
NFIP Listening Session
Washington, DC, November 5-6, 2009

Content Analysis of
Breakout Session Comments



FEMA

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I. ANALYSIS APPROACH

A comprehensive analysis was conducted of stakeholder comments received at the November 5-6, 2009 NFIP Listening Session in Washington, DC. Using a multi-step process, key themes and sub-themes were identified across all of the topics and breakout sessions for both days.

Steps then were taken to complete the analysis:

- Organized comments with unique identifiers by day/topic;
- Reviewed comments for general themes and basic understanding;
- Summarized prevalent themes;
- Assigned comments to the appropriate theme(s); and
- Calculated the frequency for each theme across topics.

NOTE: Some comments conveyed messages relevant to multiple themes, and were categorized as such.

II. COMMON THEMES

The following list describes the 12 themes and the corresponding sub-themes found among all comments received at the 2009 NFIP Stakeholder Listening Session. The stakeholder listening session was attended by more than 170 participants comprised of representatives from federal, tribal, state and local governments, private sector and non-governmental agencies. The included sub-themes could signify either side of the issue represented in a theme. They were included to show the range of views represented on any given topic.

NOTE: The below themes are numbered for identification purposes only, they are not a reflection of rank.

Theme 1: Expand the risk pool

- Enforce current mandates
- Grandfathering
- Mandate flood insurance policies for at risk properties
- Don't tie to mortgage loans, attach to alternative source like, property taxes, homeowners insurance, etc.

Theme 2: Modify the definitions and process for calculating risk, rates and coverage

- Continue to improve risk assessment (e.g. properties in close proximity to levees or that have experienced repetitive loss and the factoring in of catastrophic loss scenarios)
- Coverage limits need to reflect the current values
- Develop an algorithm for calculating rates based on risk
- Look beyond the 100 year flood

Theme 3: Floodplain Management Plan standards and guidelines

- Improved enforcement of current standards and update where necessary (e.g. raise the NFIP minimums)
- Allow for variances based on local conditions
- Mandate at the community level and leave oversight to the state/local level

Theme 4: Evaluate and improve the handling of Repetitive Loss Properties (including expedite a post-disaster buy-out option)

Theme 5: Make historical data readily available to the general public (e.g. claims, premiums and other rate data)

Theme 6: Mitigate risk using existing tools

- Write/Re-Write codes for maximum mitigation of risk
- More consistent enforcement of code
- Make use of Executive Orders
- Make use of the Endangered Species Act
- Make use of National Environmental Policy Act
- Make use of all applicable government policy (e.g. historic preservation)

Theme 7: Increase incentives (e.g. state, community and individual levels)

- Comply with building codes
- Incorporate natural functions into the process
- Responsible land use/Environmentally sound approach

Theme 8: Improve risk maps

- Increase amount of content collected and published
 - Breadth and depth
 - Past, present and future data (extend beyond 100 year flood mark, consider sea level erosion (climate change related factors) and other environmental elements)
- Increase accuracy (real-time)
- Represent risk in a tiered and gradient format and identify no-build zones when risk is at its highest level (high, medium, low)
- Improve functionality for the heterogeneous group of end-users (layer the content)

Theme 9: Subsidies need to be addressed in a definitive manner

- Terminate subsidies
- Subsidies are outside of FEMA's scope
- Refine the criteria for receiving them

Theme 10: Overall take on the NFIP

- Privatize the program and let the private sector fill the void
- Privatize program, but have government re-insure as backstop for catastrophic losses
- Semi-privatize the program to allow for the investment and growth of cash reserves
- Leave it alone, things are great!

Theme 11: Communication needs to become a priority

- Clarity
 - NFIP goals
 - Benefits of flood insurance
 - Process and rules (may require training/education)
 - Tailor messages to the intended audience, 'one-size doesn't fit all'
 - Federal agencies need to speak with one voice
- Frequency
 - Open and expand channels of communication (e.g. signage, websites, television, media events, etc.) sooner rather than later with audiences (Federal/state/local partners, builders, banks,

property owners, advocacy groups, etc.) on all NFIP matters – start building critical mass early-on

Theme 12: Miscellaneous (includes comments that touched on themes that were outliers when compared to the frequency of the other 11)

III. FREQUENCY OF THEMES ACROSS TOPICS

The following table identifies the frequency of the 12 themes across all topics (most often to least often) at the 2009 NFIP Stakeholder Listening Session. This indicates which themes are most important to the stakeholders and may be helpful for DHS/FEMA staff to review prior to developing next steps for the NFIP.

Most Frequent Themes (in order)	# of Comments	% of Overall Comments
Theme 11: Communication needs to become a priority	266	21%
Theme 8: Improve risk maps	260	20%
Theme 2 : Modify the definitions and process for calculating risk, rates and coverage	194	15%
Theme 3: Floodplain Management Plan standards and guidelines	119	9%
Theme 1: Expand the risk pool	102	8%
Theme 9: Subsidies need to be addressed in a definitive manner	96	7%
Theme 10: Overall take on NFIP	88	7%
Theme 7: Increase incentives (state, community and individual levels)	58	5%
Theme 6: Mitigate risk using existing tools	35	3%
Theme 12: Miscellaneous (includes comments that touched on themes that were outliers when compared to the frequency of the other 11)	28	2%
Theme 5 : Make historical data readily available to the general public (e.g. claims, premiums and other rate data)	20	2%
Theme 4: Evaluate and improve the handling of Repetitive Loss Properties (including expedite post-disaster buy-out option)	19	1%

The following are the three most frequent themes from the above table paired with example participant comments selected to provide context for the theme:

Theme 11: Communication must continue to be a priority

- Clarity
 - NFIP goals
 - Benefits of flood insurance
 - Process and rules (may require training/education)
 - Tailor messages to the intended audience, 'one-size doesn't fit all'
 - Federal agencies need to speak with one voice
- Frequency
 - Open and expand channels of communication (signage, websites, television, media events, etc.) sooner rather than later with audiences (Federal/state/local partners, builders, banks, property owners, advocacy groups, etc.) on all NFIP matters – start building critical mass early-on

Theme 8: Improve risk maps

- Increase amount of content collected and published
 - Breadth and depth
 - Past, present and future data (extend beyond 100 year flood mark, consider sea level erosion (climate change related factors) and other environmental elements)
- Increase accuracy (real-time)
- Represent risk in a tiered and gradient format and identify no-build zones when risk is at its highest level (high, medium, low)
- Improve functionality for the heterogeneous group of end-users (layer the content)

"Maps, zoning and insurance should be connected. There is a nexus."

Theme 2: Modify the definitions and process for calculating risk, rates and coverage

- Base on actual risk (e.g. properties in close proximity to levees or that have experience repetitive loss and the factoring in of catastrophic loss scenarios)
- Coverage limits need to reflect the current values
- Develop an algorithm for calculating rates based on risk
- Look beyond the 100 year flood

"Set rates based on risk. Someone likely to get 6" of water should not pay the same rates as someone likely to get 6' of water."