

Ready for Spring Thaw: What to do When Floods Strike

Thursday, March 07, 2013

2:00 p.m. – 3:00 p.m. EDT

Good afternoon everybody and thank you for joining FEMA's Individual and Community Preparedness webinar series. Today is "Ready for Spring Thaw: What to do before floods strike." A few technical considerations items before we begin the event. The audio will be playing for your computer speakers, be sure they are turned out so you can hear the proceedings sufficiently.

Additionally after our presenters finished we will be transitioning to a question-and-answer period where you can input your questions asked upon the information that you heard today. This webinar is being recorded and captioned, and the recording as well as the transcript and presentations will be posted to the Citizen Corps webpages. You can see in the participant tips box immediately to the left of the presentation in front of you, the web URL to the webinar recording page on the Citizen Corps website. With that I would like to turn it over to Dante Randazzo with FEMA's Individual and Community Preparedness Division.

Thank you Steve. Good afternoon everyone and welcome to today's webinar, Ready for Spring Thaw: What to do before floods strike. As you may know this week is Severe Weather Awareness Week, in observance of that we will be focusing on flooding this week, thank you much for joining us.

Today will hear from two subject matter experts about flood preparedness, how purchasing flood insurance and encouraging others to do the same is taking a tangible step towards being better prepared. We will hear from Judy Marvel, Insurance Marketing Specialist with FEMA's Mitigation Division. Judy will provide an overview of flood insurance including what it is, its importance and how it works. Donald Waters, an Insurance Examiner with FEMA will provide insights to the claims and appeals process for flood insurance. Once Donald has completed his presentation, Judy Marvel will then come back on and close out the presentation with a demonstration of how to use the tools and resources available on floodsmart.gov to help assess flood insurance needs. As Steve mentioned, we will have a question-and-answer period please send any questions you may have via chat following the end of the presentation. I'd also like to mention at the conclusion of today's presentation we will also have a survey to get your feedback on the webinar today. We hope you'll stick around for that and let us know how we're doing.

Before the formal presentation begins, I want you to know about recent developments with the FEMA Individual and Community Preparedness Division.

On February 12, the first thing I would like to ad is the public service ad we had with Al Roker; on February 12 the NBC Today Show released an emergency preparedness ad public service ad

or PSA featuring Al Roker. Since Al reports on weather and disasters, he personally selected this social issue that he wanted to champion. Using a little star power is a good way to get the preparedness message out to audience, so I do hope that you share this PSA through social media, with your family, friends and stakeholders. The PSA is available at the link below.

Before Al filmed the PSA, our director, Paulette Aniskoff got the chance to meet with him. The Today Show crew followed Al and Paulette as they talked about what true preparedness means and walked through communities' impacted by Hurricane Sandy. Once such community was The Today Show anchor Natalie Morales. Natalie wanted her family to be better prepared for disasters. The FEMA team met with the Morales family in Hoboken New Jersey as they put together their emergency supply kit and practiced their emergency plan. The Today Show aired a behind the scene segment with Al helping the Morales family gets prepared. The segment showed just how easy it is to get yourself and your family prepared for emergencies. In case you missed the segment you can watch it at today.com on the URL listed on this slide.

Our final update for you today is about the Citizen Corps and CERT websites. FEMA has consolidated all of its online content including content that was previously on the Citizen Corps website, into two websites, FEMA.gov and Ready.gov. In addition to reducing costs, this website migration presents a great opportunity to increase the visibility of our programs to an entirely new audience. This is a great way for us to recruit new volunteers since Ready.gov alone receives over 500,000 page views each month. The new website locations also provides easy access to more resources than ever and an updated look and feel for online content.

Moving forward, if you try to visit the original Citizens Corps or CERT websites you should be automatically directed to the new Citizen Corps page, www.ready.gov/citizenscorp which is displayed here. For CERT it will be www.fema.gov/community-emergency-response-teams.

The new web pages should have all the functionality of the original Citizens Corp and CERT websites including program registration and profile updates. We also intend to build up state specific pages to drive more traffic to states websites. If anything is missing or does not work properly, please do not hesitate to reach out to us at CitizenCorps@DHS.gov or CERT@dhs.gov. We will have those addresses on the next slide. Be sure to check out the new Citizen Corps and CERT web pages today let us know what you think.

Thank you for your time today and please don't hesitate to get in touch with us. Feel free to ask any questions and provide feedback via e-mail or twitter. We really want to hear from you.

With that I would like to introduce our first speaker, Judy Marvel, who be providing an overview of flood insurance.

Thank you. This is my first experience with Citizen Corps. I am thrilled to be here. We have a lot of material to go through in a very short period of time. If you have any questions make sure that you send those over to our host so we can address those. I'm not going to slow down long enough to answer them as we go. Next slide please.

A lot of times people will ask me, how did the Flood Insurance Program, come about, the National Flood Insurance Program? It came about because as a nation we were experiencing devastating losses, especially out in the Midwest. It still seems to be today where many of the losses occur there. There was a book that I actually found a few years ago in an antique shop and it was called *America's Greatest Flood and Tornado Calamity*. Of course having been in the flood insurance business since 1975, I had to pick up and take a look. One of the things that I found in the preface was, that really struck me, what's really cool about this is that the string of events that led to the publication of this book happened in March of 1913. We are looking at the 100 year anniversary of these events.

There was major flooding along the Ohio as well as a tornado. The author of the book put in his preface, I have it there for you to see, and states “so as the public attention is riveted on one great disaster after another, it is the part of wisdom to seek out the causes by a close study of the facts. The facts of the Ohio dissolution of Omaha are here presented and I hope many communities may profit from the lessons they teach. And they safeguard themselves so far as is humanly possible, by wise forethought preparation against similar disasters to themselves in the future especially does this applies to villages towns and cities that are threatened are likely to be threatened by flood. And is generally understand there are many occupations throughout the country. Some measure of prevention against disaster, some measure of preparation to alleviate possible distress should surely undertake by all communities surrounding that threaten life and property.”

That was 55 years before the in NFIP came into existence. What can we learn from these experiences as this author was crying out and asking us to do?

We learned that despite the Corp and HUD and everybody else, who was working between the slats of 55 years, was that even with levees, even with dams our flood control measures just could not control Mother Nature.

We also learned that the more we realized or studied risk, the better capable we would be in preventing it. That prevention is crucial.

The National Flood Insurance Program encompasses both flood plain management as well as providing a product to help offset the financial losses that come with flooding, those preventions of loss, physical as well as financial.

So in 1968 Congress passed the National Flood Insurance Act. There's been a lot of reform since that time. We had one last year that is complicated, this last reform. We will not get into it, but there are many changes, interpretations being made and implementations that are going to be taking place throughout 2013.

What many people don't know is that the Federal Emergency Management Agency answers to Congress. We have Congress in a hierarchy; we have the Federal Emergency Management Agency, FEMA. FEMA oversees the National Flood Insurance Program; within the National Flood Insurance Program is the Federal Insurance and Mitigation Administration which has the

oversight of flood plain management and flood insurance as I just told you.

So who can purchase flood insurance? Basically any property owner or tenant can purchase flood insurance as long as their community participates in the program. Remember I said that if this is flood plain management program as well as a flood insurance product, they work hand-in-hand. The community who has been made aware that they have areas of high risk for flood can join the National Flood Insurance Program, but in doing so they agree to implement and enforce sound flood plain management.

They become a participating community.

Who sells flood insurance for the NFIP? Agents sell it and service it. They can write it into different avenues of placing coverage. One is the National Flood Insurance Program Direct Side. The Direct Side has an entire staff of underwriters and claims adjusters, as well as being able to write coverage through a write your own company, WYO. The WYO program allows public-sector companies, like State Farms, Hartford, Allstate, I think we have about 100 of them, that can service and sell policies in their own names on behalf of the NFIP.

So I told you already that in order for communities to participate they have to enter into an agreement with FEMA. When they first enter the program, they have been made aware of the special flood hazard areas. Those are the areas that are considered high risk; those of the ones that have a 26% chance of experiencing a flood in a 30 year period, 1% or greater chance within any given year.

They are provided with maps that outline where those special flood hazard areas are. We need to do a flood insurance study, and we do this through the Corp and in conjunction with the community. There are a lot of scientific things that go on there to determine a more precise way of delineating these flood zones.

Once we have the information that we need, and we issue the flood insurance rate map. You will often hear the acronym FIRM, for flood insurance rate map. They will enter the regular phase of the program. What's interesting because we don't know the exact nature when they're in the flood risk while they are in the emergency phase of the program. We do provide flood insurance, but at very low limits. I will show you those in a moment. Once we know the risk we go into the regular phase of the program and we can offer larger amounts of coverage.

Communities have the option of just using the guidelines that we provide. We come in and we say in the high-risk flood areas, these special flood hazard areas, new construction will have to elevate to ensure the lowest floors are elevated above where we believe in a major flood event the flood waters will rise. That major flood is called a base flood. We're looking at base flood elevations. There are going to be communities that will say we are going to require that our property owners, who fit this particular scenario, new construction and special flood hazard areas, will have to build in a certain way. We are to make they know sure that they elevate their lowest floors above that base flood elevation requirement. Go up 1 foot or go up 2 feet to ensure that base flood, to at least the lower risk of those houses getting wet or damaged.

The community rating system is designed for these communities that do such things. They go above and beyond the call of duty to let people know what their risks are. They provide a lot of public information. My screen just went blank.

Okay, so they provide a lot of public information. They provide maps, they let people know what the regulations are, and they can actually go in and view these regulations at their offices. They teach about flood damage reduction. They take actions to reduce the risk of flood damage. And they also do a lot in flood preparedness. Part of that, they will promote flood insurance. For every action that they do in these categories, they are awarded classification points. The classification runs from 10 being zero points to classification one. Meaning you want to strive to be number one community, with 45% credit. That credit is actually applied to every NFIP flood insured in that CRS community. If you have a number one rank CRS community, you only see 45% off your flood insurance premium. That's significant, and it's a good idea for anyone within the community to stress to their community officials and their community leaders to work towards these classification and credits.

Always strive to be number one.

Next slide. Here's the limits of coverage I was telling you about. You will look that during the regular phase a single-family dwelling we can insure for \$250,000. That's our statutory limit. Congress said we cannot insure for more than \$250,000. When we don't know the exact nature of the risk, and you see the emergency phase of the program you can only get \$35,000 in contents. Further down the screen, if you're in the regular participating program, it's \$100,000 tops on content, and \$10,000 emergency. And nonresidential is \$500,000 content if you look back up in the regular program. Nonresidential is \$500,000.

We insure property for renters and property owners for residential and nonresidential.

Next slide. One more thing to tell you while I have you, contents coverage is optional. If you're a tenant you can buy it and not by building. If you're a property owner and you own the building, you can buy building and contents. You want to make sure you ask for the contents coverage. There are two deductibles by the way. A deductible that applies to the building and another deductible that applies to contents. I can tell you more about that later.

The urgency behind buying a flood insurance policy before you realize that a storm is on the way is that there is normally a 30 day waiting period. Your homeowners insurance will not cover flood, the vast majority of the time. Just make an assumption that it doesn't, because there's very few out there that do.

The waiting period is normally 30 days, unless there's a loan involved. If there's a loan involved it's federally regulated, and insured lender, FDIC, and there's no waiting period, in conjunction with the making, increasing, extending or renewing of a loan. There's another exception to that rule, and that's a recent map revision. I think it's within 13 months I think from the new map date that there would be one day wait period. Don't quote me on that. If you'd like to know, ask the question and I will see that you get that answer.

Next slide. Different types of buildings that are eligible for flood insurance, they must have two or more exterior walls have a fully secured roof permanently affixed to the site, and they must resist flotation. When I look at that, flotation, collapse, lateral movement I think of mobile homes. We definitely will ensure mobile homes it's not an issue that make sure they are tied down and secured according to NFIP community regulations. And they must be above ground by 51%.

I know we don't have a lot of time. I have to tell you the story, I saw a picture of a building and there was about 2 feet of cinderblock above the ground and a roof. I asked what that was. It was a dwelling, and what happened in this particular community, the contractor apparently ran out of money, but he had been able to put in foundations. So the property owners put roofs. They dug a basement and had a couple of cinder blocks.. They were living in the basement. It was a peculiar thing to see, but I'm betting their utility bills were just something to be envied.

And by the way, because they were underground, they were not be insurable through the NFIP.

Eligible contents; the contents must be located in a fully enclosed building. It should be secured to prevent flotation out of the building. Obviously, if the contents of the structure are not on the premises, we are not going to be able to tell whether or not they actually belong to you.

Examples of eligible contents would be furniture, clothing, and motorized vehicles. When we talk about motorized vehicles we talk about those that service the property or the handicapped. In relation to commercial ventures, we would ensure stock as content.

This is complicated so I will not get into the details, but I was asked to cover underwriting. There are many key rating elements when it comes to writing flood insurance. They are not so unlike homeowners or fire insurance policies. We need to know where it's located, make sense, right? Is it in a high risk zone or is it a moderate to low risk zone. Everyone is in a flood zone by the way. In a flood hazard area, in the hazard area, everyone is at some risk for flooding.

We need to know where it is what flood zone is in. We need to double check if the community is participating. Only participating communities can be insured.

What phase of the program. Policy limits and of course the rates we use in conjunction to whether or not it's emergency or regular phase.

What are the contents? Are they at ground-level or they above ground level? It all has to do with risk which of course any insurance uses as their basis.

What date was the construction? The reason why we need to know this is because the program really didn't come into existence where we were writing policy until 1974. Remember I told you about the acronym for flood insurance rate map. If the building was constructed prior to the issuance of that initial FIRM, it's a whole different rating structure. They are considered pre FIRM buildings. Any structure that was built on or after that date would be considered post FIRM; there are another rating structure and set of rules for them.

Let's go to the next slide. There are more key rating elements. How is it constructed? Is it elevated? If it elevated does it have an enclosure below the elevated floor? If there is enclosure below the elevated floor, is it in compliance with the flood plain management ordinances. Does it have a basement? How is it occupied? Is it tenant occupied? Is it residential or nonresidential is what we really want to know? Why would they slide elevation be important? In post FIRM structures in High-risk flood zones the rate is based on where the lowest floor is in conjunction or relation with the base flood elevation; the major flood event, the base flood.

Deductibles; I told you there were two deductibles one for building and one for contents. The reason I'm bringing this up again is because there are minimum deductibles that are related to pre FIRM structures outside of the high risk zone. \$1000 on the building and \$1000 on content. If there within a special flood hazard area and they are pre-FIRM, \$2000 and \$2000. When you think about that, why would we require higher deductible pre FIRM? The reason being is because those buildings were built without the knowledge of risk so they are at higher risk for experiencing flood damage.

If it is post FIRM, then we know it's built within compliance and that risk has been reduced. We will ask you to observe \$1000 in all zones within post FIRM.

How much coverage do you want? Increase cost to compliance we will talk about later. That is a premium that is charged on every flood insurance policy whether in a moderate to low or high risk zone. We need to cover the administration cost so there is a charge for the federal policy fee. Before you ask me what that policy fee is, I will tell you its \$31.

Next slide. We are already at increased cost of compliance. This is the last thing we are going to talk about in this particular overview, by the way if you'd like a more extensive explanation of flood insurance program, by the time we are done here, Donald and I, make that request and we will see what we can do for you.

Increased cost of compliance, ICC. Major misconception out there is that it's a grant, it is not a grant it's an actual coverage, coverage B under your policy. Everyone has the coverage and not everyone will get to use it.

The biggest thing around ICC is that prior to this coverage, if a noncompliant structure needed to elevate because they have been substantially damaged by a flood event, that cost to bring the home into compliance was out-of-pocket. We realize that our insured needed help with that expense and this is one of the reasons why it was affected.

Next slide. The trigger for ICC is that the structure must be in a special flood hazard area, declared substantially damaged by the local community. Not every community has a repetitive loss clause within their flood plain management ordinance but they will all have a substantial damage clause.

I have flood zones B, C and X,

There are zones where ICC will not respond. There are times however, and I have personally experienced this where flood survivors I should say, where a flood insurance rate map has been revised. There are flood insurance policies declaration page would reflect that their home was rated in a B, C, and X. Those are the non special flood areas, those are the moderate to low risk areas. And because the communities had affected the new flood insurance rate map and enforcing them, that policy owner was able to file for an ICC claim. The amount of coverage available is \$30,000.

The mitigation activities that the ICC will provide coverage for is flood proofing for commercial structures, the relocation of the building, elevation of the building and demolition. You can use them separately or in combination, for instance you may want to move the structure further back from the source of flooding. If you move it back on the same lot and then elevate it you can use your funds for that. There's no deductible associated with an ICC claim. The claim is separate from the original flood loss. You may have two claims associated with that property.

I think the other thing that's important to know, remember I told you about the statutory limits we can only ensure residential property or dwelling up to \$250,000, if there is a claim for original flood loss, and an ICC claim, when you combine those two payments they cannot exceed that \$250,000 statutory limit. If you're looking at commercial buildings you can combine them but they cannot exceed \$500,000.

I could go on for another day and a half when I do a general flood course. My flood 101 will take you at least a day and a half. I'm going to stop here and I'm going to turn it back over to Dante.

Thank you Judy. Our next speaker will be Donald Waters, an insurance examiner with FEMA.

Good afternoon everyone. Judy's computer, I am in her office, just cut off on me. Can everybody hear me?

Yes sir.

Basically Judy covered everything that happens within that NFIP program. I'm going to quickly talk about the claims in the Claims and Appeals Branch. What we do, what happens and after everything that Judy has talked about, you have a flood policy, a standard insurance flood policy, and then a storm comes and the next thing you know you have a flood.

What to do before a flood. On this slide you will see a blue emblem. This is a booklet that didn't come out the way we wanted it to. It's called a Flood Insurance Claims Handbook. This book came out as a result of one of the things Judy talked about with the different reforms that happened within the Flood Insurance Program. This came out in 2004, where Congress said they want everyone to know what to do before flood, during the flood and after the flood. We are going to go over some things that this booklet will address.

What we like to suggest is if you're going to have a flood you need to know a few things. Make sure your flood policy is correct, the number is correct. Make sure your mortgage company on that policy is also correct. Today we find that a lot of people have refinanced and refinanced

again. During a flood we don't have a chance to really make sure that you have all that you need. Before we make a payment on your claim, we must have all of that information because we will not pay a flood policy if in fact there is a company involved or a bank involved.

Those of the things we really need you to make sure is that all your documentation is correct, make sure your policy information is correct, and make sure we know how to get in touch with you if there is a form.

The four steps a policyholder should take immediately after a flood. What we like to do is suggest you contact your agent and the company. And file a notice of loss to make sure we have in fact been notified by you that you had the flood. We call that a notice of loss and that triggers everything to get us started.

Then we suggest you should do is make sure that you have gone through and separated the damages. Make sure your damaged property is taken care of, and you have so that the adjuster can come out and take a look at it. The last thing we want to do after a flood is make sure when the adjuster come out that you have, your expectation is such that you want to make sure that everything is taken care of. If they don't see damages, they are not allowed to write what you say. They need to make sure that everything is there that was damaged as a result of the flood, so we can ahead and do a proper claim for you.

If the community says you must remove this, these items, and dispose of them for health reasons or whatever, then we suggest you take some very good photos and have good documentation so you can supply that to your adjusters. Make a list of damaged contents, and that if you have as Judy suggested to you earlier contents coverage.

So we can go ahead and make sure that your claim is taken care of.

These are areas where we have a lot of problems with policyholders, who have discarded their damages, and the adjusters are not able to make proper request to the carriers.

If you see some damages that occurred as a result of the flood, you may want to bring that to the attention of your adjuster.

What to expect after reporting your flood loss. Congress said that once you have a loss, that you shouldn't be questioning whether or not are making sure that everything is been taken care of. What we like for you to do, when things are going on in you have a claim the adjuster is going come out, and the first thing he will do within 24 to 48 hours is make an appointment and come and visit your premises. Once there he will do what is called a scope. You will take a look at the damages, walk through the structure, go through your house and make sure that all of the items that were damaged are being recorded on his estimate. If the policyholder sees some things or has questions about the flood at that time that will be a good time to ask the adjuster questions. Later on that is the person you really need to talk to. He is the person that was there and tries to assist you to make sure that your claim is being taken care of.

During the initial visit of the property, the adjuster will take all of the measurements and photographs, and he is going to record all of the items as I suggested earlier. The important part of this is to make sure that we have captured everything that we can cover in a flood claim. The problem is a lot of people think that that once they have a flood claim that everything they have damaged will be taken care of. As Judy suggested to you earlier, on this underwriting issues, there's certain things that flood will not pay for. For instance, if you have a basement and drywall down in the basement, that is a noncovered item. The adjuster will go down in the basement, and we have limited coverage there. He's only allowed to write what is covered. But he should explain all of the things that are not covered to the policyholder to make sure that they understand that that is what the policy that they purchased would take care of.

The adjuster is knowledgeable about this; they attend the workshops to understand what FEMA requirements are in certain sections and certain types of damages. Please go to the next slide.

So we asked policyholders that if they have an issue with their claim, the first thing they need to do is go back to that adjuster that came out to their premises and ask them questions about what it is that they wrote on the estimate or what they did not write or why they wrote what they wrote. Whatever those questions are. The first person of contact should be that adjuster. If the policyholder is not getting the correct information, or they don't feel satisfied with the information they received from the adjuster at that point we ask them to talk to the supervisor so someone can explain to them what's going on. The thing would like people to know is that everything within your structure may not be covered, but we need to be able to explain to you why it is not covered, so you that you will at least understand it; whether you like it or not is a whole other question which we will not get into.

If the adjuster supervisor is not there to explain what's going on, then during this process of appealing you can formally appeal not only to the WYO company, but also to FEMA. However it is important to understand you cannot send an appeal to FEMA until you have received a written denial from the company that's written your flood policy. If you do appeal prior to that, FEMA will return your letter, or claims and appeals will return your letter so you we can get that formal appeal, the formal denial so we can formally write you an answer to the appeal that you have. We do that for a lot of reasons, but the most specific reason that we do it is because of the policy that you have. Special flood insurance policies suggest you must have an appeal in order for us to go any further with it. That is the contract that you have with us.

I know were going really fast. We only have a few minutes and Judy has some additional information. What we would like for you to do is please submit any questions that you have for us and we will be more than happy to take care of them. I'm going to turn this back over to Judy.

Okay, hi again. Mary Jo Fram is the project manager for Flood Smart. Flood Smart is actually the national marketing campaign used to help property owners understand flood risk, and to encourage them to buy flood insurance. And we know already why that is so important.

Please let's go to the next slide. There are three audiences we target. They would be the general public, insurance professionals obviously because they're our distribution channel for flood

insurance, community leaders and elected officials, state Department of Insurance and of course you. Let's go to the next slide please.

The very first place to start would be at www.floodsmart.gov. That is our official website for consumers and our stakeholders. You and your community can access a wealth of information on flood risk and flood insurance. You are going to start on the left hand side menu. FloodSmart.gov averages more than 136,000 visitors in a month. And we are getting the word out. And we would like your help to get the word out. I will show you some of the most popular features that appear on every page. One is our one step flood risk profile. This tool enables consumers to assess their risk and to find a flood insurance agent. It's interesting to know that in 2012 there were 811,000 completed flood risk profiles.

If you look at where the red arrow is pointing, that little red box is where you would put your address. If you go to the next slide, this will be the screen you will see. There is a broad estimate of premium cost, it will also give an idea of the property flood risk, in this case it's a moderate to low risk structure. It will provide a list of local insurance agents that sell flood insurance. These agents have completed flood insurance training I should say, and meet the requirements of their states for selling flood insurance.

Currently, this particular tool is accessible only to the Flood Smart website, but you can link to the tool from your website should you have one.

We have tons of information available for local communities as well. We have created a special page specifically for them. There they can access all of our resources such as tools, widgets, and toolkits, prepared social media messages that can easily be used on Twitter and Facebook pages. Advance to the next slide and we will talk a little bit more on resources.

The cost of flooding tool is a whole lot of fun. If you just like messing with gadgets, you will enjoy this, in its educational at the same time. If you click on a link within that blue box; I can't see it but its measure your damages box is what we're looking at. When you click on that, it will take you out to a webpage that will provide a box; it will show a living room, and contents of a living room. It's kind of a cartoon type of thing. You can see part of it there to the left of that blue box. Move the indicator from inches to feet of water and it will calculate an estimated cost of damage. It a wonderful way of letting people see how much risk they can in dollars and cents.

We have more interactive tools that you can click on, it will bring up flood risk scenarios, one of those snow melt which is designed for the spring. Lots of seasonal widgets are also available. If you're living in an area where there's a levy, there's a levy simulator that will show what happens when a levy is breached or is compromised.

These widgets, all of this can be placed on your website. They can be embedded. Let's go to the next slide.

We are looking at testimonials are also on the website. You can click on any one of these and it will give real-life experiences, real-life testimony from people that are insured or uninsured. We

feel that this is the most vivid way to illustrate demonstrate the devastating effects of flooding. If you want copies of the videos just let us know we can see that you get them.

These are ways that communities have actually used our tools. They have linked to us; they have also embedded some of these things. Let's go to the next slide.

To keep up-to-date on mapping activities in your area by using the flood map update schedule. Type in your zip code and it will bring up your community, or your state will drill down to your local community. It will tell you when your map was last updated and when it is scheduled to be updated. Let's go to the next slide.

These are toolkits that are provided. They all contain fact sheets for immediate use as outreaching materials, templates and letters that can be customized. They are used a lot when there is new mapping is taking place in the community.

That's a really, really fast, high-level overview of what Flood Smart website provides. I encourage you to go out and just explore it. There's so much more for you to see. Of course, if you would want a more in-depth tour of what smart for any of your audiences, let us know and we can provide that for you. And I am done.

I want to take this opportunity to thank Judy and Donald for their time and expertise today. What we are going to do now is transition to the question-and-answer period. I will have Steve Precker back on to explain that process.

Thank you Dante. Thank you very much Judy and Donald. As Dante said were transitioning to our question-and-answer period. You should see in front of you a white chat box. Please type in any questions that you might have for Judy and Donald and we will do our best to select them and pose them to the presenters today.

We will do our best to get through all questions. However if we do run out of time, we have about 10 min. left, if we do run out of time, I would encourage you to contact CitizenCorps@DHS.gov. Feel free to e-mail your questions to us there and we will be happy to send them to Donald and Judy for an answer.

The question is what can we do in areas where you're updating the flood maps and you're in the process of getting flood insurance?

What do we do in areas where you're updating flood maps and are in the process of getting a home loan?

What is going to happen is the lender is going to do a third zone determination. They will go through a determination company, a third-party, to find out what those flood zones are. The property owner needs to be very careful; he needs to talk to the community official to make sure that that determination, that the third-party use is actually accurate and up to date. That determination is what's going to be used by the lender to decide whether or not if they're going to require flood insurance. As far as we're concerned, you need flood insurance regardless of what

zone you are in. The difference is going to be how much money you are going to pay. If you're outside of a special flood hazard area you can get a decent size policy for like \$300 or a little bit more, at the very minimum \$129 a year.

Just ensure that the information you have been provided is up-to-date and accurate. The community official is the best place to get that.

Thank you Judy. While you were speaking, Judy, I also put up for folks the web URL, to www.floodsmart.gov. So many of the widgets, the links that Judy and Donald talked about, if you visit floodsmart.gov, you will see them.

Okay, now are we just going down the list?

I am selecting questions for you Judy. The next one we have is from Michael Gease. Can you clarify that the standard flood insurance policy pays for unfinished drywall in the basement?

Understand the flood insurance policy on page 4, it says drywall for walls and fillings in the basement and the cost of the labor to nail it, unfinished, unfloated and not taped to the framing, we do pay for it in the basement. Only in the basement do we do that. I know I was making a statement and I was going really, really fast, I want you to understand that there are certain things within a basement that we will not pay for. We will not to paint that drywall. However, we will put it back and we will tape it and that's all we will do for it.

When you're looking at flood insurance coverage, one of the things you need to remember is that it is a program; it is a federal program, just like disaster assistance we will give you what you need to have a safe, sanitary and secure place in which to return.

Alright our next question. It looks like a good one from Tracey Huettner, can neighborhood leadership give a day seminar on their own with Flood Smart materials? I have been working, servicing the community government regarding floods since 2000.

Absolutely. If you need assistance in organizing any of the material, or a tour of how to use the website or whatever, let us know and we will assist you in any way we can.

Thanks again Judy. The next question is from Deborah Buckman. Where can you find information on how to lower your community rating score?

Where can you find the information on how to become that number one community? On www.FEMA.gov or actually it's probably easier if you go to Google and put in community rating system FEMA, you will find all kinds of information. I would start there. If you have a very specific question let us know and I will contact Bill Lester for you. He heads up the community rating system initiative here at FEMA.

Our next question is from Lucille Rafidi. If you're living in a condo and are on an upper level, why are you required to have flood insurance?

First of all, FEMA does not require you to have flood insurance. Congress does. That question comes up quite often. The fact of the matter is that if the lender is going to require it, because there is a law out there that says if you provide that loan in a flood hazard area you have to have it. That's why you have to buy it. It is separate from do you need it. And I am going to tell you yes, you do need it. If that buildings foundation is compromised by a flood, it could very well mean an assessment to the individual property owner. If they have purchased building coverage it may, under certain situations which I don't have time to go into right now but they provide you some type coverage. Also if you're unit happens to be damaged by flood, when the master policy written through the NHIP exhausted, that coverage would come back down to your individual unit property owner's policy.

Thank you Judy. The next question is from Rachel Whitmer. What can the floodplain administrator due to earn classification points?

Awesome, send them over to FEMA.gov. and to the CRS section. There will be all kinds of information on how to get started, where to pull down the manuals that are needed, and who to talk to.

Just keeping in mind, this presentation and the recording of this webinar will be online at the new Citizen Corps website. I will post that link while one of our presenters is answering the next question.

And it looks like we have a question from Gail Birdsong. Judy or Donald, can you please verify coverage for a detached garage.

A detached garage at the prescribed location is limited to no more than 10% of the limit of liability. If you have a \$50,000 limit of liability, you can pay \$5000 on a detached garage. As long as the detached garage does not have any, not attach for use of residential, business or farming, then there should be no problem with the detached garage coverage; covering it.

If you use that option it will decrease the amount of coverage available on your dwelling, by that percentage amount. If that detached garage is going to be used strictly for storage and parking, you can insure it separately under a different policy if you need additional coverage.

Especially if you have residential is a part of it, otherwise, as Judy said, we will pay up to that but we will not pay more than the policy limit for the detached garage and also the dwelling.

While you guys were answering that question I did post the link to the Citizen Corps webinar library. Within the next few days, we will be posting this presentation, as well as the recording, on a link in that webinar library. I would ask that you check back in the next few days, and all of these materials will be available.

I need to clarify to make sure I get this right, you can ensure that garage if it has a residential area in it under a dwelling form.

You can always insure that detached garage on its own, but as for as a detached garage covered under a main dwelling, those are the restrictions that apply.

Yes. I wanted to make sure I hadn't muddled that any.

Another question from John Merchant; must I have a state insurance license to sell NFIP? Better put if I am a licensed agent in Florida can I sell insurance all over the USA or must I have an agent license in each state I sell flood insurance in?

You have to be licensed in any state that you sell flood insurance. You are going to need your property and casualty, or property license definitely.

We have a question from Lucille Rafidi. Is there disaster emergency training a citizen can take to prepare for flood, hurricane, etc. to ensure communities are prepared in the event of an emergency.

Certainly before I turn that over, I would encourage folks to visit ready.gov to check out your local hazards. There is great information and I am just posting the ready.gov URL for you all. You can visit that website to check out specific information regarding hazards such as flooding, and how to prepare in the event of a flood.

I would also encourage you to look at the publication, "*Are you Ready? An In-depth Guide to Disaster Preparedness*". You will find that out on ready.gov. There is an instructor guide where you can hold a course within your community. It talks about all kinds of disasters situations, not just floods; all kinds of things.

We have time for maybe about two more questions. I will post another one from Gail Birdson. Can you explain property damage resulting from movement of soil caused by a flood?

That is a big one. That entails a lot more and I would have to do that probably differently. I would like for Gail to get in touch with me. That's an interesting one and that's a really involved question.

Gail, if you want to e-mail your question to CitizenCorps@DHS.gov we will direct that question to Donald Waters and put you in touch with him. And he can provide a clarification.

Steve I also want to get back to the question about disaster training. Our CERT program, Community Emergency Response Team program provides basic disaster preparedness response training, light search and rescue, medical operations, disaster psychology and a number of other areas. If you go, I will put the link up. In our instructor guide, we have a series of 13 hazards annexes that deal with how to be prepared for specific hazards that include several of those listed by the question that was asked. CERT is certainly one option for disaster preparedness training. Another one we made available, and we can have a link for this, IS-909 emergency management team, preparedness for communities everywhere. While CERT require a 20 our time commitment, IS-909 a much more basic level line of activities and training. That is something

that is certainly another option for those interested in disaster preparedness education and training for their communities.

Thank you Dante. I just put up the web url to FEMA's CERT website. Here is the url to that IS-909 training as well, which is on training.fema.gov

Thank you Steve. To direct people, if you go to the CERT website and look at training material, and then click on the CERT instructor guide and that should take you to the FEMA.gov library site. One of the first things that pop up will be the full hazard annex in a PDF format and under that you will see a specific annex for a variety of different hazards.

I will post that CERT website one more time. I just left off and “s” on teams so its [fema.gov/community-emergency – response-teams](http://fema.gov/community-emergency-response-teams).

We have time for about one more question.

Rich Buckley asks Donald and Judy, are floodplains considered 100 year or 500 year.

Yes. We have the 100 year and we have the 500 year. Those do not mean that the flood is going to basically happen every 100 years, or every 500 years. It's actually percentages that our engineers use.

The 100 year flood is the 1% or greater chance of experiencing a flood in any given year, or the 26% chance within a 30 year period. The 500 year I am not so clear on.

Steve, a question that keeps coming up about the detached garage I want to say real quick, the detached garage, once we are notified by an adjuster after he's inspected it and he notes there are living quarters in that detached garage, at that point it becomes residential. I just want whoever, as far as we are concerned the detached garage is covered if it's used as Judy said for parking and storage, and unless adjuster goes and sees living situations there with bathroom and beds, it is presumed that it's now maybe a mother-in-law house, that becomes residential and that's a problem. I just wanted to share that as it looks like it keeps coming up.

Great. Thank you so much Donald.

With that, that about wraps up our time for Q&A; I will turn it over to Dante Randazzo to close us out.

Thank you Steve. Thank you again for joining us today on today's webinar. We hope you found the information that our presenters spoke to today useful as well is the Q&A period. I would like to thank them again for their time and expertise; really engaging discussion following their presentation. For more information of course you can visit floodsmart.gov, as well as Citizen Corps. Or ready.gov/citizenscorp or fema.gov/CERT

Thank you again for the presentation, and we hope you stick around for our survey afterward. We like to get your feedback to know how we are doing and how we can better serve you. I hope you'll take the time to answer our survey. Thank you again and have a great afternoon.