

What is Map Mod?

Flood Map Modernization (Map Mod) is a presidential initiative dedicated to updating the nation's flood hazard maps. As the mapping component of the National Flood Insurance Program (NFIP), Map Mod plays a critical role in mitigating the nation's flood hazard, and advancing FEMA's mission of protecting life and property.

Map Modernization is responding to NFIP requirements and feedback provided by Federal, State, and local Program stakeholders. FEMA and its partners provide flood hazard data and maps in support of the NFIP.

What are Map Mod's benefits?

Up-to-date flood hazard data and maps support the purchase and rating of flood insurance, enable wise community-based floodplain management, and increase the Nation's flood hazard awareness.

By providing communities with updated maps and data, Map Mod enables enhanced local decision-making for several areas, ranging from floodplain management to construction to disaster planning and mitigation. New data reflecting current flood hazard conditions enables citizens to more reliably assess their flood risk and take appropriate action to reduce their physical and financial vulnerability to flooding.

Map Mod provides more accurate and up-to-date flood hazard information and enhances community officials' and citizens' decision-making and their ability to manage risks and other issues locally.

What effect does Map Mod have on flood insurance?

Through Map Mod, FEMA is working on updating flood risk identification using state of the art technology and through partnerships with communities. The map products of this effort are called Digital Flood Insurance Rate Maps (DFIRMs). As is the case with all Flood Insurance Rate Maps, DFIRMs are used to calculate the cost of insurance premiums, to establish flood risk zones and base flood elevations to mitigate against potential future flood damages to properties.

Flood insurance is required in high-risk flood areas as a condition of any Federal financial assistance, including loans secured for structures located in high-risk areas called Special Flood Hazard Areas, or SFHAs, from regulated or insured lending institutions.

FIRMs also show low- to moderate-risk areas, where flood insurance is optional, but encouraged. Many property owners in these areas will qualify for lower-cost coverage.

The more accurate risk information helps insurers adequately assess a property's risk of flooding, and helps local citizens choose the appropriate amount of flood insurance to purchase.

Why does FEMA map risk?

Flood hazard conditions are dynamic, and older maps may not reflect recent development and/or natural changes in the environment.

Updated NFIP maps can take advantage of revised data and improved technologies for identifying flood hazards.

Up-to-date maps support a flood insurance program that is more closely aligned with actual risk, encourage wise community-based floodplain management, and improve citizens' flood hazard awareness.

Through Map Mod, local communities and various stakeholders have easier access to the flood hazard data used to create the maps, via the web-based Mapping Information Platform (MIP).

What Progress has FEMA made on Map Mod?

FEMA uses Key Performance Indicators (KPIs) to measure the progress of Map Mod in quantifiable numbers. Two critical KPIs measure the percentage of population with digital (GIS) flood data, and the percentage of the population with effective maps that meet quality standards.

Regarding the percentage of population with digital GIS flood data (KPI 1), 61.1% of the population has received Preliminary DFIRMs (174.5 million citizens) as of December 31, 2007. Approximately 4,000 communities have preliminary digital flood hazard data available (not including effective studies).

Regarding the percentage of the population with effective maps that meet quality standards (KPI 2), 32.7% of the population has received effective DFIRMs (93.5 million citizens) as of December 31, 2007. Approximately 4,650 communities have effective digital flood hazard data available.