NATIONAL FLOOD DETERMINATION ASSOCIATION DIGITAL SURVEY
SUMMARY OF MEMBER RESPONSES

BACKGROUND

The Federal Emergency Management Agency (FEMA), the National Service Provider (NSP) and the National Flood Determination Association (NFDA) hold Technical Mapping Meetings twice a year. The general purpose of each meeting is to create a dialog between the parties about the Flood Map Modernization program. Program updates are provided; areas needing improvement are identified, and feedback on proposed changes or enhancements is gathered.

One of the areas that FEMA and the NSP have requested feedback on is obstacles/issues/concerns NFDA members may have or see related to FEMA fully implementing a digital policy where paper maps would essentially no longer be available. This report summarizes the responses received by 80% of the 16 members¹. For confidentiality reasons, no member’s names are provided and the information received is categorized based on the NFDA’s membership dues structure which is based upon their activity level (determinations per day). A copy of the survey questions is attached as Appendix A.

FINDINGS

Except for the one member company that utilizes another company’s services, the respondents provided input in essentially all areas of the survey. Four of the member companies (33%) responding to the survey perform less than 1,000 determinations per day (dpd). Another three member companies (25%) perform 1,000–2,499 dpd. Two member companies (17%) perform 5,000 – 9,999 dpd (this excludes the one member company described above). And finally, three member companies (25%) perform 10,000+ dpd. This discussion is presented as a summary of each portion of the survey related to the responses of each size of company. When the word “size” is used, it refers to the determination per day activity level, not the financial or physical size of the company.

FEMA Products

All of the companies use the paper maps, and all of the companies larger than B (except for one), use the DFRM product. Likewise, companies larger than B use the LOMC service (except for one). Half of the companies use FIRM images and half subscribe to FMSIS; there was no pattern of use versus size.

¹ One of the responding members actually utilizes another members services to perform their flood zone determinations, so they had no applicable responses, except for going digital would not be a problem for them.
Use of Maps

As previously described, all of the companies use paper maps. The smaller ones (A&B) use them for manual determinations. One small company uses another company’s service for the automated hits and uses the paper copy when they don’t get a hit and have to manually determine the zone. The small company that orders the DFIRMs uses the paper map when the property is close to the flood zone line. The medium- and larger-sized companies use them in various ways from manual determinations, to digitizing them, to having no choice but to use them since the digital data from FEMA did not arrive in time or there are no raster FIRMs.

Those using DFIRMs all integrate them into their systems and use them for determinations. Some of the responses indicated they do their own quality control checks against the raster or paper maps.

Replacing Paper Maps and the Challenges

Essentially all of the companies agreed to the concept of replacing paper maps with digital products; however, challenges and speed bumps lay in the way for making this a reality from the feedback received. Overwhelmingly, the response was that if this was to happen, FEMA must deliver the digital products on a timelier basis (i.e. 4-5 weeks before the effective date). The digital information still does not seem to be arriving on a timely basis. One response indicated that 30-40% of the time it does not arrive at all and another one said they have never received any DFIRMs from North Carolina! Consequently, the paper maps are needed as a “stable back-up.”

A main internal issue for the smaller- and medium-sized companies that was identified was the anticipated cost/time factor in changing how they do business. Since several of the members still rely on the paper maps for solely manual determinations, using them when there are no automatic hits and/or digitizing them to integrate into their systems, they will need time to change their systems. In addition, they will need time to train their staff. And of course, that means extra expense for these companies. Consequently, a gradual process of implementing this change is recommended.

Note that one of the large companies provided a description of several other related issues including poor quality TIF format of raster FIRMs, frequently incorrect .tfw or .png files that are included with every image, and mix-up of orders with other companies from the MSC and then paper products sent in place of the requested digital products.

SUMMARY

The survey shows that member NFDA companies still rely on paper maps from every day manual determinations, to digitizing them for automatic determinations, to manual determinations when they are close to the line, to back-up when the digital data does not arrive on time. They all, though, would consider going completely digital, but feel it should be done gradually to lessen the financial impact and allow them to fully convert their systems and train their staff. However, they strongly feel that FEMA is not there yet and must first get to a point where it is consistently delivering a quality digital product for all maps (including North Carolina) and on a timely basis.
APPENDIX A

NFDA Member Questionnaire – FEMA Map Products

Please complete and email to babender@cox.net

1. Please indicate your company’s average daily units, per the NFDA Membership Dues structure:

☐ 0 – 99
☐ 100 – 999
☐ 1,000 – 2,499
☐ 2,500 – 4,999
☐ 5,000 – 9,999
☐ 10,000+

2. What FEMA products does your firm currently use? Please check all that apply:

☐ Paper FIRM
☐ DFIRM
☐ FIRM Images (.TIF)
☐ LOMC Subscription on CD
☐ FMSIS Database Subscription

3. If you purchase digital map products, please briefly describe how you utilize them:

   

If you purchase paper map products, please briefly describe how you utilize them:

   

4. Would you consider replacing your paper products with digital products?

☐ Yes  ☐ No

If No, please briefly explain:


5. Does your firm face specific challenges in transitioning from paper products to digital products?

☐ Yes  ☐ No

If Yes, is there anything that FEMA can enhance or improve to reduce these challenges and allow your firm to partially or even completely transition to using digital products?


