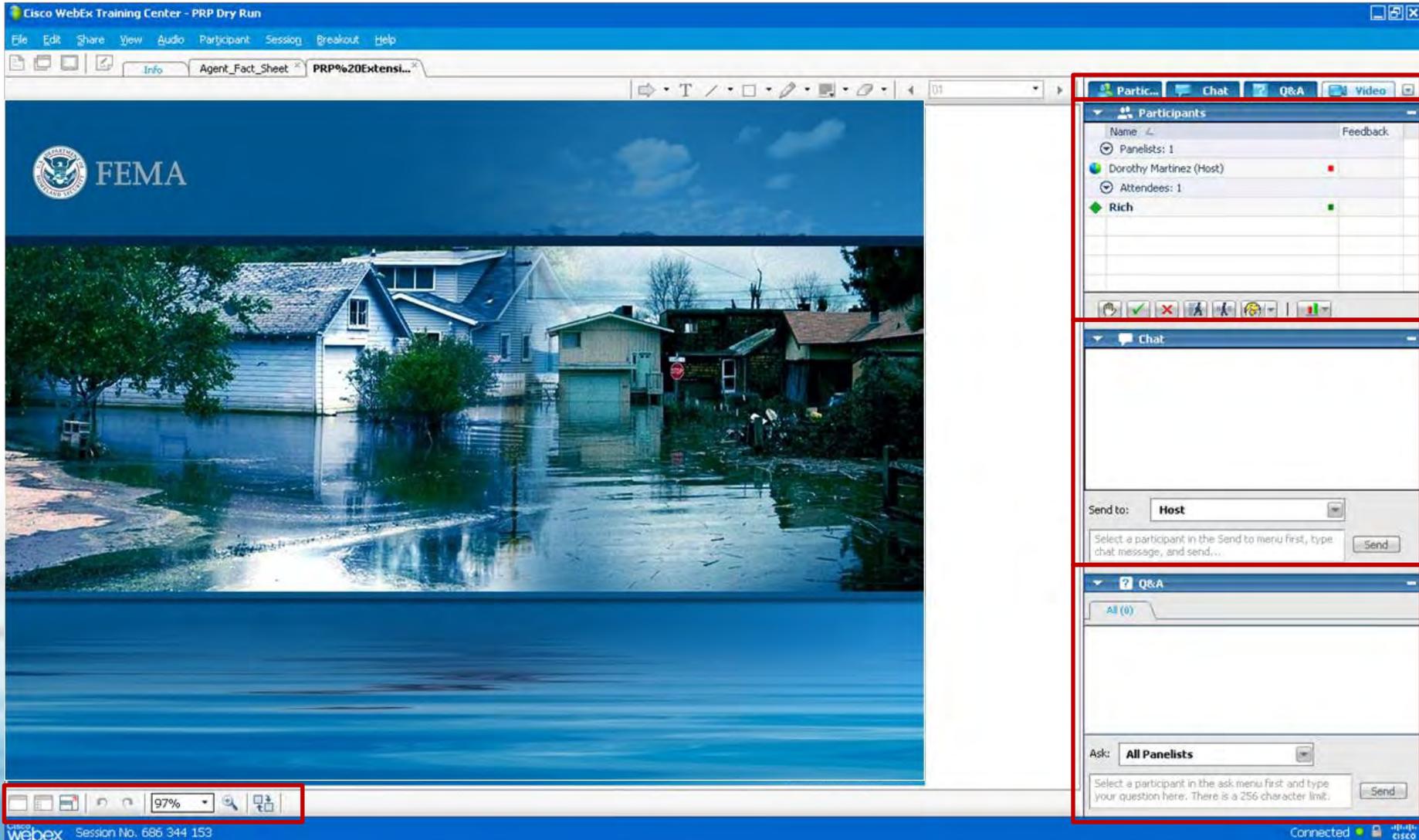


## A Few Reminders

1. We will begin promptly at 10:00 am Central time. See below for your time zone:
  - 8:00 am (Pacific)
  - 9:00 am (Mountain)
  - 10:00 am (Central)
  - 11:00 am (Eastern)
2. To listen to the audio portion of this webinar
  - Dial **1-866-861-7917** and enter the **401440#**. We will open the phone lines **30 minutes prior to start time**.
3. As you join the web conference, please **mute** your phones. **Use your phone's mute button or press \*6. To un-mute press \*6 again.** Please **do not** place your phone on **hold**. (music while on hold will disrupt the web conference)
4. **Once the session begins**, all lines will be **muted** to reduce background noise.
5. **To qualify for a certificate of completion**, you must:
  - Join webinar for the full 2 hours
  - Participate in ALL the polls
  - Be interactive during the session
  - Have webinar maximized as your main window (No multi-tasking)
  - Communicate any technical difficulties you may have had to the panelists

## WebEx Tips



**Participants**

Name	Feedback
Panelists: 1	
Dorothy Martinez (Host)	<span style="color: red;">■</span>
Attendees: 1	
Rich	<span style="color: green;">■</span>

**Chat**

Send to: **Host**

Select a participant in the Send to menu first, type chat message, and send...

**Q&A**

Ask: **All Panelists**

Select a participant in the ask menu first and type your question here. There is a 256 character limit.

97%



FEMA



# FEMA NFIP Agent Training Program

# Session Overview

---

## Welcome to Session 2 of the FEMA NFIP Agent Training Program!



Dorothy Martinez



Sonja Wood

Recall your learning from the previous session and share at least one important takeaway.



## Introduction to the Session

### Session 2

- Module 5: Loss Settlement
- Module 6: Building an NFIP Policy
- Module 7: Base Flood Elevation and Elevation Certificates
- Module 8: Resources and Summary

**The duration of this session is 2 hrs.**



# Module 5

---

## Loss Settlement

## Module Objectives

After completing this module, participants will be able to describe standard policy sections that deal with Deductibles and General Conditions, especially related to loss settlement.



## Getting Started with Loss Settlement

1. Is there a separate deductible for the building AND the contents?
2. I would like to purchase a replacement cost endorsement for my personal property. Is that possible?
3. My print shop has sustained a total loss from flood damages. I have maximum coverage limits of \$500,000. Will depreciation be deducted to my loss?



## Topic 1: NFIP Loss Settlement Options

### Deductibles

Some important features of deductibles are:

- **Standard:** \$1,000 or \$2,000
  - Higher deductibles are available
- Separate for building and for contents
- Deductible doubles for buildings under construction
- No deductible for:
  - Loss avoidance measures
  - Loss assessments
  - Increased cost of compliance



## Topic 1: NFIP Loss Settlement Options

### How NFIP Covers Loss

Some considerations for NFIP loss settlements are:

- Replacement Cost Value (RCV):
  - Single-family dwelling (building only); conditional
  - Property owned by condominium association (RCBAP)
- Actual Cash Value (ACV):
  - Single family dwelling that's ineligible for RCV
  - Other dwellings
  - Non-residential buildings
- Contents of a building are always insured on actual cash value
- Special loss settlement for manufactured home or travel trailer



## Topic 1: NFIP Loss Settlement Options

### Replacement Cost

Some important features of replacement cost are:

- It applies to single-family dwelling only
- Insured dwelling must be principal residence
- It covers building only (not contents)
- Offers coverage, only when insured to:
  - 80% of replacement cost at time of loss, or
  - Maximum under NFIP



"The NFIP policy is not a guaranteed replacement cost policy."

## Topic 1: NFIP Loss Settlement Options

### Replacement Cost under RCBAP

Some important features of replacement cost under Residential Condominium Building Association Policy (RCBAP) are:

- Applies to condo association property
- Applies to the units in the building, and the improvements in the units
  - Must be insured to 80% of replacement cost
- Coinsurance penalty applies, unlike the Dwelling or General Property policy



## Poll Question 1

**1. Which of the following conditions should be met to qualify for RCV? Select all that apply.**

- a. Building coverage must be at least 80% of full replacement cost of the building
- b. Building must be a 2-4 family dwelling
- c. Must be your principal residence
- d. Building must be a single family dwelling



## Topic 1: NFIP Loss Settlement Options

### Actual Cash Value

ACV loss settlement applies to:

- Two to four family
- Single family that are not eligible for RCV
- Non-residential buildings
- Detached garages
- Personal property coverage always valued at ACV
- Mobile homes under 16 feet wide and under 600 sq. ft



## Topic 1: NFIP Loss Settlement Options

### Manufactured/Mobile Homes and Travel Trailers

Some important conditions related to Special Loss Settlement :

- Must be built on permanent chassis; fixed to permanent foundation
- Should be at least 16' wide; at least 600 square feet
- Must be principal residence
- Partial loss covered at replacement cost
- If it is total loss, coverage is the least of:
  - The building's limit of liability
  - Replacement cost of dwelling
  - 1.5 times ACV

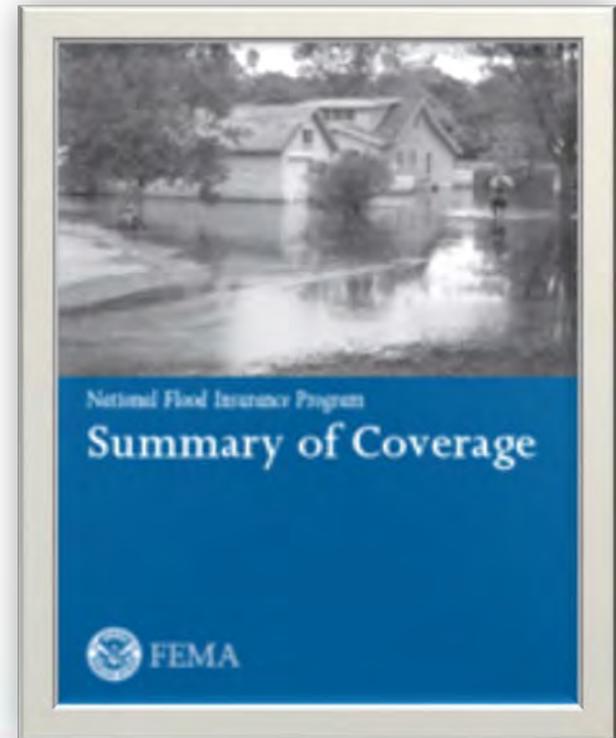


## Topic 2: National Flood Insurance Reform Act of 2004

### Information Sent by WYO

Information sent to policyholder by WYO Company  
(or NFIP Servicing Agent):

- Cover letter for enclosures, information to follow
- New or renewal declarations page
- Four-page summary of coverage

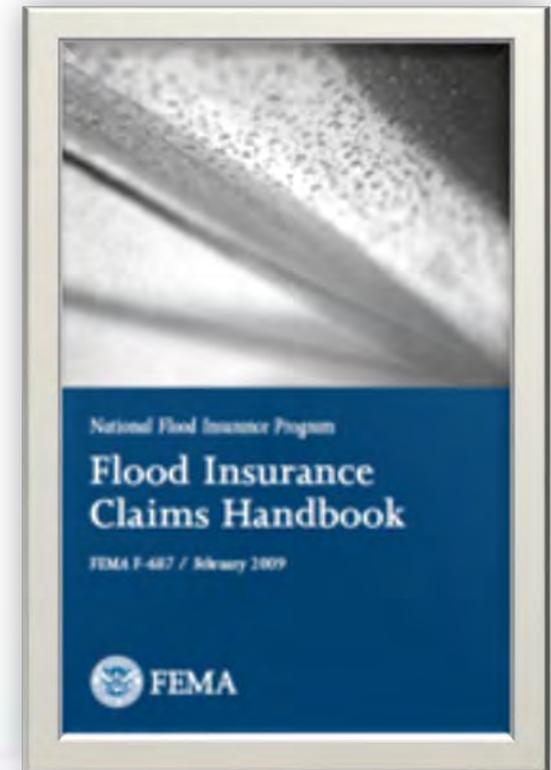


## Topic 2: National Flood Insurance Reform Act of 2004

### Information Sent by FEMA

Information sent to policyholder by FEMA:

- Cover letter for enclosures
- Loss history for insured property
- Claims handbook
- Acknowledgment form to sign



## Poll Question 2: What do you think?

**1. My print shop has sustained a total loss from flood damages. I have maximum coverage limits of \$500,000. Will depreciation be deducted from my loss?**

- a. Yes
- b. No



## Module 6

---

# Building an NFIP Policy

## Module Objectives

After completing this module, participants will be able to explain the main considerations that are involved in building an NFIP policy.



## Getting Started with Building an NFIP Policy

Some questions associated with building an NFIP policy are:

1. How can I determine if my property is in a flood zone?
2. Does it make a difference when my property was built?
3. How much will I pay for coverage?



## Topic 1: Building an NFIP Policy (Part 1)

### First Consideration for Building an NFIP Policy—Community

Certain conditions related to community are:

- Does it participate in NFIP?
  - Most do.
- Which phase does the community participate in: emergency or regular?
- Where's its flood map?



## Topic 1: Building an NFIP Policy (Part 1)

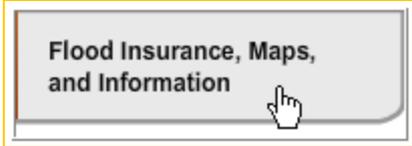
### What about My Community?

To find the status of your community's participation:

- Click for flood information at [www.fema.gov](http://www.fema.gov).
- Locate the link for Community Status Book (CSB).

The direct link is:

<http://www.fema.gov/fema/csb.shtm>.



Flood Insurance, Maps,  
and Information

#### **Flood Publications**

[Claims Handbook](#), [Coastal Barrier Resource System](#), [Community Status Book](#), [FHM Guidance Documents](#), [Flood Insurance \(NFIP\) Manual](#), [Floodplain Management](#), [NFIP Legislation and Regulations](#), [Standard Flood Insurance Policies](#), [Summary of Coverage \(English and Spanish\)](#), [Technical Bulletins](#), [Watermark](#)

## Poll Question 3

**1. Which of the following items do you find in a Community Status List? (Select all that apply.)**

- a. Base Flood Elevations
- b. Community Name
- c. Community ID Number
- d. Regular and Emergency Program communities
- e. Coverage that can be purchased within a community



## Topic 2: Building an NFIP Policy (Part 2)

### Second Consideration for Building an NFIP Policy—Building

Certain conditions related to the building structure are:

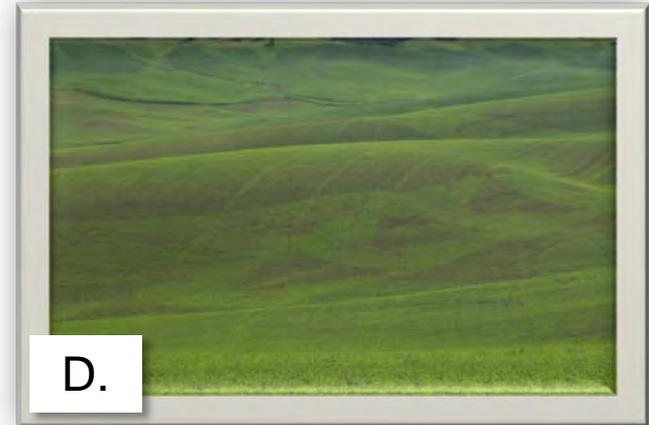
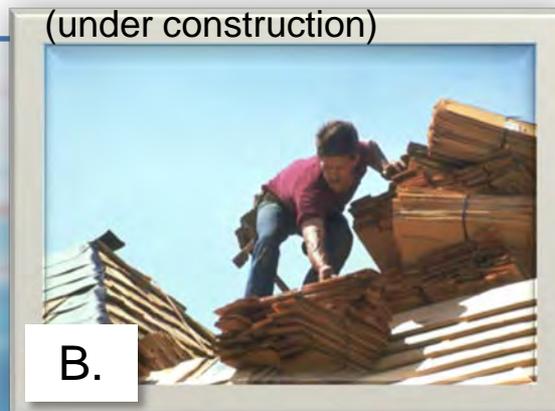
- Eligibility for coverage
- Dwelling, general, or owned by condo association
- Pre-FIRM or Post-FIRM (based on effective date of FIRM)
- Basement or enclosure



## Poll Question 4

1. Which of the properties shown below are insurable?

- a. Image A
- b. Image B
- c. Image C
- d. Image D

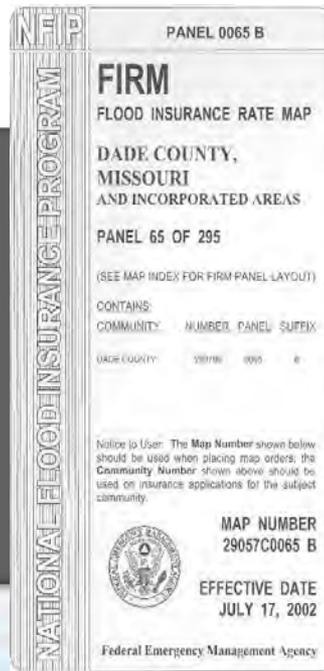


## Topic 2: Building an NFIP Policy (Part 2)

### Pre-FIRM versus Post-FIRM

#### Pre-FIRM

Built before initial FIRM  
 or  
 On or before 12/31/1974



#### Post-FIRM

**“New Standards” or “In Compliance”**

On or After the initial FIRM  
 or  
 After 12/31/1974  
 ...whichever is LATER

## Topic 2: Building an NFIP Policy (Part 2)

### Importance of Initial FIRM Date

- Pre-FIRM structures:
  - Are NOT actuarially rated
  - Premiums may not reflect actual risk
  - Elevation rating is optional
  - If structure is substantially damaged, rebuilding must comply with current standards
- Post-FIRM structures:
  - Actuarially rated based on elevation difference

### Federal Emergency Management Agency Community Status Book Report

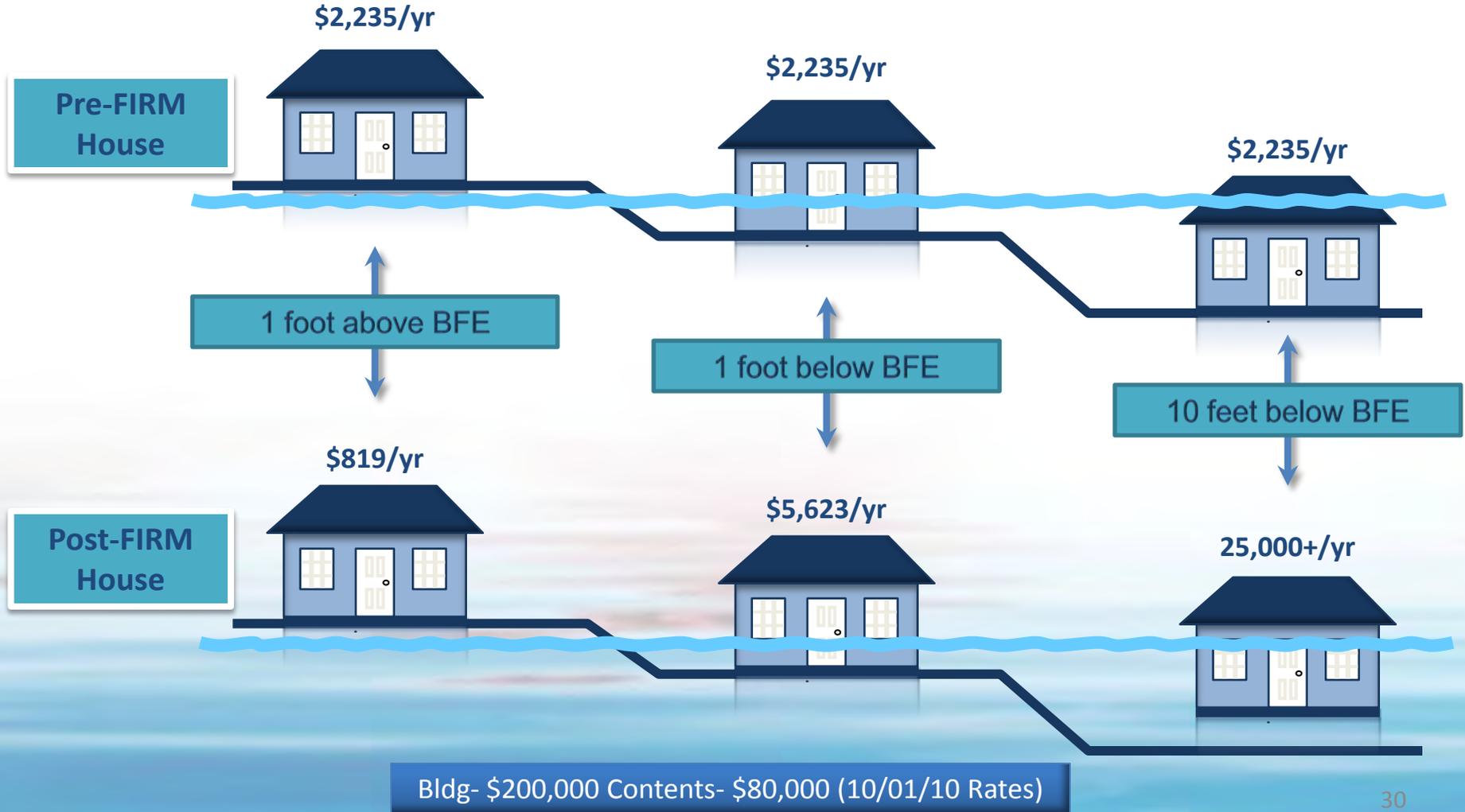
#### KANSAS

#### Communities Participating in the National Flood Program

CID	Community Name	County	Init FHBM Identified	Init FIRM Identified	Curr Eff Map Date	Reg-Emer Date	Tribal
200544	ONAGA, CITY OF	POTTAWATOMIE COUNTY	08/13/76		08/13/76	05/13/04(E)	No
200252#	OSAGE CITY, CITY OF	OSAGE COUNTY	02/28/75	12/05/09	02/03/10	06/22/10	No
200601#	OSAGE COUNTY *	OSAGE COUNTY	08/09/77	12/05/09	02/03/10	02/03/10	No
200223#	OSAWATOMIE, CITY OF	MIAMI COUNTY	01/23/74	09/19/84	08/19/08	09/19/84	No
200255	OSBORNE, CITY OF	OSBORNE COUNTY	03/15/74		(NSFHA)	08/03/84	No
200151#	OSKALOOSA, CITY OF	JEFFERSON COUNTY	05/24/74	11/04/09	11/04/09(M)	08/03/84	No
200545#	OSWEGO, CITY OF	LABETTE COUNTY	09/19/75	01/02/09	01/02/09(M)	01/02/09	No
200603#	OTTAWA COUNTY *	OTTAWA COUNTY		11/18/09	11/18/09(M)	12/14/09	No
200104#	OTTAWA, CITY OF	FRANKLIN COUNTY	01/09/74	09/19/84	09/19/84	09/19/84	No
200546#	OVERBROOK, CITY OF	OSAGE COUNTY	08/15/75	12/05/09	02/03/10(M)	01/10/08	No
200174#	OVERLAND PARK, CITY OF	JOHNSON COUNTY	01/03/75	09/30/77	08/03/09	09/30/77	No
200145	PAWNEE, CITY OF	DEKALB COUNTY	07/03/73		(NSFHA)	08/03/84	No

## Topic 2: Building an NFIP Policy (Part 2)

### Rate comparisons



## Topic 3: Building an NFIP Policy (Part 3)

### Third Consideration for Building an NFIP Policy—Coverage

Certain conditions related to coverage are:

- Building, contents, or both
- Amount for each coverage
- Include Coverage D (increased cost of compliance)
- Deductible and fees
- Eligible for CRS discount



## Topic 3: Building an NFIP Policy (Part 3)

### NFIP Coverage Limits

	Emergency Program	Regular Program
<b>Single Family</b>		
Building	\$35,000	\$250,000*
Contents	\$10,000	\$100,000
<b>Other Residential</b>		
Building	\$100,000	\$250,000
<b>Non-Residential</b>		
Building	\$100,000	\$500,000
Contents	\$100,000	\$500,000

\* RCBAP: # units X \$250,000

## Topic 3: Building an NFIP Policy (Part 3)

### Example: Basic and Additional Limits

	Basic Limit	Additional Limit
<b>Building Coverage</b>		
Single family	\$ 60,000	\$ 190,000
2—4 family	\$ 60,000	\$ 190,000
Other residential	\$ 175,000	\$ 75,000
Non-residential	\$ 175,000	\$ 325,000
<b>Contents Coverage</b>		
Single family	\$ 25,000	\$ 75,000
2—4 fam; other res.	\$ 25,000	\$ 75,000
Non-Residential	\$ 150,000	\$ 350,000

## Poll Question 5

1. Consider that you are writing flood insurance on a residential building located in Osage County, KS. What is the maximum coverage that could be written on the building?

### Federal Emergency Management Agency Community Status Book Report KANSAS

#### Communities Participating in the National Flood Program

CID	Community Name	County	Init FHBM Identified	Init FIRM Identified	Curr Eff Map Date	Reg-Emer Date	Tribal
200544	ONAGA, CITY OF	POTTAWATOMIE COUNTY	08/13/76		08/13/76	05/13/04(E)	No
200252#	OSAGE CITY, CITY OF	OSAGE COUNTY	02/28/75	12/05/09	02/03/10	06/22/10	No
200601#	OSAGE COUNTY *	OSAGE COUNTY	08/09/77	12/05/09	02/03/10	02/03/10	No
200223#	OSAWATOMIE, CITY OF	MIAMI COUNTY	01/23/74	09/19/84	08/19/08	09/19/84	No
200255	OSBORNE, CITY OF	OSBORNE COUNTY	03/15/74		(NSFHA)	08/03/84	No
200151#	OSKALOOSA, CITY OF	JEFFERSON COUNTY	05/24/74	11/04/09	11/04/09(M)	08/03/84	No
200545#	OSWEGO, CITY OF	LABETTE COUNTY	09/19/75	01/02/09	01/02/09(M)	01/02/09	No
200603#	OTTAWA COUNTY *	OTTAWA COUNTY		11/18/09	11/18/09(M)	12/14/09	No
200104#	OTTAWA, CITY OF	FRANKLIN COUNTY	01/09/74	09/19/84	09/19/84	09/19/84	No
200546#	OVERBROOK, CITY OF	OSAGE COUNTY	08/15/75	12/05/09	02/03/10(M)	01/10/08	No
200174#	OVERLAND PARK, CITY OF	JOHNSON COUNTY	01/03/75	09/30/77	08/03/09	09/30/77	No
200445	PALCO, CITY OF	ROOKS COUNTY	07/02/76		(NSFHA)	08/03/84	No

## Topic 3: Building an NFIP Policy (Part 3)

### Federal Policy Fees (Effective 05/01/2010)

Rate Type	Previous Federal Policy Fee	New Federal Policy Fee
<b>Standard Rated Policies</b>	<b>\$35</b>	<b>\$40</b>
<b>Preferred Risk Policies</b>	<b>\$13</b>	<b>\$20</b>
<b>RCBAP</b>	1 unit - \$ 35.00 per policy 2-4 units - \$ 70.00 per policy 5-10 units - \$ 175.00 per policy 11-20 units - \$ 385.00 per policy 21 or more - \$ 735.00 per policy	1 unit - \$ 40.00 per policy 2-4 units - \$ 80.00 per policy 5-10 units - \$ 200.00 per policy 11-20 units - \$ 440.00 per policy 21 or more - \$ 840.00 per policy

## Topic 3: Building an NFIP Policy (Part 3)

### Community Rating System

- Encourages communities to exceed minimum NFIP requirements
- 900+ communities; 63% of all policies
- CRS classes 1 –10:
  - 1 (highest): 45% discount on insurance premiums (not fees)
  - 9 (lowest): 5% discount
  - 10: No discount

CRS Resource Center:

<http://training.fema.gov/EMIWeb/CRS/>



## Topic 3: Building an NFIP Policy (Part 3)

### Grandfathering

- Allows premium benefits after
  - Changes in map zones
  - Changes to compliance standards
- May provide legitimate reason for zone discrepancies on policy declarations page

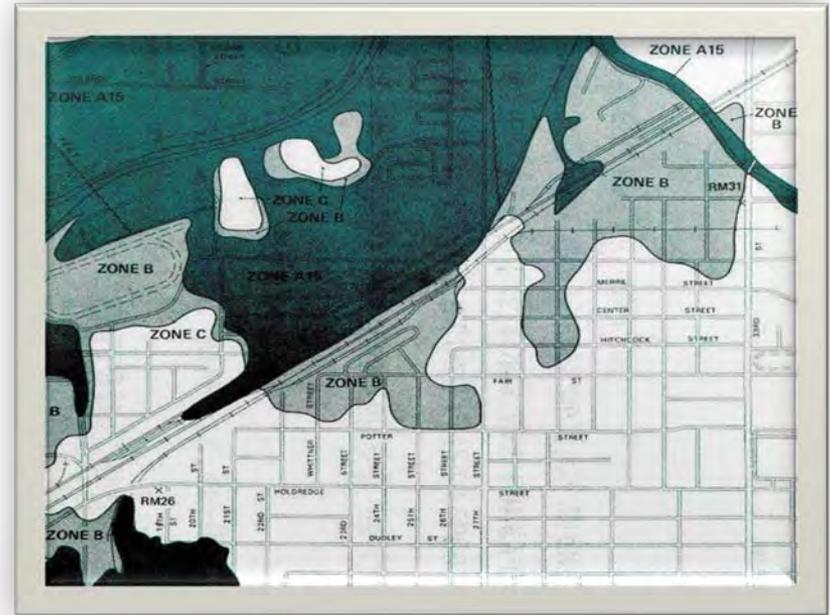


## Topic 3: Building an NFIP Policy (Part 3)

### Continuous Coverage

If policy was obtained prior to the effective date of the map change:

- Rates can be based on prior zone/BFE
- Continuous coverage must be maintained
- Can be assigned to a new owner

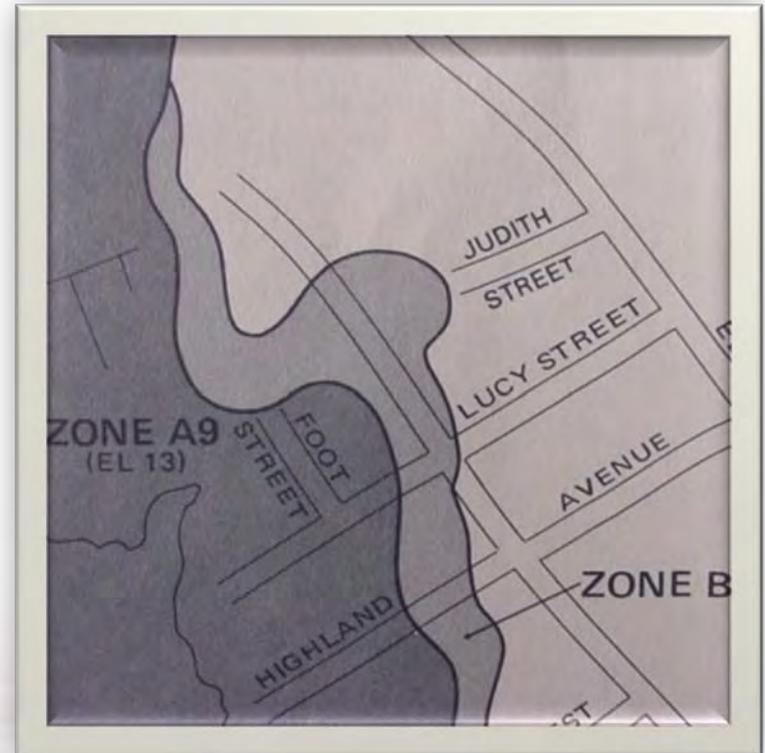


## Topic 3: Building an NFIP Policy (Part 3)

### Built in Compliance

If building was constructed in compliance with a specific FIRM

- Use that map's zone or BFE
- Submit proof to carrier
- Continuous coverage not required



## Topic 3: Building an NFIP Policy (Part 3)

### Your Source for Previous Flood Maps



The screenshot shows the FEMA Map Service Center interface. At the top, there is a navigation bar with links: Product Catalog | Map Search | Quick Order | Digital Post Office | Help. The main content area is divided into three columns. The left column is titled 'Product Search by...' and contains a search form with two tabs: 'Address' (selected) and 'Map Panel ID'. Under the 'Address' tab, there are two steps: '1) Select a Product' with a dropdown menu showing 'Public Flood Map', and '2) Enter an Address:' with input fields for Street, City, State, and Zip, and a 'Search by Street Address' button. The middle column has three sections: 'New to the FEMA Map Service Center?' with links for Homeowners/Renters, Real Estate/Flood Determination Agents, Insurance Agents, Engineers/Surveyors, and Federal/Exempt Customers; 'What are you looking for?' with links for Flood Maps, FIRMettes, DFIRM Databases, DFIRM Viewer, and Documents, Publications & Forms; and 'More Information' with a link for 'How do I find the flood map for my area?'. The right column is titled 'Log On' and contains input fields for 'User ID (email address):' and 'Password:', 'Log on' and 'Clear' buttons, and links for '\* Forgot Password?', '\* Register', and 'Why register?'. A large orange arrow points from the 'Public Flood Map' dropdown menu in the search form to a text box at the bottom of the slide.

Find “historic” flood maps through the MSC Product Catalog.

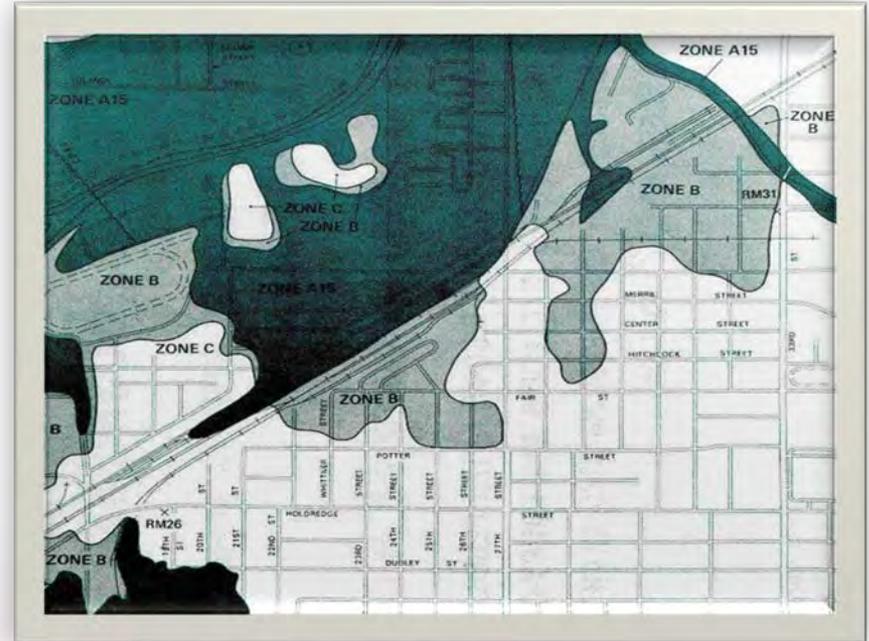
## Topic 3: Building an NFIP Policy (Part 3)

### Pre-FIRM Limitations

#### For Pre-FIRM buildings:

If policy was not obtained prior to effective date of map change:

- Building will receive Pre-FIRM rates
- No grandfathering to prior zone/BFE



## Topic 3: Building an NFIP Policy (Part 3)

### Preferred Risk? No Grandfathering

- Grandfathering rules do not apply to PRP
- Building must be located in zones B, C or X on FIRM
  - At time of original application, and
  - At each subsequent renewal
- If map changes to SFHA, convert to standard policy using appropriate zone (B, C, X)\*

### Preferred Risk Policy Eligibility Extension Option

As of January 1, 2011, buildings that are newly mapped into a high-risk flood zone may be eligible for a lower-cost Preferred Risk Policy (PRP) for two years from the map revision date. At the end of the period, the policy must be re-rated using standard rates (using the current map's zone or the grandfathered zone).

## Poll Question 6



1. Ms. Moretti built a new home in a Zone X on March 1, 2000, nearly five years after the initial FIRM for the community. The map was updated again in 2002 and the zone changed to Zone AE . Ms. Moretti decides to buy flood insurance for the first time. Which FIRM would be used to take advantage of the grandfather provision?
  - a. The FIRM revised in 2002
  - b. The FIRM in effect at the time of construction

## Topic 3: Building an NFIP Policy (Part 3)

### Two-Year PRP Eligibility Extension

#### PRP Eligibility:

- Is extended as per memorandum W-10076 dated 07/15/2010
- Extension will be effective 01/01/2011
- Extension details for two year PRP extension after map change

<http://www.nfipiservice.com/stakeholder/pdf/bulletin/w-10076.pdf>

U.S. Department of Homeland Security  
500 C Street, SW  
Washington, DC 20472

 FEMA

W-10076

July 15, 2010

MEMORANDUM TO: Write Your Own (WYO) Principal Coordinators and the National Flood Insurance Program (NFIP) Servicing Agent

FROM:   
Edward L. Connor  
Acting Federal Insurance and Mitigation Administrator  
National Flood Insurance Program

SUBJECT: Extension of Preferred Risk Policy Eligibility Effective January 1, 2011, for Buildings Affected by Map Changes On or After October 1, 2008

FEMA is revising its Preferred Risk Policy (PRP) eligibility. Effective January 1, 2011, owners of buildings newly designated in a Special Flood Hazard Area following a flood map revision on or after October 1, 2008, may be able to maintain the lower cost PRP for 2 years following the effective date of the map change.

Please see the attached documents for more details on this change and the implications for policyholders and insurers:

- Attachment A – PRP Eligibility Extension Background, Description, and Requirements
- Attachment B – Questions and Answers Regarding the PRP Eligibility Extension
- Attachment C – PRP Section of the Flood Insurance Manual, effective January 1, 2011
- Attachment D – Transaction Record Reporting and Processing (TRRP) Plan and Edit Specifications

We appreciate your support and assistance to help us improve the NFIP and get more Americans covered by flood insurance. If you have any questions, please contact Juan de la Cruz at (202) 212-4714.

Attachments

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Required Routing: Data Processing, Underwriting, Marketing, Mapping

[www.fema.gov](http://www.fema.gov)

## Topic 3: Building an NFIP Policy (Part 3)

### Two-Year PRP Eligibility Extension Summary

The key points of PRP Extension are:

- It is developed to address the financial burden of mandatory purchase requirements on policy holders in newly mapped areas
- Buildings newly designated within the SFHA due to a map revision on or after October 1, 2008, are eligible for coverage under the PRP for a period of up to two years\* after the later of the two following dates:
  - The effective date of the map revision, or
  - January 1, 2011
- Loss history requirements must be met

\*After two year extension, the policy must be re-rated using standard rates (using the current map's zone or the grandfathered zone).



## Topic 3: Building an NFIP Policy (Part 3)

### Two-Year PRP Eligibility Extension

10/01/2008

01/01/2011

12/31/2012

...Ongoing

(1)

Buildings newly designated  
within an SFHA  
due to map revision

on or after 10/01/2008,  
and before 01/01/2011

Eligible for PRP for 2 policy years  
effective between 01/01/2011-  
12/31/2012

(2)

Buildings newly designated  
within an SFHA  
due to map revision

on or after 01/01/2011

Eligible for PRP for 2 policy years  
from effective date of map  
change

## Poll Question 7

### 1. What is the best source to determine if your client's property is in a flood zone?

- a. Ask my neighbor if the structure has ever flooded
- b. Inquire with my real estate agent
- c. Review the FIRM
- d. Test the home for mold



## Module 7

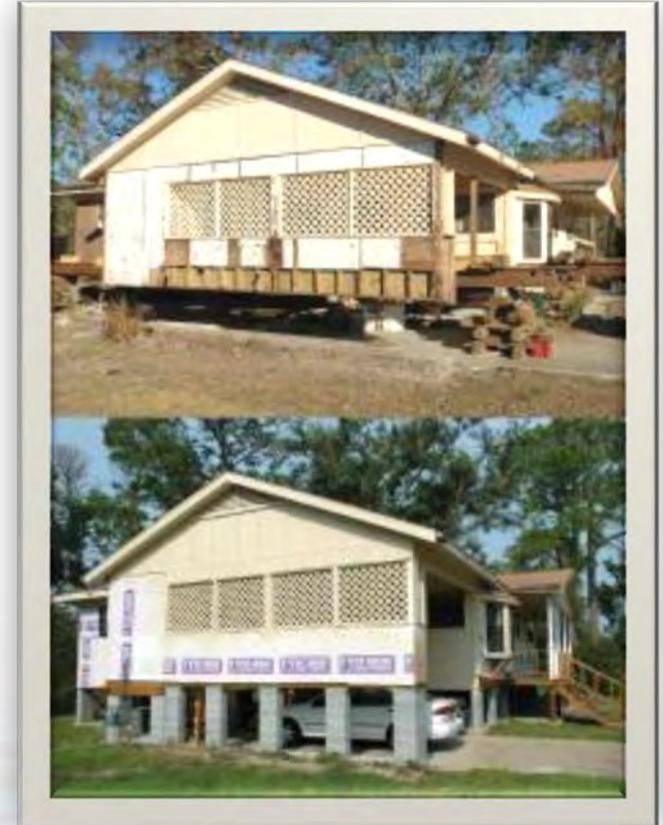
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# Base Flood Elevation and Elevation Certificates

## Module Objectives

After completing this module, participants will be able to:

- Explain how Base Flood Elevation (BFE) affects the insurance of a property
- Describe what an Elevation Certificate (EC) is and its relevance for a given property



## Topic 1: Elevation Certificates

### Elevation

- Elevation refers to the height of a structure relative to BFE
- A structure above BFE is less likely to experience flood damage
- Less risk = lower premiums

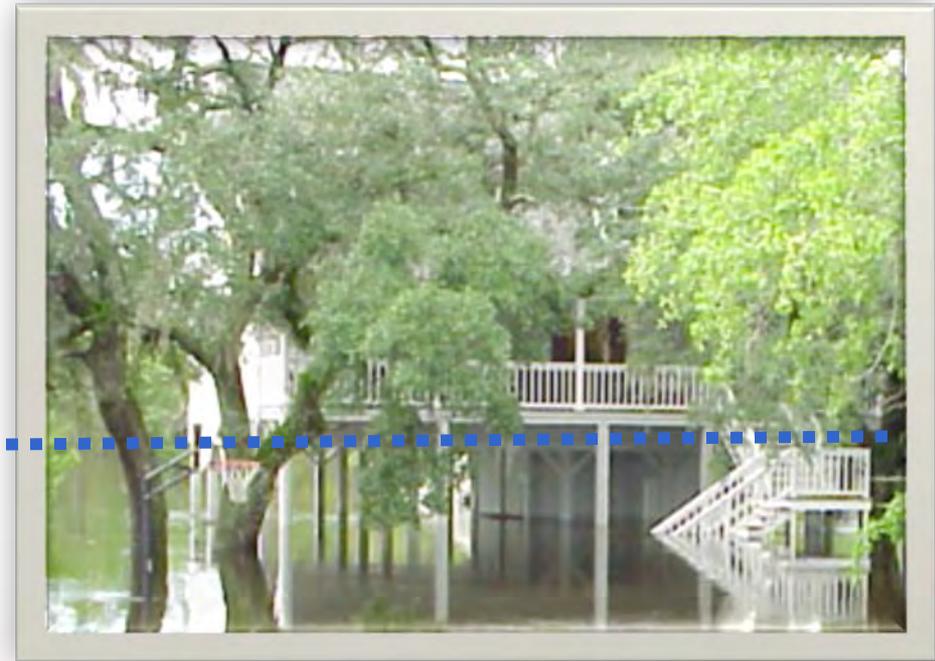


## Topic 1: Elevation Certificates

### Basic Flood Elevation

- Base flood is a flood that has a 1% chance of being equaled or exceeded.
- BFE is the expected height of that 1% chance of flood.

Expected surface of  
base flood



## Topic 1: Elevation Certificates

### Lowest Floor Elevation



## Poll Question 8: What do you think?

Refer to the image below. What is needed to determine if the structure is above or below the expected BFE level.

- Difference of the ground and the watermark
- Difference of the BFE and lowest floor elevation
- Difference of the BFE and the lowest adjacent grade



## Topic 1: Elevation Certificates

### Why an Elevation Certificate?

- To correctly rate a flood insurance policy, you must identify the lowest floor of a building
- The EC documents several elevation levels
  - For example, level of bottom floor and lowest adjacent grade
- After review of the elevation and diagrams, you will determine which elevation in Section C2 to use as the lowest floor for rating
  - See building diagrams in the NFIP Flood Insurance Manual or the EC instructions.



## Topic 1: Elevation Certificates

### What an Elevation Certificate Does?

The EC:

- Certifies building elevation
- Documents community compliance
- Determines policy rates
- Supports map revisions and amendments



## Topic 1: Elevation Certificates

### Who Certifies the Elevation?

- A surveyor, engineer, or architect must certify the building elevation.
- The insurance agent uses this information for rating.



## Topic 1: Elevation Certificates

### Finding a Professional

You can find a qualified professional through:

- Word-of-mouth
- State professional association for land surveyors\*
- State NFIP coordinator
- Local community's building permit office
- Yellow Pages under "Surveyors"
- Internet



\* <http://www.lsrp.com/lsassocbystate.pdf>

## Topic 1: Elevation Certificates

### Use of Elevation Certificates

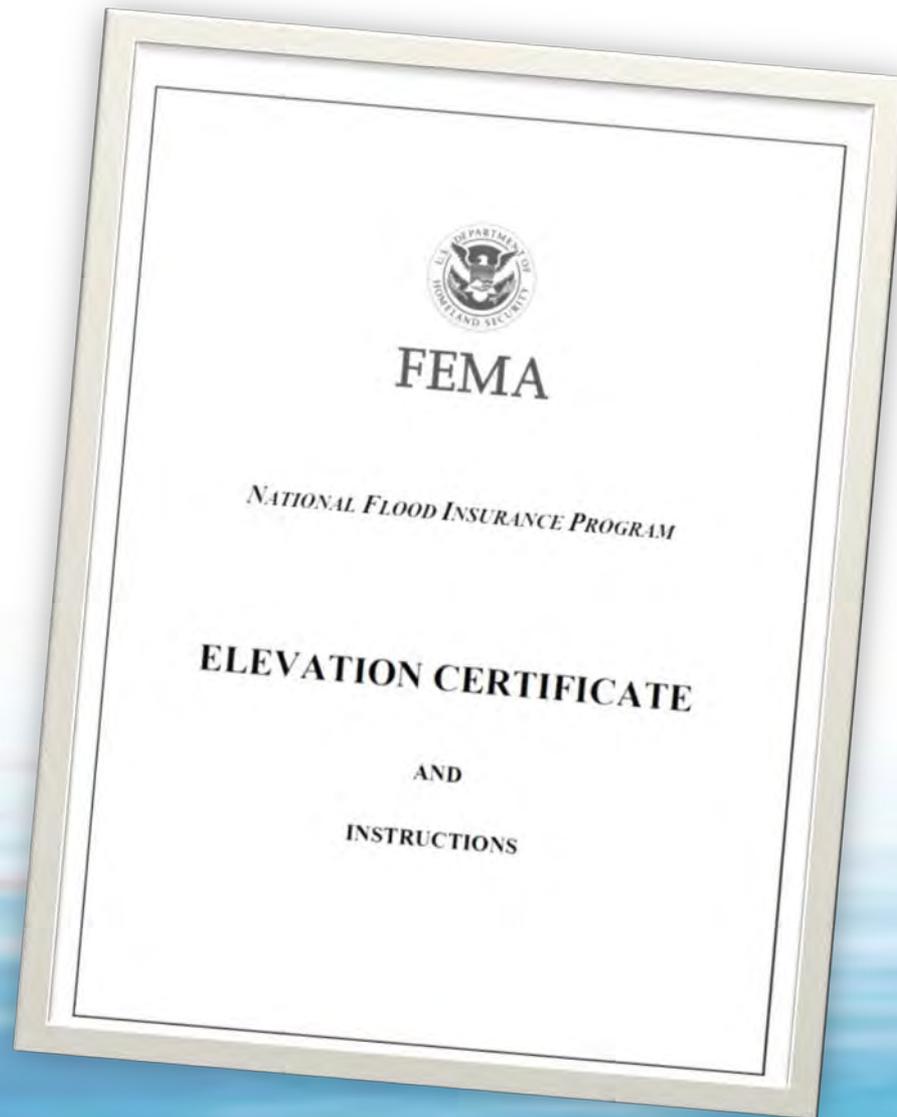
Certain conditions related to the use of ECs are:

- Pre-FIRM Construction (A or V zones)
  - Elevation certificates are optional
- Non-SFHA zones (B, C, and X zones)
  - No elevation certificates
- Post-FIRM Construction (A or V zones)
  - Elevation certificates are required in most cases



## Topic 2: Sections of an Elevation Certificate

EC Sections – A thru F



## Topic 3: Sections of an Elevation Certificate

### EC Sections

Section A

Section B

Section C

Section D

Section E,F

#### SECTION E - BUILDING ELEVATION INFORMATION (SURVEY NOT REQUIRED) FOR ZONE AO AND ZONE A (WITHOUT BFE)

For Zones AO and A (without BFE), complete Items E1-E5. If the Certificate is intended to support a LOMA or LOMR-F request, complete Sections A, B, and C. For Items E1-E4, use natural grade, if available. Check the measurement used. In Puerto Rico only, enter meters.

- E1. Provide elevation information for the following and check the appropriate boxes to show whether the elevation is above or below the highest adjacent grade (HAG) and the lowest adjacent grade (LAG).
- a) Top of bottom floor (including basement, crawlspace, or enclosure) is \_\_\_\_\_. \_\_\_\_  feet  meters  above or  below the HAG.
- b) Top of bottom floor (including basement, crawlspace, or enclosure) is \_\_\_\_\_. \_\_\_\_  feet  meters  above or  below the LAG.
- E2. For Building Diagrams 6-9 with permanent flood openings provided in Section A Items 8 and/or 9 (see pages 8-9 of Instructions), the next higher floor (elevation C2.b in the diagrams) of the building is \_\_\_\_\_. \_\_\_\_  feet  meters  above or  below the HAG.
- E3. Attached garage (top of slab) is \_\_\_\_\_. \_\_\_\_  feet  meters  above or  below the HAG.
- E4. Top of platform of machinery and/or equipment servicing the building is \_\_\_\_\_. \_\_\_\_  feet  meters  above or  below the HAG.
- E5. Zone AO only: If no flood depth number is available, is the top of the bottom floor elevated in accordance with the community's floodplain management ordinance?  Yes  No  Unknown. The local official must certify this information in Section G.

#### SECTION F - PROPERTY OWNER (OR OWNER'S REPRESENTATIVE) CERTIFICATION

The property owner or owner's authorized representative who completes Sections A, B, and E for Zone A (without a FEMA-issued or community-issued BFE) or Zone AO must sign here. *The statements in Sections A, B, and E are correct to the best of my knowledge.*

Property Owner's or Owner's Authorized Representative's Name

Address City State ZIP Code

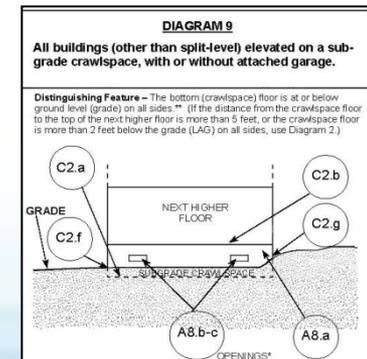
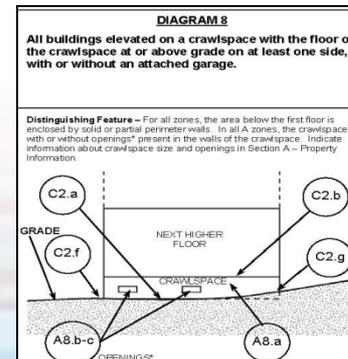
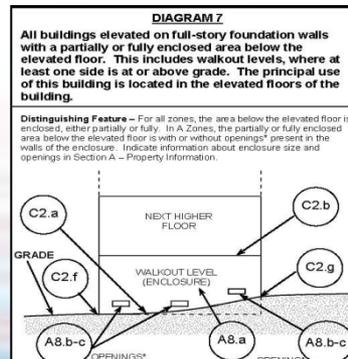
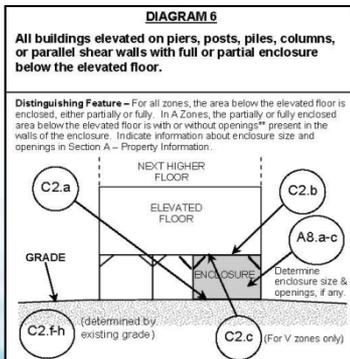
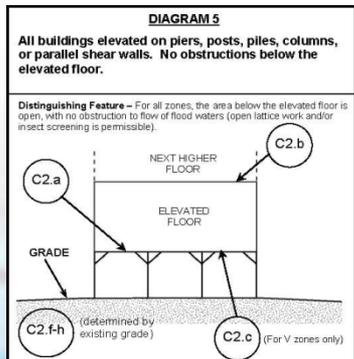
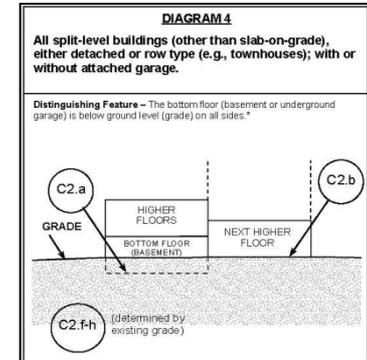
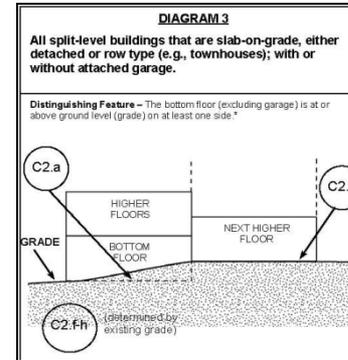
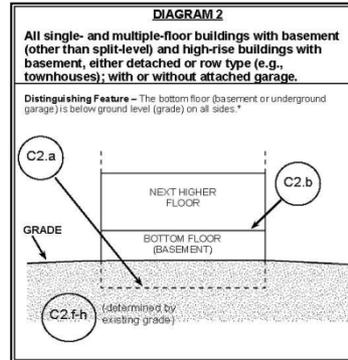
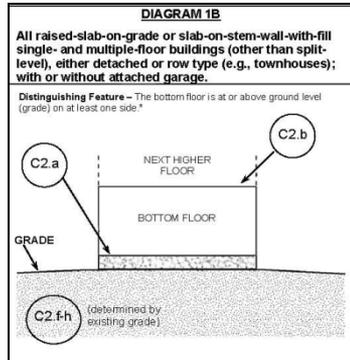
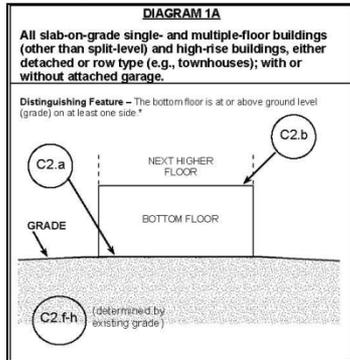
Signature Date Telephone

Comments

Check here if attachments

## Topic 3: Sections of an Elevation Certificate

### Building Diagrams

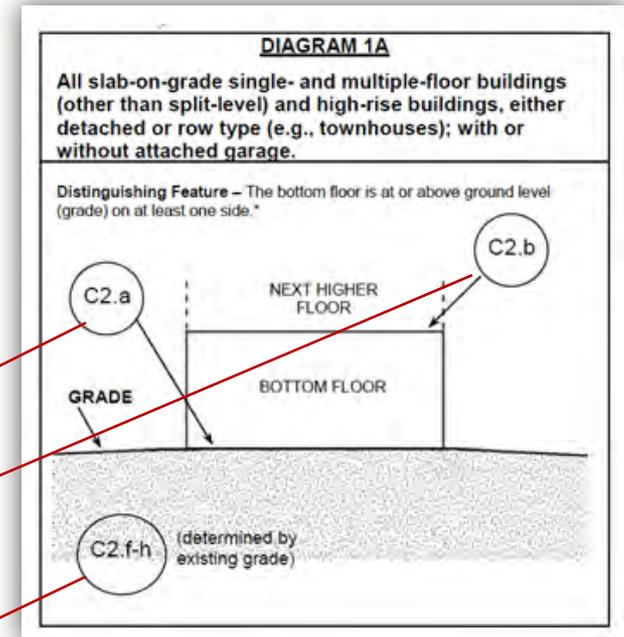


## Topic 3: A Basic Building Diagram

### A Basic Building Diagram

This particular building diagram:

- Is one of the nine diagrams in all (for many types of buildings)
- Displays numbers in circles corresponding to entries on the Elevation Certificate



C2. Elevations – Zones A1-A30, AE, AH, A (with BFE), VE, V1-V30, V (with BFE), AR, AR/A, AR/AE, AR/A1-A30, AR/AH, AR/AO. Complete Items C2.a-h below according to the building diagram specified in Item A7. Use the same datum as the BFE.

Benchmark Utilized \_\_\_\_\_ Vertical Datum \_\_\_\_\_

Conversion/Comments \_\_\_\_\_

Check the measurement used.

- |   |            |  |
|---|------------|--|
| a) Top of bottom floor (including basement, crawlspace, or enclosure floor)   | _____ feet | <input type="checkbox"/> meters (Puerto Rico only) |
| b) Top of the next higher floor   | _____ feet | <input type="checkbox"/> meters (Puerto Rico only) |
| c) Bottom of the lowest horizontal structural member (V Zones only)   | _____ feet | <input type="checkbox"/> meters (Puerto Rico only) |
| d) Attached garage (top of slab)  | _____ feet | <input type="checkbox"/> meters (Puerto Rico only) |
| e) Lowest elevation of machinery or equipment servicing the building<br>(Describe type of equipment and location in Comments) | _____ feet | <input type="checkbox"/> meters (Puerto Rico only) |
| f) Lowest adjacent (finished) grade next to building (LAG)  | _____ feet | <input type="checkbox"/> meters (Puerto Rico only) |
| g) Highest adjacent (finished) grade next to building (HAG)   | _____ feet | <input type="checkbox"/> meters (Puerto Rico only) |
| h) Lowest adjacent grade at lowest elevation of deck or stairs, including structural support                                  | _____ feet | <input type="checkbox"/> meters (Puerto Rico only) |

## Topic 3: A Basic Building Diagram

### Elevated Building

An elevated building:

- Has no basement
- Has lowest elevated floor raised above ground level
- Is elevated via foundation walls, shear walls, posts, piers, pilings, or columns.

**Note:** In Zones V and VE, solid foundation perimeter walls are unacceptable for elevating buildings.



## Topic 3: A Basic Building Diagram

### Enclosures

An Enclosure is:

- Part of an elevated building below the lowest elevated floor
- Partially or fully shut in by rigid walls



## Topic 3: A Basic Building Diagram

### Flood Vents for A Zones

Elevation certificates document any flood vents, which are:

- Permanent openings to allow free movement of water
- No more than one foot above grade
- One square inch of opening for each square foot of enclosed area
- Minimum of two openings is required on different sides of the enclosed area

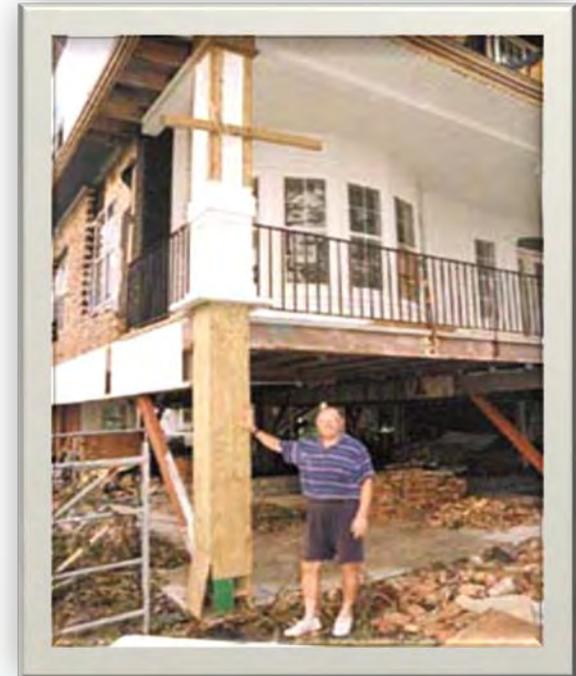


## Topic 3: A Basic Building Diagram

### Breakaway Walls For V Zones

Breakaway walls are:

- Not part of structural support
- Intended to give way under certain lateral forces
- Intended not to damage the elevated portion or the supporting foundation



## Poll Question 9

**1. What should be the size of openings in flood vents for a 10X10 foot enclosure?**

- a. 200 sq. inches
- b. 400 sq. inches
- c. 100 sq. inches



# Rating Example



Post-FIRM Example\*:  
AE zone (+1 BFE)

\$200,000 Building  
\$80,000 Contents

Single Family  
One floor  
No Basement

\*\$200K/\$80K Building/Contents Oct 2010

## Elevation Certificate

### SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

B1. NFIP Community Name & Community Number		B2. County Name			B3. State
B4. Map/Panel Number	B5. Suffix	B6. FIRM Index Date	B7. FIRM Panel Effective/Revised Date	B8. Flood Zone(s)	B9. Base Flood Elevation(s) (Zone AO, use base flood depth) <b>746.2</b>

B10. Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered in Item B9.

FIS Profile     FIRM    Community Determined     Other (Describe) \_\_\_\_\_

B11. Indicate elevation datum used for BFE in Item B9:  NGVD 1929     NAVD 1988     Other (Describe) \_\_\_\_\_

B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA)?  Yes     No  
 Designation Date \_\_\_\_\_  CBRS     OPA

### SECTION C - BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)

C1. Building elevations are based on:  Construction Drawings\*     Building Under Construction\*     Finished Construction

\*A new Elevation Certificate will be required when construction of the building is complete.

C2. Elevations – Zones A1-A30, AE, AH, A (with BFE), VE, V1-V30, V (with BFE), AR, AR/A, AR/AE, AR/A1-A30, AR/AH, AR/AO. Complete Items C2.a-h below according to the building diagram specified in Item A7. Use the same datum as the BFE.

Benchmark Utilized \_\_\_\_\_ Vertical Datum \_\_\_\_\_

Conversion/Comments \_\_\_\_\_

Check the measurement used.

- |  |              |  |  |
|--|--------------|--|--|
| a) Top of bottom floor (including basement, crawlspace, or enclosure floor)  | <b>747.5</b> | <input checked="" type="checkbox"/> feet | <input type="checkbox"/> meters (Puerto Rico only) |
| b) Top of the next higher floor  | n/a          | <input type="checkbox"/> feet            | <input type="checkbox"/> meters (Puerto Rico only) |
| c) Bottom of the lowest horizontal structural member (V Zones only)  | n/a          | <input type="checkbox"/> feet            | <input type="checkbox"/> meters (Puerto Rico only) |
| d) Attached garage (top of slab)   | 746.5        | <input type="checkbox"/> feet            | <input type="checkbox"/> meters (Puerto Rico only) |
| e) Lowest elevation of machinery or equipment servicing the building (Describe type of equipment and location in Comments) | 746.5        | <input type="checkbox"/> feet            | <input type="checkbox"/> meters (Puerto Rico only) |
| f) Lowest adjacent (finished) grade next to building (LAG)   | 746.6        | <input type="checkbox"/> feet            | <input type="checkbox"/> meters (Puerto Rico only) |
| g) Highest adjacent (finished) grade next to building (HAG)  | 746.5        | <input type="checkbox"/> feet            | <input type="checkbox"/> meters (Puerto Rico only) |
| h) Lowest adjacent grade at lowest elevation of deck or stairs, including structural support                               |              | <input type="checkbox"/> feet            | <input type="checkbox"/> meters (Puerto Rico only) |

# Rating Example

Post-FIRM Example\*:  
AE zone (+1 BFE)

Single Family/1 floor/ no Basement



What does the elevation certificate say?

Lowest Floor- 747.5

BFE- 746.2

**Elevation Diff. +1.3 = 1.0**

\*\$200K/\$80K Building/Contents Oct 2010

## Rating Table

**TABLE 3B. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES**  
**ANNUAL RATES PER \$100 OF COVERAGE**  
**(Basic/Additional)**  
**FIRM ZONES AE, A1-A30 -- BUILDING RATES**

Elevation of Lowest Floor Above or Below BFE <sup>1</sup>	One Floor No Basement/Enclosure/Crawlspace <sup>4</sup>		More than One Floor No Basement/Enclosure/Crawlspace <sup>4</sup>		More than One Floor With Basement/Enclosure/Crawlspace <sup>4</sup>		Manufactured (Mobile) Home <sup>2</sup>	
	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	Single Family	Non-Residential
+4	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.26 / .09	.22 / .09
+3	.27 / .08	.22 / .09	.25 / .08	.20 / .08	.25 / .08	.20 / .08	.28 / .09	.24 / .09
+2	.42 / .08	.29 / .09	.28 / .08	.23 / .08	.27 / .08	.22 / .08	.48 / .09	.37 / .10
+1	<b>.73 / .10</b>	.52 / .11	.52 / .09	.32 / .09	.34 / .09	.26 / .09	.92 / .11	.75 / .13
0	1.60 / .12	1.47 / .14	1.17 / .11	.88 / .17	.82 / .10	.67 / .16	2.39 / .13	1.92 / .20
-1 <sup>3</sup>	4.30 / 1.25	5.39 / 1.28	3.70 / 0.97	3.65 / .59	2.15 / .60	1.93 / .66	***	***
-2	***	***	***	***	***	***	***	***

**FIRM ZONES AE, A1-A30 -- CONTENTS RATES**

Elevation of Lowest Floor Above or Below BFE <sup>1</sup>	Lowest Floor Only – Above Ground Level (No Basement/Enclosure/Crawlspace <sup>4</sup> )		Lowest Floor Above Ground Level & Higher Floors (No Basement/Enclosure/Crawlspace <sup>4</sup> )		More than One Floor With Basement/Enclosure/Crawlspace <sup>4</sup>		Manufactured (Mobile) Home <sup>2</sup>	
	Residential	Non-Residential	Residential	Non-Residential	Residential	Non-Residential	Single Family	Non-Residential
+4	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .13
+3	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .13	.24 / .13
+2	.38 / .12	.24 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .15	.34 / .15
+1	<b>.52 / .12</b>	.35 / .16	.38 / .12	.25 / .12	.38 / .12	.22 / .12	.58 / .17	.53 / .23
0	1.18 / .12	.81 / .31	.67 / .12	.59 / .20	.41 / .12	.32 / .12	1.12 / .23	1.11 / .31
-1 <sup>3</sup>	3.45 / .70	2.29 / .90	2.00 / .47	1.53 / .60	.66 / .14	1.06 / .14	***	***
-2	***	***	***	***	***	***	***	***

.73/.10

.52/.12

## Example: Basic and Additional Limits

	Basic Limit	Additional Limit
<b>Building Coverage</b>		
Single family	<b>\$ 60,000</b>	<b>\$ 190,000</b>
2—4 family	<b>\$ 60,000</b>	<b>\$ 190,000</b>
Other residential	<b>\$ 175,000</b>	<b>\$ 75,000</b>
Non-residential	<b>\$175,000</b>	<b>\$ 325,000</b>
<b>Contents Coverage</b>		
Single family	<b>\$ 25,000</b>	<b>\$ 75,000</b>
2-4 fam; other res.	<b>\$ 25,000</b>	<b>\$ 75,000</b>
Non-Residential	<b>\$ 150,000</b>	<b>\$ 350,000</b>

# Rating Example

Post-FIRM Example\*:  
AE zone (+1 BFE)

Single Family/1 floor/ no Basement



What does the elevation certificate say?

Lowest Floor-	747.5
<u>BFE-</u>	<u>746.2</u>
<b>Elevation Diff.</b>	<b>1.3 = 1.0</b>

## Rating Calculation

Blg- .73/.10	\$578.00
Cont- .52/.12	\$196.00
Policy Fee	\$ 40.00*
ICC	<u>\$ 5.00</u>
<b>TOTAL</b>	<b>\$819.00</b>

**NEW\***

\*\$200K/\$80K Building/Contents Oct 2010

\*\* \$5 increase effective 5/1/2010

## Poll Question 10

- Given these figures, what's the elevation of the lowest floor of this building? Type your answer in the space provided below.

### SECTION C - BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)

C1. Building elevations are based on:  Construction Drawings\*  Building Under Construction\*  Finished Construction

\*A new Elevation Certificate will be required when construction of the building is complete.

C2. Elevations – Zones A1-A30, AE, AH, A (with BFE), VE, V1-V30, V (with BFE), AR, AR/A, AR/AE, AR/A1-A30, AR/AH, AR/AO. Complete Items C2.a-h below according to the building diagram specified in Item A7. Use the same datum as the BFE.

Benchmark Utilized \_\_\_\_\_ Vertical Datum \_\_\_\_\_

Conversion/Comments \_\_\_\_\_

Check the measurement used.

- |  |       |                               |  |
|--|-------|-------------------------------|--|
| a) Top of bottom floor (including basement, crawlspace, or enclosure floor)  | 747.5 | <input type="checkbox"/> feet | <input type="checkbox"/> meters (Puerto Rico only) |
| b) Top of the next higher floor  | n/a   | <input type="checkbox"/> feet | <input type="checkbox"/> meters (Puerto Rico only) |
| c) Bottom of the lowest horizontal structural member (V Zones only)  | n/a   | <input type="checkbox"/> feet | <input type="checkbox"/> meters (Puerto Rico only) |
| d) Attached garage (top of slab)   | 747.5 | <input type="checkbox"/> feet | <input type="checkbox"/> meters (Puerto Rico only) |
| e) Lowest elevation of machinery or equipment servicing the building (Describe type of equipment and location in Comments) | 747.5 | <input type="checkbox"/> feet | <input type="checkbox"/> meters (Puerto Rico only) |
| f) Lowest adjacent (finished) grade next to building (LAG)   | 745.7 | <input type="checkbox"/> feet | <input type="checkbox"/> meters (Puerto Rico only) |
| g) Highest adjacent (finished) grade next to building (HAG)  | 745.9 | <input type="checkbox"/> feet | <input type="checkbox"/> meters (Puerto Rico only) |
| h) Lowest adjacent grade at lowest elevation of deck or stairs, including structural support                               | n/a   | <input type="checkbox"/> feet | <input type="checkbox"/> meters (Puerto Rico only) |

## Module 8

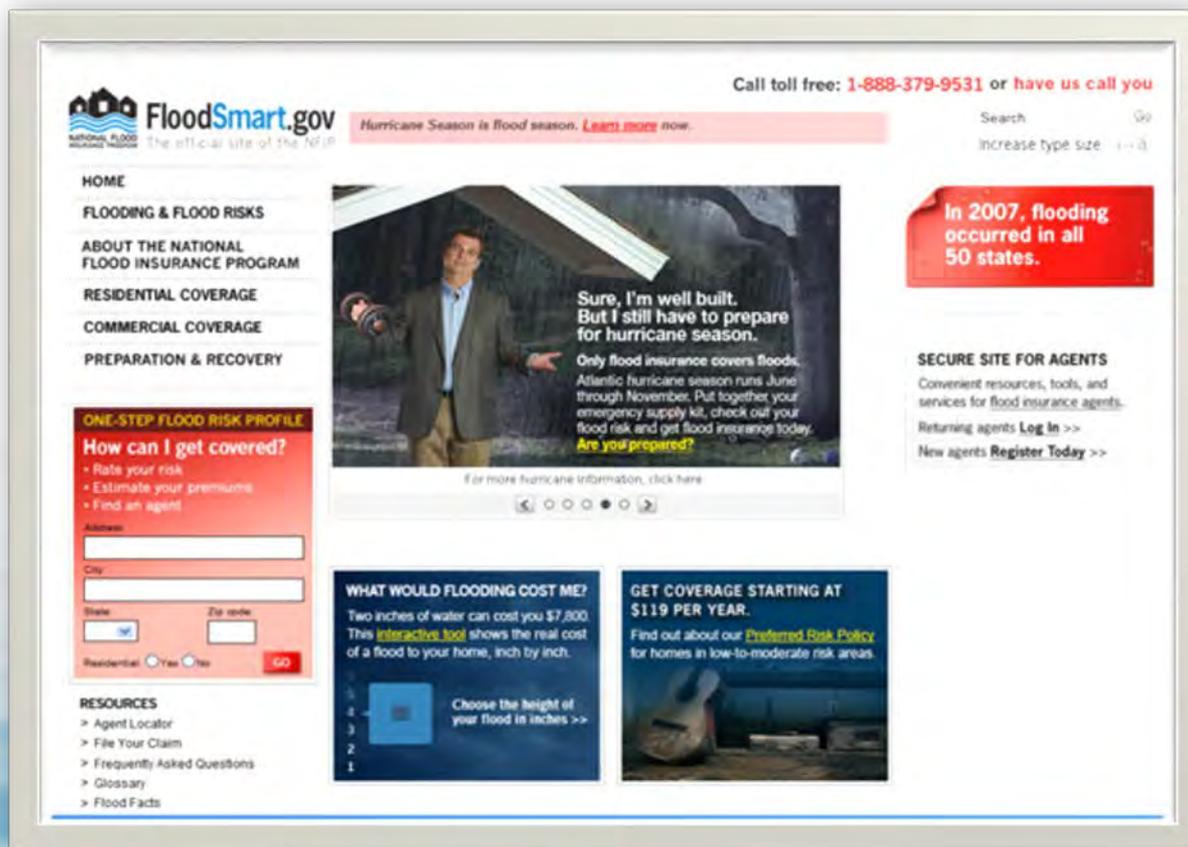
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# Resources and Summary

## Resources for Insurance Agents and their Clients

FloodSmart.gov

FloodSmart.gov is an official Web site of NFIP.

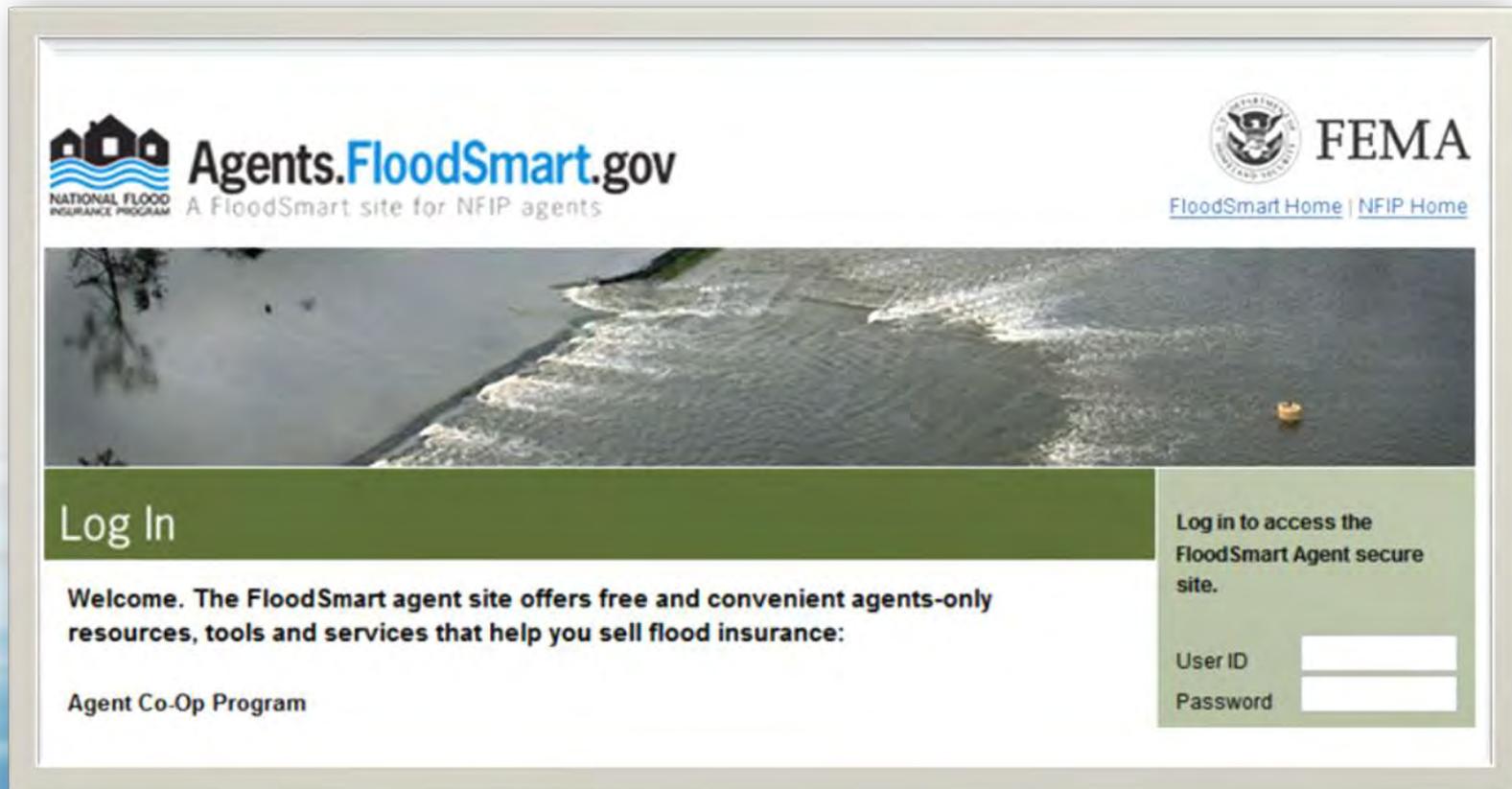


The screenshot shows the FloodSmart.gov website. At the top left is the FEMA logo and the text 'FloodSmart.gov The official site of the NFIP'. To the right, it says 'Call toll free: 1-888-379-9531 or have us call you'. Below this is a search bar and a navigation menu with links for HOME, FLOODING & FLOOD RISKS, ABOUT THE NATIONAL FLOOD INSURANCE PROGRAM, RESIDENTIAL COVERAGE, COMMERCIAL COVERAGE, and PREPARATION & RECOVERY. A central banner features a man in a suit with the text: 'Sure, I'm well built. But I still have to prepare for hurricane season. Only flood insurance covers floods. Atlantic hurricane season runs June through November. Put together your emergency supply kit, check out your flood risk and get flood insurance today. Are you prepared?' Below the banner is a 'ONE-STEP FLOOD RISK PROFILE' section with a form for 'How can I get covered?' including fields for Address, City, State, Zip code, and a 'GO' button. To the right of the banner is a red box stating 'In 2007, flooding occurred in all 50 states.' Below that is a 'SECURE SITE FOR AGENTS' section with links for 'Returning agents Log In >>' and 'New agents Register Today >>'. At the bottom, there are two more sections: 'WHAT WOULD FLOODING COST ME?' with an 'interactive tool' and 'GET COVERAGE STARTING AT \$119 PER YEAR.' with a link to 'Preferred Risk Policy'.

## Resources for Insurance Agents and their Clients

[Agents.FloodSmart.gov](http://Agents.FloodSmart.gov)

Agents.FloodSmart.gov provides information about NFIP claims along with product information, training, and marketing calendar.



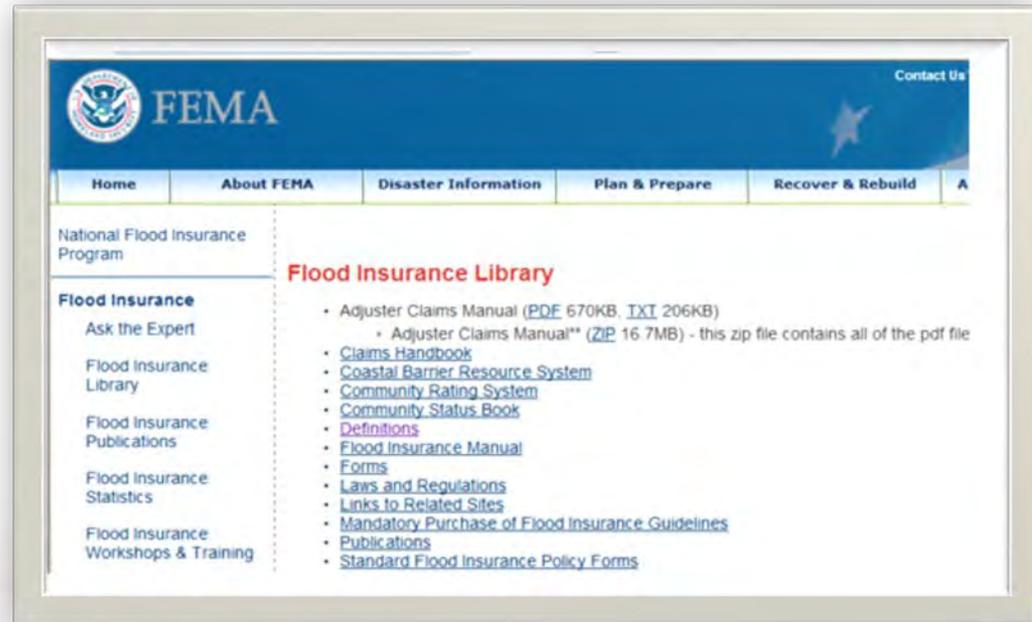
The screenshot shows the Agents.FloodSmart.gov website. At the top left is the logo for the National Flood Insurance Program (NFIP) with the text "Agents.FloodSmart.gov" and "A FloodSmart site for NFIP agents". At the top right is the FEMA logo and the text "FloodSmart Home | NFIP Home". Below the header is a large image of a flooded area. In the bottom left, there is a "Log In" section with a green background. Below this, a welcome message reads: "Welcome. The FloodSmart agent site offers free and convenient agents-only resources, tools and services that help you sell flood insurance:". Below the welcome message is the text "Agent Co-Op Program". In the bottom right, there is a login form with the text "Log in to access the FloodSmart Agent secure site." and two input fields labeled "User ID" and "Password".

## Resources for Insurance Agents and their Clients

### The Flood Insurance Library

The Flood Insurance Library includes:

- Manuals
- Handbooks
- Community Rating System
- Community Status Book
- Forms
- Guidelines
- Publications
- Standard Policies
- Summary of Coverage



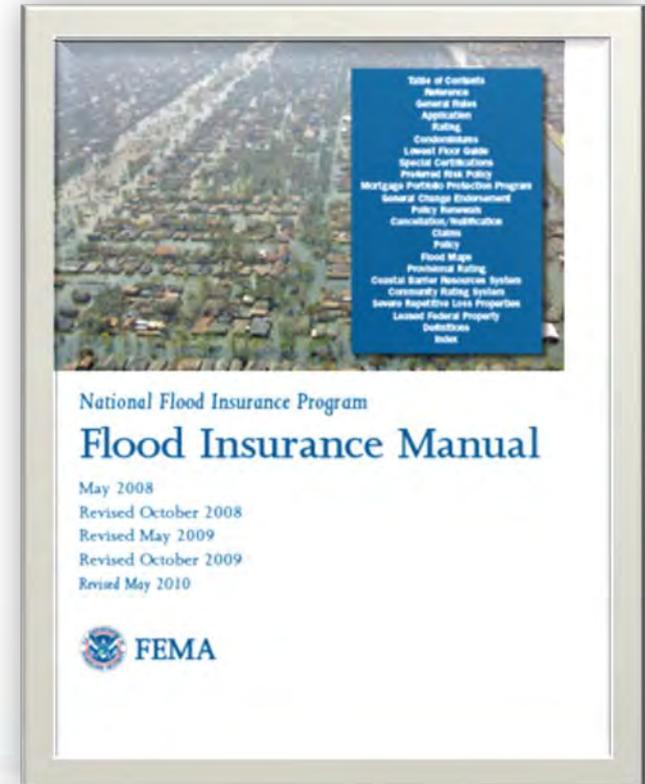
The link to the online Flood Insurance Library is:  
<http://www.fema.gov/business/nfip/library.shtm>.

## Resources for Insurance Agents and their Clients

### NFIP Flood Insurance Manual

Two easy ways to access NFIP Flood Insurance Manual are:

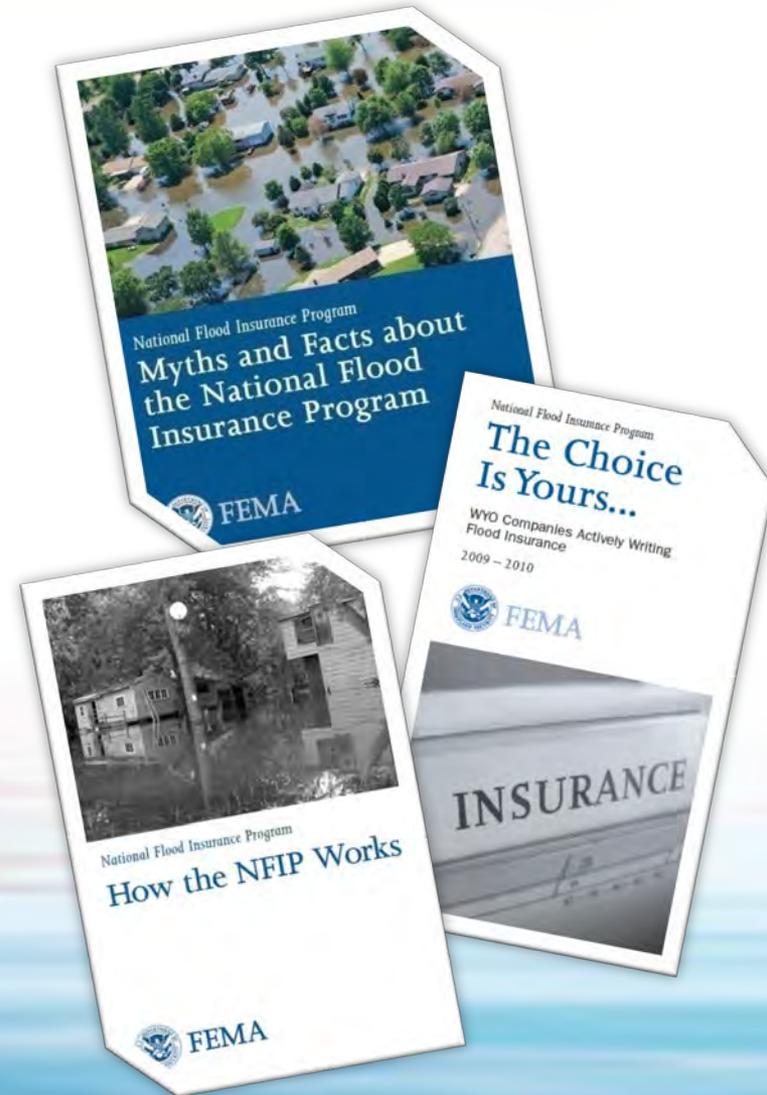
- Online at the Flood Insurance Library:  
<http://www.fema.gov/business/nfip/manual.shtm>
- Hard copy from:  
FEMA Map Service Center  
P.O. Box 1038  
Jessup, MD 20794-1038  
1-800-358-9620



## Resources for Insurance Agents and their Clients

### Publications, Stuffers, Information Sheets

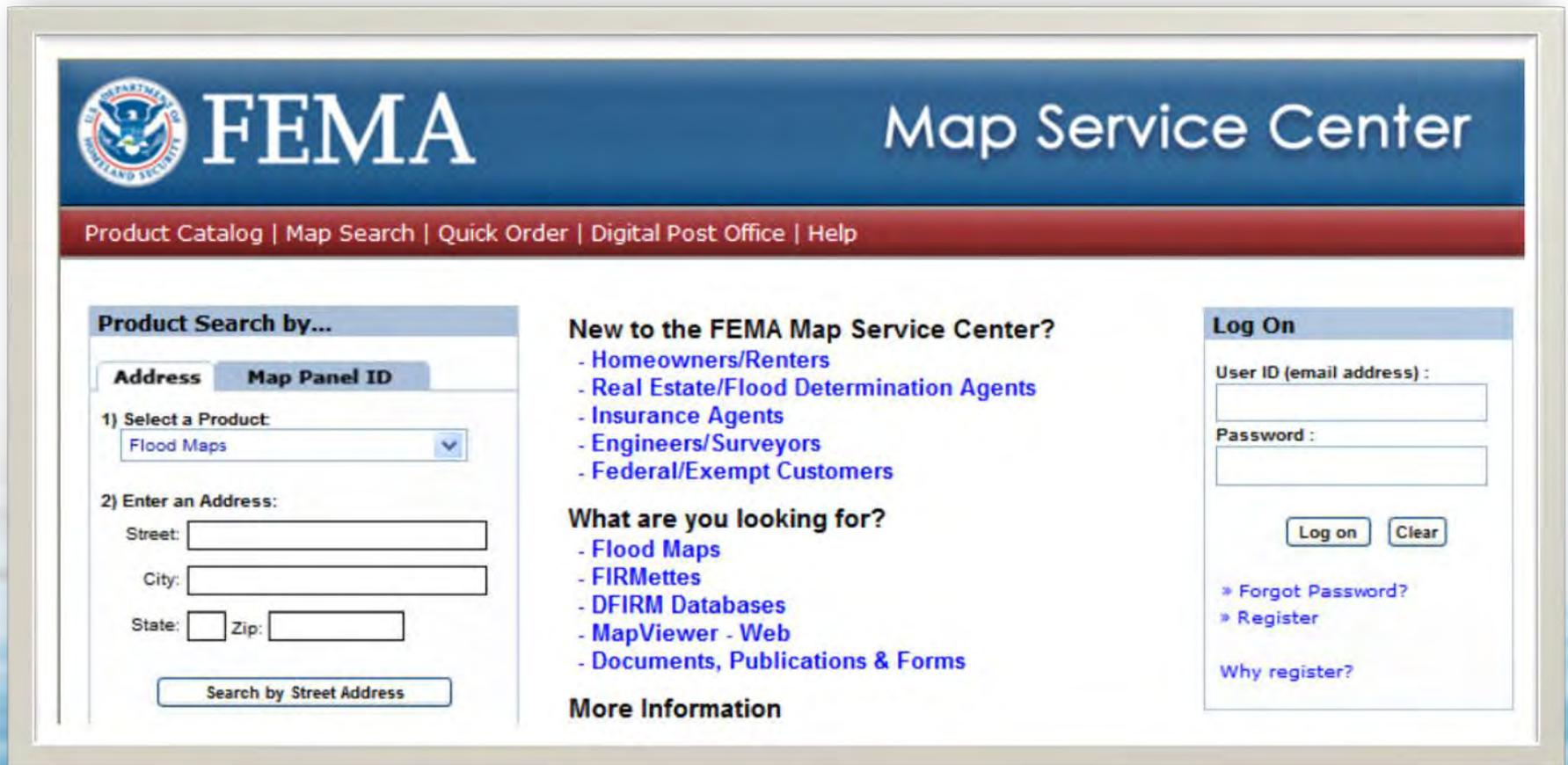
You can access publications, stuffers, and information sheets online at the following NFIP publications link:  
[www.fema.gov/business/nfip/libfacts.shtm](http://www.fema.gov/business/nfip/libfacts.shtm).



## Resources for Insurance Agents and their Clients

### FEMA's Map Service Center

You can access FEMA's Map Service Center at: [www.msc.fema.gov](http://www.msc.fema.gov).



The screenshot shows the FEMA Map Service Center homepage. At the top left is the FEMA logo. The main header reads "Map Service Center". Below the header is a navigation bar with links: "Product Catalog | Map Search | Quick Order | Digital Post Office | Help".

The main content area is divided into three columns:

- Product Search by...**: This section has two tabs: "Address" (selected) and "Map Panel ID". Under "Address", there are two steps:
  - 1) Select a Product: A dropdown menu is set to "Flood Maps".
  - 2) Enter an Address: Three input fields for "Street:", "City:", and "State:" (with a "Zip:" field next to it). A "Search by Street Address" button is at the bottom.
- New to the FEMA Map Service Center?**: A list of user types:
  - Homeowners/Renters
  - Real Estate/Flood Determination Agents
  - Insurance Agents
  - Engineers/Surveyors
  - Federal/Exempt Customers
- What are you looking for?**: A list of services:
  - Flood Maps
  - FIRMettes
  - DFIRM Databases
  - MapViewer - Web
  - Documents, Publications & Forms
- Log On**: A login section with fields for "User ID (email address) :" and "Password :". Below the fields are "Log on" and "Clear" buttons. Links for "» Forgot Password?" and "» Register" are also present. A link "Why register?" is at the bottom.

## Training Summary

In this training, you learned about:

- Flood Insurance Essentials
- Flood Insurance Policies
- Coverage
- Loss Settlement
- Building an NFIP Policy
- Base Flood Elevation and Elevation Certificates

## Evaluations - Online

*All attendees will be receiving an email with a link to a survey and feedback form.*

*Please take time to complete and help us improve our training effort!*

**THANKS**



## Resources for Insurance Agents and their Clients

### Agent Training

The NFIP/H2O instructor-led training seminars can be accessed at:

- Agents
  - [http://www.fema.gov/business/nfip/a\\_wshop.shtm](http://www.fema.gov/business/nfip/a_wshop.shtm)
- Lenders
  - [http://www.fema.gov/business/nfip/l\\_wshop.shtm](http://www.fema.gov/business/nfip/l_wshop.shtm)

Here is the contact information of trainers:

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