

119TH CONGRESS  
1ST SESSION

# H. R. 5229

To provide for improvements to National Flood Insurance Program rate maps, and for other purposes.

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## IN THE HOUSE OF REPRESENTATIVES

SEPTEMBER 9, 2025

Mr. DOWNING (for himself and Mr. VICENTE GONZALEZ of Texas) introduced the following bill; which was referred to the Committee on Financial Services

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## A BILL

To provide for improvements to National Flood Insurance Program rate maps, and for other purposes.

1       *Be it enacted by the Senate and House of Representa-*  
2       *tives of the United States of America in Congress assembled,*

3       **SECTION 1. SHORT TITLE.**

4       This Act may be cited as the “Improvement of Map-  
5       ping, Addresses, Geography, Elevations, and Structures  
6       Act of 2025” or the “IMAGES Act of 2025”.

7       **SEC. 2. NATIONAL FLOOD MAPPING PROGRAM.**

8       (a) INCLUSION OF PLANIMETRIC FEATURES IN RATE  
9       MAPS.—Section 100216(b)(3) of the Biggert-Waters

1 Flood Insurance Reform Act of 2012 (42 U.S.C.  
2 4101b(b)(3)) is amended—

3 (1) in subparagraph (D), by striking “and” at  
4 the end;

5 (2) in subparagraph (E), by striking the period  
6 at the end and inserting “; and”; and

7 (3) by adding at the end the following:

8 “(F) planimetric features, including, for  
9 each planimetric feature—

10 “(i) the associated parcel identifica-  
11 tion data for such planimetric feature; and

12 “(ii) to the maximum extent prac-  
13 ticable, using public and private sector ad-  
14 dress data, the address of such planimetric  
15 feature.”.

16 (b) FORMAT OF RATE MAPS.—Section 100216(c)(2)  
17 of the Biggert-Waters Flood Insurance Reform Act of  
18 2012 (42 U.S.C. 4101b(c)(2)) is amended—

19 (1) in subparagraph (B), by striking “and” at  
20 the end;

21 (2) in subparagraph (C), by striking the period  
22 at the end and inserting “; and”; and

23 (3) by adding at the end the following:

24 “(D) not later than 5 years after the date  
25 that the National Geodetic Survey completes

1 the National Spatial Reference System 2022,  
2 updated to conform with the geospatial data  
3 provided by such system; and

4 “(E) spatially accurate in accordance with  
5 the common protocols for geographic informa-  
6 tion systems under section 216 of the E-Gov-  
7 ernment Act of 2002 (44 U.S.C. 3501 note).”.

8 (c) ADDITIONAL CONSIDERATIONS.—Section 100216  
9 of the Biggert-Waters Flood Insurance Reform Act of  
10 2012 (42 U.S.C. 4101b) is amended—

11 (1) by redesignating subsection (f) as sub-  
12 section (k); and

13 (2) by inserting after subsection (e) the fol-  
14 lowing:

15 “(f) STREAM FLOW NETWORKS.—

16 “(1) IN GENERAL.—The Administrator shall co-  
17 ordinate with the United States Geological Survey to  
18 ensure that, to the extent necessary to maintain the  
19 stream flow networks critical to the National Flood  
20 Insurance Program, flood risk mapping, and flood  
21 risk assessments—

22 “(A) the stream gage stations in such  
23 stream flow networks are operational and use  
24 modern hardware;

1           “(B) such stream flow networks are suffi-  
2           ciently densified by adding new stream gage  
3           stations in high-risk areas;

4           “(C) inactive critical stream gage stations  
5           in such stream flow networks are reactivated;  
6           and

7           “(D) the speed of the geospatial real-time  
8           data feeds from such stream gage stations is in-  
9           creased.

10          “(2) DEFINITIONS.—In this subsection:

11           “(A) STREAM FLOW NETWORK.—The term  
12           ‘stream flow network’ means a network of  
13           stream flow gages maintained under the direc-  
14           tion of the United States Geological Survey and  
15           its partners that is used to measure or record  
16           the flow of water down a stream or river, or  
17           through an entire watershed system, and trans-  
18           mit such information using a geospatial real-  
19           time data feed.

20           “(B) STREAM GAGE STATION.—The term  
21           ‘stream gage station’ means a device installed  
22           at the edge of a river or stream that measures  
23           or records the flow of water down the stream  
24           and additional information such as water

1 height, water chemistry, and water tempera-  
2 ture.

3 “(g) AVAILABILITY OF DATA TO PUBLIC.—The Ad-  
4 ministrator shall make available to the public on the  
5 website of the Federal Emergency Management Agency a  
6 national geospatial data repository that—

7 “(1) provides access to the raw data used to in-  
8 clude the planimetric features and parcel identifica-  
9 tion data in National Flood Insurance Program rate  
10 maps;

11 “(2) to the extent that such data is available,  
12 allows users to view, query, and obtain such data at  
13 multiple levels of detail, including down to the prop-  
14 erty level;

15 “(3) allows users to view flood risks, flood in-  
16 surance zones, and flood elevations;

17 “(4) provides access to flood mapping and re-  
18 lated information such as—

19 “(A) hydrologic and hydraulic models used  
20 in determining flood risk;

21 “(B) structure footprints where available;

22 “(C) flood depth grids;

23 “(D) flood risk reports;

24 “(E) flood risk assessments (Hazard ana-  
25 lyses);

1 “(F) hazard mitigation plans; and

2 “(G) other flood risk products at the dis-  
3 cretion of the Administrator; and

4 “(5) maintains and disseminates such data in a  
5 consistent manner.

6 “(h) ENSURING CURRENT DATA.—Not less fre-  
7 quently than once every 5 years, the Administrator shall  
8 verify that each National Flood Insurance Program rate  
9 map contains data that is current and credible.

10 “(i) QUALIFICATIONS-BASED SELECTION CON-  
11 TRACTING.—

12 “(1) IN GENERAL.—With respect to a contract  
13 awarded by the Administrator under this Act, or by  
14 an entity receiving a grant under this Act, for pro-  
15 gram management, architectural and engineering  
16 services, or surveying and mapping, such a contract  
17 shall be awarded to a contractor selected in accord-  
18 ance with the procedures described in section 1103  
19 of title 40, United States Code (or an applicable  
20 equivalent State qualifications-based statute). The  
21 Administrator, or entity, as the case may be, shall  
22 require such contractor, as a condition of such con-  
23 tract, to award any subcontract for program man-  
24 agement, architectural and engineering services, or  
25 surveying and mapping in accordance with the pro-

cedures described in the previous sentence, or the applicable equivalent State statute.

“(2) RELATIONSHIP TO STATE LAW.—Nothing in this subsection shall supersede any applicable State licensing law governing professional licensure.

“(3) DEFINITIONS.—In this subsection:

“(A) ARCHITECTURAL AND ENGINEERING SERVICES.—The term ‘architectural and engineering services’ has the meaning given that term in section 1102 of title 40, United States Code.

“(B) SURVEYING AND MAPPING.—The term ‘surveying and mapping’ includes geospatial activities associated with measuring, locating, and preparing maps, charts, or other graphical or digital presentations depicting natural and man-made physical features, phenomena, and legal boundaries of the earth, including the following:

“(i) Topographic Engineering Surveying, including acquisition of topographic oriented surveying and mapping data for design, construction, master planning, operations, as-built conditions, precise structure stability studies using conventional

1 and electronic instrumentation, photo-  
2 grammetric, LiDAR, remote sensing, iner-  
3 tial, satellite, and other manned and un-  
4 manned survey methods as applicable.

5 “(ii) Hydrographic Engineering Sur-  
6 veying, including acquisition of hydro-  
7 graphic oriented surveying and mapping  
8 data for design, construction, dredging,  
9 master planning, operations, and as-built  
10 conditions using conventional and elec-  
11 tronic instrumentation, and photogramme-  
12 tric, remote sensing, inertial, satellite, side  
13 scan sonar, subbottom profiling, and other  
14 surveying methods, as applicable.

15 “(iii) Land Surveying, including prop-  
16 erty and boundary surveys, monumenta-  
17 tion, marking and posting, and preparation  
18 of tract descriptions, using conventional,  
19 electronic instrumentation, photogramme-  
20 tric, inertial, satellite, and other survey  
21 methods, as applicable.

22 “(iv) Geodetic Surveying, including  
23 first-, second-, and third-order horizontal  
24 and vertical control surveys, geodetic as-  
25 tronomy, gravity and magnetic surveys

1 using conventional, electronic instrumenta-  
2 tion, photogrammetric, inertial, satellite,  
3 and other survey methods, as applicable.

4 “(v) Cartographic Surveying, includ-  
5 ing acquisition of topographic and hydro-  
6 graphic oriented surveying and mapping  
7 data for construction of maps, charts, and  
8 similar products for planning, flood anal-  
9 ysis, and general use purposes using con-  
10 ventional and electronic instrumentation,  
11 photogrammetric, inertial, satellite, mobile,  
12 terrestrial, and other survey methods, as  
13 applicable.

14 “(vi) Mapping, charting, and related  
15 geospatial database development, including  
16 the design, compilation, digitizing, attrib-  
17 uting, scribing, drafting, printing and dis-  
18 semination of printed or digital map,  
19 chart, and related geospatial database  
20 products associated with planning, engi-  
21 neering, operations, and related real estate  
22 activities using photogrammetric, geo-  
23 graphic information systems, and other  
24 manual and computer assisted methods, as  
25 applicable.

1 “(j) DEFINITIONS.—In this section:

2 “(1) PLANIMETRIC FEATURE.—The term ‘pla-  
3 nimetric feature’ means the geographic elements and  
4 features—

5 “(A) that are independent of elevation,  
6 such as roads, structure footprints, and rivers  
7 and lakes;

8 “(B) which are represented on maps to  
9 show the true location and size of the elements  
10 in relationship to each other, as they are seen  
11 from the air; and

12 “(C) that are mapped from LiDAR or aer-  
13 ial photography by employing basic photo-  
14 grammetry.

15 “(2) PARCEL IDENTIFICATION DATA.—The  
16 term ‘parcel identification data’ means the informa-  
17 tion associated with a parcel of land, including the  
18 geographic location, unique parcel identifier, bound-  
19 aries, structures contained within the parcel, zoning  
20 classification, and owner.”.

21 (d) FUNDING FOR ELEVATION DATA.—Section 1310  
22 of the National Flood Insurance Act of 1968 (42 U.S.C.  
23 4017) is amended by adding at the end the following:

24 “(g) ALLOCATION FROM THE NATIONAL FLOOD IN-  
25 SURANCE FUND.—Each fiscal quarter the Administrator

1 shall allocate from the National Flood Insurance Fund an  
2 amount equal to 5 percent of any revenue collected under  
3 section 1308(b)(3) for use for creating or maintaining cur-  
4 rent and accurate National Flood Insurance Program  
5 Rate Maps.”.

