The National Flood Mapping Program

Better decisions are made every day to reduce flood losses in 22,000 communities by planners, emergency managers, developers, local building officials, lenders, and insurance providers.

Under the National Flood Insurance Act of 1968, FEMA must maintain flood risk data on a 5-year cycle. The Biggert-Waters Flood Insurance Reform Act of 2012 authorized the National Flood Mapping Program at $400M.

The FIRM is used to:
- Provide information about flood risk
- Help set minimum standards for building safely
- Determine the cost of flood insurance

How do communities benefit?
Various groups use flood hazard information to reduce flood losses that would otherwise be paid for by taxpayers through Federal and State disaster assistance.

Government (Federal, State, local elected officials)
Commercial (developers, design professionals, etc.)
Emergency Management and Floodplain Professionals (police and fire)
Insurance (agents, lenders, actuaries)
Public (land and building owners, real estate agents, investors)
Industries (construction, energy, transportation, agriculture)

High-performing and effective

Maintains 1.13 million miles of flood hazard information
Over the past 5 years, taxpayers provided over $3.7B in public assistance to repair damaged publicly-owned facilities following flood-related disasters. Total disaster recovery from a single event can exceed $156B (Hurricane Katrina, CPI adj.). Flood hazard information reduces these post-disaster costs for buildings constructed in compliance with National Flood Insurance Program standards.

The benefit of mapping is double the cost to create it

Maximizes diverse funding sources
The program operates via fees and appropriated funds; it incentivizes cost-sharing and leverages State and locally collected data.

For every dollar appropriated since 2012 $1.30 has been added by alternative funding sources

Innovates to efficiently build and maintain map data
The flood hazard inventory of up-to-date and accurate flood hazard information has increased by 125% since 2010.

In the past 4 years, the cost to fully map the nation has been reduced by $1B due to FEMA’s efforts to harness emerging technology.
THE NATIONAL FLOOD MAPPING PROGRAM IS VITAL TO OUR NATION’S PROSPERITY, **BENEFITTING ALL AMERICANS**, AND SAFEGUARDING...

### Economic Growth

**At risk:** Since 2005, $200B in damage occurred due to flooding.

### Safety and Security

**At risk:** 8.7M properties are located within floodprone areas.

### Infrastructure Protection

**At risk:** America’s infrastructure scores a D+. Investment decisions to improve our infrastructure require credible flood risk data.

Floods cost our nation $200 billion in damage since 2005, impacting millions of Americans. Floods can devastate communities, and yet our nation’s infrastructure scores a D+. We need fully modernized, accurate, and up-to-date information to make informed decisions about how to protect our homes, businesses, and critical infrastructure.

### FY18 and beyond

By 2060, the U.S. population is projected to increase to 417 million. Current map inventory covers 1/3 of the U.S. floodprone areas of future growth need to be identified and mapped. People in low to moderate flood-risk areas received 33% of post-disaster assistance funding. All maps should be fully modernized, accurate, and kept up to date. Sustained appropriated funding in the amount of $400M each year is critical to protecting our nation’s prosperity, safety, and economic security.