

WATERMARK

FEDERAL EMERGENCY MANAGEMENT AGENCY

Cover America II: A New *Direction*

In 1995, FIA initiated the Cover America campaign to help increase awareness of flood insurance and stimulate demand for the coverage. It worked! Between October 1995 and April 1998, the duration of the first campaign, awareness of the NFIP increased by 17 percent. The campaign generated more than 500,000 inquiries to the NFIP. Nearly 20 percent of those were referred to an insurance agent. After an independent evaluation of Cover America was conducted, a new contract to plan and implement

Cover America II was awarded to incumbent Bozell Worldwide in April 1998. Read on for the details.



**NATIONAL
FLOOD
INSURANCE
PROGRAM**

Cover America Evaluation

In 1998, we hired Gallup and Robinson—an independent research company that specializes in helping organizations understand the effectiveness of their advertising—to evaluate the Cover America campaign. The purposes of the evaluation were to determine how effective the Cover America campaign was in meeting its goals and to help guide the requirements for Cover America II. The full report is available on the NFIP Web site at

www.fema.gov/nfip/caeval.htm. One of the recommendations for improving the campaign was to establish a brand for the NFIP. A brand is an identifying mark, symbol, word(s), or combination of these that separates one company's products or services from another's, such as the brands for Nike, IBM, Coke, and Federal Express. All of these brands have one thing in common...personality. For each one of them, we know who they are, what they do, and what their mission is. We associate certain values and characteristics with each of those brands, and that

gives them an identity. With an identity comes brand preference, and that leads to sales.

But what about the NFIP? Do people know what N-F-I-P stands for? Do they know what the NFIP does? And if they do, do they know what to do with that knowledge? In other words, does the NFIP have an identity?

Based on the independent evaluation and our own research, we knew we could create a much stronger identity for the NFIP. So, right after the contract for Cover America II was awarded, we began developing a brand for the NFIP—one that would help give the NFIP an identity. Using information from the first campaign, the independent evaluation, and input from our insurance and lending industry partners, Bozell developed a brand for the NFIP, along with new television and print advertisements. These were tested in focus groups held during the weeks of September 20 and 27 in Philadelphia,

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A Message from the Administrator

Dear *Watermark* Reader,

This is a special issue of *Watermark*, dedicated to providing you with information about ways we will be "Covering America" better as we enter the year 2000.

We've included some regular features including reports on recent program changes and on the next Flood Conference in Austin. The rest of our departments will resume in the Spring/Summer 2000 *Watermark* issue.

We are excited to have just kicked off our new Cover America II campaign. We have a new brand concept and new advertisements for the NFIP designed to capture attention and encourage action toward protection from flood damage. The campaign has a whole new look to help people recognize the NFIP immediately. Details about the campaign, the brand, our expanded public relations program, and the NFIP Co-op Advertising Program are contained in this issue. We encourage you to use the campaign to help increase awareness of floods and the benefits of flood insurance to your clients and throughout your community.

As we broaden our direction with our nationwide campaign, we take the NFIP in a new direction. Using your recommendations from the Call for Issues initiative and our assessment of the NFIP, we are identifying and addressing the concerns and questions about the Program that will help us make it stronger than ever before. Many of the issues raised are tough, but reviewing them has helped us look at the Program through your eyes, which will help us better meet your needs.

And, as we enter Year 2000, we have to keep our eyes on the Internet. We are exploring ways that we can better use communications technology to meet our partners' and customers' needs. We have a wealth of information on our Web site now and hope that you find it helpful. However, to keep on top of the game, we must determine what more we can and should be doing via the Internet and explore new ways to make our Program more effective through its use.

With all of these changes and improvements, we will enter 2000 with a Program that is stronger than ever before. With your help, we hope to make the NFIP an exemplary program.

One final note about changes. I would like to thank Amie Ware, editor of *Watermark* since 1991, for her time and dedication to making this newsletter a credible and valuable source of information about flood insurance for our partners during the past eight years. To focus more of her time on managing the Cover America II campaign, Amie will be passing the responsibility of managing *Watermark* to Susan Bernstein. We are happy to welcome Susan as the new *Watermark* editor.

Here's to the end of an era and the beginning of a new one. Be Flood Alert!

Jo Ann Howard
Administrator
Federal Insurance Administration

WATERMARK

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We welcome your comments and suggestions, as well as submissions for articles and departments. In addition, we encourage you to reproduce articles and departments contained in the *Watermark* and include them in your own newsletters or other communications. Send your questions, comments, suggestions, and submissions to:

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If you would like to receive additional copies of this publication or know of someone who would like to be on our mailing list, fax your request to (301) 918-1471 or mail your request to:

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The current issue and selected back issues of the *Watermark* newsletter are available on the Internet at <http://www.fema.gov/nfip/wm2.htm>

Cover America II *Continued from page 1*

Pennsylvania; Houston, Texas; Fargo, North Dakota; and Seattle, Washington.

The New Brand

Based on our experience, we know that the issue we face is how to make people understand the importance of the NFIP and take action to protect their homes, families, and businesses—even if they don't live in areas usually affected by floods. We also know that the accepted belief is: "Floods don't happen here, and even if they do, my homeowner's insurance will cover any damage."

Therefore, our communications objective is to create a brand image. This brand image will establish the NFIP as an important government program dedicated to helping communities and people protect themselves from flood damage and recover quickly and fully after a flood. Our key message is: "Because floods could happen anywhere, the NFIP is critically important to protecting your home and family."

But why should people believe this message? Because the NFIP has a three-pronged program for helping Americans deal with floods: **Prevention**, which helps identify high risk areas and reduce flood damage before it happens; **Partnership**, which is our relationships with insurance companies and agents, lenders, State and local officials, and others who help us implement the Program and carry our message to consumers; and **Protection**, which is flood insurance.

Our new brand will help us communicate the key message and the reasons to believe in a way that will help us meet our goals. By

effectively branding the NFIP, we will build awareness and positive attitudes, thereby creating a favorable disposition toward the Program and product. That will encourage more insurance agents to recommend flood insurance, leading to increased flood insurance sales.

To get people to pay attention to our message, take action, and change their behavior, our new brand builds on a sign we all see every day—the yellow diamond

Program," you have our new brand. It warns of potential danger and gives time to take the appropriate action to protect yourself from that danger. And, in the information provided with this brand—from advertising to public relations—we tell people what that appropriate action is, which includes buying flood insurance. However, it also allows us to talk about all aspects of the NFIP. Because this sign is built into our everyday lives already, it will help us get recognition, and therefore build awareness, very quickly.



Because floods could happen anywhere, the NFIP is critically important to protecting your home and family.

street sign used to warn drivers of a wide variety of things, such as deer crossings, upcoming stop lights, pedestrians, and more. When many of us see this sign, we think danger, warning, caution. We slow down and pay attention. It makes us aware of something and causes us to change our behavior to avoid that "something."

Our new brand couples this sign with the message: "Be Flood Alert." And, when you add the words: "National Flood Insurance

We are planning to introduce this brand in our new television and print advertisements the week of Thanksgiving. We will phase in our new brand using it in place of the NFIP logo developed through the Cover America campaign on all other materials.

This new brand will serve as the foundation for the entire Cover America II campaign, which has very specific annual contractual goals to increase awareness of

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flood insurance and the NFIP; improve attitudes about flood insurance and the NFIP; and help FIA meet the annual flood insurance sales goals. To achieve these goals, Bozell proposed a dual strategy for awareness and sales, where television advertising would be used to build awareness and magazine ads and direct mail would be used to generate sales leads. But this strategy is just part of the picture. There are five major components of the campaign:

- Research and evaluation
- Advertising
- Public relations
- Co-op advertising
- Partnerships and **Project Impact** support

Our new brand will provide a foundation for the awareness and sales leads strategies, and create a unity for the campaign components and individual projects so we can meet the goals we've set. Details about campaign components are below.

Cover America II: Advertising

The new commercials will kick off the week of Thanksgiving, when people are watching the Macy's Thanksgiving Day Parade (where you will see our new ads), and digesting their big meals by sitting in front of their television sets watching football, and other holiday fare.

The television ads will be used to increase awareness, which is the first step in increasing sales. For our television advertising, we'll use an event strategy. It starts with 9 weeks of advertising on cable stations. Within that period, we'll advertise for 4 weeks on network news programs. These weeks of advertising peak at a major event,

like the Grammys or the World Series. All other campaign efforts, including print ads, direct mail, and public relations, will build from this event strategy to take advantage of heightened awareness. The new print ads are scheduled to start in January and our first direct mail effort should occur in the Spring of 2000.

While TV and print advertising, and direct mail, are our major advertising efforts, we are continuing the NFIP listing in Yellow Pages, and just recently added the NFIP toll-free number to the BigYellow directory on the Internet. We are also planning to test radio advertising in targeted areas, to determine how radio affects awareness.

Cover America II: Public Relations

Advertising helps tell parts of the NFIP story in quick pieces. To help us tell the whole NFIP story, we are going to conduct more public relations efforts and time them with the advertising. This component will play a much bigger role in Cover America II than it did for the first campaign. We'll continue many of the same activities, such as television and radio media tours, mat stories (articles for consumers distributed to 10,000 newspapers across the country), and articles for insurance and lending trades. We are expanding these outreach activities so that we can communicate the larger NFIP messages more frequently and

continuously. The new outreach projects that we are planning to implement include:

- **Radio news releases**, which are news releases targeting radio stations. These releases are distributed nationally.
- **Flood awareness radio series**, which are 60-second spots distributed to targeted areas with tips for consumers about preparing for and recovering from floods. Each one will be narrated by the same person, but feature a different "guest" expert (insurance agent, lender, builder/architect, etc.).

- **Online outreach**, to identify Web sites and Internet publications to target for including information about the NFIP, and identify Web sites to and from which we should establish links.

In addition to these ongoing outreach projects, we are planning other special public relations

projects, described below.

- **Television Public Service Announcements** that we will produce and distribute to television stations across the country, as well as make available to NFIP partners.
- **Flood Remembrance Day**, which will provide information about local, recent flood events that government officials can use to create their own Flood Remembrance Day. At the 1999 National Flood Conference, the former mayor of Fort Collins, Colorado told about devastating floods that hit in 1997, and how only one year later, people had

There are five major components of the campaign:

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already forgotten how bad it was. This effort will help give local officials information to remind people of recent floods and to encourage them to continue to take steps to prepare for future floods, including buying and maintaining flood insurance.

- **After the Flood Contest**, which will educate consumers and agents about flood insurance by sharing true stories of people who have benefited from flood insurance and the help received from their insurance agent. We are developing a contest for insurance agents to send us stories of their clients who were able to recover after a flood because they had flood insurance. These stories will be judged by an independent panel, and the three “winning” stories will be featured annually in an insert in *Time* magazine, along with educational information about flood insurance, and our print ad. This insert can also be used alone as a brochure.

Cover America II: Co-op Advertising

The NFIP Co-op Advertising Program, through which insurance agents and companies can share flood insurance advertising costs with the NFIP, will continue throughout Cover America II. Watch your mail for information about the Fiscal Year 2000 co-op advertising program. Also watch the NFIP Web site located at www.fema.gov/nfip/market.htm#2 for program information and new ad slicks.

Cover America II: Partnerships and Project Impact Support

Through the Cover America II campaign, we will initiate more

partnerships with related business and industry groups, and incorporate information about **Project Impact** as much as possible. Below are some of the partnerships that we have already established, all of which support FEMA’s **Project Impact** initiative.

Partnership with VISA—At the beginning of the year, we entered into an agreement with VISA where VISA and NFIP will conduct various public awareness efforts to let people know that they can purchase flood insurance with a VISA card. For each flood policy purchased with a VISA card, VISA will make a donation to the two **Project Impact** Communities of the Year. To date,

we have undertaken the following activities under this agreement:

- A special insert about buying flood insurance with a VISA card was included in an NFIP direct mail package sent to people in **Project Impact** communities at the beginning of the year.
- Collateral materials about buying flood insurance with a VISA card were produced and made available for free to WYO companies and insurance agents.
- A special NFIP/VISA print ad was published in the March 1 and April 26 issues of *Time* magazine and the September 6 issue of *U.S. News and World Report*.
- One of the NFIP television



commercials was revised to include the VISA logo and a new voice-over, and aired 60 times in September on The Weather Channel.

- A live-read radio spot aired throughout September and October in Miami and Pensacola, Florida, and Houston, Texas.
- A newspaper ad was printed in the same markets as the radio spots.

If you accept VISA for flood insurance, we encourage you to take advantage of our partnership by using the free collateral materials. These are a stuffer, a counter card, and an ad slick of the VISA logo and

acceptance message that you can use on your flood insurance materials and ads placed through the co-op advertising program.

Educational Programs—As a

result of our advertising in *Time* and *National Geographic*, both magazines have offered to prepare and distribute special educational programs focusing on floods and other natural disasters, including information about what causes them and what can be done to help prevent them. We plan to include information about the NFIP and **Project Impact** in both programs. As details about these educational programs are finalized, we will provide updates.

Money Magazine—The NFIP is also supporting a special insert about **Project Impact** in the

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December issue of *Money* magazine with the purchase of a full-page ad and a one-page advertorial (paid editorial) about how the NFIP is supporting *Project Impact*. VISA and State Farm are also supporting

this special insert, which is the planned initiation of a special year-long project with corporate partners.

Watch for the monthly updates about these and other Cover

America II efforts on the NFIP Web site located at www.fema.gov/nfip/caupds.htm. Take advantage of the awareness generated by the new campaign to contact your clients so that they know they can get the flood protection they need from you. ■

Here's what some NFIP Co-op Advertising partners have to say about the program.

"The advertisements worked great for us. We ran our ads at the perfect time. Floods were getting so much coverage in the media at the time; our ads tied in perfectly. We have written at least 30 policies because of our advertisements. We ran our ads 4 consecutive weeks and it generated a lot of interest. I definitely plan on joining the NFIP program again next flood season."

Craig Hanson, Security State Agency
Aitkin, Minnesota

"I have been running flood advertisements consistently since October 1996. I would not have been able to afford this without the NFIP's help. Saving 50 percent of my ad costs enables me to advertise longer, and I think that's the key. Other insurance agents have even thanked me for my continual flood advertising because it has increased inquiries about flood insurance from their clients."

Mary McClure, McClure Insurance
Mankato, Minnesota

"My name gets exposed to the public as someone to turn to for flood insurance. In Sacramento, we have just had recent devastation and the community knows I'm a specialist. I provide a community service and maintain good will among present clients, which in turn can create new clients. There is an obvious gap out there I can fill. If other agents do not want to provide flood insurance service, I certainly will."

Gary Hatano, Farmers Insurance
Sacramento, California

"You can see in the news that floods can happen anywhere, even in President Clinton's home state. In the Asian community not too many agents are promoting flood, so this can be my specialty. I can use it to get new business and help people at the same time. My bilingual ability and the NFIP's bilingual ad slicks help me reach a broader audience, too."

Sandy Wong, Chinatown Brokerage House
New York, New York

Recent Manual Changes and Federal Register Notices

In May and October of each year, we publish the changes that have been made in NFIP policies and procedures to better enhance operations and accessibility. All revisions are sent to insurance companies and agents, and others who subscribe to the *NFIP Flood Insurance Manual*.

Manual Changes

Following are highlights of the October 1999 changes. Full explanations can be found in the *NFIP Flood Insurance Manual* and at the NFIP Web site located at www.fema.gov/nfip/manual.htm.

The new FEMA Elevation Certificate and accompanying instructions were finalized. A copy can be found in the *Manual's* Special Certifications section. Use of the new certificate is mandatory on January 1, 2000.

Two Lowest Floor Guide tables were added to the *Manual's* Application section. These tables will help agents fill out the new Elevation Certificate.

Some of the terminology that was difficult to interpret was changed. Please check the Application section, and Building Drawings section for information about the change in terminology from the “reference level” to the “lowest floor.”

The Community Rating Section (CRS) tables have been updated to reflect changes that became effective on October 1, 1999.

Federal Register Notices


On March 17, 1999, FIA published a final rule in the Federal Register about increasing the amount of premiums paid by insurance policyholders for pre-FIRM buildings in coastal areas subject to high velocity water, such

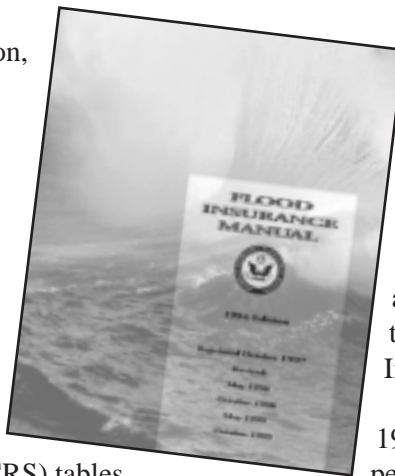
as storm surge and wind-driven rain. This increase recognizes the inherently greater flood risk of

these properties. This rule became effective May 1, 1999.

Another big change FIA has made relates to closed basin lakes (lakes that have no outflow). FIA has added an endorsement to the Standard Flood Insurance Policy—effective August 2, 1999—that establishes a permanent procedure for

honoring claims for buildings damaged by continuous lake flooding from closed basin lakes. The endorsement also covers the imminent threat of flood damage from closed basin lakes.

You can obtain subscriptions to the *Manual* from the FEMA Map Service Center at 800-358-9619 or you can view copies of the *Manual* on the NFIP Web site at www.fema.gov/nfip/manual.htm 



Call for Issues Update

The “Call for Issues” initiative is now a year old. We have made great progress with our consideration of all the suggestions, requests for clarification, and ideas for enhanced technical assistance. FIA’s review, completed in the Fall, will be followed up by a report to be issued by early 2000, at the latest.

FIA has spent the last year reviewing every issue submitted. A cadre of high-level staff and management personnel have spent hundreds of hours reviewing,

discussing, and sorting out problems.

Some of the issues that have begun to be addressed are:

- Refining the Standard Flood Insurance Policy to make it easier to read and to approximate a typical Homeowners Insurance Policy.
- Assessing past flood-related studies made by governmental and other entities to determine the extent to which availability of flood insurance promotes development in floodplains (see the article about this initiative on

page 12.)

- Examining areas of the “Arrangement” between the Write Your Own companies and FIA to determine ways to clarify our relationship.
- Studying the issue of whether lenders are complying with the requirements of the National Flood Insurance Reform Act of 1994 (NFIRA).

In future issues of *Watermark*, we will update our readers on the progress of these and other projects stemming from the “Call For Issues” initiative. ■

Got Questions? Ask the Expert!

No question goes unanswered at the NFIP's Web site (www.fema.gov/nfip). Since February 1999, Web site visitors who select the "Ask the Expert" link on the side bar have asked hundreds of questions about Program policy, operations, and aspects of flood hazard mitigation.

"For the first three months 'Ask the Expert' received approximately 40 questions each week," says Carol Ledbetter, Insurance Marketing Specialist with the Federal Insurance Administration. Ledbetter has coordinated this interactive portion of the NFIP Web site since it was initiated. According to Ledbetter, the questions that come to "Ask the Expert" fall into two primary categories: technical mapping and mitigation questions, and general questions about underwriting issues. "The largest number of questions we receive are from people who've been told that they need flood insurance because the Flood Insurance Rate Map for their area shows that their property is located in a floodplain," says Ledbetter. "But they actually live on a mountain in the middle of the flood hazard area and feel they should be exempt." Other general insurance questions come from people trying to determine what a flood hazard zone is, which one they are in, or what is covered by flood insurance.

The most technical questions are forwarded to specialists in FEMA's Mitigation Directorate or to underwriting and claims experts at FIA to be answered within the 10-day response time promised on the Web site. Routine questions are answered either by Ledbetter or are



forwarded to FIA's Telephone Response Center (TRC) for handling.

Several months after "Ask the Expert" was introduced onto the NFIP Web site, the *Answers to Questions About The National Flood Insurance Program* booklet was added to the site along with the toll-free telephone number for the TRC, cutting the number of "Ask the Expert" inquiries in half. Lately, however, "Ask the Expert" is getting not only more technical mapping questions, but also a number of inquiries from foreign governments exploring whether or not to offer a flood insurance program. "They want historical data and rating information," explains Ledbetter. "They want to know how to get started."

A database of "Ask the Expert" inquiries is being developed to track the types of questions being asked and the responses being offered. As FIA analyzes the

database and studies the demographics of those asking questions, the trends that emerge can be used to develop new NFIP materials to better support flood awareness, insurance marketing, and stakeholder training.

Nearly 1,500 "Ask the Expert" inquiries have been responded to—not only from consumers, but also from insurance agents, WYO companies, lenders, State and local officials, engineers, surveyors, and real estate agents. Although inquirers can have their questions answered during regular business hours just as effectively and usually more quickly by contacting their insurance agent, WYO company, the TRC (toll free at 888-225-5356), or an NFIP Regional Office (see the inside back cover of this issue for these telephone numbers), hundreds of people continue to opt for Internet responses from the "Expert" even though it may take up to 10 days to have a question

answered.

According to Ledbetter, the 10-day maximum response time was established several months after “Ask the Expert” came on-line. “When we started, we didn’t have any idea what kind of questions we

would be getting or how many of them we’d receive,” she says. “The hardest part was trying to get this service organized and running smoothly. It has been challenging to put this service into place...but it has filled a void. I was surprised by

how many people have taken advantage of it. ‘Ask the Expert’ offers responses to important questions people have about determining their need for flood insurance.” ■

From Simple to Complex: Questions From Our Web Site

Question To Ask The Expert:

Is flood insurance guaranteed to every homeowner who requests it, or must certain qualifications be met?

Response:

NFIP coverage is available to all owners of insurable property (buildings and contents) in communities that participate in the NFIP. Renters also may insure their personal property against flood loss.

Question To Ask The Expert:

I purchased my home in 1992. At that time I was not required to get flood insurance and did not think anything of it since even to the most casual observer I am not in a flood zone. I recently refinanced my mortgage and to my dismay they said I was in a flood zone and required me to get flood insurance before the loan could close. This was kind of hard to swallow since I am at least 50 feet above and set back from the river flood plain on very rocky, solid soil. None of my neighbors have been required to obtain flood insurance, so what gives? Now I am caught between a rock and a hard place. The insurance company wants an Elevation Certificate to keep the insurance in force, and the mortgage requires flood insurance. To get an Elevation Certificate will cost me approximately \$600 out of my own pocket. This is a lot of money, especially when I am sure that I am above any flood zone and if the site where my house is built ever does flood, an ark will be required.

Response:

The Flood Disaster Protection Act of 1973 and the National Flood Insurance Reform Act of 1994 mandate the purchase of flood insurance as a condition of federal or federally related financial assistance for acquisition or construction of buildings in Special Flood Hazard Areas (SFHAs) of any community. The requirement for the Elevation Certificate is due to your home being constructed after that area entered the Regular phase of the Flood Insurance Program.

If you disagree with the lender’s determination, you may choose to proceed with a Letter of Map Amendment (LOMA) process. If you obtain the services of a surveyor, you would be responsible for paying for the survey. If the survey results in the issuance of a LOMA, the federal requirement for the purchase of flood insurance as a condition of federally related financing ends. According to the contractual agreement, lenders have the authority to require flood insurance even if a building is found to be outside of an SFHA. But if the lender agrees to waive the requirement for flood insurance because of the LOMA, the policyholder should provide the insurance agent with a copy of the waiver notice from the lender and request cancellation of the policy. A full refund will be issued for that year, providing no claim has been paid or is pending. This material is on the NFIP Web site at <http://www.fema.gov/nfip/mpurfi.htm>.

National Flood Conference 2000

Where can you find the largest gathering of flood protection experts leading and attending a series of informative workshops that explore cutting edge flooding issues, held at a location that offers everything from bat watching at dusk to legendary Tex-Mex cuisine?

The 2000 National Flood Conference slated for May 7-10 in Austin, Texas, of course!

Focus on Emerging Technologies

Mapping flood hazards digitally, promoting flood insurance sales via the Internet, using CD-ROMs for NFIP training, and taking advantage of recent breakthroughs in Geographic Information System (GIS) and data mining techniques are just a few of the technologies that will be explored at the next flood conference. In addition, the 2000 Flood Conference will provide those new to the NFIP as well as seasoned attendees with a wide spectrum of opportunities to discuss other Program issues, ask specific questions about implementing NFIP policy, and interact with conferees who specialize in other flood-related fields.

The General Sessions that begin each day of the conference will feature prominent speakers exploring the hottest flood insurance and mitigation issues from a variety of viewpoints. Dozens of technical workshops, panel discussions, and informal roundtables allow conferees to analyze NFIP issues in depth, and provide opportunities to gain

perspective on the different responsibilities of NFIP partners. Social gatherings, such as the annual golf tournament, 5K Run/1K Fun Walk, and sponsored buffets create additional venues for conference attendees to make or strengthen connections with other stakeholders. A portion of



the schedule is set aside to allow conferees to visit the exhibit hall to investigate the services and products that are available to boost effectiveness of many aspects of Program operations.

Setting Enhances Participation

The capital of Texas, Austin offers a wide array of historic, cultural, and entertainment sites within easy access of the Austin Convention Center, where the 2000 National Flood Conference will be held. In the evening, conferees can stroll through the nearby Sixth Street entertainment district. They can enjoy the hiking and biking paths that nestle along the banks of the Colorado River two blocks

away. Riverboat tours, paddleboats, and canoes are available on nearby Town Lake, and, at 485-acre Zilker Park, visitors can swim alongside ducks, bass, crawfish, and double-crested cormorants in the natural spring pool at Barton Springs.

Austin's interactive Children's Museum, numerous area art museums and galleries, as well as the Texas State Capitol and the Governor's Mansion, the historic Driskill Hotel, and the LBJ Library and Museum offer visitors a number of historic and cultural opportunities to enjoy around the conference's edges. One of the city's most popular sights requires only a walk to the Congress Avenue Bridge at dusk, where visitors can witness the world's largest colony of urban bats emerge to seek nocturnal insects. Visit the Austin Convention and Visitor's Bureau Web site at <http://www.austin360.com> for more information about activities in the area for conferees and their families.

Registration and Hotel Information

If you wish to receive a 2000 National Flood Conference registration packet, please contact Becky Reardon at the NFIP Bureau and Statistical Agent, 7700 Hubble Drive, Lanham, MD 20706. Or send her a fax at 301-918-1471 or an e-mail message at becky.reardon@fema.gov. Registration materials and hotel reservation information also are available at the NFIP Web site at www.fema.gov/nfip/2000conf.htm. ■

Nominations Sought for Annual Awards

Thousands of people work hard to provide protection from flooding. Each year, the Federal Insurance Administration recognizes the outstanding efforts of the NFIP's stakeholders at the annual Program Awards Banquet at the National Flood Conference.

Agency of the Year Award

Now is the time to send in your nomination for **Agency of the Year**, an award to honor the achievements of three insurance agencies in the areas of flood awareness promotion and flood insurance marketing. Insurance agencies are selected for this award on the basis of the steps they have taken to achieve superior policy growth, implement innovative marketing strategies, adhere to established underwriting guidelines, and participate in flood awareness activities.

Public Awareness Materials Contest

The National Flood Conference Committee also seeks the submission of items for the **Public Awareness Materials Contest**. Each year, National Flood Conference attendees vote on public awareness


materials submitted by insurance companies, State and local governments, and other organizations that produce items designed to inform consumers about flood hazards and protection. This year, the categories of NFIP materials include: print materials, advertisements, training information, and Web site. All materials must relate to the NFIP and floods. Any NFIP partner—

WYO company, vendor, flood zone determination company, real estate agent, State or local official, or other—may submit materials.



NFIP awards honor stakeholder achievements

Nominations and Material Submission Information

If you'd like to make a nomination for the Agency of the Year award or would like to submit items for the Public Awareness Materials Contest, contact Becky Reardon at the NFIP Bureau and Statistical Agent, 7700 Hubble Drive, Lanham, MD 20706. Or send her a fax at 301-918-1471 or an e-mail message at becky.reardon@fema.gov. Information and forms for making award nominations and submitting materials for the Public Awareness Materials Contest also are available at the NFIP Web site at www.fema.gov/nfip/2000conf.htm. 

The NFIP Issues Assessment

During 1998 the NFIP began a comprehensive assessment of studies and reports published between 1979 and 1998 which explored to the relationship between floodplain management and flood insurance availability. These studies were performed by a variety of private and governmental groups including geographers, sociologists, and economists. Often the conclusions were at odds with one another. The NFIP assessment will help make sense of all this information.

Based on the information that is available, there is no clear indication that the availability of flood insurance is a primary factor in the large number of people living in and moving to floodplains and coastal areas. None of the studies demonstrated that flood insurance is a major factor in the growth of development in floodplains. However, several themes have emerged from the review of past studies. Some of them are:

- Decisions to develop in riverine and coastal areas are based on a variety of reasons.
- Pressure to develop in most areas continues after the NFIP is no longer available. (For example, when the Coastal Barriers Resources Act withdrew specific parcels of coastal land from the NFIP, there was still great pressure to develop even though flood insurance was not available for those properties.)
- Even where flood insurance is a factor in development, it is not the primary reason.

- The influence of flood insurance availability on development decisions is stronger when a community is in the Program's Emergency phase.
- There may be a sort of "putting the cart before the horse" attitude at work in some communities with strong pressure to develop. These communities are more likely to join the NFIP as soon as participation is available.

While the Federal Government can provide general guidelines for floodplain management with statutory and financial incentives, floodplain management is the domain of State and local land-use regulations.

A variety of tools and oversight systems have been

developed to monitor, support, and evaluate the quality of community enforcement of NFIP regulations required for participation before flood insurance can be offered to residents in the community. The NFIP is the sum of all its parts, which includes public and private organizations at the Federal, State, and local levels working together with local participants.

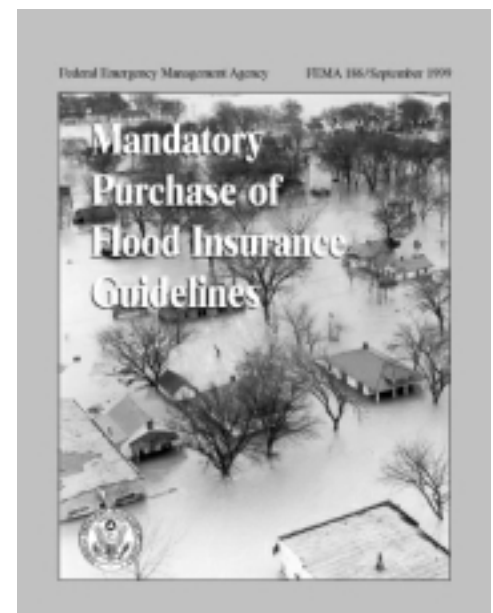
Now, the future! The NFIP plans to design a research agenda for both the short- and long-term. We need to respond to the questions of today.

To achieve that goal, the NFIP is setting up a process to continually evaluate the effects (both intended and unintended) of its regulations. We must keep in mind how we affect, and are affected by, the larger public policies and the concerns of all communities. ■

Lender Resource Improved

The *Mandatory Purchase of Flood Insurance Guidelines*, a publication that spells out requirements and procedures for lenders to follow regarding the placement of flood insurance, has been revised for the first time since 1997.

To order a copy of the revised *Mandatory Purchase of Flood Insurance Guidelines*, call the FEMA Distribution Center at 800-480-2520 and ask for document 83 or fax your request to 301-362-5335. ■



AJOR FLOODS AND FIELD NOTES

Data available as of August 31, 1999

START DATE/ END DATE	STATE(S)/ EVENT	POLICIES IN FORCE (STATEWIDE AREA)	POLICIES IN FORCE (AFFECTED AREA)	LOSSES PAID	DOLLARS PAID IN LOSSES	PERCENT OF LOSSES CLOSED
JUNE 28, 1999 JUNE 30, 1999	GEORGIA GENERAL FLOODING	56,300	22,466	777	\$12,400,326	85.5%
JULY 8, 1999 JULY 9, 1999	NEVADA GENERAL FLOODING	11,589	5,977	50	\$862,080	79.3%
JULY 14, 1999 JULY 15, 1999	IOWA WISCONSIN MICHIGAN NORTH DAKOTA MINNESOTA GENERAL FLOODING	9,687 13,087 26,032 82,141 8,359	* * * * *	* * * * *	* * * * *	* * * * *
AUGUST 22, 1999 AUGUST 24, 1999	TEXAS HURRICANE BRETT	331,164	*	*	*	*
AUGUST 29, 1999 SEPTEMBER 5, 1999	NORTH CAROLINA VIRGINIA MARYLAND PENNSYLVANIA NEW YORK HURRICANE DENNIS	82,730 66,253 49,015 61,517 90,564	* * * * *	* * * * *	* * * * *	* * * * *
SEPTEMBER 13, 1999 SEPTEMBER 17, 1999	FLORIDA GEORGIA SOUTH CAROLINA NORTH CAROLINA VIRGINIA MARYLAND PENNSYLVANIA NEW YORK NEW JERSEY HURRICANE FLOYD	* * * * * * * * * *	* * * * * * * * * *	* * * * * * * * * *	* * * * * * * * * *	* * * * * * * * * *
SEPTEMBER 28, 1999 SEPTEMBER 29, 1999	NORTH CAROLINA GENERAL FLOODING	*	*	*	*	*

* Data not available at time of publication



October 1999 flooding in North Carolina caused by Hurricane Floyd

JUST AROUND THE BEND...

Many more workshops will have been added to our schedule since publication of this issue. Please contact the regional offices listed on the next page for specific information about NFIP events for agents and lenders.

STATE	EVENT	CITY	DATE
Arizona	Agent & Lender Seminar	Tucson	May 2
	Agent & Lender Seminar	Phoenix	May 3
	Agent & Lender Seminar	Scottsdale	May 4
California	Agent & Lender Seminar	Sacramento	January 14
	Agent & Lender Seminar	Oakland	January 26
	Agent & Lender Seminar	Santa Rosa	February 7
	Agent & Lender Seminar	Milpitas	February 23
	Agent & Lender Seminar	Roseville	March 13
	Agent & Lender Seminar	Burbank	April 12
	RIMS Annual Conference	San Francisco	April 30-May 5
	Agent & Lender Seminar	Orange	June 6
	Agent & Lender Seminar	San Diego	June 8
	Agent & Lender Seminar	San Mateo	July 18
	Agent & Lender Seminar	Santa Barbara	August 18
Colorado	NAIIA Annual Conference	Keystone	May 23-27
Florida	Agent Workshop	Pensacola	January 19
	NCBPT Annual Conference	Melbourne	February 2-4
	Governor's Hurricane Conference	Tampa	May 22-26
	NAIC Summer Meeting	Orlando	June 10-14
Illinois	NAIC Spring Meeting	Chicago	March 11-15
Kansas	Agent Workshop	Overland Park	February 10
Louisiana	National Hurricane Conference	New Orleans	April 17-21
Maine	Lender Seminar	Augusta	March 31
Mississippi	Agent Workshop	Biloxi	January 19
Missouri	NAIW Annual Conference	Kansas City	June 7-10
Nevada	Agent & Lender Seminar	Las Vegas	June 27
Tennessee	SITE Annual Meeting	Nashville	May 20-24
Texas	Agent Workshop	Garland	February 3
	National Flood Conference	Austin	May 7-10
	ASFPM Annual Conference	Austin	June 18-23
Wisconsin	Agent Workshop	Green Bay	February 22
	Agent Workshop	Milwaukee	February 23
	Agent Workshop	Madison	February 24
	Agent Workshop	Wausau	March 7
	Agent Workshop	Eau Claire	March 8
	Agent Workshop	Tomah	March 9

The following acronyms are used in JUST AROUND THE BEND:

ASFPM	Association of State Floodplain Managers	NCBPT	National Conference on Beach Preservation Technology
NAIIA	National Association of Independent Insurance Adjusters	RIMS	Risk & Insurance Management Society
NAIC	National Association of Insurance Commissioners	SITE	Society of Insurance Trainers and Educators
NAIW	National Association of Insurance Women		

**NATIONAL FLOOD
INSURANCE PROGRAM**

NFIP TELEPHONE NUMBERS

**IMPORTANT
TELEPHONE
NUMBERS
FOR
AGENTS
&
LENDERS**

Number	Service
800-638-6620	Direct Business
800-720-1093	Agent Information and Leads Program
800-427-4661	General Information
800-611-6125	Lender Information
800-427-5593	TDD
800-358-9616	FEMA Flood Maps, Flood Insurance Manual
800-480-2520 301-362-5335 Fax	NFIP Forms and Public Awareness Materials
800-564-8236	Co-op Advertising Program
202-646-FEMA	FEMA Fax— Program Information

REGIONAL OFFICES TELEPHONE NUMBERS

Region	FEMA	NFIP Bureau and Statistical Agent
Region I: CT, MA, ME, NH, RI, VT	617-223-9561	781-848-1908
Region II: NJ, NY	212-225-7200	732-603-3875
Region III: DC, DE, MD, PA, VA, WV	215-931-5512	609-489-4003
Region IV: AL, FL, GA, KY, MS, NC, Puerto Rico, SC, TN, Virgin Islands	770-220-5400	770-396-9117
Region V: IL, IN, MI, MN, OH, WI	312-408-5200	630-577-1407
Region VI: AR, LA, NM, OK, TX	940-898-5127	281-531-5990
Region VII: IA, KS, MO, NE	816-283-7002	913-780-4238
Region VIII: CO, MT, ND, SD, UT, WY	303-235-4830	303-275-3475
Region IX: AZ, CA, Guam, HI, NV	415-923-7177	916-334-1720
Region X: AK, ID, OR, WA	425-487-4678	425-646-4908

National Flood Insurance Program
7700 Hubble Drive
Lanham, Maryland 20706

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US POSTAGE PAID
LANHAM, MD
PERMIT 5758



**NATIONAL
FLOOD
INSURANCE
PROGRAM**