discrepancies are often the result of Map Users interpreting the data differently

- Differing zone/risk conclusions can be reached when the data attributes are not consistent.
- Differing conclusions can be reached based upon interpretation of the edge of the Special Flood Hazard Area.
- Paper FIRMs and DFIRMs are both considered “legal standard” but data can be different. One media should be deemed as the legal standard.
- If paper FIRMs are only provided to communities, other map users may come to differing conclusions when the data are different.

***Homeowners, Lenders, WYO companies, Insurance Agents  
& Flood Determination Providers are impacted.***

## *The National Flood Hazard Layer: Issues and Considerations*

NFHL not current with respect to Map Revisions & LOMCs

### *Physical Map Revision Examples*

- Solano County, CA- Effective Date 05/04/2009; data delivered 04/09/2009; NFHL shows as DFIRM but no DFIRM layers available
- Bay County, FL- Effective Date 06/02/2009; data delivered 06/02/2009; NFHL shows as DFIRM but no DFIRM layers available

### *LOMC Examples*

- Orange County, CA- DFIRM does not reflect LOMR Case No. 08-09-1428P Effective Date 03/30/2009. Instead, superseded LOMR Case No. 04-09-0964 is shown
- Cook County, IL- DFIRM does not reflect LOMR Case No. 09-05-2788P Effective Date 04/14/2009

- Questionable accuracy of determinations provided
- Possible source of discrepancies