

WATERMARK

2007, Number 2

National Flood Insurance Program

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Behind the Levees

A levee is a man-made structure, usually an earthen embankment. Designed and constructed with sound engineering practices, levees are built to contain, control, or divert the flow of water to protect people and property behind the levees from being flooded.

Levees were first built in the United States more than 150 years ago. Many of the earliest American levees were built by farmers to protect their crops from floods. Since then, levees also have been constructed to protect urban areas. Typically, these more recent levees have been built to the rigorous standards of the U.S. Army Corps of Engineers (USACE). However, as rural areas have undergone development and urbanization, farms increasingly have been replaced by homes and businesses. People who live and work behind levees may be relying on an insufficient degree of protection from flooding.

Across the country, there are now tens of thousands of miles of river and coastal levees that affect millions of people. It is important for them to understand the risks associated with being behind levees and the steps they can take to protect themselves and their property from flooding. In particular, these people need accurate assessments of their current degree of protection and the scope of flood damage should their levees fail.

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Flooding occurred in Washington when the Snohomish River breached its levee in early November 2006. (Photo by Marvin Nauman, FEMA)

May 2007 NFIP Rate Changes

NFIP premiums will increase an average of 6.0 percent for policies written or renewed on or after May 1, 2007. Although rates for subsidized policies will increase 7.0 percent, premiums for actuarially rated policies will rise only 5.4 percent as a result of leaving the rates for Preferred Risk Policies unchanged while increasing the premiums for Standard X-Zone policies and actuarially rated Special Flood Hazard Area policies an average of 7.4 percent.

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FEMA

Message from the Administrator

Dear *Watermark* Reader,

Since the record disaster cycle of hurricanes hit the Gulf Coast in 2005, FEMA's employees—temporary and permanent staff alike—have been working hard to make people safe and to keep them safe.

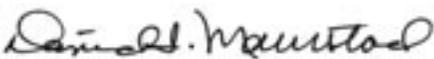
One example of how we are doing this is by making available our mitigation best practices portfolio (www.fema.gov/mitigationss/index.jsp). Through the portfolio, the Mitigation Division Community Outreach Unit offers myriad ways for community officials and private citizens to build and rebuild in a safer manner. Visitors to the portfolio page on the FEMA website can tailor their search for a best practice by using an interactive map or by inserting search criteria from fields such as state, hazard being mitigated, or project they are considering. Keywords also can be used to search for types of buildings, land use/planning, or flood insurance activities (to mention a few). Tailored searches will even allow a property owner to visualize what an elevated home will look like.

Another area in which FEMA is updating how the NFIP does business is through our Flood Map Modernization activities (www.fema.gov/plan/prevent/fhm/mm_mca.shtm). Our flood maps have been produced and used for 35 years, originally for the identification and depiction of flood hazard areas in communities and for setting flood insurance rates. Now, these maps have come to be more widely used for many purposes, including local planning, emergency preparedness and response, and natural resource management. Thus, FEMA is working hard to ensure that the flood maps are as accurate and useful as possible.

Map modernization received its first appropriation in 2003. When we reached the halfway point in the funding for this initiative, FEMA performed a mid-program evaluation that considered input from Congress, the U.S. Government Accountability Office, the Department of Homeland Security's Inspector General, and other stakeholders. Progress toward map modernization goals has been assessed, and FEMA is making changes in its implementation of modernization that will result in better-targeted and more accurate flood data, while also producing digital flood maps for a significant portion of the nation. See "Mid-Course Adjustment: Flood Maps" on page 9 for more details.

And, we continue to make news about NFIP changes more accessible than ever through the *e-Watermark* website (watermark.nfipstat.com), which is updated at the beginning of each month. If you'd like to be notified when new articles and other information have been posted on the website, I invite you to subscribe to our free e-notification service. Simple instructions for doing this are on *e-Watermark's* home page.

Sincerely,



David I. Maurstad
Federal Insurance Administrator
National Flood Insurance Program



Watermark is published three times a year by the National Flood Insurance Program (NFIP). The NFIP is administered by the Federal Emergency Management Agency (FEMA), a division of the U.S. Department of Homeland Security.

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www.fema.gov/business/nfip/wm.shtm

May 2007 NFIP Rate Changes
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Premium increases vary by flood-risk zone as described below.

V Zones (coastal high-velocity zones)

Larger rate increases are being implemented again this year (1) due to an increased contingency loading (from 10 percent to 20 percent) that more appropriately reflects the volatility in flooding and (2) in response to the Heinz Center's Erosion Zone Study, which clearly indicates that current rates significantly underestimate the increasing hazard from steadily eroding coastlines.

- Post-FIRM V Zones: Premiums will increase 10 percent.
- Pre-FIRM V Zones: Premiums will increase about 9.5 percent.

A Zones (non-velocity zones, which are primarily riverine zones)

There will be large increases this year.

- Post-FIRM AE Zones: Premiums will increase about 6 percent as indicated by the NFIP's actuarial rate model, which includes an increase in the contingency loading from 5 percent to 10 percent.
- Pre-FIRM AE Zones: Premiums will increase about 7 percent, which will help to reduce the amount of the subsidy in these rates.
- AO, AH, AOB, and AHB Zones (shallow flooding zones): Premiums will be increased between 9 percent to 10 percent.
- Unnumbered A Zones (remote A Zones where elevations have not been determined): Premiums will increase about 8 percent. These increases are designed to keep

rates in line with Post-FIRM AE Zones.

- A99 Zones (approved flood mitigation projects such as levees, still in the course of construction): Premiums will increase about 10 percent.
- AR Zones: Premiums will increase about 10 percent.

X Zones (zones outside the Special Flood Hazard Area)

Moderate increases are being implemented.

- Standard Risk Policy: Premiums will increase about 10 percent.
- Preferred Risk Policy: No changes.

Mortgage Portfolio Protection Program

Rates have been revised to keep them in line with increases to A and V Zone policies. 

Behind the Levees
continued from page 1

A Calculated Risk

No levee can provide full protection from flooding. Even the best flood control system or structure cannot completely eliminate the risk of inundation when flood-swollen rivers or lakes overflow. Although all levees are designed to provide a specific degree of protection based on projected flood depths, unexpectedly large floods can cause them to be overtopped or even fail altogether, as happened in New Orleans after Hurricane Katrina made landfall in 2005.

Because levees deteriorate over time, they require regular inspection and maintenance and periodic upgrades to retain their structural integrity and continue to provide the degree of protection for which they were designed. Maintenance can become a serious challenge, and a great expense, as a levee system gets older. When levees that have been insufficiently maintained fail, the consequences can be catastrophic, with more significant damage than if the levee had not been constructed in the first place.

Unfortunately, assessing the safety of levees is difficult because information about their locations, ages,

structural integrity, and certification status often is outdated or missing altogether.

Levee Accountability

Who owns levees?

A levee owner can be a Federal or State agency, a water management or flood control district, a local community, a levee district, a private business, or an individual.

Who operates and maintains levees?

A Federal or State agency, an agency created by Federal or State law, or an agency of a community participating in the NFIP is responsible for operating and maintaining levees.

Who evaluates the safety of a levee?

Levee safety evaluations are the responsibility of the levee owner.

What is FEMA's role?

FEMA's authorizing legislation makes it responsible for identifying flood risks in areas behind levees. This is accomplished by flood risk analysis and flood hazard mapping projects, which include updating the nation's flood hazard maps through the Map Modernization Program.

FEMA does not design, operate, examine, certify, or maintain levee systems. Nor does FEMA determine how a structure or levee system will perform in a flood event. However, the agency is responsible for establishing minimum design, operation, and maintenance criteria that must be met for a levee to be recognized as providing flood protection against the 1-percent-annual-chance flood. And, because FEMA's Flood Insurance Rate Maps (FIRMs) display zones of relative flood risk, FEMA recognizes on its FIRMs only those levee systems that have met and continue to meet these minimum standards.

It is FEMA's job to set levee safety standards. However, because FEMA is not empowered to examine or analyze structures to determine their performance in a given flood event, it is the levee owner's job to provide documentation to show that a levee meets current design, operation, and maintenance criteria.

Levee Safety and Flood Insurance

FEMA is updating the nation's flood hazard data and maps through its Map Modernization Program. According to *Provisionally Accredited Levees*, a new FEMA publication available online (www.fema.gov/pdf/plan/prevent/fhm/lv_palbro.pdf), approximately one quarter of the counties that FEMA is remapping have levees shown on their FIRMs.

Assessing flood risk for areas behind levees is complex. Among the many factors the assessment must take into account are the actual elevations a 1-percent-annual-chance flood will reach as well as the ability of a levee to withstand that amount of water. If the levee owner provides the necessary documentation to indicate that the levee meets FEMA's criteria, the map that includes it will show the area behind the levee as a moderate-risk zone.



Paul Floro from the U.S. Army Corps of Engineers checks the progress of a stabilization berm at the levee in Buras, Louisiana, in May 2006. (Photo by Marvin Nauman, FEMA)

What happens if a levee's owner cannot prove that it meets FEMA's 1-percent-annual-chance criteria? In such cases, FEMA revises the FIRM

The 1-Percent-Annual-Chance Flood

According to the NFIP's *Flood Insurance Manual*, the 1-percent-annual-chance flood is one that has a 1-percent chance of being equaled or exceeded in any given year. Formerly called the "100-year flood," the 1-percent-annual-chance flood is synonymous with "base flood."

A 1-percent annual chance of flooding may not seem like much of a gamble, but unpredictable weather conditions, recent upstream development, or deteriorating levees can dramatically increase the chances of flooding in areas that people thought were safe.

currently in effect to show that the land behind the levee has insufficient protection from flooding and is, therefore, a high-risk Special Flood Hazard Area. This action puts property owners on notice that they are in greater jeopardy of flood loss. At policy renewal time, it also results in higher flood insurance premiums to reflect the increased flood risk.

FEMA Guidance

The devastation caused by Hurricanes Katrina and Rita in 2005 brought the issues of levee policy, flood hazard management, and flood insurance to the forefront of public debate and discussion. However, these issues were not new to FEMA. Nearly 20 years before Katrina and Rita made landfall, FEMA established detailed requirements (in Title 44 of the Code of Federal Regulations, Section 65.10) to guide the evaluation of levees and the mapping of levee-affected areas on flood maps.

Periodically, FEMA disseminates information about levee safety and certification and about the procedures used for showing the flood risk behind levees on Flood Insurance Rate Maps. For example, FEMA's comprehensive *Guidelines and Specifications for Flood Hazard Mapping Partners* provides guidance for ensuring standard levee evaluation and mapping practices. And, less than 2 weeks before Hurricane Katrina hit the Gulf Coast in 2005, Mitigation Division Director David Maurstad issued *Procedure Memorandum 34: Interim Guidance*

A year after Katrina made landfall, Maurstad issued *Procedure Memorandum 43: Guidelines for Identifying Provisionally Accredited Levees*. This document clarified the procedures for documenting flood risk (see below). Because gathering the necessary documentation can take time, FEMA is allowing owners of eligible levees 2 years to provide evidence of the levee's status. During that time, the levee will be shown on the flood map as provisionally accredited, and the area behind it will be shown as having a moderate flood risk.

Special Flood Hazard Areas, the NFIP requires all new and substantially improved buildings to be constructed to or above the elevation of the 1-percent-annual-chance flood. In areas behind levees that are mapped as low- to moderate-risk areas, no NFIP floodplain management requirements apply. However, appropriate precautions are still encouraged as the risks for overtopping or failure of the levee remain.

People who live or work behind levees must understand the risks they face for flooding. For this reason, FEMA recommends flood insurance for all properties behind levees. In addition, FEMA maps carry a warning that overtopping or failure of the levee, dike, or other flood control structure is possible, and that flood insurance and adherence to evacuation procedures are strongly recommended.

For more information, visit the "Levees" page on the FEMA website (www.fema.gov/plan/prevent/fhm/lv_intro.shtm). There you will find the requirements for "Mapping of Areas Protected by Levee Systems" outlined in Title 44 of the Code of Federal Regulations, Section 65.10. In addition, you will find procedures for levee accreditation in FEMA's *Guidelines and Specifications for Flood Hazard Mapping Partners—Appendix H: Guidance for Mapping of Areas Protected by Levee Systems; Procedure Memorandum 34: Interim Guidance for Studies Including Levees; and Procedure Memorandum 43: Guidelines for Identifying Provisionally Accredited Levees*. 

Guidelines for Identifying Provisionally Accredited Levees

FEMA is working in coordination with the USACE to review and accredit levees in the United States. On September 25, 2006, FEMA issued *Procedure Memorandum 43: Guidelines for Identifying Provisionally Accredited Levees*, which explains that, because documenting flood risk can be a time-consuming process, levee owners will have up to 24 months to obtain and submit necessary data and documentation. In the meantime, the levee will be considered "provisionally accredited" and most or all of the area behind the levee will be designated Zone X (shaded) on the FIRM. A note clarifying the provisional nature of this zone designation also will be shown on the FIRM.

On September 26, 2006, the USACE issued a memorandum entitled *Policy Guidance for the Prioritization of FY 07 Inspection of Completed Works (ICW) Operations & Maintenance, General (O&M Gen), Mississippi River and Tributaries (MR&T) and Flood Control & Coastal Emergencies Inspection Accounts*. This memorandum, developed in collaboration with FEMA's, provides inspection policy guidance on levee systems that are in the USACE's programs. The memorandum helps clarify the USACE's and FEMA's responsibilities for notifying levee owners of the condition of their levees and the data required to accredit levees on FEMA's flood maps.

for Studies Including Levees to all FEMA Regional Offices and Mitigation Division Directors. This guidance reemphasized FEMA's 20-year-old levee policy and regulations and provided additional direction to help communities protected by levees meet Federal safety standards.

Accreditation Doesn't Guarantee Protection

Communities that join the NFIP are required to adopt floodplain management ordinances to minimize damage to homes and businesses located in Special Flood Hazard Areas. In areas behind levees that are mapped as

Recommend Flood Insurance to Every Client

Rita Hollada, CIC, CPCU, CPIA

Flooding is the most common natural disaster in the United States. Yet every time there is a flood event, the media highlights the victims who chant in unison that they never knew that flooding was not covered by their homeowners insurance. Eventually, state insurance departments receive complaints, and legislators promise investigations. Finally, errors and omissions lawsuits are filed and agents find themselves trying to defend against two major allegations. They will be accused either of failing to advise clients to purchase flood insurance or of failing to advise clients of the limitations of flood coverage under the standard homeowners policy. It is a cycle that cannot continue. There is no longer an excuse—every insurance agent needs to know about flood insurance. Period.

That said, the first thing every agent needs to appreciate is just how broad the water damage exclusion is in most property insurance policies. It is more than a "flood" exclusion; it is an exclusion for all damage done by the overflow of a body of water, tidal water, waves, surface water, or flood, regardless of the source or proximate cause. The exclusion also applies to spray from any of these water events, whether or not driven by wind.

The definition of flood as found in the flood policies issued through the NFIP is far more liberal. The *Flood Insurance Manual* defines flood as partial or total inundation of normally dry land by water from virtually any source. It even includes "mudflow,"

which is described as a river of mud. These events are far more expansive than what one would normally think of as a "flood." The surface water or mudflow could be caused by a sudden downpour or the rupture of a water main, and definitely by a storm surge, regardless of the proximity to a body of water. By understanding the breadth of this definition, agents should appreciate that every client has a risk of being flooded. The only real question is "How great is that risk?"

Risk Assessment and Coverage Limitations

The NFIP provides a number of easy-to-use tools to help agents (and prospective policyholders) determine the degree of risk. One source of information is the NFIP's FloodSmart website (www.FloodSmart.gov). At this website it is possible to easily assess a risk by clicking on the "What is your risk?" button in the upper right corner of the home page and then entering a property address in the next screen. On this page, you can also use the "Test the waters" button to get dollar estimates of property damage based on various flood depths. It is even possible to view the appropriate flood map segment online to see the location of a property and its designated flood risk zone.

A flood zone determination provided by one of the numerous flood zone determination companies could also quickly determine risk. Once the flood risk level is known, an agent is

in a good position to accurately discuss risk and coverage needs with a prospect or client. Now the person can make an informed decision about the purchase of flood insurance. More importantly, the agent can document that the conversation occurred and secure a signature, if flood insurance is rejected. ACORD provides Form 60, the *Flood Insurance Notice/Rejection* form, which is ideal for this purpose. You can access this online through ACORD's form page (www.acordadvantage.org/forms/forms.aspx).

When the agent begins to discuss with a client the purchase of a flood insurance policy, it is important to stress the limited coverage provided by various flood forms. Some standard carriers will offer flood as a covered peril on some commercial property and inland marine forms. However, it is important to research the actual policy language because coverage can be limited. For example, some forms will not extend to properties in an "A, V, or shaded X zone." Agents need to know the significance of this language and realize that any policy that covers flood except properties located in an "A, V, or shaded X zone" is not covering much!

In the "Zone"

Every community participating in the NFIP has been extensively mapped to identify hazard areas. These are known as flood zones. Areas with the greatest risk of flooding are known as Special Flood Hazard Areas (SFHAs) and are desig-

nated as A or V zones on the maps. SFHAs have a 1-percent chance of flooding in any given year. The X zones (formerly called B and C zones) are moderate- or minimal-hazard areas. A shaded X zone is perceived to have a greater likelihood of flooding than an unshaded X zone, although statistics do not actually confirm that.

Flood policies offered by the NFIP provide coverage to insured property, regardless of flood risk zone. The zone determination, however, does affect the rating criteria and construction requirements of the individual property. Every property is individually rated in the NFIP, according to its date of construction, building type, and use, as well as its risk zone. Buildings in SFHAs must be elevated to a required minimum height above the floodplain if constructed after the establishment of the Base Flood Elevation posted on the community's flood map.

Coverage Limitations

Every agent needs to realize that the policy provided by the NFIP Servicing Agent or the contracted WYO companies is a limited contract. Assumptions relative to other types of insurance contracts cannot be made. The flood policy covers one thing and one thing only—direct dam-

age by or from flood, as defined. In fact, the explanation requires that the damaged property have undergone some physical change as a result of the floodwaters. There is no coverage for consequential damage, indirect damage, financial loss, loss of use, additional living expenses, or extra expense. These losses are clearly excluded in the policy.

Additionally, there is no coverage for many types of property, including finished structure or personal property in a basement or under an elevated building, underground structures, decks or walkways outside the perimeter walls of a building, or any property in the open. Coverage is very limited for valuable items such as jewelry, antiques, or art. With regard to business personal property, there is no coverage for the property of others in the care, custody, or control of the policyholder.

Finally, agents need to explain the settlement conditions of NFIP policies. Most claims will be settled on an Actual Cash Value basis. This includes all personal property and all structures except for a single-family primary residence. The single-family primary residence may be eligible for a settlement based on the replacement cost with like kind and quality of structure items if it is insured to at least 80 percent of its replacement

cost at the time of the loss. This is not an agreed value and definitely not guaranteed replacement cost. The maximum amount to be paid will be the amount of insurance.

The main lesson to be learned about flood is that every insurance client is at risk for flooding. Coverage for this most common event is principally available through the NFIP, which provides a limited coverage form. There is no promise of full indemnification; coverage is limited to insured structures and certain types of personal property. The only way to understand the full scope of the coverage is to read and study carefully the *Flood Insurance Manual* and the policy form. Complete information about the NFIP is available at the FEMA website (www.fema.gov/business/nfip/). Spend the time now to avoid the problems later. 📖

Rita Hollada, CIC, CPCU, CPIA, is a member and has served as the Chair of the Flood Insurance Producers National Committee. She works closely with the staff of the NFIP on producer issues and as a liaison to the producer community. She is a member of the National Faculty of the CIC program and often works as a consultant to insurance agencies and companies. She can be reached at rita@insprofs.com.

DEFINITION

Finished (Habitable) Area

The portion of a house that is revealed when teens pack up the flotsam and jetsam that fills their rooms and head off to college. In addition, the *Flood Insurance Manual* defines any finished and habitable space as:

"An enclosed area having more than 20 linear feet of finished walls (paneling, etc.) or used for any purpose other than solely for parking of vehicles, building access, or storage."

Connecting Consumers to Agents

The NFIP's marketing campaign, FloodSmart, uses many tools to educate consumers about the risks of flooding and the benefits of protecting their homes and businesses with flood insurance. These tools include direct response television commercials, a direct mail campaign, online and print advertising, and various public relations initiatives.

Each of the methods employed by FloodSmart is designed to motivate the consumer to either log on to the FloodSmart website (FloodSmart.gov) or call a toll-free telephone number (888-379-9531) for more information. By logging on to FloodSmart.gov, consumers can learn about their own personal risk of flooding and find out what the financial cost of a flood might be to them. Armed with that information, consumers can then click on the "Find an Agent" button to locate an insurance agent nearest to their address for a quote on a flood policy.

When consumers choose to call the toll-free number, they dial the NFIP Call Center established in 2003 especially for the NFIP's marketing efforts. Upon reaching the Call Center, consumers are offered a free FloodSmart brochure that will be sent to their home or business. Consumers may also ask the Customer Service Representative to look up a list of flood insurance

agents near them. More importantly, the Call Center has the ability to dial the insurance agent of the consumer's choice and transfer him or her directly to the agent. Insurance agents must participate in the Agent



Referral Program to benefit from this feature (registration is through Agents.FloodSmart.gov). There are now more than 6,000 qualified agents enrolled in the Agent Referral Program.

FloodSmart employs two types of direct mailings that also can play an important role in connecting consumers to agents: acquisition and retention. All of the acquisition direct mail pieces FloodSmart sends out to attract new policyholders contain contact information for an insurance agent close to the recipient's address. Insurance agents participating in the Agent Referral Program can count on their names being included in these mailings. Retention direct mailings, which encourage consumers to keep their flood insurance policies, actually contain the name of that consumer's insurance agent, which adds a personal touch to the direct mail effort.

The Agent Co-Op Program is one more way consumers get connected with insurance agents. Through this program, agents are reimbursed up to 50 percent of their advertising costs to use professionally produced

materials to advertise locally in Yellow Pages, newspaper, magazine, radio, billboard, and direct mail. Agents can qualify for an additional 25 percent reimbursement when they participate in

NFIP training. To date, more than 850 insurance agents participate in the Agent Co-Op Program.

As you can see, the marketing efforts currently taking place benefit the agent community in many ways. Since the beginning of the FloodSmart campaign, more than 6.6 million consumers have been put in touch with agents nationwide.

Denise Quinn at PAP Financial, an agency that writes for Allstate, had this to say about the Agent Co-Op and Agent Referral Programs: "The co-op program is proving to be beneficial to our agency. We receive consumer calls based on our use of magazine templates in our local medium. We also refer to [Agents.FloodSmart.gov] regularly. Our agency is registered in the referral program, where we receive an average of one lead per month. We will continue to use the program." 

Mid-Course Adjustment: Flood Maps

If you want to know how to get to where you are going, you'll probably consult a paper map or online mapping service. In the world of flood prevention, protection, and response, those who want to locate risks within the floodplain consult FEMA's Flood Insurance Rate Maps (FIRMs).

Today, millions of people in the United States and its territories depend on the accuracy of the FIRMs for information about where and how to build safely, rate policies for flood insurance coverage, manage development, site mitigation projects, and rebuild after floods occur. FEMA is committed to providing consumers with up-to-date, accessible, and accurate flood hazard mapping information.

Modernizing FEMA's Maps

Flood Map Modernization is a multi-year Presidential initiative supported by Congress that is directed at improving and updating the Nation's flood hazard identification maps. The updated maps will reflect new data as well as improved technologies for identifying flood hazards.

With any long-term initiative, it is a good practice periodically to evaluate the original goals, seek feedback from stakeholders, and make adjustments as appropriate to ensure that the initiative is being implemented in the best manner possible.

When the Map Modernization initiative approached the halfway point in its funding, FEMA performed a mid-program evaluation that considered input from Congress, the U.S. Government Accountability Office

(GAO), the Department of Homeland Security's Inspector General, and other stakeholders. As a result of this evaluation, FEMA is now implementing changes to its Map Modernization Program that will result in better-targeted and more accurate flood data, as well as the production of digital flood maps for a significant portion of the United States.

A Targeted Shift

From the beginning of this initiative in 2003, Map Modernization has focused on creating a digital flood map layer for all communities at risk of flooding. However, recommendations from stakeholders during the initiative's first years have indicated a preference for FEMA to focus on developing flood maps that meet new higher standards for mapping and for a shift in resource allocation to those communities that have the most significant flood risk, even though it would result in a delay in map production for communities with a lower risk of flooding.

FEMA believes the "adjusted" course it is now implementing for Map Modernization is responsive to user and Congressional input and, based on improved data collected as part of the initiative, reflects a sound direction for the future. The Map Modernization Program's modified objectives are now: (1) producing new digital products; (2) providing new, updated, or validated engineering analyses; and (3) integrating the 2005 Floodplain Boundary Standard into the digital maps.

The table below shows that, with the adjusted course, more engineering analysis will take place, and there will be a higher level of compliance with the Floodplain Boundary Standard than would have been possible under the course originally intended. On the other hand, there will be a decrease in the total land area being mapped and the percentage of the U.S. population receiving a digital map product.

	ORIGINAL COURSE	ADJUSTED COURSE
Percentage of mapped stream and coastal miles meeting 2005 Floodplain Boundary Standard	57%	75%
Percentage of mapped stream and coastal miles with new, updated, or validated engineering analysis	22%	30%
Percentage of population covered by maps with new, updated, or validated engineering analysis	15%	40%
Percentage of land area of continental United States covered by digital flood maps	100%	65%
Percentage of United States population covered by digital flood maps	100%	92%

The Floodplain Boundary Standard

In response to input from Congress and the GAO as well as recent experience gained in converting paper maps to digital format, FEMA implemented an additional mapping standard midway through the initiative that is related to the conversion of digital flood boundaries. This new standard is called the Floodplain Boundary Standard, and it requires matching the flood boundary from the paper map to the best available topographic information, and then merging both into the digital format. This process results in a digital map whose floodplain boundary line corrects any discrepancies in the paper map's boundary that may have existed either because topographic information was insufficiently detailed when the paper map was created or as a result of the conversion process.

Map Modernization Progress Report

Following are the major advances FEMA has made in the process for modernizing FIRMs for the United States.

Standardized Guidelines

FEMA's release of *Guidelines and Specifications for Flood Hazard Mapping Partners* was a major achievement in coordinating and fostering accuracy and consistency in flood mapping. This document and its appendixes define the technical requirements and product specifications for flood hazard maps and related NFIP products, and also reflect changes to processes and products that have come about with Map

Modernization, such as data capture standards and guidelines.

The MHIP

Another critical implementation aid developed by FEMA is the Multi-Year Flood Hazard Identification Plan (MHIP), which details FEMA's plan for prioritizing and delivering modernized flood maps nationwide. A standardized procedure for annually refining the MHIP is based on input from States and other stakeholders.

Floodplain Boundary Standard

Section 7 of FEMA's Fiscal Year 2004—Fiscal Year 2008 MHIP established a Floodplain Boundary Standard that must be met for a map to be considered "modernized." Guidance on implementation of the standard was issued to mapping partners in September 2005. This single step goes a long way toward alleviating the concerns of map users that boundaries improperly drawn on the paper maps would simply be transferred to the digital maps. With the Floodplain Boundary Standard in place, this potential inaccuracy is avoided.

Mapping Information Platform

In 2004, FEMA launched the Mapping Information Platform (MIP), a Web-based infrastructure that provides the ability to manage, extract, share, and produce mapping information. FEMA's mapping partners post and share data developed for flood study projects on the MIP. The site is enhanced continually to provide upgraded engineering and mapping tools to FEMA's mapping partners.

Risk-Based Mapping Priorities

FEMA uses a process called sequencing to compare flood risks

between communities and then prioritize mapping for the higher-risk area. Based on a series of factors (such as population and growth, housing units, flood insurance policies and claims, and repetitive flood losses), every county in the U.S. has been assigned a "risk factor" that is used by FEMA when determining allocation of study funds and priorities. In general, counties with the highest risk factor are high-priority targets for new maps. Sequenced priorities are communicated to the FEMA Regions and to the State, where further adjustments in priority may be based on local conditions.

Census Block Groups

Beginning with Fiscal Year 2006 funding (October 1, 2005), sequencing has been based on prioritized census block groups rather than on prioritized counties. Block groups are the smallest geographic unit for which the U.S. Census Bureau tabulates sample data. This adjustment allows for additional focus on those areas that comprise 90 percent of the Nation's flood risk and account for 92 percent of the Nation's population.

Although 10 percent of the flood risks in the country have received a lower priority as a result of the Map Modernization Program's mid-course adjustment, it remains FEMA's goal to map 100 percent of the United States.

Stream Mile Measurements

The improved detail and accuracy available with digital mapping techniques are enabling FEMA to shift from using map panels to using stream miles (including shoreline for the open ocean, lakes, and ponds) as



that differing vulnerabilities to flooding can be targeted individually. Further, use of stream miles permits more precise identification of areas that need additional attention, such as new flood data or a review of whether the mapping standards are being

- Meeting additional needs for new flood data that either had not been identified or could not be accommodated during the initiative.
- Conducting normal maintenance activities associated with the 5-year review mandated under Section 575 of the National Flood Insurance Reform Act of 1994 that 20 percent of the existing maps will be evaluated each year to determine what revisions and updates are needed.
- Ensuring that, as technology improves, the modernized maps and the process FEMA uses to produce them evolve as well.

a measure of progress. There are roughly 3 million stream and coastal miles of floodplains in the United States. Approximately 1 million of these lie within Federal lands such as national parks and military bases. Of the remaining 2 million stream and coastal miles that are or could be at risk of flooding due to development, about 1 million have been the subject of some type of flood hazard analysis.

Initially, counting map panels was a convenient way to inventory flood maps because each covered a given area and the number remained fairly constant for a region. With the development of geographic information systems (GIS) technology, the scale of a flood map now can readily be tailored to whatever its use. Therefore, the size of the "panels" and the number of panels needed to cover the country are no longer constant.

On the other hand, the number of stream and coastal miles in the U.S. is fixed and thus provides a standard against which progress can be measured. Using stream miles rather than rectangular panels also allows depiction of a specific potential hazard so

met along that reach of stream. As a result of the mid-course adjustment, 40 percent of the U.S. population will have maps that encompass stream miles based on new, updated, or validated engineering analysis.

Map modernization will not eliminate the use of panels. They continue to be an effective tool for allowing insurance agents and building officials to make key insurance and mitigation decisions that are tied to a specific panel location, and aid in tracking past decisions.

Looking Ahead

From the inception of the Map Modernization initiative and continuing through to the present, there always has been an identified need for a post-Map Modernization phase that will account both for map maintenance and for other unmet needs. Specifically, areas that must be addressed during that phase include:

- Completing a digital flood layer for the Nation, focusing on the low-risk areas that were not addressed during the Map Modernization initiative.

The conversion from a paper map system to a digital system is a monumental step forward and revolutionizes how flood maps are maintained, stored, and distributed. The use of digital tools is resulting in dramatically improved efficiency in the process of making, using, and updating flood maps and also enhancing their accuracy.

FEMA's mid-course adjustment in implementing the Map Modernization initiative will yield cost-effective benefits in terms of timely realization of digital flood map coverage for those areas in which it is most needed. Over the long term, these modernized flood maps will more accurately portray flood hazards so that risks to life and property can be assessed and appropriate action taken. 

Claims Handbook Newly Revised

The NFIP *Flood Insurance Claims Handbook* was created by FEMA to assist insured flood victims through the process of filing a claim. It contains several sections that explore what property owners can do before a flood to facilitate claims handling should they become flood victims, as well as what steps to take after a flood to hasten claims processing.

In November 2006, the NFIP *Flood Insurance Claims Handbook* was revised to include several more pages of information in the section dedicated to "Addressing Questions About Your Insurance Claim." This section describes the claims appeal process and provides a list of what to include in the letter of appeal submitted to FEMA by the insured if issues have not been resolved satisfactorily with the claim adjuster, adjuster's supervisor, and insurance agent or

insurance company. Also included is a list of documentation that must accompany an appeal letter to FEMA. The list of required documentation has now been greatly expanded to include dozens of examples. New information also has been added regarding limitations to the appeals process as well as FEMA's procedure for resolving claim appeals.

Posted in the margins throughout the handbook are "Tips" to help consumers make choices before, during, and after a flood to better protect their safety, and "Notes" that clarify the requirements and limitations of NFIP claims adjusting.

The newly revised NFIP *Flood Insurance Claims Handbook* is available on the FEMA website (www.fema.gov/library/viewRecord.do?id=2187). A faxable, black-and-white version of the document also is avail-

able (www.fema.gov/library/viewRecord.do?id=2184). To order hard copies of this document at no charge, call the FEMA Distribution Center (800-480-2520) and request FEMA Document F-687. The handbook has been translated into Spanish and is now available; check the NFIP website (www.fema.gov/business/nfip) for details. 



DEFINITION

Low-Rise Building

In an era of low-rise jeans and low-rise sneakers, why not low-rise buildings? This form of condominium building can be found in many urban and suburban areas. According to the *Flood Insurance Manual*:

"Low-rise condominium buildings have fewer than five units regardless of the number of floors or five or more units with fewer than three floors including the basement. All townhouses/rowhouses, regardless of the number of floors or units, and all single-family detached condominium buildings are classified as low rise. An enclosure below an elevated building, even if it is the lowest floor for rating purposes, cannot be counted as a floor to avoid classifying the building as low rise."

Re-Rating Substantially Damaged Buildings

Following is the text of the first NFIP Policy Issuance of 2006, made by Mitigation Division Director David Maurstad on October 24, 2006.

The National Flood Insurance Program (NFIP) rules require that buildings newly constructed or substantially improved after December 31, 1974, or on or after the effective date of a community's initial Flood Insurance Rate Map (FIRM), whichever is later, no longer be rated using the "chargeable" or subsidized premium rates. They must be actuarially rated using the information provided on the FIRM. The NFIP floodplain management regulations require that the lowest floor of all newly constructed and substantially improved buildings in a community's Special Flood Hazard Area be elevated or flood-proofed to or above the Base Flood Elevation.

A "substantial improvement" of a building means any repair, reconstruction, addition, or other improvement of a structure, the cost of which equals or exceeds 50 percent of the market value of the structure before the start of construction of the improvement; this includes structures which have incurred "substantial damage" regardless of the actual repair work performed. The term "substantial damage" means damage of any origin sustained by a structure whereby the cost of restoring the structure to its before-damaged condition would equal or exceed 50 percent of the market value of the structure before the damage occurred.

An issue is whether a writing company must classify a building as sub-

stantially improved when it is declared substantially damaged by a community official and the building has not yet been repaired. Classifying the building as substantially improved requires that it be rated using the current FIRM and may require a new Elevation Certificate to properly rate the risk.

Policy Decision

In the aftermath of Hurricanes Katrina and Rita, many insured buildings were found to have been substantially damaged, but because of the devastation to their communities, building owners have not been able to make repairs. FEMA understands that requiring the writing company and the NFIP Servicing Agent to re-rate these substantially damaged buildings, before they can be repaired, may significantly increase their flood insurance premiums even though the risk has not changed. For this reason, FEMA is authorizing the writing company and the NFIP Servicing Agent to allow the renewal of these policies using the proper rating prior to the loss.

To ensure that these policies are re-rated when the actual repair is complete, the writing company must inform the insured, agent, and mortgagee, in writing, that the writing company and the NFIP Servicing Agent must be notified when the building has been repaired. The company and the NFIP Servicing Agent must have a procedure in place to



A home in Abington, Pennsylvania, sustained even worse flood damage from Tropical Storm Allison in 2001 than it received in the 1996 floods. (Photo by Liz Roll, FEMA)

review the policy annually to determine if the repair or reconstruction is complete, before sending out the renewal offer. When the company is made aware of the completed repair, it must re-rate the policy. In addition, the company can use its internal procedures when additional information is missing to complete the re-rating.

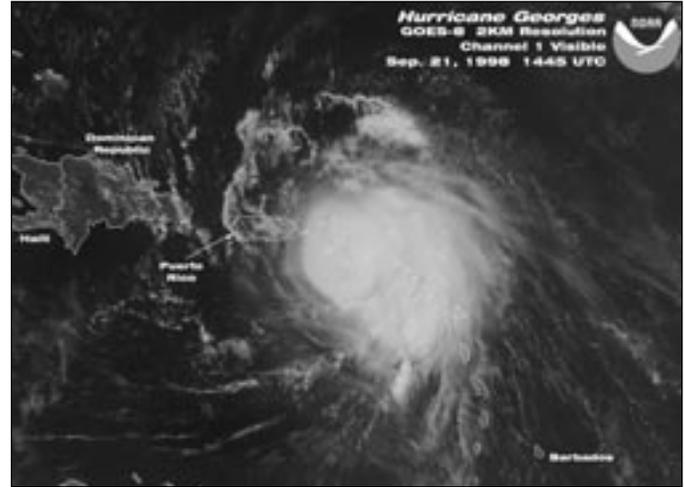
In cases where the agent/insured indicates on the flood application or change endorsement form that the building has been substantially improved, the writing company and the NFIP Servicing Agent must use the information provided to rate the policy without written confirmation from the community. If the information is submitted through endorsement, the policy is re-rated using the effective date shown on the endorsement request. In the event that the insured decides to change the construction date to Pre-FIRM at a later date, the insurer must request proof to support the insured's request. A statement from the local community official may be used to resolve this issue. 

Policyholders in Puerto Rico Get a Boost

When Hurricane Georges swept across Puerto Rico in September 1998, there were approximately 434,000 people living in floodplains on the island. But there were only about 43,000 flood insurance policies in force, providing coverage for approximately 135,000 individuals.

So that flood victims could receive federal disaster assistance, the government of Puerto Rico worked with FEMA to make sure their homes were protected by the NFIP's Group Flood Insurance Policy (GFIP). At the end of December 2006, the government of Puerto Rico stepped in to protect its citizens again, when their GFIPs were about to expire, making sure the policyholders maintained their flood insurance, as required by the law.

of IHP grants, generally low-income persons living in a Special Flood Hazard Area (SFHA), to comply with the NFIP mandatory purchase requirement as result of receiving Federal disaster assistance for a flood event. The GFIP presently provides \$28,200 of building and contents coverage at an annual premium of \$600 for 3 years after a flood. This enables the GFIP certificate holders time to recover from the disaster and be in better position to buy flood insurance for themselves when the GFIP expires.



December 21, 2006, when Governor Anibal Acevedo Vilá signed an Executive Order for \$3.6 million to purchase an estimated 11,900 NFIP Standard Flood Insurance Policies (SFIPs). These new policies will replace GFIPs purchased as a result of floods that received Presidential Disaster Declarations between 1996 and 2004.

Policyholder? Certificate Holder?

These words are interchangeable when referring to the Group Flood Insurance Policy (GFIP). Technically, one GFIP is issued for an entire area receiving a Presidential Disaster Declaration. Then, each individual property owner is added to the GFIP as a certificate holder.

GFIP to SFIP

Flood insurance policy retention in Puerto Rico was strengthened on

Group Coverage

FEMA established the GFIP in the mid-1990s to address the needs of recipients of Individual and Household Programs (IHP) disaster assistance under section 411 of the Stafford Act. The GFIP provides a temporary mechanism for recipients

Presidential Disaster Declarations for Floods in Puerto Rico 1996-2004

Flooding Event	Date	Expired Group Flood Insurance Certificates*	NFIP Paid Losses	Claim Payments (in Millions)**
Hurricane Hortense	September 1996	5,601	812	\$13.3
Hurricane Georges	September 1998	3,259	2,659	\$26.6
Severe Thunderstorms	May 2001	374	114	\$1.9
Severe Thunderstorms	November 2003	1,933	281	\$1.4
Tropical Storm Jeanne	September 2004	1,635***	556	\$4.6

* GFIP Report (data as of 2/28/07)

** NFIP Policy/Loss Summary Statistics Report (data as of 12/31/06)

*** Scheduled to expire on 11/16/07

Specialized NFIP Training for Adjusters

NFIP-certified claims adjusters play a pivotal role in post-flood response and recovery. It is often the claims adjuster who explains to recent flood victims what their flood insurance policy covers as well as limitations to that coverage.

In areas that have been struck by a hurricane or tropical storm, the claims adjuster has the added challenge of distinguishing between flood- and wind-related damage in assessing losses.

Adjusters are on the front line of disaster response. And it is the adjuster's careful and responsive handling of a loss that will determine how quickly the claim is processed and paid.

Claims Training

Adjusters must have a thorough understanding of the flood insurance policy as well as the ability to explain it to others. For this reason, each year the NFIP offers 24 or more claims workshops around the country for adjusters. In 2007, 29 workshops have been scheduled for 18 states, plus Puerto Rico (see sidebar). Multiple workshops are scheduled for Florida, California, Louisiana, North Carolina, South Carolina, and Texas because the largest portion of flood insurance losses usually occurs in these states. Additional NFIP claim

workshops can be scheduled throughout the year at the request of a WYO company or claims adjustment firm.

Claims workshops center around the three forms of the Standard



Insurance Adjuster Mike McConaghy reviews the remains of a Shell Point, Florida, home after Hurricane Dennis in 2005. (Photo by Andrea Booher, FEMA)

Flood Insurance Policy: the Dwelling Form, the General Property Form, and the Residential Condominium Building Association Policy (RCBAP) Form. In addition to providing basic information about each policy, special emphasis is placed on general conditions of flooding and substantial damage issues as well as the complexity of claims processing concerns relating to basements, elevated buildings, and condominium coverage. Each workshop also addresses the Increased Cost of Compliance (ICC) coverage and how it relates to the community administration of floodplain management laws or ordinances, mitigation options available under ICC, and the technical assistance available to State and local officials after a flooding event.

Certification

The NFIP maintains a database of independent adjusters who are certified to adjust flood claims for WYO companies that use the services of independent adjusters and for the NFIP Direct Servicing Agent.

Those who seek certification by the NFIP must meet the established minimum qualifications. Although there are several certification categories that require different degrees of experience, all NFIP-certified adjusters are required to attend one of the program's claims workshops

2007 Claims Workshop Locations

Alabama
California
Colorado
Florida
Illinois
Louisiana
Maryland
Massachusetts
Mississippi
Missouri
New York
North Carolina
Pennsylvania
Puerto Rico
South Carolina
Texas
Virginia
Washington
West Virginia

Visit the FEMA website (www.fema.gov/business/nfip/ca1.shtm) for locations, dates, and registration information for these workshops.

each year to stay up to date with changes in underwriting and claims procedures and to maintain certification. Several states accept attendance at the NFIP claims workshops for Continuing Education credit. These include Florida, Georgia, Mississippi, North Carolina, Oklahoma, Texas, and Puerto Rico.

Certification applications are available online or by faxing a request to the NFIP Bureau and Statistical Agent (301-918-1476). Visit the claims adjuster page on the NFIP's website (www.fema.gov/business/nfip/claimsadj.shtm) for more information about upcoming claims workshops, NFIP publications, and access to the entire text of the *Adjuster Claims Manual*. Also available on this site is

the NFIP's *Flood Insurance Manual*, which contains explanations of all

NFIP policies as well as limitations to coverage. 

Information for Claims Adjusters Available on the NFIP Website (www.fema.gov/business/nfip/claimsadj.shtm)

- Updated listing of Adjuster Certification Workshops
- Adjuster Certification Application
- Adjuster Fee Schedule and Updated Fee Schedule
- *Adjuster Claims Manual*
- Adjuster Preliminary Damage Assessment Form
- Other claim forms
- *NFIP Flood Insurance Claims Handbook* (including faxable, black-and-white versions in English and Spanish)
- A Disaster Support Resources list, including post-hurricane information
- An updated list of Flood Disaster Offices in operation
- An explanation of the steps for Assignment of Coverage D - Increased Cost of Compliance Coverage
- *Summary of Coverage* (available in English and Spanish)

Visit FEMA's New Online Library!

Are you looking for FEMA reports, presentations, forms, brochures, or other documents? FEMA's online Information Resource Library (www.fema.gov/library) has gone live, with a link from the www.fema.gov homepage (bottom right near the Photo Library). The library is a searchable, web-based collection of all publicly accessible FEMA information resources, including CDs, DVDs, VHS tapes, audiotapes, PowerPoint presentations, posters and display items, brochures, forms, guidance and policy papers, program regulations and guidelines, and other publications.

The Information Resource Library allows users to better locate, download, save, and print FEMA information from the web. Follow the instructions below to build your own tailored electronic library of FEMA resources.

- Go to www.fema.gov/library to access the library's home page.
- Use the links on the left sidebar to locate the resources.
- Choose each item you want to be placed in "My Bookshelf."
- Click on the left navigation button ("My Bookshelf") to start the check-out process.

Visitors have three ways to obtain a resource:

- Electronic version: download, save, and print.
- Order from the FEMA Distribution Center: by calling, faxing, or mailing.
- Order by Special Request: obtain hard copy items NOT from the FEMA Distribution Center (methods and locations vary).

Soon, an enhanced function will be added that allows for a variety of electronic resources to be burned to CDs and mailed to the user (without charge for the first year). 

Gulf Town Goes the Distance to Protect Residents

Mitigation efforts are making a real difference both practically and fiscally to communities across the United States. And one Gulf Coast town, Mandeville, Louisiana, went an extra mile—actually an extra foot—to protect its citizens when it voted in 1993 to raise community-wide building standards. Since then, Mandeville consistently has experienced a mere fraction of the flood losses that other towns in St. Tammany Parish have incurred.

Mandeville, Louisiana, is a town nestled along Lake Pontchartrain outside New Orleans. An NFIP community since 1979, the town

has long recognized its vulnerability to hurricanes and flooding. Since it joined the Program, Mandeville has been adopting and enforcing sound floodplain management standards and building codes. However, knowing that it could do better, the town voted in 1993 to raise building elevation standards for all new and substantially improved structures to 1 foot above the Base Flood Elevation. That's a foot higher than the NFIP requires.

Now, following Katrina, the town is taking it one step further. On October

12, 2006, the town council unanimously agreed to adopt FEMA's Advisory Base Flood Elevations (ABFEs), which apply primarily to the areas closest to Lake Pontchartrain, as well as along various waterways that run through the town. The new elevations are highest—16 and 17 feet above sea level—on the north

lower after Tropical Storm Allison in 2001. A year later, its average paid claims were half as much as Slidell's after Tropical Storm Isadore, and only half as much again when Hurricane Lili hit a month after that. In 2005, in the wake of Hurricane Katrina—the most catastrophic storm to hit the Gulf—Mandeville's average paid

claims were significantly lower than Slidell's and roughly half that of all other communities in the Parish.

These numbers are compelling. They're a testament to the principle that flood-prone communities can save property when they make an investment in building higher, better, and safer. Adopting and enforcing prudent building codes can dramatically lower the expense of repairing and rebuilding and, if the community participates in the

NFIP's Community Rating System (see "Increasing Policyholder Discounts" on page 14 of the 2007, Number 1 *Watermark*), residents can get discounts on flood insurance coverage. But, by taking proactive steps to mitigate future damage, towns and cities like Mandeville experience savings even more vital than financial: residents are saved from the emotional trauma and real human suffering that occurs when homes and properties are devastated by natural forces. 



The Justine Plantation was undamaged by post-Katrina flooding in 2005 because the owners adhered to Mandeville's building codes, requiring that houses sit above the Base Flood Elevation. (Photo by Jeff Markham, FEMA)

shore of Lake Pontchartrain. For more information about ABFEs, see the 2006, Number 1 issue of *Watermark*, page 8.

This conscious decision to "raise the bar" on homes and businesses in the area has been paying real dividends. While surrounding communities have struggled with high flood claims in the aftermath of storms, Mandeville has managed to keep down its total losses and claim payments. Compared to its neighbor, Slidell, Louisiana, Mandeville's average paid claims were a full two thirds

Re:Sources

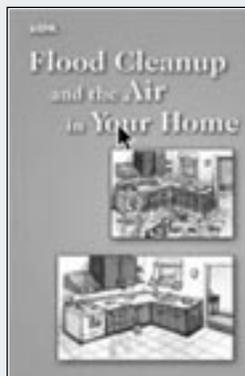
Watermark seeks to serve its readers with as wide a variety of resources as possible. We remain dedicated to disseminating information about flood insurance. As our readership expands to include more engineers, surveyors, and community planners, we hope to increase the available resources to ensure that all of our stakeholders can provide themselves, their clients, and their community members with the tools needed to better protect against flood losses.

We offer this information for reference but do not necessarily endorse any organization, product, or service. Unless otherwise noted, resources cited are free of charge. Website addresses may have changed since this edition of *Watermark* went to press.

Publications

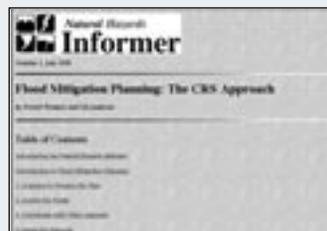
Flood Cleanup and the Air in Your Home

This fact sheet from the Environmental Protection Agency (EPA) discusses problems caused by microbial growth, as well as other potential effects of flooding, on long-term indoor air quality. Included are the steps the EPA advises you to take to lessen these effects. This publication can be downloaded from the EPA website (www.epa.gov/iaq/pubs/flood.html).



Natural Hazards Informer

Produced by the Natural Hazards Center of the University of Colorado in Boulder, the *Natural Hazards Informer* is a peer-reviewed series about various aspects of natural hazards, including flooding. Each volume of the *Natural*



Hazards Informer summarizes current state-of-the-art knowledge about a specific aspect of natural hazards research and policy. You can view this publication online (www.colorado.edu/hazards/publications/informer/informer.html) or purchase printed copies from the Natural Hazards Center publications purchasing page (www.colorado.edu/hazards/publications/purchase.html).

Websites

www.naic.org

The website for the National Association of Insurance Commissioners (NAIC) is a portal for linked sites on a broad range of topics...from flood insurance to interstate insurance compacts. Has your state passed a new training requirement for insurance agents? Are you looking for information about your state's insurance department? You'll find it here.



www.floodassoc.com/home_text.htm

The National Flood Determination Association (NFDA) is a national nonprofit organization comprised of flood zone determination companies, their vendors, resellers, and other industry associates. The NFDA is dedicated to promoting the interests and success of members involved in the making, distributing, and reselling of flood zone determinations.



Just Around the Bend

More workshops will have been scheduled since publication of this issue. For updated workshop information, visit the NFIP website (www.fema.gov/business/nfip/wshops.shtm).

For information about NFIP events for agents, lenders, and other stakeholders, call the NFIP Bureau and Statistical Agent Regional Offices (listed on the detachable back cover foldout).

STATE	CITY	DATE	STATE	CITY	DATE
ALABAMA			MISSOURI		
Claims Adjuster Workshop	Mobile	May 17	Agent Workshop	Springfield	May 15
CALIFORNIA			Agent Workshop	Springfield	May 16
Agent Workshop	Bakersfield	May 15	Agent Workshop	Springfield	May 17
Agent Workshop	Visalia	May 16	Agent Workshop	Cape Girardeau	June 26
COLORADO			Agent Workshop	St. Louis	June 27
Agent and Lender Workshop	Lakewood	June 12	Agent Workshop	Jefferson City	June 28
Agent and Lender Workshop	Lakewood	July 17	Agent Workshop	Chesterfield	July 31
Agent and Lender Workshop	Lakewood	August 14	Agent Workshop	Sunset Hills	August 1
Agent and Lender Workshop	Lakewood	September 11	Agent Workshop	Columbia	August 2
Agent and Lender Workshop	Lakewood	October 16	Agent Workshop	Independence	August 7
Agent and Lender Workshop	Lakewood	November 13	Agent Workshop	Kansas City	August 8
Agent and Lender Workshop	Lakewood	December 11	Agent Workshop	Springfield	August 9
ILLINOIS			Agent Workshop	Independence	August 28
Lender Workshop	Schaumburg	September 6	Agent Workshop	Independence	August 29
INDIANA			NEBRASKA		
Agent Workshop	Lafayette	May 15	Agent Workshop	Omaha	May 17
Agent Workshop	Indianapolis	May 16	Agent Workshop	Fremont	June 14
Agent Workshop	South Bend	May 17	OHIO		
Lender Workshop	Indianapolis	August 21	Agent Workshop	Cincinnati	May 23
Agent Workshop	Bloomington	October 9	Agent Workshop	Chillicothe	July 17
Agent Workshop	Indianapolis	October 10	Agent Workshop	Bellville	July 18
Agent Workshop	Fort Wayne	October 11	Agent Workshop	Findlay	July 19
MARYLAND			Lender Workshop	Richfield	August 30
Agent Workshop	Glen Burnie	May 22	Agent Workshop	Canton	September 25
Agent Workshop	Glen Burnie	May 23	Agent Workshop	Boardman	September 26
Agent Workshop	Lanham	June 12	Agent Workshop	Cambridge	September 27
Lender Workshop	Lanham	June 13	PENNSYLVANIA		
Agent Workshop	Lanham	November 13	Agent Workshop	Philadelphia	May 17
Lender Workshop	Lanham	November 14	VIRGINIA		
MICHIGAN			Agent Workshop	Norfolk	June 6
Lender Workshop	Livonia	August 16	Agent Workshop	Norfolk	June 8
MINNESOTA			Agent Workshop	Alexandria	September 25
Agent Workshop	St. Cloud	June 5	Agent Workshop	Petersburg	September 26
Agent Workshop	Eden Prairie	June 6	Agent Workshop	Suffolk	September 27
Agent Workshop	Rochester	June 7	WISCONSIN		
Lender Workshop	Eden Prairie	September 6	Lender Workshop	Madison	August 9
			Agent Workshop	Wisconsin Dells	October 23
			Agent Workshop	Appleton	October 24
			Agent Workshop	Oak Creek	October 25

NFIP Telephone Numbers

Number	Service
800-638-6620	Direct Business
800-720-1093	Agent Information
800-427-4661	General Information
800-611-6125	Lender Information
800-427-5593	TDD
877-336-2627	FEMA Map Assistance Center (Information about flood hazard maps and map changes)
800-358-9616	FEMA Map Service Center (Order flood maps and FIS studies, <i>Flood Insurance Manual</i> , and <i>Community Status Book</i>)
800-480-2520 301-497-6378 FAX	FEMA Distribution Center (Order free NFIP forms and public awareness materials)

Regional Office Telephone Numbers

Region	FEMA	NFIP Bureau & Statistical Agent
Region I CT, MA, ME, NH, RI, VT	617-956-7501	781-848-1908
Region II NJ, NY Caribbean Office-PR,VI	212-680-3600 787-729-7624 ¹	856-489-4003 ² 281-829-6880 ³
Region III DC, DE, MD, PA, VA, WV	215-931-5608	856-489-4003
Region IV AL, GA, KY, MS, NC, SC, TN FL	770-220-5200 770-220-5400 ⁴	770-887-6865 813-779-9642 ⁵
Region V IL, IN, MI, MN, OH, WI	312-408-5500	708-326-3072
Region VI AR, LA, NM, OK, TX	940-898-5399	281-829-6880
Region VII IA, KS, MO, NE	816-283-7061	785-242-1097
Region VIII CO, MT, ND, SD, UT, WY	303-235-4800	303-275-3475
Region IX AZ, CA, GU, HI, NV	510-627-7100	916-780-7889
Region X AK, ID, OR, WA	425-487-4600	425-482-0316

¹FEMA contact number for Puerto Rico and Virgin Islands

²B&SA contact number for Regions II and III

³B&SA contact number for Puerto Rico and Virgin Islands

⁴FEMA contact number for Florida

⁵B&SA contact number for Florida

IMPORTANT TELEPHONE NUMBERS

NATIONAL FLOOD INSURANCE PROGRAM



FEMA

NATIONAL FLOOD INSURANCE PROGRAM
P.O. Box 710
Lanham, MD 20703-0710

PRESORTED
STANDARD
US POSTAGE PAID
HANOVER, MD
PERMIT NO. 8