



# FEMA

## MITIGATION DIRECTORATE POLICY

### I. TITLE: **Use of Digital Flood Hazard Data**

II. DATE: November 29<sup>th</sup> 2007

### III. PURPOSE:

The purpose of the policy is to clarify the National Flood Insurance Program (NFIP) approach to the implementation of section 107 of the Bunning-Bereuter-Blumenauer Flood Insurance Reform Act of 2004 (42 USC 4101).

### IV. SCOPE AND AUDIENCE:

The policy is applicable to use of Flood Insurance Rate Maps published by the Federal Emergency Management Agency (FEMA) for floodplain management activities, mandatory flood insurance purchase determinations, flood insurance rating, and other National Flood Insurance Program activities on or after the date of publication of this policy. It is intended for all users of paper and digital flood hazard maps and data in the administration of the National Flood Insurance Program.

### V. AUTHORITY:

Section 107 of the Bunning-Bereuter-Blumenauer Flood Insurance Reform Act of 2004, 42 USC 4101.

The National Flood Insurance Act of 1968, as amended, and the Flood Disaster Protection Act of 1973, as amended, 42 U.S.C. 4001 et seq.

### VI. BACKGROUND:

**Background:** Section 107 of the Bunning-Bereuter-Blumenauer Flood Insurance Reform Act of 2004 (42 USC 4101) required that the National Flood Insurance Program, administered by the Department of Homeland Security, Federal Emergency Management Agency, treat the digital geospatial version of the flood data as official:

*"For the purposes of flood insurance and floodplain management activities conducted pursuant to the National Flood Insurance Program under the National Flood Insurance Act of 1968 (42 U.S.C. 4001 et seq.), geospatial digital flood hazard data distributed by*

This policy represents FEMA's interpretation of a statutory or regulatory requirement. The policy itself does not impose legally enforceable rights and obligations, but sets forth a standard operating procedure or agency practice that FEMA employees follow to be consistent, fair, and equitable in the implementation of the agency's authorities.

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*the Federal Emergency Management Agency, or its designee, or the printed products derived from that data, are interchangeable and legally equivalent for the determination of the location of 1 in 100 year and 1 in 500 year flood planes [sic], provided that all other geospatial data shown on the printed product meets or exceeds any accuracy standard promulgated by the Federal Emergency Management Agency."*

The FEMA Mitigation Directorate has developed a policy to implement the requirements of the Bunning-Bereuter-Blumenauer Flood Insurance Reform Act of 2004 (42 U.S.C. 4101 note). The policy identifies which FEMA products the policy applies to, that "printed products" refers to both printed paper products produced by FEMA and by others, and that the horizontal location of the special flood hazard area on new products is defined by geographic coordinates.

The policy will accomplish the following:

- Enable significant advantages in capability, precision, and cost for users who are able to use digital geospatial data products;
- Reduce costs associated with paper map production, handling and storage;
- Encourage the use of quality local data to make administration of the NFIP more efficient and effective; and
- Enable stakeholders who have already adopted digital technology to use it for NFIP purposes.

### VII. POLICY:

**A. Definitions:** **Base map** is defined as the set of physical and cultural features shown on a flood map to provide a geographic and visual context to the flood hazard information. Features depicted by the base map include roads, railroads, buildings, lakes, streams, shorelines, jurisdiction boundaries, public land survey system information, land parcel, and orthoimagery.

**B. Policy:** The Federal Emergency Management Agency (FEMA) publishes new Flood Insurance Rate Maps (FIRMs) in the form of paper maps, digital map images (the full size FIRM Scans and letter size FIRMettes) and digital geospatial flood hazard data (the Digital Flood Insurance Rate Map (DFIRM) Database product). The previously published maps are available only as paper maps or FIRM Scans/ FIRMettes.

As required by 42 U.S.C. 4101 note, FIRM Scans / FIRMettes, published paper FIRMs, DFIRM Database products and printed versions produced from the official digital



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products are all equivalent to each other and represent official FEMA designations of the areas of special flood hazard, base flood elevations, insurance risk zones and other regulatory information, provided that all other geospatial data shown on the printed product meets or exceeds any accuracy standard promulgated by FEMA.

Beginning in 2001, most new FIRMs began showing a coordinate grid on the printed effective FIRM and are available as a DFIRM Database product. When a coordinate grid is shown on the printed FIRM or when the DFIRM Database version is available, the horizontal location of the flood hazard information is defined with respect to the primary coordinate system shown on the printed FIRM or stored in the DFIRM Database product. The horizontal location of the flood hazard information is not defined by its relationship to the base map features such as streets. If there are conflicting interpretations of the precise horizontal location of the areas of special flood hazard, the conflict shall be resolved using the grid coordinates shown on the printed FIRM or stored in the DFIRM Database product rather than the base map features.

VIII. **RESPONSIBLE OFFICE:** Mitigation Directorate (Risk Analysis Division).

IX. **SUPERSESSION:** This policy supersedes all previous guidance on this subject.

X. **SIGNIFICANCE DETERMINATION:** This policy is not economically significant.

XI. **REVIEW DATE:** This policy does not automatically expire, but will be reviewed 3 years from the date of publication.



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