

ACCURACY VALIDATION PROCESS

TECHNICAL GUIDE FOR APPLICANT
COMPANIES

JANUARY 2013

Introduction

The Certification Committee of the National Flood Determination Association (NFDA) is providing this Accuracy Validation Process – Technical Guide for Applicant Companies (“Guide”) to assist companies applying for NFDA certification (“Applicant Companies”) in submitting audit files as a part of the NFDA Certification program.

For additional copies of this Guide, or for answers to specific questions concerning the Accuracy Validation Process, please contact the Certification Committee Chairperson, currently at:

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Overview

The Accuracy Validation portion of the Certification Program (“Accuracy Validation”) begins after the company applying for NFDA Certification (“Applicant Company”) completes the application and provides the independent auditing company (“Independent Auditor”) selected by the NFDA with a file that contains a complete dataset of determinations (as further described herein) completed during a consecutive twelve (12) month period. The dataset may contain determinations extending up to, but not exceeding fifteen (15) months prior to the date of collection. The Independent Auditor, or an independent data management company, (“Processor”) will create a randomly selected sample of determinations from this file for review (“Sample Set”). The number of records selected will be a direct result of the statistical formula applied to the Applicant Company’s data set. The statistical formula can be found in the “Framework for Flood Zone Determination Certification and Administration” document.

After the Sample Set has been generated, an audit file containing the Sample Set records with the flood determination information omitted will be sent to three (3) companies that have agreed to participate in the Accuracy Validation process (“Control Companies”). The identity of the Applicant Company will be considered confidential and will be concealed from the Control Companies. Likewise, the identity of the Control Companies shall be considered confidential and will be concealed from the Applicant Companies.

The individual Control Companies will use commercially reasonable efforts (both manual and automated efforts) to determine the flood zone status for each record in the Sample Set. The Control Companies will return their results to the Processor who in turn will collate the data and provide the results via output reports to the Independent Auditor, if applicable. The Independent Auditor will provide the appropriate output reports to the Committee Chair and the Applicant Company. Discrepancies between the Applicant Company’s flood zone status determination and the Control Companies’ flood zone status determinations will be reviewed and resolved through the discrepancy review process as facilitated by the Committee Chair.

IMPORTANT NOTE: Applicant Companies shall be responsible for additional expenses incurred by the NFDA due to non-compliance with the guidelines established for submission of information and data.

Data Selection

Applicant Companies will provide the Independent Auditor with a data file containing completed determinations based on the following criteria:

Time Frame:

- Data file must contain 12 consecutive months of data.
- Currency of data shall not extend more than 15 months prior to the date of collection.
- For determinations that have undergone one or more revisions (e.g. Life of Loan), the date of the most current determination result shall determine eligibility for inclusion in the data file.

Additional criteria:

- Any determination returned on the Standard Flood Hazard Determination Form (“SFHDF”) including those determinations classified as “partials”.
- Flood information or data sent to the client with the intent of being reproduced on the SFHDF.

Data Authentication:

- In order to maintain data integrity (i.e. to verify that a file has not changed as a result of file transfer, disk error, meddling etc.) an MD5SUM (or checksum) will need to be included with the data extract. This functions as a compact digital fingerprint for the file.
- The individual responsible for extracting the data from the Applicant Company’s system will need to assign the MD5SUM to the extracted data file and sign the Data Authentication Statement confirming that the data was extracted “as-is” and that no clean up or other modification was made to the file after the data extract was completed.

Record Layouts

The record layouts are the same regardless of the file format used. Unless noted otherwise, each file must contain two types of records, one header record and multiple data records.

Header Record

The header record must be the first record in the file and will contain the field names of the data fields used in the records for each individual determination (“Data Record”).

Field Name	Data Type	Length		Contents	Field Position (Flat File Only)	
		Min	Max		Start	End
DetID*	C	5	20	“DETID”	1	20
Address	C	1	40	“ADDRESS”	21	60
City	C	1	30	“CITY”	61	90
State	C	2	2	“ST”	91	92
Zip	C	5	9	“ZIP”	93	101
SFHA	C	1	1	“S”	102	102
PartialSFHA	C	1	1	“P”	103	103
LOMCID	C	1	16	“LOMCID”	104	119
LOMCDate	D	1	10	“LOMCDATE”	120	129
MapPanelID	C	1	11	“MAPPID”	130	140
MapPanelDate	D	1	10	“MAPPDATE”	141	150
CompletedDate	D	1	10	“COMPDATE”	151	160

*Applicant Companies should provide their determination identification number for this field.

Data Record

Each Data Record contains an address and the corresponding flood determination information.

Field Name	Data Type	Length		Description	Field Position (Flat File Only)	
		Min	Max		Start	End
DetID	C	5	20	Determination ID	1	20
Address	C	1	40	Address	21	60
City	C	1	30	City	61	90
State	C	2	2	State	91	92
Zip	C	5	9	Zip	93	101
SFHA	C	1	1	SFHA Determination In SFHA = Y Not In SFHA = N (This field MUST be populated!)	102	102
PartialSFHA	C	1	1	Partial SFHA – Yes = Y, No = N or blank	103	103
LOMCID	C	1	16	LOMC or blank	104	119
LOMCDate	D	1	10	LOMC Date or blank	120	129
MapPanelID	C	1	11	Map Panel ID or blank	130	140
MapPanelDate	D	1	10	Map Panel Date or blank	141	150
CompletedDate	D	1	10	Completion Date	151	160

SFHA Designations

For properties located within the Special Flood Hazard Area (“SFHA”), no distinction will be made between the various designations for the types of SFHAs. Likewise, for properties located outside the SFHA, no distinction will be made between the various designations outside the SFHA.

SPECIAL FLOOD HAZARD AREAS (Enter “Y” in SFHA Field)	NON-SPECIAL FLOOD HAZARD AREAS (Enter “N” in SFHA Field)
All zone designations beginning with “A”	C and X zones
All zone designations beginning with “V”	B, Shaded X zones, X500 zones (500-year floodplain)
	D zones
	Unstudied areas with no flood zone designations, or those identified as “None”

Partial SFHA Designations

The partial SFHA field is provided for those Applicant Companies that return completed determinations to their clients which indicate that there is SFHA on the property, but have not ascertained if in fact the structure on the property is within the SFHA (“Partial Determination”). Applicant Companies that incorporate such a process should use this field to indicate that the determination returned to the client was a Partial Determination. **APPLICANT COMPANIES THAT RETURN PARTIAL DETERMINATIONS AS COMPLETED DETERMINATIONS MUST PROVIDE THE INDEPENDENT AUDITOR WITH A WRITTEN DESCRIPTION OF THE PROCESS/PROCEDURE USED TO DETERMINE PARTIAL STATUS.**

File Formats

Certification Committee and the Processor have provided for the use of several file formats by the Applicant Company. The Comma-Separated Values file is the preferred file format. Other file formats are acceptable, in order of preference as follows:

1. Comma-Separated Values (CSV) Format file
2. Tab-delimited text file
3. Flat file
4. Database formats – Microsoft Access

Use of any other file format must be approved by the NFDA Certification Committee and the Processor.

Comma-Separated Values Format (CSV Format) – Preferred Format

A comma-separated values file format is text file that has data fields separated (or delimited) by commas. Each data record, except the last one, must end with a carriage return and a line feed. The file must contain a header record (with the column headings) followed by multiple data records. The file must also comply with the following rules:

- The header record must be the first record in the file and end with a carriage return and line feed. The header record must contain the field names. Make sure that there are no spaces, text, or blank lines above or below the header record.
- Make sure that there are no extra carriage return and line feed characters between or following the data records.
- Include the same number of data fields in each data record as there are field names in the header record. To leave a data field blank for a specific record, insert two commas to indicate the empty field. However, if the data field is the last one in the data record, don't insert a second comma.
- Arrange information in each data record in the same left-to-right order as the corresponding field names in the header record.
- To ensure that the contents of a data field are not interpreted as a field delimiter or data record delimiter, enclose a data field in quotation marks (" ") if it contains a comma, a tab, or a manual line break.
- To ensure that quotation marks (" ") that appear in the contents of a data field are interpreted correctly, use two consecutive pairs of quotation marks (" " " ").

File Sample

```
"DETID","ADDRESS","CITY","ST","ZIP","S","P","LOMCID","LOMCDATE","MAPPID","MAPPDATE","COMPDATE"  
"QWERTY1","123 4th Street, Suite 16","Cuyahoga Falls","OH","44223","Y","Y","97-06-0421A","05/31/02","3604219999B","05/31/02","06/01/02"  
"ASDFG23","555 ""Elmer"" Rd","Akron","OH","44310","N","","","",""  
"ZXC34VB","1819 Grand Ave","Cleveland","OH","443101234","N","","","","",""
```

Tab-Delimited Text File Format

A tab-delimited text file is an ASCII text file that has data fields separated (or delimited) by tabs. Each record, except the last one, must end with a carriage return and a line feed. The file must contain a header record (with the column headings) followed by multiple data records. The file must also comply with the following rules:

- The header record must be the first record in the file and end with a carriage return and line feed. The header record must contain the field names. Make sure that there are no spaces, text, or blank lines above or below the header record.
- Make sure that there are no extra carriage return and line feed characters between or following the data records.
- Include the same number of data fields in each data record as there are field names in the header record. To leave a data field blank for a specific record, insert two tabs to indicate the empty field. However, if the data field is the last one in the data record, don't insert a second tab.
- Arrange information in each data record in the same left-to-right order as the corresponding field names in the header record.
- To ensure that the contents of a data field are not interpreted as a field delimiter or data record delimiter, enclose a data field in quotation marks (" ") if it contains a comma, a tab, or a manual line break.
- To ensure that quotation marks (" ") that appear in the contents of a data field are interpreted correctly, use two consecutive pairs of quotation marks (" " " ").

File Sample

```
"DETID" "ADDRESS" "CITY" "ST" "ZIP" "S" "P" "LOMCID" "LOMCDATE" "MAPPID" "MAPPDATE" "COMPDATE"  
"QWERTY1" "123 4th Street, Suite 16" "Cuyahoga Falls" "OH" "44223" "Y" "Y" "97-06-0421A" "05/31/02" "3604219999B" "05/31/02" "06/01/02"  
"ASDFG23" "555 ""Elmer"" Rd" "Akron" "OH" "44310" "N"  
"ZXC34VB" "1819 Grand Ave" "Cleveland" "OH" "44310-1234" "N"
```

Flat File Format

A flat file is an ASCII text file composed of fixed-length records. Each header and data field must begin and end at a certain position in the record. Each record, except the last record, must end with a carriage return and a line feed.

File Sample

DETID	ADDRESS	CITY	ST	ZIP	SFHA	PartialSFHA	LOMCID	LOMCDATE	MAPPID	MAPDATE	COMPDATE
QWERTY1	123 4th Street, Suite 16	Cuyahoga Falls	OH	44223	Y	Y	97-06-0421A	05/31/02	3604219999B	05/31/02	06/01/02
ASDFG23	555 Elmer Rd	Akron	OH	44310	Y						
ZXC34VB	1819 Grand Ave	Cleveland	OH	44310	N						

Delivery Methods:

The Certification Committee along with the Processor have also provided for several delivery methods. In order of preference, the methods are as follows:

1. DVD/CD
2. 3.5" Floppy
3. Cartridge
4. Tape

Database Formats

Microsoft Access Database Format is acceptable. The data must be contained in one table with field names matching the "Contents" column of the "Header Record Layout" and data definition matching the "Data Record" described earlier in this document.

Access Sample

DETID	ADDRESS	CITY	ST	ZIP	SFHA	PartialSFHA	LOMCID	LOMCDate	MapPanelID	MapPanelDate	CompletedDate
QWERTY1	123 4th Street, Suite 16	Cuyahoga Falls	OH	44223	Y	Y	97-06-0421A	05/31/02	3604219999B	05/31/02	06/01/02
ASDFG23	555 "Elmer" Rd	Akron	OH	44310	Y						
ZXC34VB	1819 Grand Ave	Cleveland	OH	44310	N						
*											