

**American Congress on Surveying and Mapping  
American Society of Civil Engineers  
Association of State Floodplain Managers  
International Association of Emergency Managers  
National Association of Counties  
National Association of Development Agencies  
National Association of Flood and Stormwater Management Agencies  
National Association of Home Builders  
National Association of Professional Insurance Agents  
National Association of REALTORS®  
National Emergency Management Association  
National Flood Determination Association  
National League of Cities  
National Lenders Insurance Council  
National Wildlife Federation**

December 21, 2007

Honorable Michael Chertoff  
Secretary  
Department of Homeland Security

Honorable Susan Dudley  
Director  
Office of Management and Budget

Dear Secretary Chertoff and Director Dudley:

The undersigned members of the Flood Map Modernization Coalition are strongly interested in ensuring that the improvements made to the Federal Emergency Management Agency's (FEMA) flood insurance rate maps remain current and continue to be enhanced.

The Flood Map Modernization Coalition was formed six years ago as a result of mutual frustration over inaccurate maps that did not reflect the true flood risk to lives and property. The undersigned members of the coalition represent state and local elected officials, emergency management, floodplain management, hazard mitigation and planning officials, realtors, lenders, insurers, flood risk determination professionals, homebuilders and surveyors with a stake in flood risk management, disaster mitigation, emergency response, land use planning and environmental protection. Because flood risk identification is critical data, all coalition members have a strong interest in assuring that the nation has the most continually updated, accurate flood risk maps possible.

We are grateful to the Administration for establishing the Map Modernization Initiative. Previously, the mapping needs of the National Flood Insurance Program (NFIP) were supported only by limited fees associated with policy holder premiums. Few new maps could be produced annually. As communities grew and watersheds were developed, the maps were unable to keep up with the changes and did not reflect the true flood hazard. Since 2004, the Administration has requested and received approximately \$200 million in additional funds each year to update and modernize the flood maps.

As a result of this Map Modernization Initiative, FEMA has remapped almost 75% of the country and is well on the way to updating and modernizing 95% of the nation's flood risk maps. This project has already saved lives and property by allowing homeowners and local officials to better understand and mitigate their flood risk and has saved tax payers millions of dollars because better educated homeowners have purchased flood insurance.

It is our conviction that continued investment is needed to ensure that these maps are kept up-to-date as the floodplain changes over time due to development upstream and elsewhere, effects of floods, erosion and other natural disasters like wildfires and man-made changes to an area's flood hazard. Map modernization touches a broad array of NFIP stakeholders who realize different benefits including the following:

- Elected officials, community leaders, permitting officials and planners gain an improved understanding of the flood hazards and risks that affect their community and can make informed decisions to reduce risk.
- Builders and developers have information for making decisions on where to build safely and on construction methods which mitigate flood hazards.
- Insurance agents and companies, real estate agents and companies, flood determination companies and lending institutions have access to flood map updates and upcoming changes, which help inform the public about flood hazards and the mandatory purchase requirements of the NFIP.
- Homeowners and business owners are able to make more informed decisions about their current flood risks and can take steps to reduce those risks.
- Surveyors, cartographers and other geospatial professionals are better able to help private property owners make educated decisions regarding the location of their property in relation to floodplains.

The accomplishments of the Map Modernization Initiative have been impressive. New data development and digitizing of that data has greatly improved the quality of risk information and its accessibility. Even with all of its accomplishments in Phase I, map modernization still requires additional investments to maximize its potential to protect lives and property. Because accurate maps must reflect the dynamic nature of floodplains and because the major floods of recent years have pointed to further mapping needs, we believe it is essential that on-going resources be provided to support mapping. The investments made so far will pay even greater dividends when:

- Up-to-date digital maps are extended to all NFIP participating communities;
- Data is collected and shown regarding levees, their location and condition;
- Data is collected on coastal flood hazards, on the 500 year floodplain and on areas which would be affected by failure of flood control structures;
- Data is included from other federal sources (Army Corps of Engineers, USGS, NOAA, Fish and Wildlife Service);
- Improved risk assessment enhances communication of flood risk; and
- Changing flood hazards are assessed as an on-going task.

The Flood Map Modernization Coalition believes it is imperative that sufficient resources are allocated to an on-going mapping program to ensure its capacity to include such additional critical program elements. On behalf of the millions of citizens at risk of flooding represented by our coalition, the undersigned organizations stand ready to work with you to ensure our nation has access to the highest quality flood risk information.

Sincerely,

Members of the Flood Map Modernization Coalition

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**Cc:** Honorable R. David Paulison, Administrator  
Federal Emergency Management Agency