ACCURACY VALIDATION PROCESS

TECHNICAL GUIDE FOR CONTROL COMPANIES

JANUARY 2013

Introduction

The Certification Committee of the National Flood Determination Association (NFDA) is providing this Accuracy Validation Process – Technical Guide for Control Companies ("Guide") to assist flood zone determination providers who have volunteered to be a control company ("Control Company") to properly fulfill their duties 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 ("Audit File") will be sent to three (3) Control 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 ("Control File") 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.

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
RecordNo*	C	15	15	"RECORDNO"	1	15
Address	C	1	40	"ADDRESS"	16	55
City	C	1	30	"CITY"	56	85
State	C	2	2	"STATE" ("ST" for Flat File)	86	87
Zip	C	5	9	"ZIP"	88	96
SFHA	C	1	1	"SFHA" ("S" for Flat File)	97	97
SFHA_2	C	1	1	"SFHA_2" ("T" for Flat File)	98	98
PartialSFHA	C	1	1	"PARTIALSFHA" ("P" for Flat File)	99	99
LOMCID	C	1	16	"LOMCID"	100	115
LOMCDate	D	1	10	"LOMCDATE"	116	125
MapPanelID	C	1	11	"MAPPANELID" ("MAPPID" for Flat File)	126	136
MapPanelDate	D	1	10	"MAPPANELDATE" ("MAPPDATE" for Flat File)	137	146
CompletedDate	D	1	10	"COMPLETEDDATE" ("COMPDATE" for Flat File)	147	156

*Record No is a unique identifier for each record that will be provided by the Processor.

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
LoanNo	C	15	15	Loan No = unique record ID	1	15
Address	C	1	40	Address	16	55
City	C	1	30	City	56	85
State	C	2	2	State	86	87
Zip	C	5	9	Zip	88	96
SFHA	C	1	1	SFHA Determination In SFHA = Y, Not In SFHA = N (This field MUST be populated!)	97	97
SFHA_2	C	1	1	SFHA Determination In SFHA = Y, Not In SFHA = N *Used only if second determination is requested by the	98	98

				Certification Committee		
PartialSFHA	C	1	1	Partial SFHA – Yes = Y, No = N or blank	99	99
LOMCID	C	1	16	LOMC or blank	100	115
LOMCDate	D	1	10	LOMC Date or blank	116	125
MapPanelID	C	1	11	Map Panel ID or blank	126	136
MapPanelDate	D	1	10	Map Panel Date or blank	137	146
CompletedDate	D	1	10	Completion Date	147	156

SFHA Designations

For properties located within the Special Flood Hazard Area ("SFHA"), no distinction will be made between the various designations for the 100-year floodplain. Likewise, for properties located outside the SFHA, no distinction will be made between the various designations outside the 100-year floodplain.

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 (500yr floodplain)
	D zones
	Unstudied areas with no flood zone designations, or those identified as "None"

File Formats

Certification Committee and the Processor have provided for the use of several file formats. 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

```
"LOANNO" "ADDRESS" "CITY" "STATE" "ZIP" "SFHA" "SFHA_2" "PARTIALSFHA" "LOMCID" "LOMCDATE" "MAPPANELID" "MAPPANELDATE" "COMPLETEDDATE"
"CVY200206060001" "123 4th Street, Suite 16" "Cuyahoga Falls" "OH" "44223" "Y"  "Y" "97-06-0421A" "05/31/02" "3604219999B" "05/31/02" "06/01/02"
"CVY200206060002" "555 ""Elmer"" Rd" "Akron" "OH" "44310" "N"
"CVY200206060003" "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

```
LOANNO           ADDRESS                     CITY            STZIP      STPLOMCID       LOMCDATE MAPPID      MAPPDATE COMPDATE
CVY200206060001  123 4th Street, Suite 16    Cuyahoga Falls  OH44223    Y Y97-06-0421A  05/31/02 3604219999B05/31/02 06/01/02
CVY200206060002  555 Elmer Rd                Akron           OH44310    N
CVY200206060003  1819 Grand Ave              Cleveland       OH443101234N
```

Database Formats

As described above, several database formats are acceptable including Borland dBase III, IV, or V and Microsoft Access. The data must be contained in one table with field names matching the "Field Name" column of the "Header Record Layout" and data definition matching the "Data Record" described earlier in this document.

Access Sample

Delivery Methods:

All files will be delivered to and from the Control Companies through email. In case the Control Company does not have email or is unable to use email for any reason, the Certification Committee along with the data management firm has also provided for several alternative delivery methods. In order of preference, they are as follows:

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

Deadlines:

The following is a table of the deadlines for completing each task in the Accuracy Validation Process:

Task	Who	Days to Completion
Return the Control File to the Processor	Control Company	30 days from receipt of the Audit File from the Processor
Send reminder to the Control Company	Processor	20 days from the date the Audit File was sent

File Naming Conventions:

File naming conventions have been established for the files exchanged between the Control Companies and the Processor to aid in determining the contents of each file. The conventions are as follows:

Audit File sent to the Control Company by the Processor	ccc_aaa.xxx where ccc = a number assigned to the Control Company, aaa = the random audit number assigned to the audit and xxx = the appropriate file extension for the file type. E.g. An Audit File for Audit "SZD20020925" sent in comma separated format to Control Company "013" would be named 013_ SZD20020925.csv
Control File returned to the Processor from the Control Company	RTNccc_aaa.xxx where ccc = a number assigned to the Control Company, aaa = the random audit number assigned to the audit and xxx = the appropriate file extension for the file type. E.g. A Control File for Audit "SZD20020925" sent in comma separated format to Control Company "013" would be named RTN013_ SZD20020925.csv