

NATIONAL FLOOD ASSOCIATION



# Navigating 2024 Flood Map Revisions: Insights, Impacts & Challenges

July 31, 2024

Presented by:

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- Jennifer Haun, ServiceLink National Flood





# Today's Discussion

- Flood Map Revision Basics
- 2024 Map Revisions: Affected Areas and Anticipated Impact
- Processes for Updating Flood Zone Determinations
- Challenges & Industry Efforts to Improve Data Accessibility & Delivery

# THE BASICS

# Flood Map Revisions: The Basics



## Who Initiates

- Community
- FEMA
- Community through technical partners



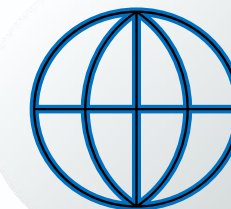
## How Often

- Based on time constraints and budgets



## Types

- Physical Map Revision (PMR)
- Letters of Map Revision (LOMR)

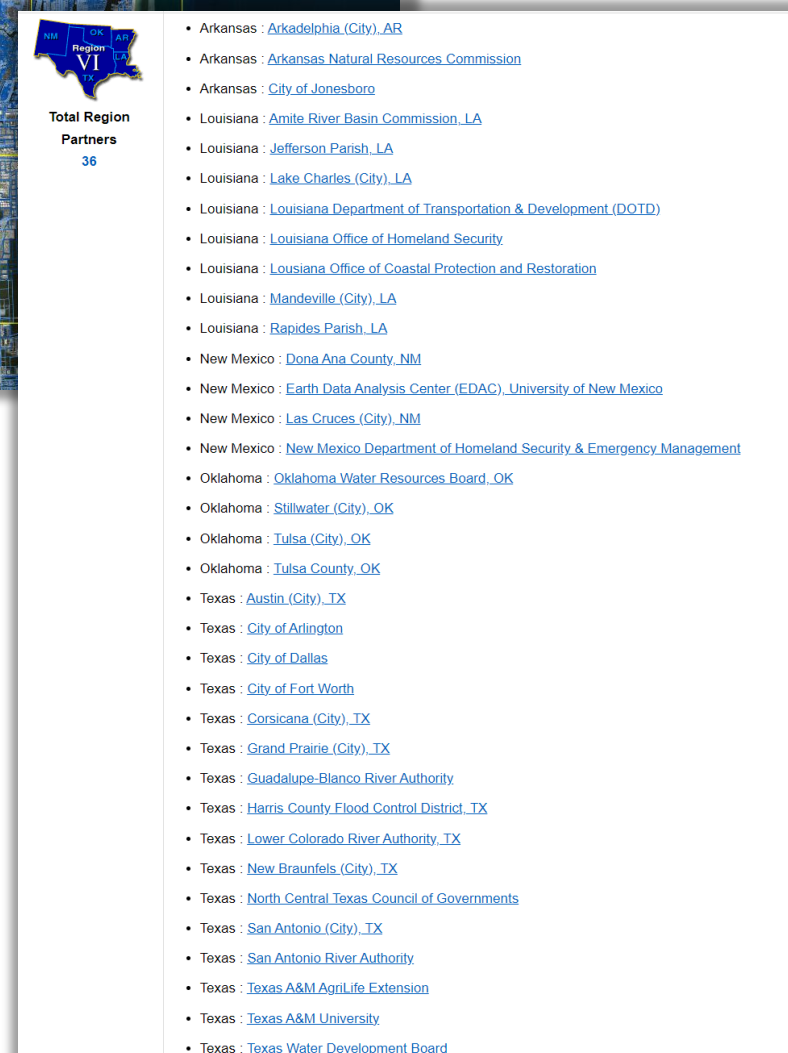
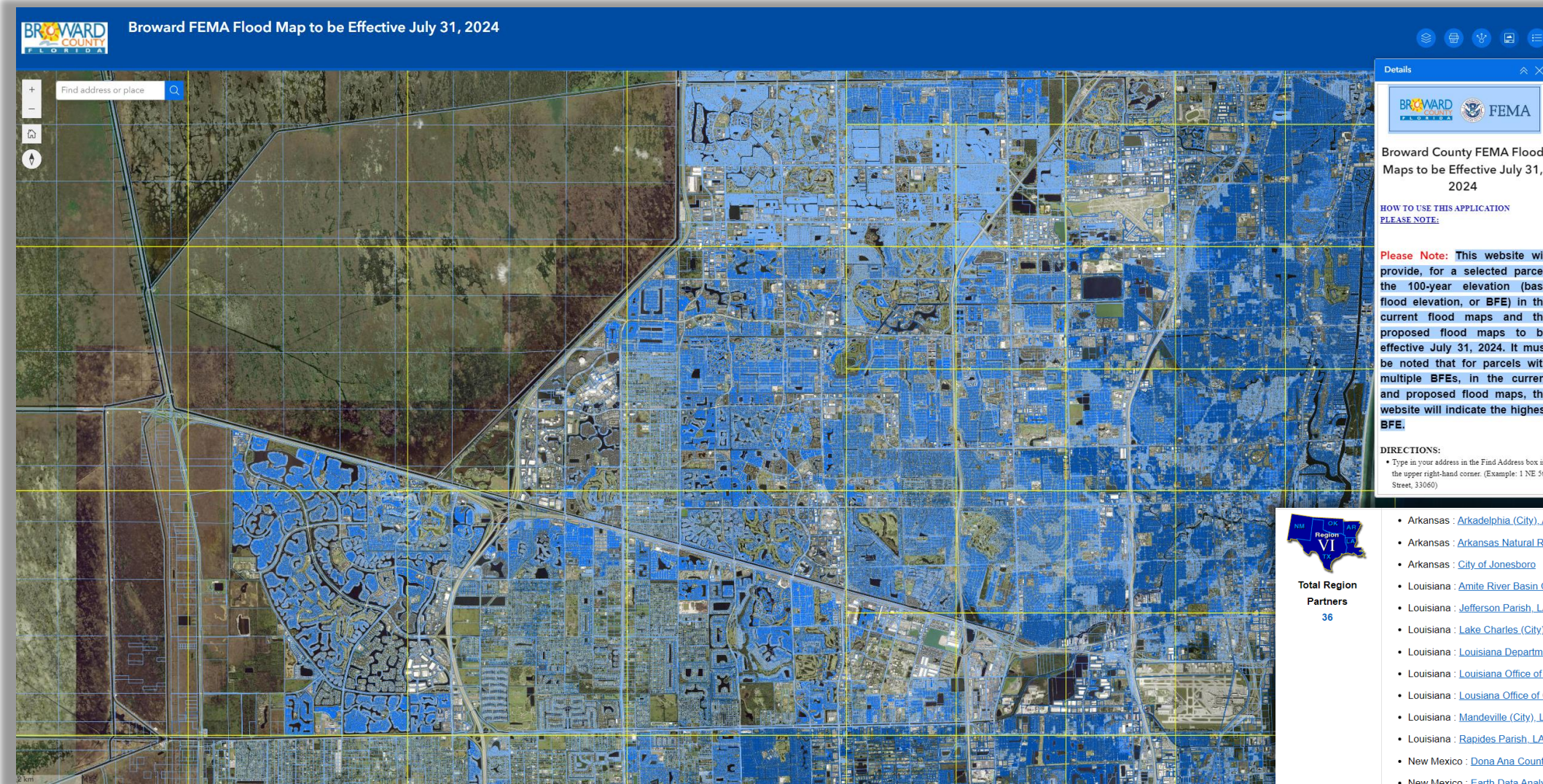


## Where

- All across the U.S.



# Flood Map Revisions: Who Initiates?



- FEMA
- Community
- Cooperating Technical Partners (CTP) Program
  - Communities
    - e.g., City of Dallas
  - Regional Agencies
    - e.g., San Antonio River Authority
  - State Agencies
    - e.g., Texas Water Development Board
    - [https://www.floodmaps.fema.gov/fhm/CTPList/ctp\\_list.asp](https://www.floodmaps.fema.gov/fhm/CTPList/ctp_list.asp)





# Flood Map Revisions: How Often?



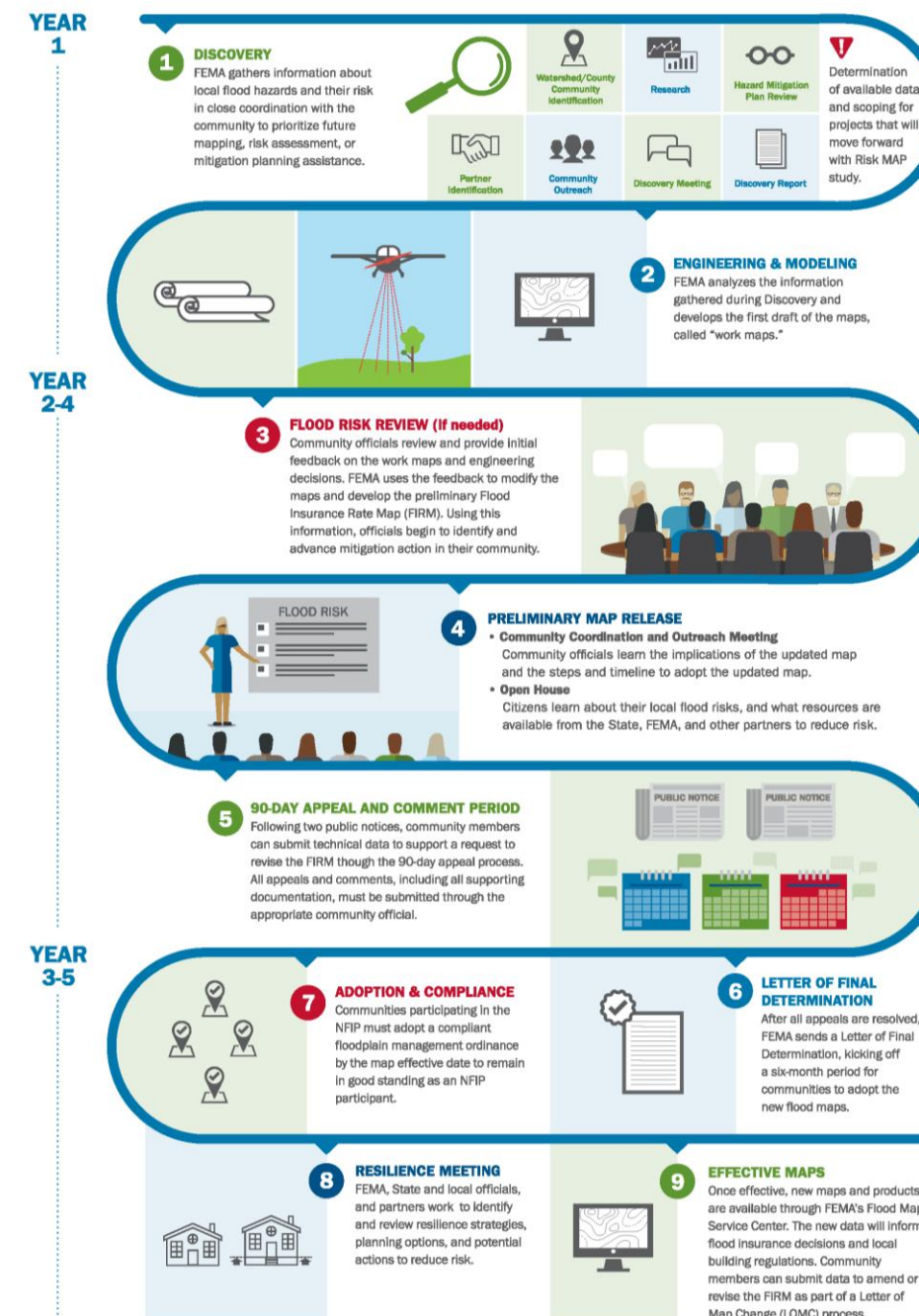
## Notice to Congress: Monthly Update on Flood Mapping

Biggert-Waters Flood Insurance Reform Act of 2012 and  
Homeowners Flood Insurance Affordability Act of 2014

September 2023



### FEMA Risk MAP Process

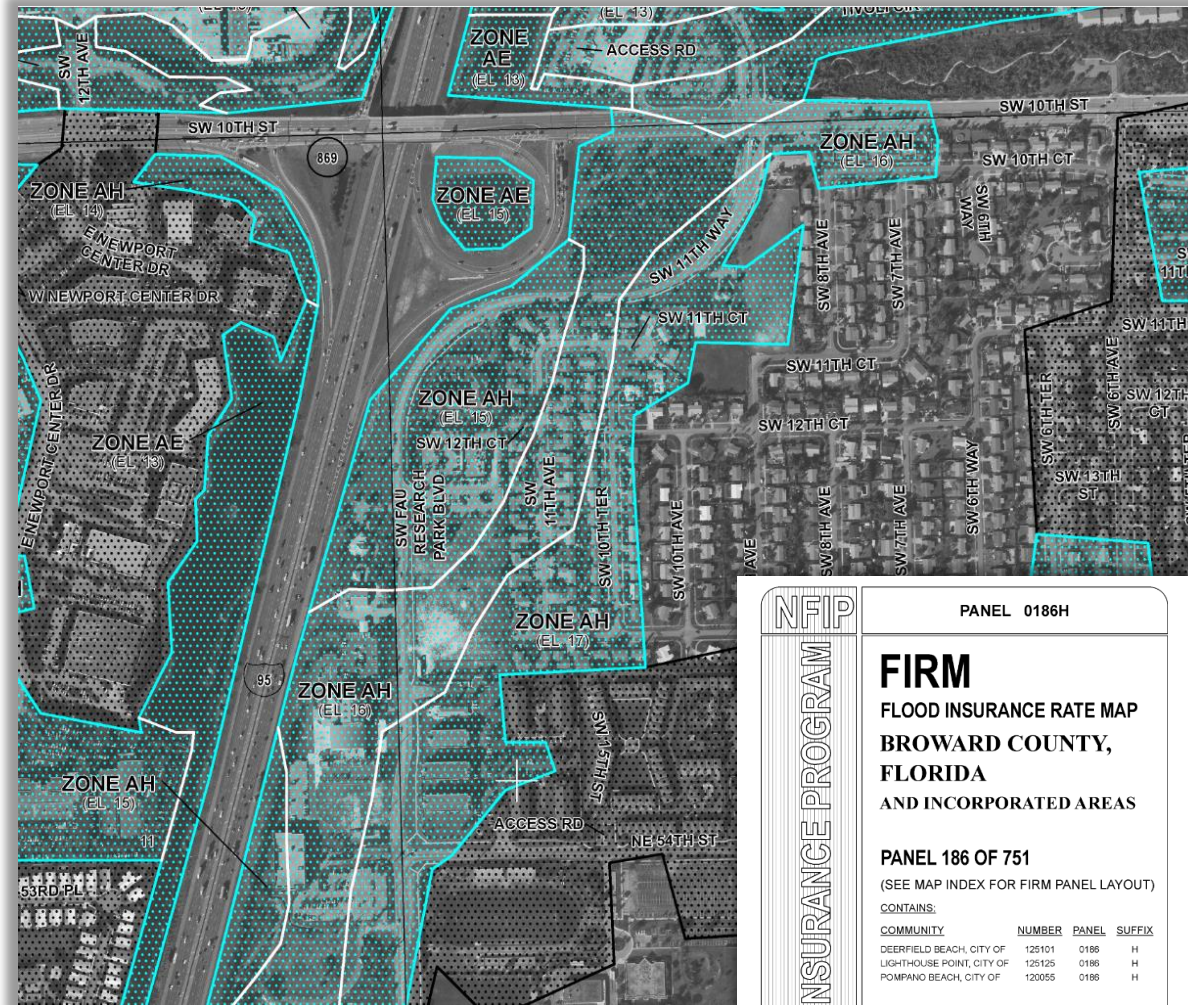


- FEMA is required to review a community's flood maps every five years.
- Based on time constraints and budgets

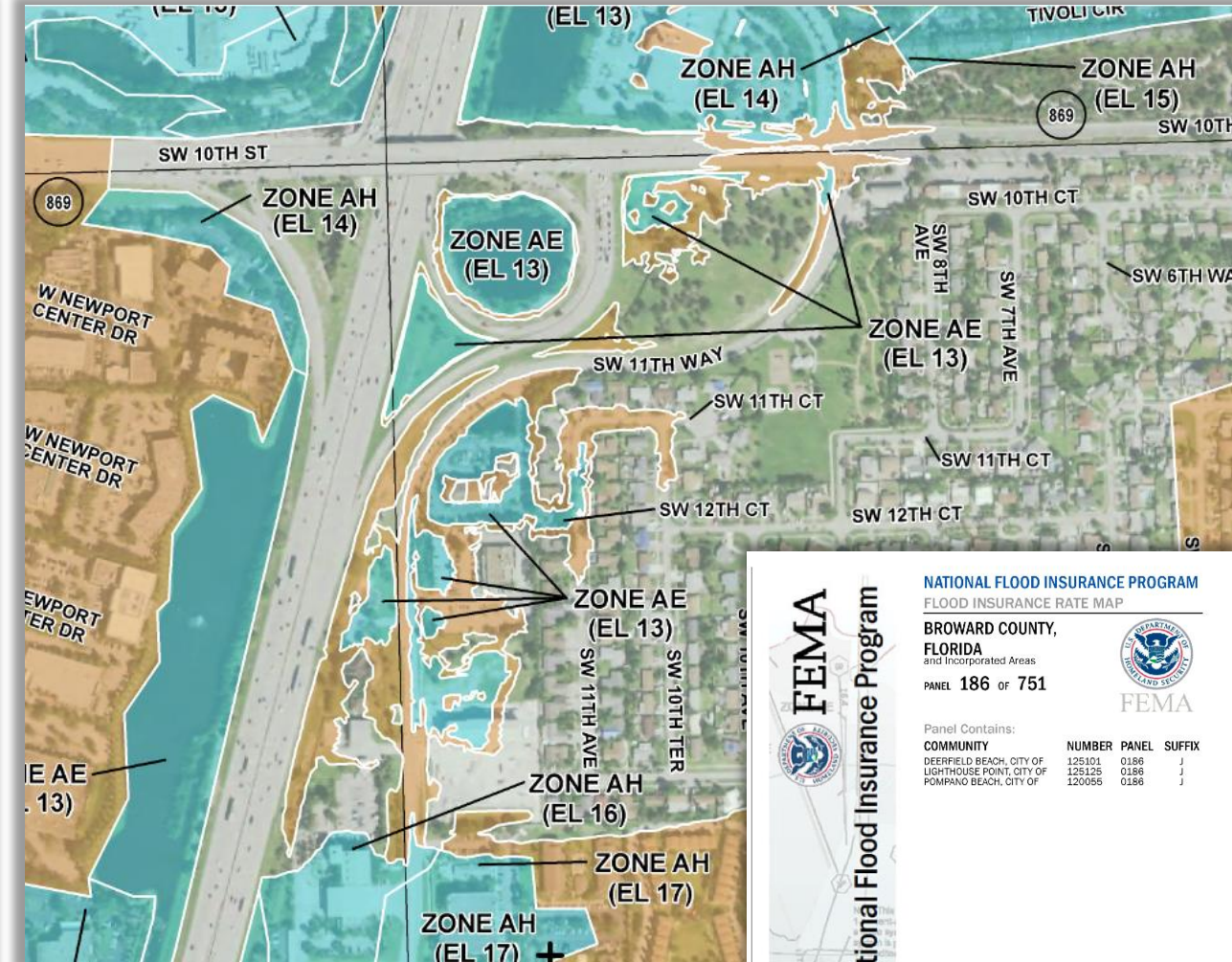


# Types: Physical Map Revision (PMR)

Broward Panel: 186H effective August 18<sup>th</sup>, 2014



Broward Panel: 186J effective July 31<sup>st</sup>, 2024




- One or more map panels are physically revised and republished
- Used to change flood hazard zones, floodplain and/or floodway delineations, flood elevations, and/or planimetric features
- Community comment period and a six-month compliance period to update ordinances while the new maps are printed and distributed



# Types: Letter of Map Revision (LOMR) – Annotated Map Enclosure

Excerpt from Multi-page LOMR PDF

Page 1 of 5	Issue Date: February 26, 2018	Effective Date: July 10, 2018	Case No.: 18-09-0452P	LOMR-APP
 <b>Federal Emergency Management Agency</b> Washington, D.C. 20472				
<b>LETTER OF MAP REVISION DETERMINATION DOCUMENT</b>				
<b>COMMUNITY AND REVISION INFORMATION</b>		<b>PROJECT DESCRIPTION</b>	<b>BASIS OF REQUEST</b>	
<b>COMMUNITY</b>	Clark County Nevada (Unincorporated Areas)	NO PROJECT	HYDRAULIC ANALYSIS HYDROLOGIC ANALYSIS UPDATED TOPOGRAPHIC DATA	
	COMMUNITY NO.: 320003			
<b>IDENTIFIER</b>	Meridian Private Residences	APPROXIMATE LATITUDE & LONGITUDE: 36.117, -115.162 SOURCE: USGS QUADRANGLE DATUM: NAD 83		
<b>ANNOTATED MAPPING ENCLOSURES</b>		<b>ANNOTATED STUDY ENCLOSURES</b>		
TYPE: FIRM* NO.: 32003C2556F DATE: November 16, 2011		DATE OF EFFECTIVE FLOOD INSURANCE STUDY: November 16, 2011 SUMMARY OF DISCHARGES TABLE: TABLE 3		
Enclosures reflect changes to flooding sources affected by this revision. * FIRM - Flood Insurance Rate Map				
<b>FLOODING SOURCE(S) &amp; REVISED REACH(ES)</b> See Page 2 for Additional Flooding Sources				
Flamingo Wash - area bounded by the upstream side of Charlotte Drive to the east, downstream side of Koval Lane to the west, Winnick Avenue to the north and approximately 100 feet south of East Flamingo Road to the south Tropicana Wash-North Branch Breakout - area bounded from approximately 870 feet from the intersection of Audrie Street and East Flamingo Road to the west, approximately 60 feet downstream side of Koval Lane to the west, approximately 60 feet north of Albert Avenue and East Flamingo Road to the south				
<b>SUMMARY OF REVISIONS</b>				
<b>Flooding Source</b>	<b>Effective Flooding</b>	<b>Revised Flooding</b>	<b>Increases</b>	<b>Decreases</b>
Flamingo Wash	Zone A	Zone A	NONE	YES
	Zone X (shaded)	Zone X (shaded)	NONE	YES
	Zone A	Zone X (unshaded)	NONE	YES
Tropicana Wash-North Branch Breakout	Zone X (shaded)	Zone X (shaded)	NONE	YES
<b>DETERMINATION</b>				
This document provides the determination from the Department of Homeland Security's Federal Emergency Management Agency (FEMA) regarding a request for a Letter of Map Revision (LOMR) for the area described above. Using the information submitted, we have determined that a revision to the flood hazards depicted in the Flood Insurance Study (FIS) report and/or National Flood Insurance Program (NFIP) map is warranted. This document revises the effective NFIP map, as indicated in the attached documentation. Please use the enclosed annotated map panels revised by this LOMR for floodplain management purposes and for all flood insurance policies and renewals in your community.				

Key snapshot from excerpt

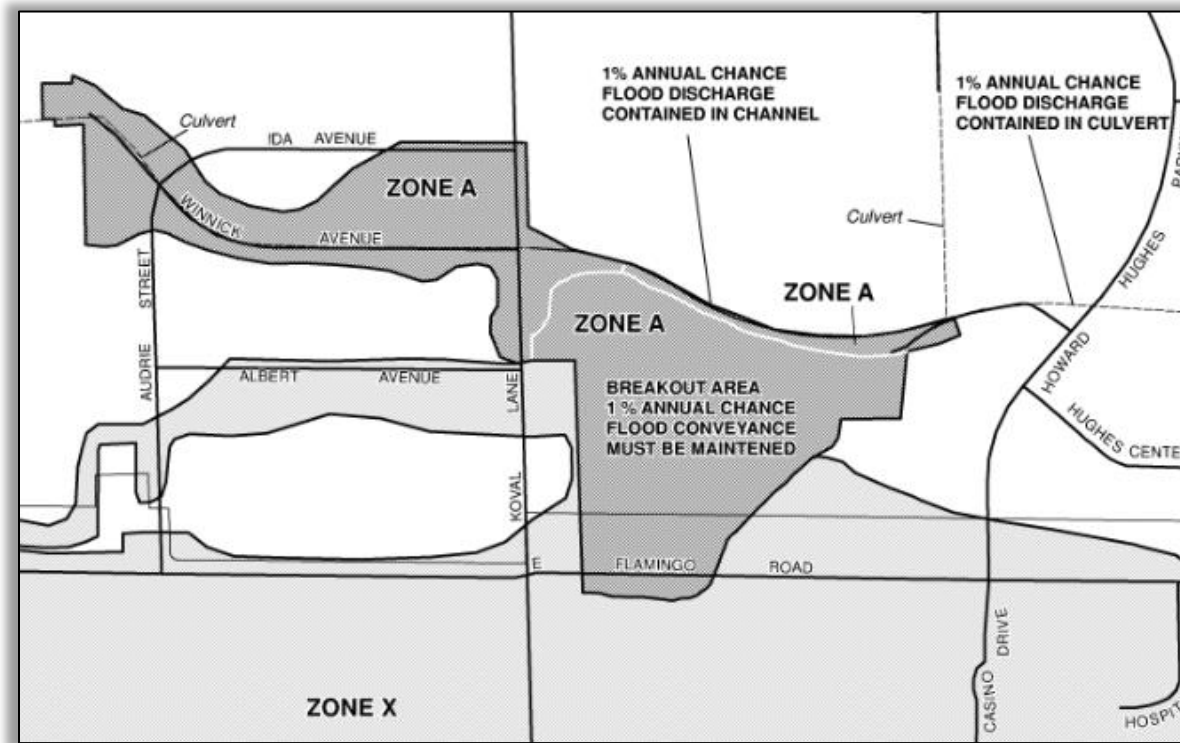
<b>FLOODING SOURCE(S) &amp; REVISED REACH(ES)</b> See Page 2 for Additional Flooding Sources				
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<b>SUMMARY OF REVISIONS</b>				
<b>Flooding Source</b>	<b>Effective Flooding</b>	<b>Revised Flooding</b>	<b>Increases</b>	<b>Decreases</b>
Flamingo Wash	Zone A	Zone A	NONE	YES
	Zone X (shaded)	Zone X (shaded)	NONE	YES
	Zone A	Zone X (unshaded)	NONE	YES
Tropicana Wash-North Branch Breakout	Zone X (shaded)	Zone X (shaded)	NONE	YES
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- Revises a portion of the effective NFIP map according to requirements and procedures outlined in Part 65 of the NFIP regulations

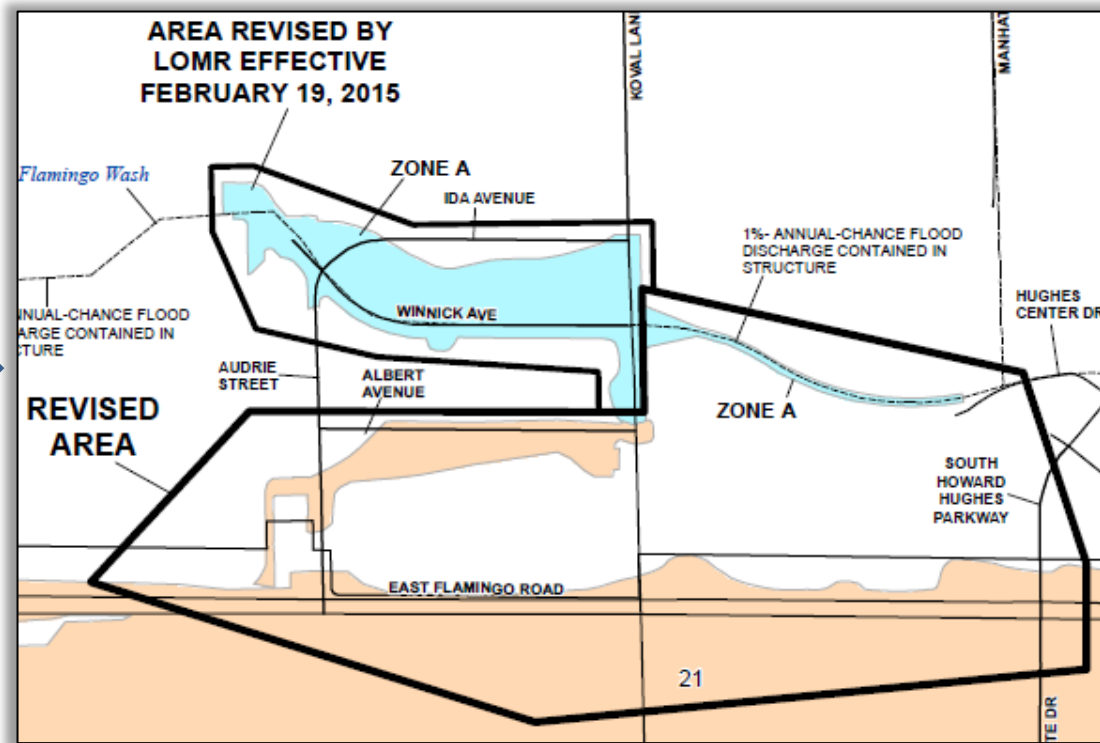
- Allows FEMA to revise flood hazard information on an NFIP map via letter without physically revising and reprinting the entire map panel
- Takes less time and is less expensive than a PMR



# Types: Letter of Map Revision (LOMR) – Annotated Map Enclosure



Excerpt of 11/16/2011 Flood Map




Excerpt of Revised Area from 7/10/2018 LOMR

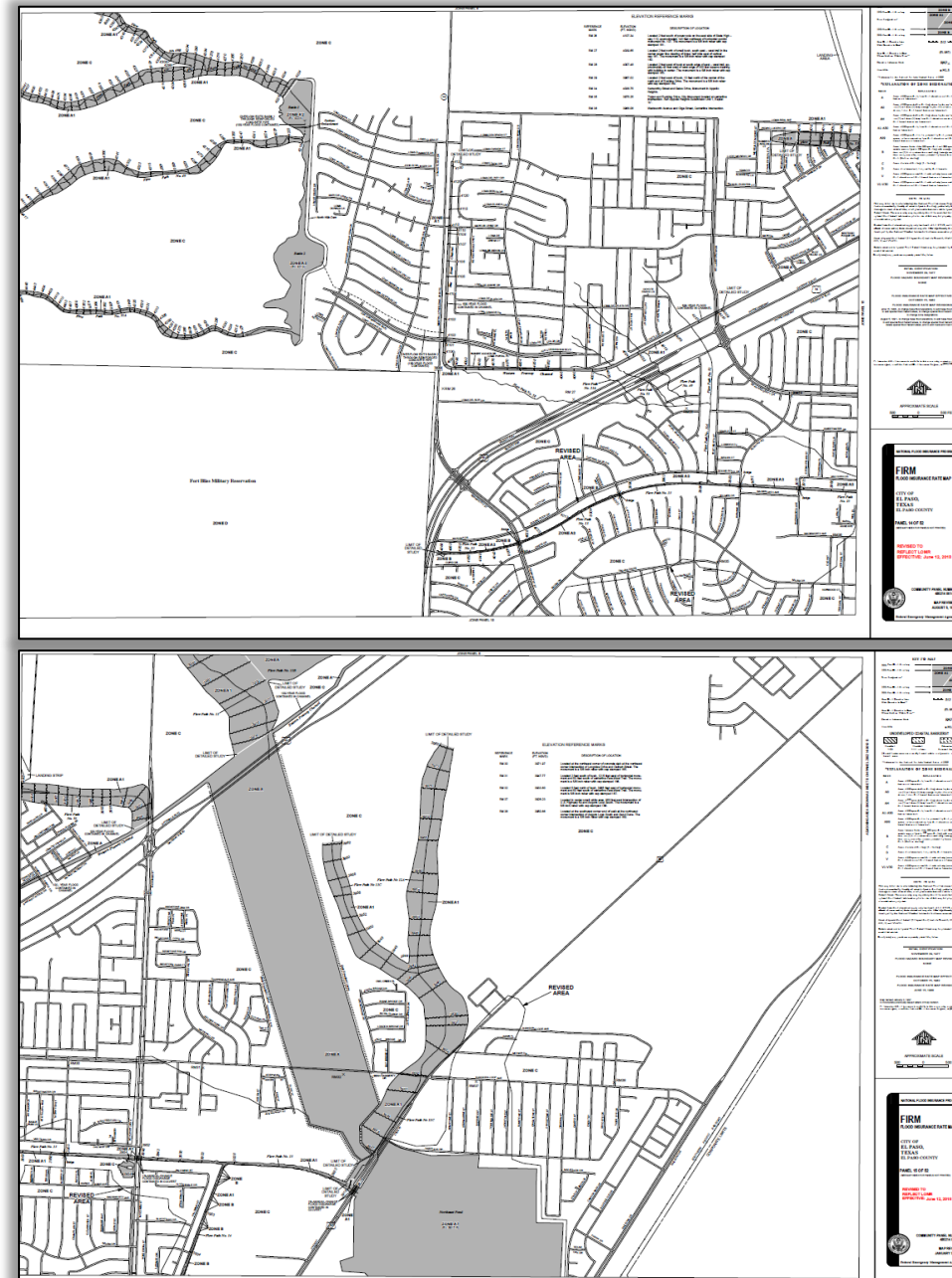
- LOMRs include:
  - Revised portion of the flood hazard map
  - Affected flood profiles
  - Floodway data tables
- LOMRs like PMRs are used to:
  - Change flood hazard zones
  - Floodplain and/or floodway delineations
  - Flood elevations
  - Planimetric features
- Intended for:
  - Small areas of change, and
  - Areas where flood hazards are typically decreasing



# Types: Letter of Map Revision (LOMR) – Annotated Map Enclosure

Page 1 of 7		Issue Date: January 26, 2018	Effective Date: June 12, 2018	Case No.: 18-06-0885P	LOMR-APP
 <b>Federal Emergency Management Agency</b> Washington, D.C. 20472					
<b>LETTER OF MAP REVISION DETERMINATION DOCUMENT</b>					
COMMUNITY AND REVISION INFORMATION		PROJECT DESCRIPTION		BASIS OF REQUEST	
COMMUNITY	City of El Paso El Paso County Texas	BRIDGE CHANNELIZATION CULVERT FILL		BASE MAP CHANGES HYDRAULIC ANALYSIS HYDROLOGIC ANALYSIS UPDATED TOPOGRAPHIC DATA	
COMMUNITY NO.: 480214					
IDENTIFIER	Northeast El Paso Texas LOMR	APPROXIMATE LATITUDE AND LONGITUDE: 31.885, -106.414 SOURCE: Precision Mapping Streets DATUM: NAD 83			
ANNOTATED MAPPING ENCLOSURES			ANNOTATED STUDY ENCLOSURES		
TYPE: FIRM* NO.: 48021400140 DATE: August 5, 1991 TYPE: FIRM* NO.: 48021400150 DATE: January 3, 1997 TYPE: FIRM* NO.: 48021400168 DATE: October 15, 1982 TYPE: FIRM* NO.: 48021400208 DATE: October 15, 1982 TYPE: FIRM* NO.: 48021400248 DATE: October 15, 1982 TYPE: FIRM* NO.: 48021400258 DATE: October 15, 1982			DATE OF EFFECTIVE FLOOD INSURANCE STUDY: February 16, 2008 PROFILES: 130P, 131P, 132P, 136P, 140P, 141P, 142P, 143P(a), 143P(b), 144P, 145P, 146P, 386P, 387P, 388P, 389P, 390P, and 391P SUMMARY OF DISCHARGES TABLE: 2 STILLWATER ELEVATION TABLE: 4 FLOOD INSURANCE ZONE DATA TABLE: 5		
Enclosures reflect changes to flooding sources affected by this revision. * FIRM - Flood Insurance Rate Map					
FLOODING SOURCES AND REVISED REACHES <small>See Page 2 for Additional Flooding Sources</small>					
Flow Path No. 13 - from its confluence with Northeast Pond to approximately 1850 feet upstream of Kenworthy Street					
SUMMARY OF REVISIONS					
Flooding Source	Effective Flooding	Revised Flooding	Increases	Decreases	
Flow Path No. 13	BFEs*	BFEs	YES	YES	
	Zone A1-A30	Zone A1-A30	YES	YES	
	Zone A1-A30	Zone A1-A30	YES	YES	
	Zone A1	Zone C	YES	YES	
* BFEs - Base Flood Elevations					
DETERMINATION					
This document provides the determination from the Department of Homeland Security's Federal Emergency Management Agency (FEMA) regarding a request for a Letter of Map Revision (LOMR) for the area described above. Using the information submitted, we have determined that a revision to the flood hazards depicted in the Flood Insurance Study (FIS) report and/or National Flood Insurance Program (NFIP) map is warranted. This document revises the effective NFIP map, as indicated in the attached documentation. Please use the enclosed annotated map panels revised by this LOMR for floodplain management purposes and for all flood insurance policies and renewals in your community.					

Cover from 38-Page PDF



2 of 6 Revised Flood Maps

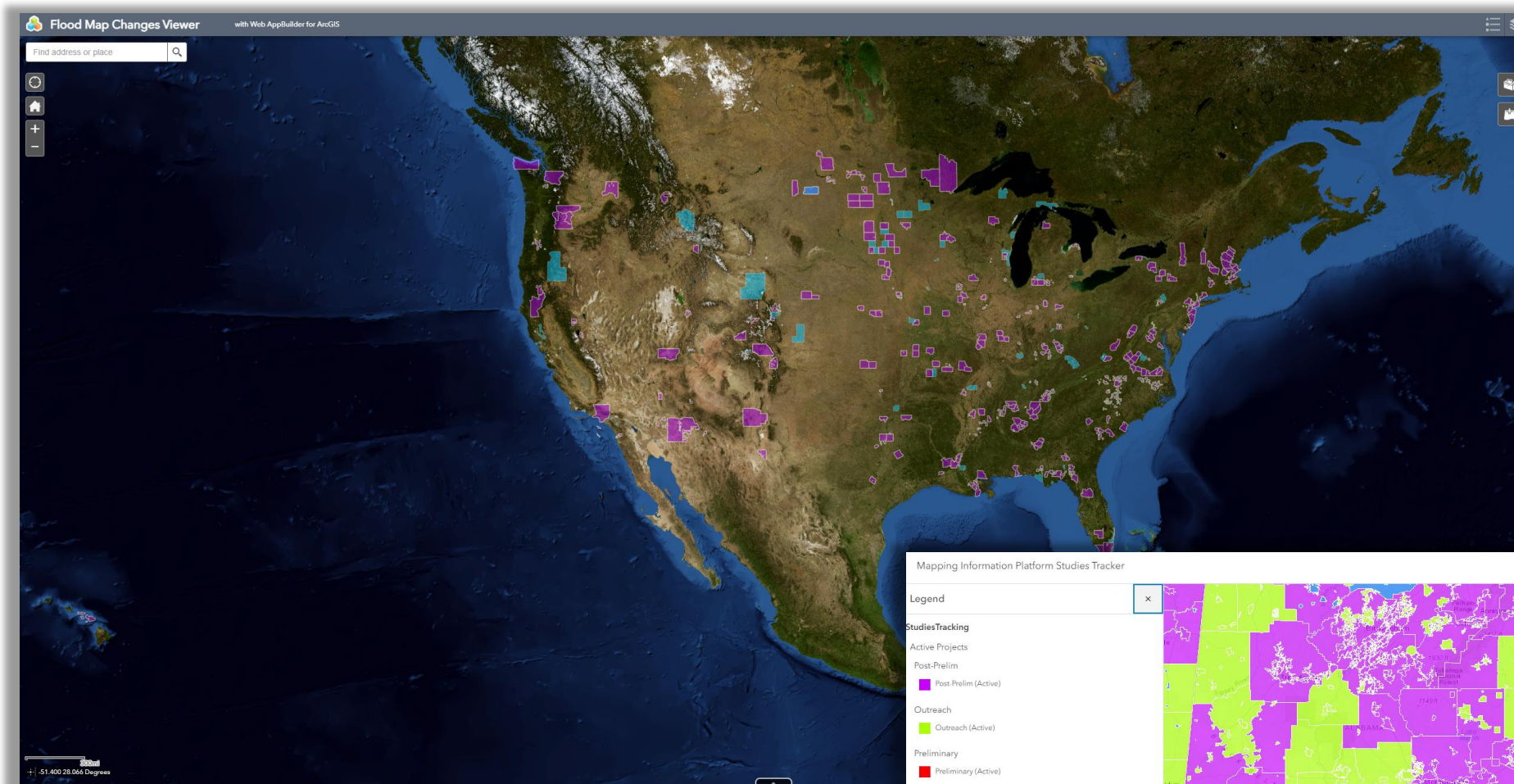
NATIONAL FLOOD INSURANCE PROGRAM	
<b>FIRM</b> FLOOD INSURANCE RATE MAP	
CITY OF EL PASO, TEXAS EL PASO COUNTY	
PANEL 19 OF 52 <small>(SEE MAP INDEX FOR PANELS NOT PRINTED)</small>	
REVISED TO REFLECT LOMR EFFECTIVE: June 12, 2018	
COMMUNITY-PANEL NUMBER 480214 0019 B	
EFFECTIVE DATE: OCTOBER 15, 1982	
Federal Emergency Management Agency	

Map Panel Title  
Block Reflecting  
LOMR

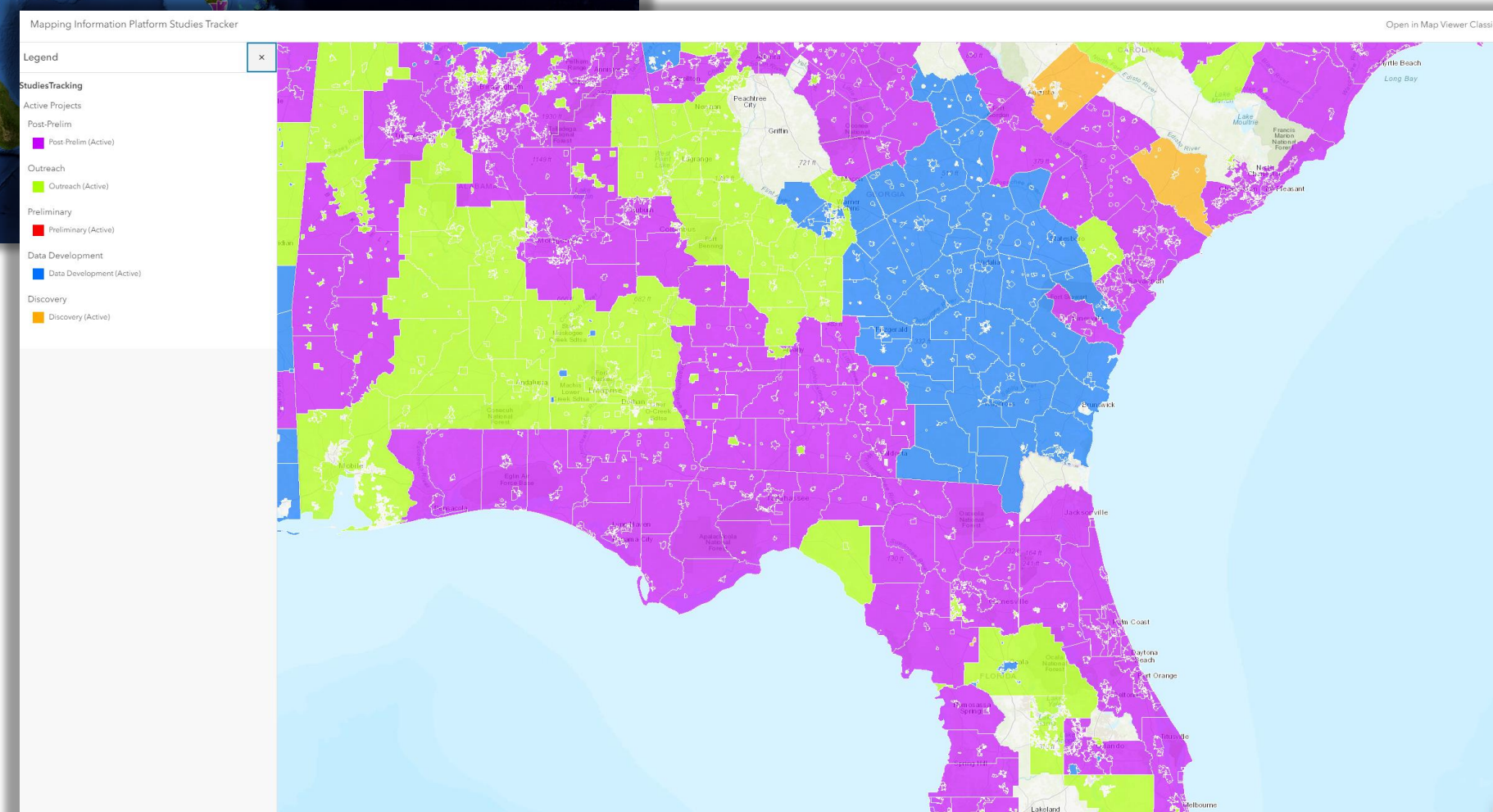
- FEMA charges the requesters of LOMRs a fee for review of the flood hazard data submitted in support of certain types of requests such as those concerning structural measures
- As with PMRs
  - A LOMR must be requested through the CEO of the community
  - Community responsible for the adoption of the revised flood hazard information into the ordinances and regulations



# Flood Map Revisions: Where?



Flood Map Change Viewer



Mapping Information Platform Studies Tracker

- Across the U.S.
- All U.S. Territories
- Where to check the status of requests
  - Community's Floodplain Administrator
  - [Flood Map Changes Viewer](#)
  - [Mapping Information Platform \(MIP\) Studies Tracker](#)
  - [Check the Status of Ongoing Map Revisions](#)
  - [Federal Register](#)
  - [FEMA Map Information eXchange](#)



# THE IMPACTS



# Impact of Flood Map Revisions

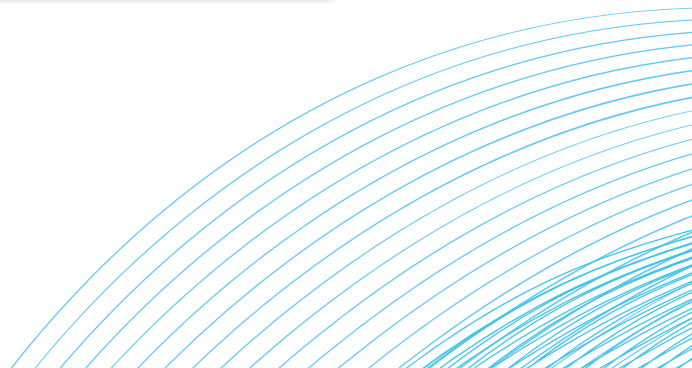




## A decorative graphic consisting of numerous thin, light blue lines that curve and flow across the bottom of the page, creating a sense of movement and depth.



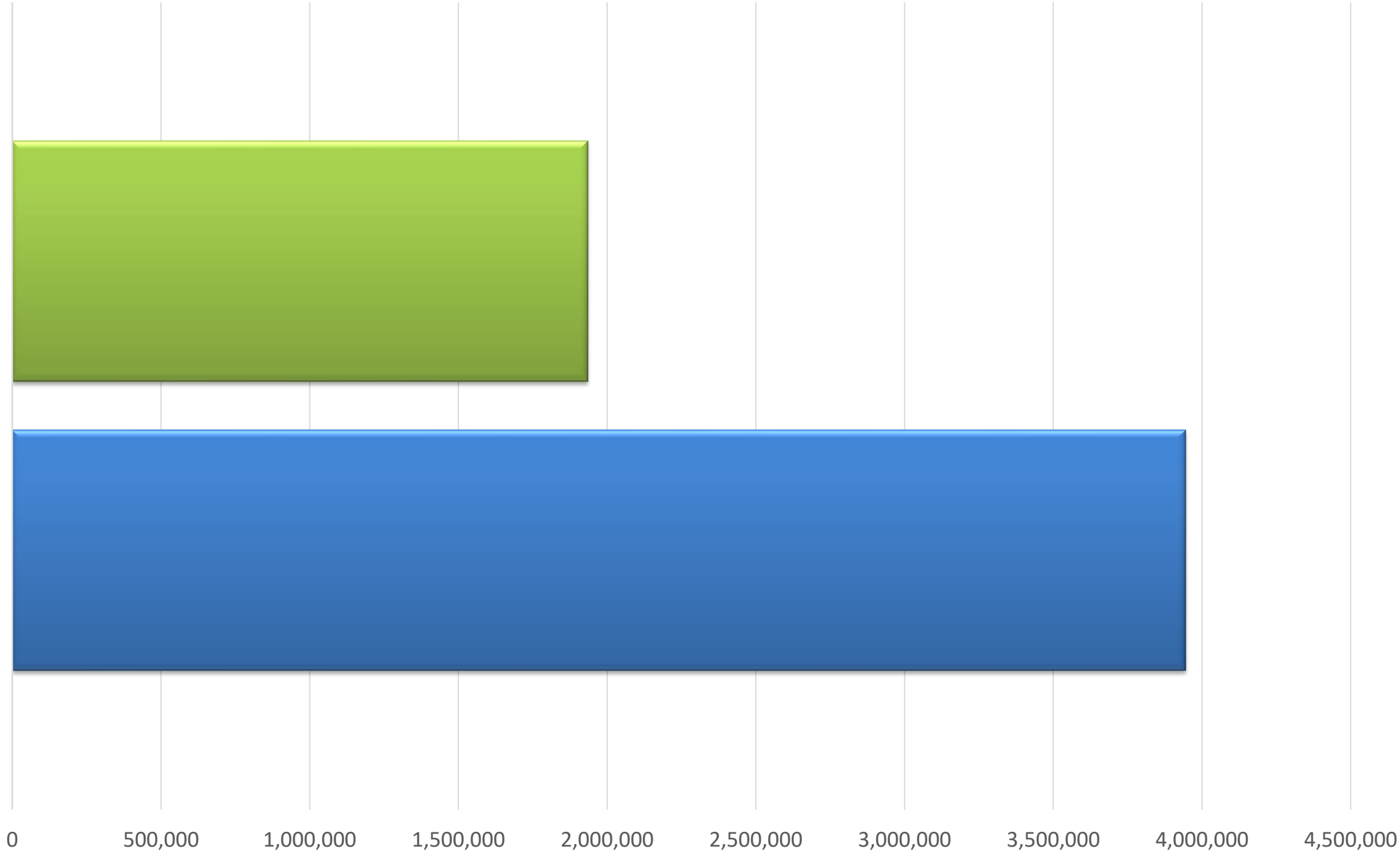
**Broward County, FL - 12011C0540J**  
**Effective July 31, 2024**





# 2024 Map Revision Totals

2024 FIRM Revisions



■ Revised Property Count ■ Total Properties

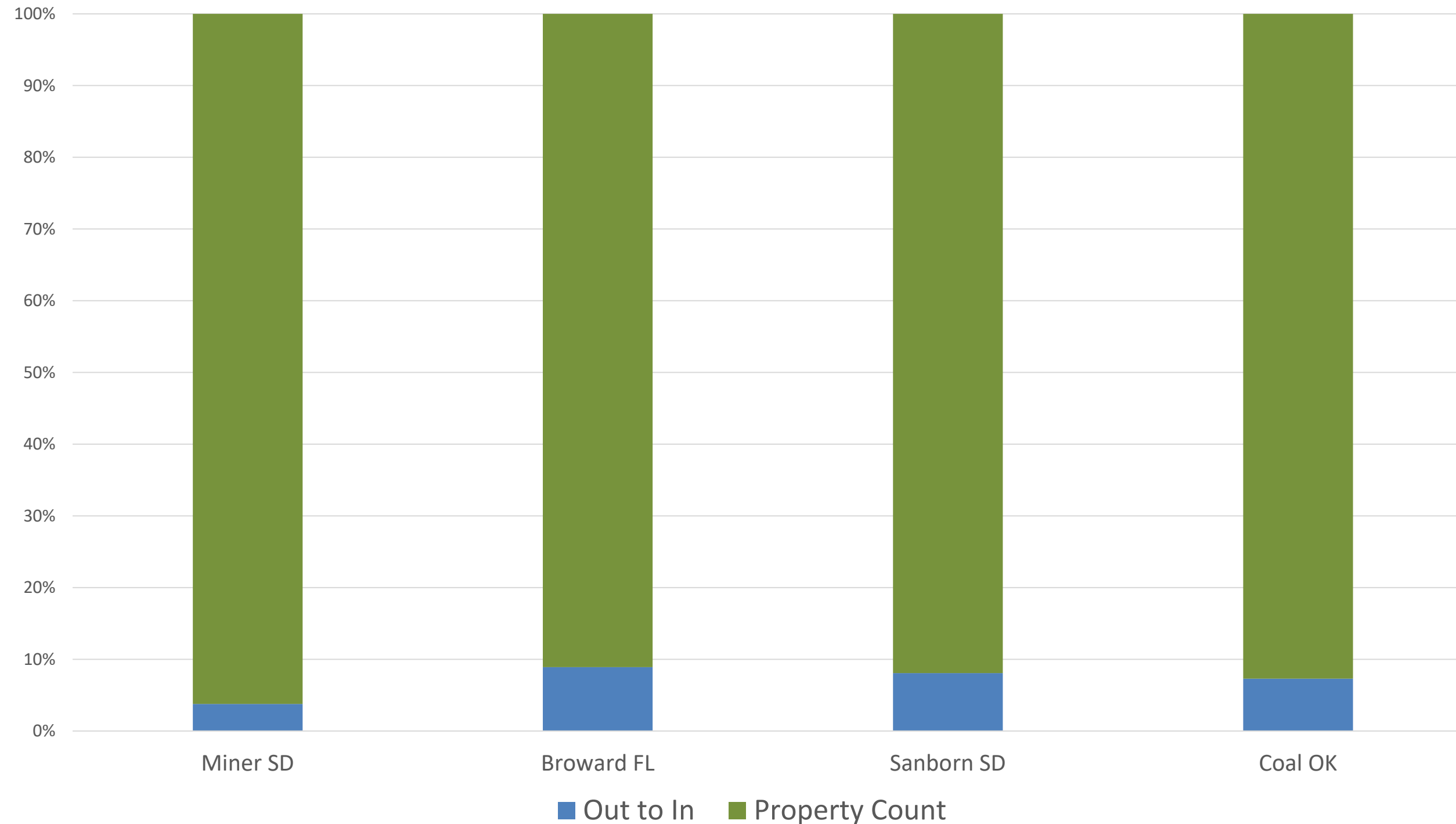


# Top 2024 Revisions by Property Count





# Top 2024 Revisions by Map-In %



# Further Perspectives on Flood Determination Revision Processes

The NFA conducts an Annual Survey of flood zone determination company members to collect data relative to the volumes of flood determinations produced, tracked and reviewed over the course of the subject year. This data has proven beneficial for FEMA, Congress and other flood industry stakeholders in understanding the usage of FEMA data, the support of Mandatory Purchase requirements and other processes utilizing flood hazard data.

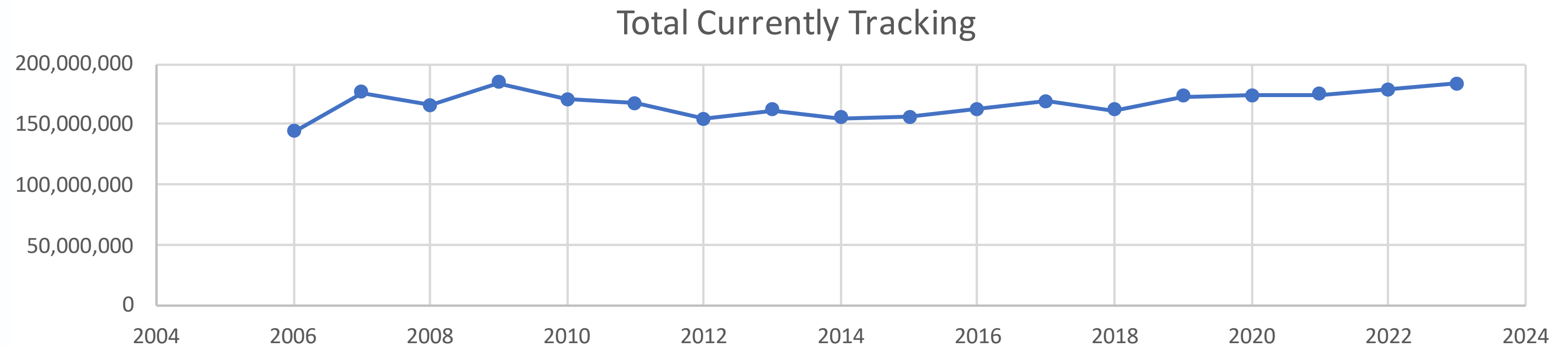
NFA member companies produce over 90% of U.S. flood zone determinations performed and distributed annually.





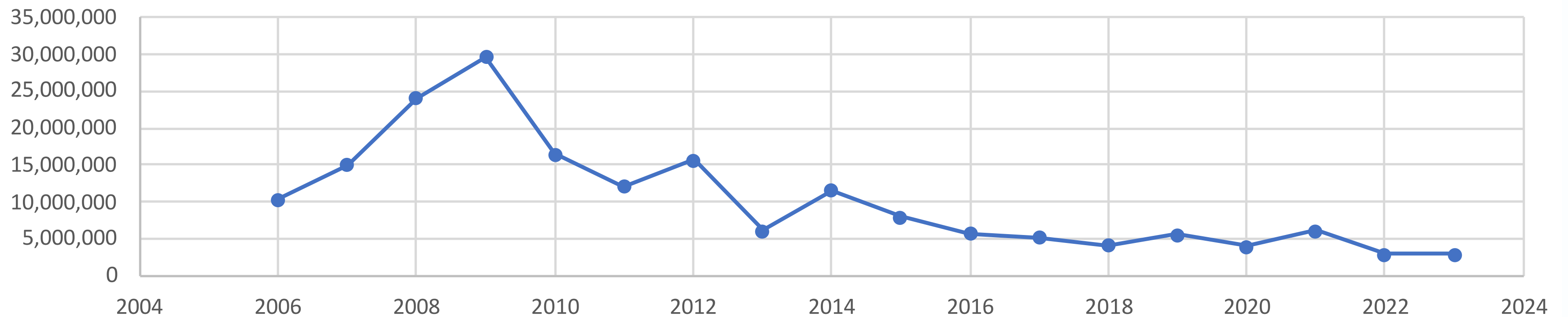
# “Life of Loan” Flood Determination Tracking

Flood Zone Determination Companies offer “Life of Loan” tracking services to identify and provide updates to flood map, flood zone, Base Flood Elevation and/or insurance requirements due to FEMA Flood Insurance Rate Map (FIRM) revisions. At the end of 2023, NFA Member Companies reported that they were collectively tracking **183,407,866** flood certifications.



# Life of Loan Determinations Impacted by FIRM Revisions

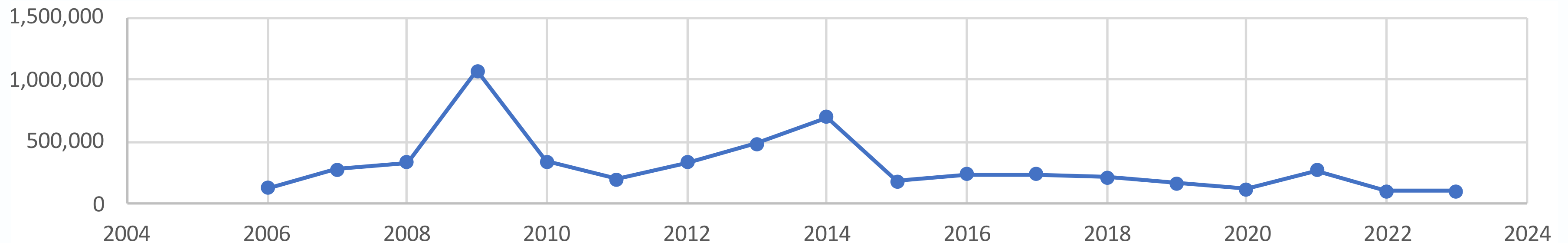
Of the >183M flood certifications being tracked, **2,846,573 determinations were revised in 2023** as a result of FEMA flood map revisions.





# Life of Loan Determinations that Experienced Status Change as a Result of FIRM Revisions

Of the 2,846,573 flood certificates impacted by flood map revisions in 2023, only 99,719 (3.5%) had a change to status (“out” vs. “in”). **51,975 of these moved from “out” to “in” the SFHA, triggering the mandatory purchase of flood insurance requirement;** 47,706 moved from “in” to “out”.



# THE CHALLENGES



# Challenges Presented by Map Revisions

- “Feast or Famine”
- Size of revision – geographic area, population
- Notifying borrowers and supporting lenders’ compliance with regulatory timelines
- Delivery timing for new flood maps and subsequent revalidation letters



# 2024 Physical Map Revision Statistics\*

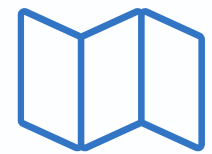
## First Half 2024

Revision Date	COMM COUNT	PANEL COUNT
1/11/2024	42	343
1/25/2024	14	114
2/8/2024	49	520
2/22/2024	35	298
3/13/2024	43	432
3/27/2024	33	335
4/11/2024	35	258
4/25/2024	62	530
5/8/2024	58	663
5/22/2024	18	200
6/6/2024	34	314
6/20/2024	113	1137
TOTALS	536	5144

## Second Half 2024 thus far...

Revision Date	COMM COUNT	PANEL COUNT
7/3/2024	42	60
7/17/2024	154	688
7/31/2024	189	667
TOTALS	385	1361

# CONTACT US



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[www.NFAflood.com](http://www.NFAflood.com)



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# THANK YOU



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# 2025 ANNUAL CONFERENCE

APRIL 6 - 8

SCOTTSDALE, ARIZONA

REGISTRATION WILL OPEN  
THIS FALL!

*Save  
the  
Date!*



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