



**U.S. House of Representatives**  
**Committee on Transportation and Infrastructure**

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Washington, DC 20515

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March 27, 2008

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**SUMMARY OF SUBJECT MATTER**

**TO:** Members of the Subcommittee on Economic Development, Public Buildings, and Emergency Management

**FROM:** Subcommittee on Economic Development, Public Buildings, and Emergency Management Staff

**SUBJECT:** Hearing on "National Flood Plain Remapping: The Practical Impact"

**PURPOSE OF THE HEARING**

On Wednesday, April 2, 2008, at 10:00 a.m., in room 2167 Rayburn House Office Building, the Subcommittee on Economic Development, Public Buildings, and Emergency Management will examine the practical impact of the Federal Emergency Management Agency's ("FEMA") Flood Map Modernization Program.

**BACKGROUND**

**National Flood Insurance Program**

The National Flood Insurance Program ("NFIP") was created by Congress in 1968 as a Housing and Urban Development program. This program called for the Federal Government to promote the public interest by providing help to cover costs of flood damages. Further, the NFIP promotes the public interest by encouraging sound land use by minimizing exposure of property to flood losses. Although the NFIP is sponsored by the Federal Government, private insurance companies sell policies to individual homeowners and service their claims. More than 90 private insurance companies sell and service NFIP policies.

The most significant provisions of the NFIP for homeowners and communities are:

1. All federally backed mortgages require flood insurance to be carried on properties located in the 100-year flood plain (or one percent flood risk);
2. Flood insurance policies can only be issued in communities that have adopted certain land use and building regulations that prohibit most development in the 100-year flood plain and/or require new developments to locate the first floor of new structures above the 100-year flood level (or base flood elevation (“BFE”));
3. Communities that do not participate in the NFIP and are in flood plains risk not being eligible for most forms of disaster assistance.

More than 20,000 communities, representing 98 percent of the U.S. population, participate in the program, producing over 100,000 map panels. According to FEMA, there are currently approximately 5.5 million flood policies totaling more than \$1 trillion of insurance coverage. A portion of the insurance premium is set aside to update flood maps.

### **Flood Maps**

Floods are among the most common disasters to take place in the United States. The Federal Government works with local governments to identify flood hazards and make maps that characterize the risk associated with flooding. The NFIP directs FEMA to establish the appropriate flood risk zones, reflect these determinations on flood maps, and establish mapping standards. The risk zones use a 100-year flood plain as the regulatory standard that mandates coverage in the NFIP. A 100-year flood represents a one percent chance of a flood happening in any given year. The risk associated with any flood plain is based on a statistical analysis of such things as historical records of water heights, rainfall, soil conditions, infrastructure, and drainage systems. After enactment of the 1968 flood insurance program, the Federal Government, in cooperation with state and local governments, quickly mapped the flood hazard zones for most of the country.

### **FEMA’s Map Modernization Program**

In 2003, FEMA initiated an effort of approximately one billion dollars over five years to modernize the often outdated or flawed 1968 flood maps. Flood maps require updating because there are often physical changes to the topography, increased runoff from upstream development, improved statistical analysis, and changes to records and data that warrant revision to existing maps.

FEMA receives roughly \$200 million annually from appropriations and insurance premiums to update and modernize the existing flood hazard maps. In addition, according to FEMA, some states such as Florida and North Carolina are contributing state funds to produce extremely accurate digital topography maps, which can then form the basis of more accurate flood maps. FEMA prioritizes the map modernization program by first updating the flood maps from the highest hazard areas.

## Levees

An important part of the FEMA flood map modernization program is an assessment of the protection provided by levees. For FEMA to consider the protection provided by a levee in the flood mapping process, the levee must be certified to provide protection against a 100-year flood (one percent flood risk). In general, there are two certification standards for levees.

1. The NFIP standards require the tops of levees to be three feet higher than the one percent flood level;
2. The U.S. Army Corps of Engineers may also certify some levees based on engineering reviews of the levee and flood risk.

According to FEMA, if a levee is not certified according to NFIP standards or by the U.S. Army Corps of Engineers, then FEMA must map the flood plain as high flood risk that requires flood insurance. Levees are present in more than one quarter of the counties being remapped.

### PRIOR LEGISLATIVE AND OVERSIGHT ACTIVITY

The Subcommittee on Economic Development, Public Buildings, and Emergency Management has not held any hearings on the FEMA mapping program in the 110<sup>th</sup> Congress. However, on a related topic, the Subcommittee held a joint hearing with the Subcommittee on Water Resources and Environment on “National Levee Safety and Dam Safety Programs” on May 8, 2007. On October 18, 2007, the Committee on Transportation and Infrastructure reported H.R. 3224, the “Dam Rehabilitation and Repair Act of 2007”, to the House. The bill establishes a program to provide grant assistance to States for the rehabilitation and repair of deficient dams. On October 29, 2007, the House passed H.R. 3224 by a vote of 263-102. The Senate has not taken action on the bill.

WITNESSES

**The Honorable Vernon J. Ehlers**  
Member of Congress  
Michigan, District 3

**The Honorable John Boozman**  
Member of Congress  
Arkansas, District 3

**The Honorable Candice S. Miller**  
Member of Congress  
Michigan, District 10

**The Honorable Doris O. Matsui**  
Member of Congress  
California, District 5

**The Honorable John J. Hall**  
Member of Congress  
New York, District 19

**Mr. Steven Stockton**  
Deputy Director of Civil Works  
United States Army Corps of Engineers

**Mr. David Maurstad**  
Assistant Administrator, Mitigation Directorate  
Federal Emergency Management Agency

**Mr. Les Sterman**  
Executive Director  
East-West Gateway Coordinating Council  
St. Louis, Missouri

**Mr. Larry A. Larson**  
Executive Director  
National Association of State Flood Plain Managers

**Mr. Chris Smith**  
President  
District of Columbia Building Industry Association (DCBIA)