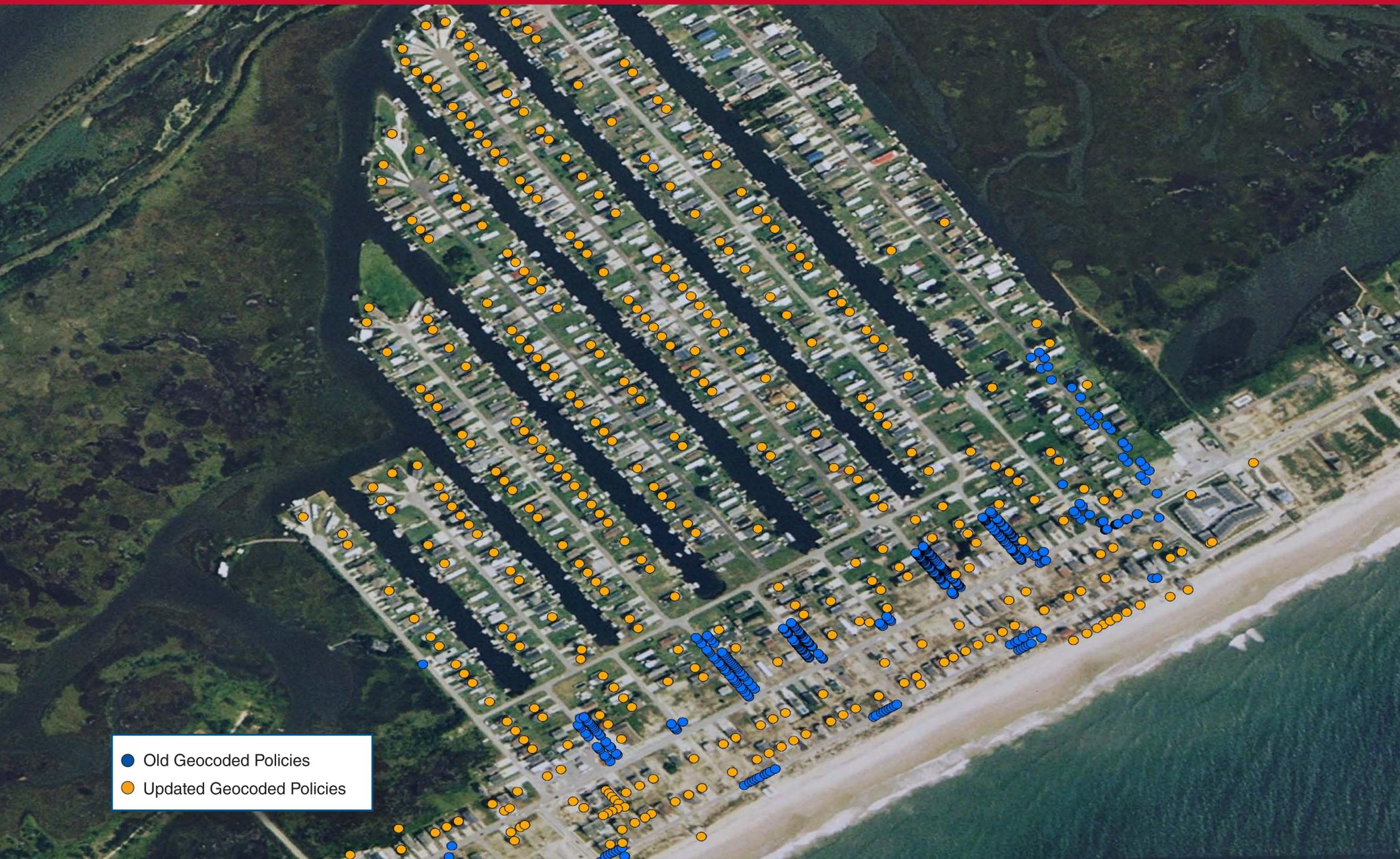




FEMA

Risk MAP Learning. Integrating. Collaborating.



● Old Geocoded Policies
● Updated Geocoded Policies

Geocoding Flood Insurance Policies and Claims to Better Analyze Flood Risk Areas

Nearly 20,000 communities across the United States and its territories participate in the National Flood Insurance Program (NFIP) by adopting and enforcing floodplain management ordinances to reduce future flood damage. Managed by the Federal Emergency Management Agency (FEMA), the NFIP makes Federally backed flood insurance available to homeowners, renters, and business owners in these participating communities.

Risk Mapping, Assessment, and Planning (Risk MAP) builds on flood hazard data and maps to provide communities, and ultimately individuals, with the information and tools they need to identify, assess, and take action to reduce flood risks. Risk MAP addresses gaps in flood hazard data to form a solid foundation for risk assessment, floodplain management, and actuarial soundness of the NFIP.

Recent advancements in Geographic Information Systems provide the tools needed to help FEMA achieve the goals of Risk MAP. Using geospatial tax parcel data, flood insurance policies and claims can be more accurately geocoded to individual properties (addresses) to determine the proximity to current and future flood hazards. Enhanced attribute matching on these maps— including address, year built, number of stories, square footage, assessed value of property and land, etc.— will greatly increase the accuracy of risk and loss reports and be used to mitigate risk through floodplain management and building codes.

Using this information, insurance agents can more accurately rate Preferred Risk Policies (PRPs) by determining distances from high flood risk areas known as Special Flood Hazard Areas (SFHAs). Property owners in SFHAs who have home mortgage loans granted by Federally regulated or insured lenders are required by law to purchase flood insurance.

Additional Information:

National Flood Insurance Program (NFIP): www.fema.gov/business/nfip/index.shtm

Risk Mapping, Assessment, and Planning (Risk MAP): www.fema.gov/plan/prevent/fhm/rm_main.shtm

