

WATERMARK

2006, Number 1

National Flood Insurance Program

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The NFIP's Response to Katrina and Rita

David Maurstad, FEMA

The following article was drawn from testimony given by David Maurstad, Director and Federal Insurance Administrator and Director of FEMA's Mitigation Division, before the U.S. Senate Committee on Banking, Housing, and Urban Affairs on October 18, 2005, and before the U.S. House of Representatives Committee on Financial Services on October 20, 2005.



David Maurstad, Director of FEMA's Mitigation Division

The 2005 hurricane season represented a significant challenge for the NFIP. Hurricane Katrina was a monumental flooding event that was further exacerbated by the impact of Hurricane Rita. The magnitude and severity of flood losses related to these storms are unprecedented in the history of the NFIP. The challenges these storms have presented to the Mitigation Division—in terms of flood insurance claims handling, floodplain management, and mitigation planning and grants management—have never been encountered, on this scale, before.

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FloodSmart Fuels Policy Growth and Retention

Mary Jo Vrem, FEMA

Since the launch of the FloodSmart campaign in June 2004, the NFIP has achieved consistent net policy growth.

All elements of the campaign are working their integrated magic to keep us on track to achieve the overall goal of 5 percent net policy growth. When the marketing campaign began, 88.21 percent of policies eligible for renewal were renewed. During the course of the campaign, overall retention has increased to 90.70 percent. This record increase in retention represents an average of 10,755 additional retained policies each month.

The program has gained significant exposure with public outreach in media outlets. More than 270 million people nationwide were exposed to over 1,150 stories. Nearly 2.8 million visitors have spent time on FloodSmart.gov. Almost 342,000 of those visitors took a risk assessment, and more than 103,300 of

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FEMA

Message from the Editor



Dear *Watermark* Reader,

What's going on here, a new face and a new format?

Yes. Although in past issues of *Watermark* we've used this space to offer a "Message from the Acting Director," we are changing our format. Beginning with this issue, David Maurstad, Director of FEMA's Mitigation Division, will communicate with you in greater depth through articles (with fewer space limitations) in which he can address really tough issues—issues like major flood events, changes to our regulations, and other "big" items.

As *Watermark's* editor, I'll be using this space to highlight the topics we've addressed in each issue, where the NFIP is "going," and what's in the "flood" news. For example, in this edition of *Watermark*, "The NFIP's Response to Katrina and Rita" by David Maurstad looks at how we've responded to the most financially damaging disaster we've experienced: Hurricane Katrina. Katrina was responsible for loss of life, destruction of homes and communities, and the largest displacement of individuals and families in U.S. history. Those who lost loved ones, homes, jobs, and hope will need more than Federal assistance to get back on their feet. But flood insurance is helping NFIP policyholders in the hurricane-devastated areas pay for the homes they lost, giving them a head start in undertaking the recovery process.

On November 22, 2005, President Bush signed legislation allowing the NFIP to borrow up to \$18.5 billion to settle flood insurance claims filed resulting from last fall's Gulf Coast storms.

"We're extremely pleased that Congress has passed and President Bush has signed the legislation," wrote Mr. Maurstad. "FEMA and the NFIP have a legal, ethical, and moral obligation to ensure that every one of our policyholders with a covered damage claim is paid as quickly as possible. This additional authorization will allow us and our partners to continue living up to our part of the contracts we hold with our customers."

On March 23, the President increased the borrowing limit to \$20.775 billion.

In this *Watermark* we include several other disaster-related articles (see "Advisory Base Flood Elevations and ICC" on page 8 and "Clarifying the Claims Process on page 9) and a number of articles with marketing news from the FloodSmart campaign (see "FloodSmart Fuels Policy Growth and Retention" on page 1, and "Rain Cloud Hits TV" on page 19).

Public officials may be particularly interested in the articles we've included about floodplain management ("Focusing on the Nuts and Bolts of Floodplain Management" on page 20), community participation in the NFIP ("Ask the Experts: Why Compliance Matters" on page 23), and NFIP resources ("What's a (New) Local Official to Do?" on page 29). We round out this issue with a variety of other articles on subjects ranging from substantial damage, the Community Rating System, and revisions of the Elevation Certificate, to the invaluable work performed by FEMA's temporary Disaster Assistance Employees.

As always, we welcome your comments and questions. And, we look forward to using them in shaping future editions of this publication.

Sincerely,

Susan Bernstein
Watermark Editor
Mitigation Division

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

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

FloodSmart Fuels Policy Growth and Retention


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them estimated their insurance premium cost. Some 150,000 calls were generated through the direct response activities. Most importantly, 116,414 agent and brochure follow-ups were provided to consumers to help in their purchase of flood insurance policies.

More than that, the campaign is delivering. Currently, the program has assisted in adding 381,868 net poli-

cies to the program. That's an 8.59 percent net growth increase! To put those numbers in perspective, net policy growth was 431 percent greater during our campaign than in the previous year, and 247 percent greater than the highest growth year in the previous 5 years.

The FloodSmart campaign works through a variety of media. On television and through online media, you'll find our "Stop Pretending" and "Rain Cloud" (see article on page 19) commercials. We also are doing exten-

sive public education and outreach, direct mail, and an expanded print campaign. We invite you and your insurance clients to visit our agent and consumer website (www.FloodSmart.gov). Look for FloodSmart to launch a new Public Service Announcement campaign in July in preparation for a busy summer flood season. 

Mary Jo Vrem is the program officer for the FloodSmart Campaign. She has worked with FEMA for 11 years.

Secure Site for Agents

The FloodSmart Agent secure section of the www.FloodSmart.gov site provides powerful features and tools to further help NFIP agents increase their sales power potential.

The secure site offers:

- Online enrollment in the NFIP Agent Referral Program
- Online requests for NFIP Agent Co-Op Program pre-approvals
- Tips and pointers for talking to prospects about flood insurance
- Best practices and step-by-step guides to help agents walk customers through the claims filing process

And that's just the start! The FloodSmart Agent secure site will continue to grow and evolve to support our agents' successes.



The NFIP's Response to Katrina and Rita

continued from page 1

Let me provide a context for what the NFIP, and the nation, are facing. Since the NFIP's inception in 1968, \$15 billion has been paid out to cover more than 1.3 million flood losses. In 2001, Tropical Storm Allison became the NFIP's first billion-dollar storm, with more than \$1.1 billion paid for 30,291 claims. Then,

the 2004 hurricane season produced more than 75,022 claims requiring nearly \$2 billion in NFIP payments.

FEMA estimates that Hurricanes Katrina and Rita will result in flood insurance claims that significantly exceed the highest number of claims filed from any single event in the NFIP's history—more than triple the total number of claims filed in 2004. NFIP claims related to Hurricanes

Katrina and Rita could exceed \$22 billion, far surpassing the cumulative total of all other claims paid in the history of the NFIP.

Insurance claims from people whose homes and businesses have been damaged or destroyed by Katrina and Rita are not a new obligation—they are the result of a legal promise we made to these homeowners and business owners when

Congress passed the National Flood Insurance Act of 1968 and made subsequent revisions.

Homeowners and business owners agreed to pay premiums, communities agreed to adopt building codes to mitigate flood dangers, and the federal government agreed to provide insurance coverage to policyholders after a disaster. Every one of these claims represents someone who has taken the responsible course of action by purchasing flood insurance and paying premiums to the government.

We not only have a legal obligation to honor our commitments, but we have a moral obligation to provide the coverage we've promised to provide.

Since Hurricanes Katrina and Rita made landfall in late August and September 2005, I have traveled to the Gulf Coast to meet and work closely with the insurance commissioners from the affected areas. After seeing the devastation first hand and listening to state and local government representatives, insurance industry representatives, and flood victims, we have developed a post-disaster mitigation strategy that will carry us forward in the days, months, and years ahead. Now, more than ever, we must build on these already strong partnerships and remain engaged in developing and implementing innovative approaches and solutions to meet the many chal-

lenges we will face as we help the Gulf Coast rebuild safer and smarter.

I will focus now on the NFIP's financial status and highlight several aspects of our post-disaster mitigation strategy. This strategy aggres-

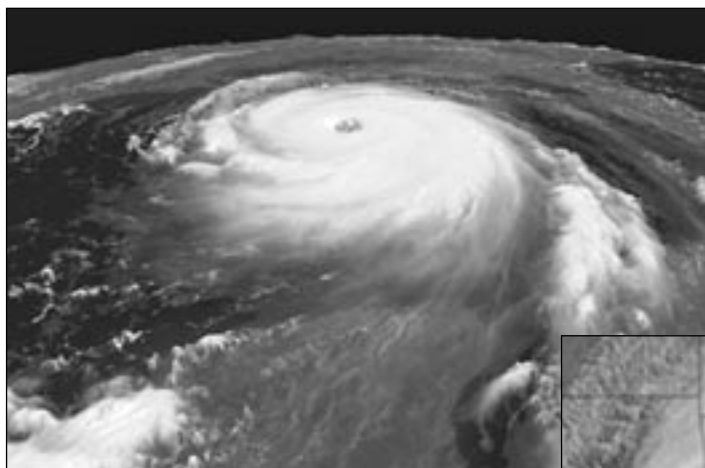


Photo of Hurricane Katrina taken on August 28, when the storm was a Category 5 hurricane. (Photo courtesy of NASA)

sively provides critical flood insurance information to state and local officials, adjusters, home and business owners, and policyholders in the affected areas so that they may rebuild a stronger, less vulnerable Gulf Coast.

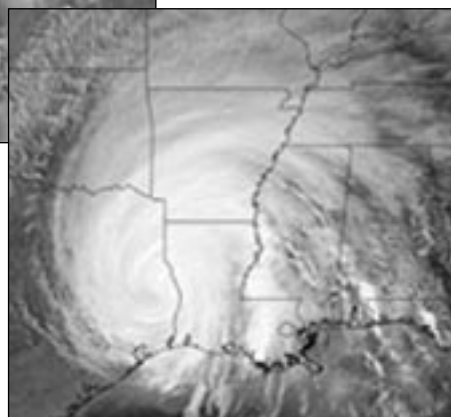
Covering the Insurance Costs

Congress authorized the NFIP in 1968, following a series of hurricanes in the mid-1950s and 1960s. At that time, affordable flood insurance was not generally available from the private insurance industry. The concept was that the federal government would make flood insurance available to the people if local governments would adopt and enforce measures to make future construction safer from flooding.

Today, more than 20,100 communities in all 50 states and U.S. territories voluntarily participate in the NFIP. Those communities represent about 95 percent of all properties located in the nation's Special Flood Hazard Areas. The NFIP provides participating communities with maps that identify flood risks. Our maps help local government decision makers determine how flood-prone areas are used and how buildings in these areas should be constructed. These maps, which we are in the process of modernizing and making more acces-

sible to homeowners, are also used to determine flood insurance rates.

As previously stated, \$15 billion has been paid out since the



Hurricane Rita making landfall on September 24. (Image from NASA's Terra satellite)

NFIP's inception to cover more than 1.3 million losses. Many of these claims occurred as a result of small flood events after which no other federal disaster assistance was available. Yet these property owners endured as much of an individual loss as those who were victims of large flood events. In this regard, studies have indicated that insurance is the most efficient and equitable method of providing disaster assistance.

Since 1986, the NFIP has been financially self-supporting for the average historical loss year. During peri-

ods of high losses, consistent with the law, the NFIP has borrowed from the U.S. Treasury. These loans have been repaid, with interest, from policyholder premiums and related fees, and at no cost to the nation's taxpayers. The claim activity in 2004 represented a significant loss year for the NFIP, and the program exercised its borrowing authority in the amount of \$225 million. This was only the fourth time in nearly 15 years that the program was in a borrowing position.

The NFIP currently insures in excess of \$800 billion in assets. This covers more than 4.7 million policies for homes, businesses, and other non-residential property owners. Each year the NFIP collects approximately \$2 billion in premiums and fees.

The NFIP provides insurance at actuarial (risk-based) rates, including consideration for catastrophic losses, for newer construction, with approximately 76 percent of policyholders paying actuarial rates. Less than full-risk rates are charged for structures built prior to publication of floodplain maps and imposition of NFIP floodplain management requirements because, when these structures were built, the flood risks for their area were not fully known. Approximately 24 percent of policyholders pay less than full-risk rates. It is important to note that the NFIP has never been capitalized.

Our authority to borrow from the Treasury is an essential part of the NFIP's financing for heavy loss years. Hurricane Katrina was a catastrophic event. More than 225,000 flood insurance claims are likely to be

filed. As a result of the devastating storms that hit the Gulf Coast, the President signed into law H.R. 3669 on September 20, 2005, increasing the NFIP's borrowing authority by \$2 billion. Flood insurance claims projections for Hurricanes Katrina and Rita indicate additional borrowing authority will be necessary. The total payout for Katrina alone may be as much as 10 times the highest annual loss, and 20 times the program's average historical annual losses. For this reason, on March 23, 2006, the Administration requested that the NFIP's borrowing authority be raised to \$20.775 billion to cover claims.

Developing Recommendations for Reform

In the wake of the devastating 2005 hurricane season, we are preparing meaningful program reform recommendations to reduce the nation's flood risk. We are basing our recommendations on the NFIP's commitment to:

- Protect the NFIP's integrity by covering existing commitments and liabilities
- Charge policyholders fair and actuarially sound premiums by phasing out subsidized premiums
- Increase NFIP participation incentives and improve mandatory purchase enforcement

- Increase risk-awareness among homeowners and consumers by improving information quality
- Reduce risk through proven mitigation practices and emerging mitigation opportunities



Neighborhoods throughout New Orleans, Louisiana, were flooded as a result of Hurricane Katrina. (Photo by Jocelyn Augustino, FEMA)

Streamlining the NFIP Claims Process

It is my job to ensure that, consistent with statute and regulations, flood insurance claims are handled fairly, equitably and in a timely manner. Given the catastrophic impact these events have had in the Gulf, a critical first step was to implement a simplified and streamlined claims process to help policyholders settle their claims quickly.

Using state-of-the-art aerial imagery, up-to-date water-depth data, and information from extensive underwriting files, Write Your Own (WYO) companies rapidly identified insured properties that had been washed off their foundations, had standing water in them for an extended period, or had only pilings or concrete slabs remaining. Under such circumstances, adjusters waived



Aerial photo of a flooded neighborhood in New Orleans, Louisiana, taken on August 30, 2006 (Photo by Jocelyn Augustino, FEMA)

proof-of-loss requirements and fast-tracked payment of claims up to the maximum insured value.

Using these streamlined methods, we substantially reduced our normal adjustment times from what one would normally see under such extreme circumstances. To ensure all claims were handled quickly and fairly, we closely monitored the performance and procedures of the WYO carriers that used these Katrina-specific processes.

Addressing Repetitive Loss Properties

FEMA also is addressing the issue of repetitive loss properties (properties with two or more \$1,000 flood insurance claims within a 10-year period, many of which have long qualified for subsidized rates) now that Gulf Coast reconstruction has gotten under way. As reconstruction in the Gulf states moves ahead and phasing out subsidized premiums becomes salient, FEMA will continue seeking ways to remove repetitive loss properties from the NFIP policy base. FEMA will work with the states, local governments, and Community Rating System (CRS) communities to

mitigate these properties through elevation, relocation, flood proofing, localized flood control, and acquisition/demolition.

The Alabama and Mississippi areas affected by Katrina contain about 2,200 and 2,500 repetitive loss properties respectively (as of October 5, 2005).

The Louisiana parishes affected by Katrina contain nearly 20,000 repetitive loss properties.

Title I of the 2004 Flood Insurance Reform Act authorized FEMA to establish a Severe Repetitive Loss Pilot Program to address properties that flood even more frequently and severely than the repetitive loss properties I just described. The FY 2006 Department of Homeland Security spending bill that Congress recently passed authorized FEMA to transfer up to \$40 million from the National Flood Insurance Fund to mitigate these severely damaged properties. Louisiana parishes affected by Katrina contain nearly 2,000 Severe Repetitive Loss Properties. FEMA has designed a Severe Repetitive Loss Pilot Program and we are in the process of implementing that pilot.

Increasing Program Participation Through Incentives

Fundamental to the NFIP's approach to reducing flood losses is providing incentives for communities to participate in the program. Our Community Rating System (CRS) has played a major role in our effort to encourage communities to rebuild safer and stronger. The CRS provides insurance discount incentives to com-

munities that are actively reducing their flood risk by implementing comprehensive floodplain management criteria that go beyond the NFIP's minimum requirements.

CRS communities that continually reduce their flood risks receive flood insurance premium discounts representative of the degree of risk reduction achieved. More than 66 percent of the NFIP's policy base is in CRS communities. And 3.1 million NFIP policyholders residing in CRS communities receive more than \$150 million in annual premium discounts.

There are currently 68 CRS communities in the Gulf Coast area. Our goal is to increase that number as communities become engaged in rebuilding stronger and smarter.

Improving Information About Risk Awareness

Another focal area for NFIP flood reduction is to increase risk awareness among homeowners and consumers with improved, succinct information about flood hazards and means of protection from them. FEMA, through an aggressive education and outreach campaign, is continuously designing and upgrading informational materials to increase the public's awareness of flood risks and to effectively keep our policyholders up to date.

Immediately following Hurricane Katrina, we distributed two documents to policyholders to help them through the claims process: *The NFIP Summary of Coverage* and the *Flood Insurance Claims Handbook* (see article on pages 9-10).

These easy-to-understand documents were available in our Joint Field Offices, Disaster Recovery

Centers, and Flood Response Centers—as well as in Town Meetings—since September 1, 2005. I personally handed these materials to State Insurance Commissioners in Alabama, Mississippi, and Louisiana, and we distributed an informational CD containing these documents and other ready-to-print materials to field offices, state and local government offices, and the media.

Recognizing that a significant number of policyholders were displaced, FEMA implemented several systems to reach policyholders early in the claims process. These systems were particularly useful to those who were cut off from their usual sources of information and communication.

For example, in the days immediately following Katrina, we cross-referenced a National Processing Service Center report of all callers who applied for disaster assistance and indicated they had flood insurance. We matched the addresses of damaged properties to NFIP policy addresses and connected insurance companies to their flood insurance policyholders. This system will now become the standard operating procedure in future flooding events. It has enabled the WYO companies to reach out to their NFIP policyholders immediately when help was most needed.

A help line staffed with insurance specialists was established in our Jackson, Mississippi, Joint Field Office to provide telephone support to all Disaster Recovery Centers (DRCs). These insurance specialists provided general information about the NFIP and assisted policyholders with their flood insurance policy ques-

tions. They also transferred callers to their specific insurance companies, when necessary.

Additionally, we set up a General Insurance Center to provide policyholders with service access from anywhere, since many flood victims were relocated to areas where DRCs are not available. This center answered the insureds' claim and coverage questions, as well as guided them through avenues of recourse if they disputed their estimated claim settlements.

To ensure that our policyholders were provided with maximum access to our services, we partnered with the Insurance Information Institute's Disaster Insurance Hotline. By calling the Hotline, callers received flood insurance information as well as their specific insurance company's direct phone number.

These innovative systems and others reflect FEMA's ongoing effort to reach out to policyholders as early in the claim process as possible with easy-to-understand information. We recognize that the sooner claims are settled, the sooner people can start rebuilding their lives and communities. For comprehensive information about the NFIP and flood insurance, policyholders can access the FloodSmart website (www.floodsmart.gov).

Reducing Future Risks Through Mitigation

As the focus shifted from disaster response to disaster recovery, areas impacted by Hurricanes Katrina and Rita began considering the opportunities for rebuilding a less vulnerable Gulf Coast. The overwhelming desire to rebuild immediately had to be balanced with the need to rebuild wisely.

Effective planning—based on updated risk assessments, sound floodplain management, solid mitigation principles, and applicable environmental management and historic preservation considerations—has been a critical first step in the Gulf's recovery process. We have teamed up with our federal, state, and local partners to (1) provide communities with the resources they need to get the job done right, and (2) integrate NFIP code compliance assistance into our mitigation grant processes.

• Providing Resources

FEMA is committed to working with its partners to provide communities with the state-of-the-art tools and resources they have needed to make informed planning and rebuilding decisions. We worked closely with our federal partners, such as the Army Corps of Engineers and the National Oceanographic and Atmospheric Administration, to gather and use the best available data for developing advisory information and NFIP recovery maps. We also worked with the Environmental Protection Agency and the Department of Health and Human Services on cleanup issues related to reconstruction. Finally, we engaged with the Heritage Emergency Task Force to ensure that mitigation strategies in the Gulf region adequately considered historic preservation and related matters.

Our Mitigation Assessment Teams in the field gathered data on the performance of buildings and infrastructure. These teams worked closely with state and local officials to recommend improved building design and construction techniques, advocate new building codes and enforcement measures, and suggest mitigation activities that would improve community-wide disaster resistance.

FEMA, along with its federal, state, community, and private sector partners, is ensuring that technology, information, and resources continue to be provided expeditiously to the Gulf Coast and used properly during the rebuilding process.


• ICC and Mitigation

FEMA also is coordinating with states, local governments, and CRS communities to integrate Increased Cost of Compliance (ICC) funds—money for NFIP policyholders to bring their structures up to existing flood-related building codes—into all relevant mitigation efforts. Our federal, state, and local government partnership will ensure that all Gulf-area mitigation proposals are based on sound risk assessments and approved mitigation plans.

Prudent floodplain management planning and regulations annually

save this country an estimated \$1.1 billion in prevented flood damages, and structures built to NFIP criteria experience 80 percent less damage than structures not built to such standards. FEMA is determined to help Gulf Coast communities make reconstruction decisions that are based not only on sound floodplain management, risk assessment, and mitigation planning principles, but on higher protection standards. Creating stronger and safer communities reduces loss of life and property, enables individuals and localities to rapidly recover from future events, and lessens the financial impact on state, tribal, and local governments, as well as on the United States Treasury.

FEMA's Commitment

In the wake of Hurricanes Katrina and Rita, FEMA is committed to supporting the Gulf Coast's recovery. In the near term, this will require ensuring adequate funding to fulfill our commitment to our NFIP policyholders. For the longer term, it will require working closely with the Gulf Coast's affected states, local governments, communities, and private-sector entities to support a reconstruction effort that results in safer places to live, work, and do business. 


Now serving as Director of FEMA's Mitigation Division, David Maurstad was once Mayor of Beatrice, Nebraska, served as a Nebraska State Senator, and later held the office of Lieutenant Governor of Nebraska. He joined FEMA in 2001 as the Director of the Region VIII Office.

Advisory Base Flood Elevations and ICC

FEMA has a responsibility to help ensure that communities affected by catastrophic events are returned stronger and less vulnerable to loss of life and property from future disasters, based on the best data available identifying the risk. In light of last year's devastating hurricane events in the Gulf Coast region, FEMA has gathered and is assessing available flood hazard data for the areas impacted by Hurricanes Katrina and Rita.

On the basis of a preliminary assessment, FEMA has determined that the 1-percent-annual-chance flood event depicted on the effective or preliminary Flood Insurance Rate Maps (FIRMs) does not adequately reflect the current flood risk. Accordingly, to assist local communities in their rebuilding efforts, FEMA developed Advisory Base Flood Elevations (ABFEs) and flood recovery mapping to reflect the ABFE boundaries. ABFEs now exist for the three coastal counties in Mississippi and part or all of five coastal parishes of Louisiana. For the remaining coastal parishes of Louisiana, FEMA continues to gather

and assess the flood hazard data for those locations affected by Hurricanes Katrina and Rita and will be providing ABFEs within the coming months.

If the community adopts and enforces the ABFEs, Increased Cost of Compliance (ICC) benefits will be available to elevate buildings to the ABFEs. If the community does not adopt and enforce the ABFEs, ICC benefits will pay only to elevate to the BFE on the current FIRM. The community must declare the building to be substantially damaged by flood by the time the repair permit is issued by the community. As is now the case, the community must enforce the ABFE or BFE uniformly throughout the community. ICC benefits will also be paid for any free-board elevation adopted and being uniformly enforced by the time the repair permit is issued by the community. ICC benefits will also be paid to elevate a building to the ABFE in what is a B, C, or X zone on the current FIRM if the ABFE is shown for that area and has been adopted and is being enforced by the community for that area. 

Clarifying the Claims Process

Lynd Morris, NFIP Bureau and Statistical Agent

Becoming a flood victim is a frightening experience. And when a policyholder only learns the limitations of his or her flood insurance coverage during the confusing

in their communications with policyholders. Both documents are available at no cost by calling the FEMA Distribution Center (800-480-2520) and requesting either the NFIP

Summary of Coverage (F-679) or NFIP Flood Insurance Claims Handbook (F-687).

Essential Coverage Information

The *Summary of Coverage* booklet is designed to help insureds understand what they are getting for their money. It provides general information about deductibles,

what is and is not covered by flood insurance, and how items are valued at the time of a loss.

Highlighted in this brochure are three important facts about flood policies that policyholders must understand long before the water begins to rise:

1. Contents coverage must be purchased separately from building coverage.
2. NFIP policies are not "valued" policies. In the event of a loss, the NFIP pays the actual cash value of damages up to the policy

limit. Examples are given to explain how this works.

3. NFIP policies do not guarantee replacement cost because flood insurance does not pay more than the policy limit and there are losses that exceed this amount. An example is provided to clarify this.

The *Summary of Coverage* booklet also addresses the issues involved in choosing higher or lower deductibles and the consequences of each when there is a flood loss. The publication also explains how flood damages are valued and provides the NFIP's interpretations of Actual Cash Value and Replacement Cost Value.

The *Summary of Coverage* is based on the Standard Flood Insurance Policy Dwelling Form, which is used to insure one- to four-family residential buildings and single-family dwelling units in a condominium building. It also describes the two other NFIP

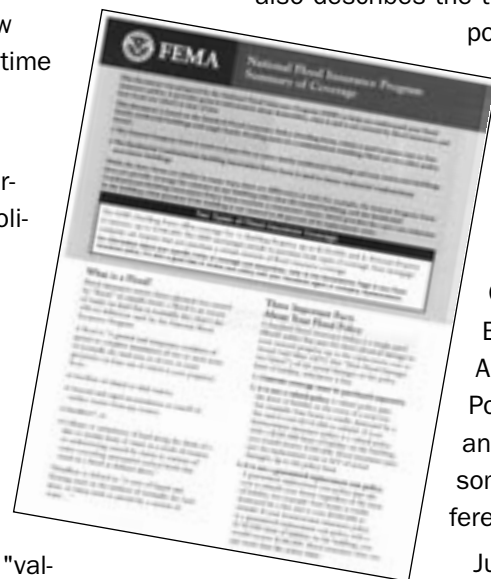
policy forms—the General Property Form and the Residential Condominium Building Association Policy Form—and explains some of their differences.

Just what is a flood? The booklet includes the NFIP's definition in layman's terms (as well as the definition



Recovery for many property owners begins by removing flood damaged items from their homes. (Photo by Rodney Cross, NFIP Bureau)

process of filing an insurance claim, frustration and discouragement can compound what is already a difficult situation. To avoid this all-too-frequent scenario, FEMA developed two booklets last year: one to clarify NFIP coverage, and the other to explain flood insurance claim processing. Both publications are designed for consumer use, and insurance agents are urged to give these to their clients when NFIP insurance is purchased for the first time and when policyholders renew their insurance coverage. The WYO companies and NFIP Servicing Agent are required to distribute these at policy issuance, renewal, and at the time of the claim period. Insurance agents are encouraged to use them



in the policy itself) and describes the kinds of flood-related damage covered by the NFIP.

Several sections of the *Summary of Coverage* address typical coverage and claim issues that can arise after a loss and provide suggestions for avoiding these by taking steps in advance. For example, insureds are urged to keep their receipts for electronic equipment, wall-to-wall carpeting, major appliances, and other higher cost items. Having this documentation available after a flood will enable the adjuster to process the claim more quickly because there is proof of how much items cost at the time they were purchased. Several charts distinguish between kinds of items that are covered and those that are not covered by flood insurance. Illustrations help clarify coverage limitations of buildings with a basement, crawl space, or enclosure below the lowest elevated floor.

The *Summary of Coverage* also addresses severe repetitive loss properties as well as the NFIP's Increased Cost of Compliance coverage, which provides up to \$30,000 to help policyholders elevate, demolish, or relocate their substantially damaged homes.

Submitting a Claim

The *Flood Insurance Claims Handbook* provides policyholders a broad overview of what to do before and after a flood to get the most out of their NFIP flood insurance policy. Policyholders are urged to secure important papers, discuss claim reporting procedures with their insurance agent, and provide emergency contact information to their agent as

well as their family long before a flood occurs,

Policyholders are guided through the first four steps they should take immediately after a flood—from contacting the insurance agent or company to report the loss, to separating damaged from undamaged property and making a list of damaged contents, to listing areas of structural damage.

The handbook tells policyholders what to expect when working with the adjuster who is assigned to their claim—from requesting an advance payment, to working with the adjuster "scoping" the loss, and preparing the detailed estimate of damages. The *Flood Insurance Claims Handbook* also explains Proof of Loss documentation, extensions, payment of claims, and supplemental claims.


Tips for protecting important papers and valuables as well as for increasing safety during and following a flood are listed along the margins of some of the pages. Notes about how to facilitate the NFIP claim process fill margins on the remaining pages.

The handbook closes with a section addressing questions about appealing claim decisions. Four steps are provided for resolving claim

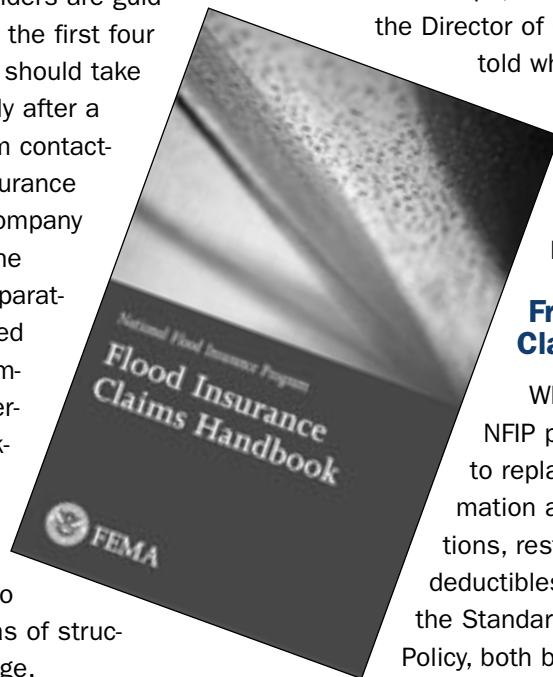
issues. If policyholders are unable to resolve their issue in one of the first three steps, they are urged to contact the Director of Claims at FEMA, are

told what to include in their letter, and are advised about what documentation to send with the letter.

From Confusion to Clarity

While neither of these NFIP publications is meant to replace the specific information about coverage, limitations, restrictions, and deductibles that are provided in the Standard Flood Insurance Policy, both booklets can play an important role in informing your customers in an easy-to-read format about their coverage and the claims process. Keep extra copies on hand to distribute while the sun is still out so that after a devastating storm, when the trauma of being a flood victim can make insurance processing even more confusing, your customers will know what to expect and how to get the help they need to begin the recovery process. 

Lynd Morris began working with the NFIP Bureau and Statistical Agent in 1983. She has been Watermark's primary writer and production coordinator since 1998.



How Essential Is Flood Insurance?

J. Fletcher Willey, Jr., the Willey Insurance Agency

For North Carolinians, that question was emphatically answered when Hurricane Floyd made landfall on September 16, 1999. Sixty-six of 100 counties in North Carolina were impacted. Within those counties, 50,000 homes sustained moderate damage, 15,000 were rendered uninhabitable, and 8,000 were destroyed.

Only 10 days previously, North Carolina had received nearly a foot of rain from Hurricane Dennis. The creeks and rivers were already swollen with runoff. Hurricane Floyd added 20 inches of rainwater. Wilmington had 23.45 inches of rain that September. As far inland as Raleigh, 100-year rainfall records were broken. By dawn on September 17, people were waking up with water in their bedrooms.

Businesses were hit hard, with more than 12,000 reporting losses. A quarter of a million people were

displaced, and only 13 percent of the homeowners had flood insurance at the time.

State officials realized that the flood had created a catastrophe that would take years for recovery. One state official, Leza Aycock,

from the Office of the Governor, referenced the heart of the problem in a telephone call to her insurance agent in Raleigh.

"One of the many things that I have learned since becoming involved in the hurricane recovery efforts is

how critically important flood insurance is and how little most people, including those working in insurance agencies, know about it," said Aycock. "I realize that the program is a departure from most insurance products and that this makes it more complicated, but I find it troublesome that something so vital is so poorly understood. I have personally been told by an employee of



Mark and Angela Godfrey survey the damage to their North Carolina beach home after Hurricane Floyd struck. (Photo by Dave Gatley, FEMA)

your insurance agency that I could not get flood insurance for two reasons. First, I was told that I was not eligible because my home is not in the 100-year floodplain, and, when I refuted that assertion, I was told that, because my home is a townhouse, I could not purchase flood insurance. I know that you understand that both of those statements are false since flood insurance is available in any location [if the community has joined the NFIP] and flood insurance is even available to renters."

Hurricane Floyd's Aftermath

In the winter of 2001, Jim Long, Commissioner of Insurance for the State of North Carolina, reported in *Carolina Agents Journal*:

"I often use this space to encourage agents and adjusters to do the right thing by their consumers, and this month I need to talk about a new



Hurricane Floyd drove a 15-foot storm surge across Oak Island, North Carolina, damaging or destroying hundreds of houses. (Photo by Dave Gatley, FEMA)

continuing education requirement. Not only is this course a good idea in the interest of serving North Carolinians; now it is mandated for all property/liability agents and adjusters.

"In the aftermath of the flooding caused by Hurricane Floyd, the Department of Insurance received numerous consumer complaints about flood damage. These consumers were not aware that their homeowners or renters policies did not cover damage resulting from a flood. They were understandably upset that they did not have information needed to make informed decisions about purchasing flood insurance well before it was needed.

"There were a staggering number of North Carolinians who did not have flood insurance and who suffered flood damage as a result of Hurricane Floyd. As a result of this devastation to our citizens, the Department of Insurance encouraged agents in 1999 to include a course on flood insurance as part of their 2000 continuing education requirements.

"This year, in accordance with 11 NCAC 6A.0812, which authorizes the Commissioner to address the needs of the consumer, all property/liability agents and adjusters are required to take such a course. To meet the requirement, the course on the National Flood Insurance Program must be approved by the Department and be completed by December 31, 2004.

"As professionals, I know that you are aware of your obligation to offer your consumers sound advice and guidance. They look to you for direction when making important insurance decisions. As licensed agents or adjusters in North Carolina, it is your responsibility to advise consumers that homeowners and renters policies do not cover flood



Near Greenville, North Carolina, a family travels by boat after late September rainfall from Hurricanes Floyd and Irene caused the Tar River to flood, forcing thousands of people from their homes. (Photo by Dave Gatley, FEMA)

damage. Therefore, it is important that you understand the National Flood Insurance Program and the coverage provided by the national flood policy. I am certain that this new CE course requirement will give you the confidence to properly inform your clients of their flood insurance choices."


It's Not Just a Coastal Issue

Some agents in North Carolina's western mountain areas once said that flooding is a coastal problem and they'd be wasting their time to promote it in their communities. However, in September 2004, the

remnants of Hurricane Ivan dumped inches of rain on the mountains in the Asheville area. Property owners saw water levels beyond their historic expectations. By then, fortunately, the insurance community had learned how to write NFIP policies.

Where We Are Going

We in North Carolina now realize how essential flood insurance is. Before the next catastrophe, every agent should have the knowledge to write flood insurance to protect his or her customers' property.

I totally support the mandatory continuing education requirements of the Bunning-Bereuter-Blumenauer Flood Insurance Reform Act of 2004. The state insurance departments should act prudently to provide their agents and brokers with the understanding and expertise to write flood insurance. 

Since 1993, Fletcher Willey, CPCU, AAI, has been the president and owner of the Willey Insurance Agency in Nags Head, North Carolina. He is an instructor at the Institute of Insurance at Chapel Hill, North Carolina, and president of the Outer Banks Chamber of Commerce. Mr. Willey is the Chair of the Flood Insurance Producers National Committee (FIPNC) and the FIPNC representative to the Institute for Business and Home Safety's Flood Committee.

Revised EC Improves Lowest Floor Determinations

Lynd Morris, NFIP Bureau and Statistical Agent

A floodplain is any area of land that is statistically likely to be subjected to flood waters. Pinpointing where a building sits in relation to the floodplain is not just a matter of knowing the lateral distance between the building and the nearest water sources such as rivers, lakes, reservoirs, or ocean, but also knowing the vertical distance between the building's lowest floor and the Base Flood Elevation (BFE) that has been established for the site.

Providing information about BFEs and the floodplains they define is the job of FEMA's Flood Insurance Rate Maps (FIRMs). Supplying data about where a specific building sits within the floodplain described by a FIRM is the job of the NFIP's Elevation Certificate (EC).

The EC was recently updated to make it a more effective NFIP tool.

The EC Key

Access to comprehensive and accurate elevation information is essential for the work many NFIP stakeholders undertake to protect floodplain residents from disaster. Insurance agents rely on the data provided on the EC to determine the insurance rates charged for flood insurance coverage. Community officials use elevation information to help developers comply with local floodplain management regulations. Additionally, for a community to participate in the NFIP's Community Rating System, public officials are

required to obtain and maintain ECs in their public files. Flood zone determination companies and lending institutions making loans on buildings located in the floodplain, use EC documentation to determine whether flood insurance is required.

Sometimes, small hills in the floodplain do not appear on flood maps, and buildings located on these hills

Base Flood Elevation (BFE)

According to the NFIP's *Flood Insurance Manual*, the BFE is:

"The water surface elevation resulting from a flood that has a 1-percent chance of equaling or exceeding that level in any given year." Or, as explained in the *FloodSafe* newsletter published by FEMA Region X, "Sometimes referred to as the 100-year flood, the base flood has a 1-percent chance of occurring in any given year. Although a 100-year flood sounds remote, keep in mind that over the life of an average 30-year mortgage, a home located within the 100-year flood zone (A or V zone) has a 26-percent chance of being inundated by the base flood over the life of the mortgage."

may be eligible for exemption from the mandatory purchase requirement. To apply for an exemption, property owners must submit an EC that documents the building's elevation above the BFE.

Certifying an Elevation

The first steps in obtaining an EC are taken when the property owner

contracts with a surveyor, architect, or engineer to visit the building and take several elevation readings and other "as-built" measurements. The surveyor, architect, or engineer will complete the EC to certify the elevations and other measurements collected.

Professional certification is important because the insurance agent uses the elevations and other measurements, in conjunction with the NFIP flood insurance application, to select the correct lowest floor elevation—relative to the BFE—for rating the flood risk of the building. And, because the elevation information on the EC is used to identify the rate that will determine the property owner's annual premium, even a minimally higher (or lower) certified elevation can mean a difference of hundreds of dollars in annual premium payments for the property owner. In addition, if a building is misrated due to inaccurate or incomplete elevation information on the EC and later incurs flood damage, the insurance agent who rated the building and the surveyor who certified its elevations may face liability charges.

Why Revise the EC Now?

Periodically, FEMA revises the EC to make use of new mapping and data collection technology, clarify instructions, or incorporate recommendations made by NFIP stakeholders.

Although there have been no major revisions to the EC for about 5 years,

WYO companies and insurance agents have stated that additional EC information is needed to reduce the agent's exposure to liability in determining the lowest floor for rating. In addition, the Flood Committee of the Institute for Business and Home Safety (IBHS) as well as the Flood Insurance Producers National Committee (FIPNC) have requested revisions to the EC that would require surveyors to provide the size of any enclosures below the lowest elevated floor of the building. FIPNC made a separate request that FEMA implement a requirement for surveyors to provide building photographs that could provide additional help in identifying its lowest floor.

FEMA responded by forming a work group of representatives from IBHS and the WYO companies, the American Congress on Surveying and Mapping, FIPNC, the Association of State Floodplain Managers, FEMA headquarters, the NFIP Bureau, and others. This work group was responsible for helping to establish requirements for the photographs and the documentation of enclosure size on the EC. In addition, the work group provided input on related underwriting guidelines, record retention specifications, and other procedural EC requirements for the NFIP's *Flood Insurance Manual*.

What's New?

The most significant changes to the EC are related to the size of any enclosure(s) below the lowest elevated floor of the building and to the inclusion of photographs of the building.

Additionally, the format of the EC has been revised to include all build-

ing description fields (including the size of the enclosure) in Section A and to use Section C only for documenting the building's elevation information. This means that, when the surveyor, engineer, architect, or owner's representative (for those who use Section E because a survey is not required) completes the EC for the purpose of obtaining flood insurance through the NFIP, the square footage of any enclosed area below the lowest elevated floor (including the attached garage) must be included.

The EC form has a new field (with associated instructions) for inclusion of at least two photographs of the building. Two sheets have been added for attaching the photographs to the EC.

Here is an overview of some of the other improvements that have been made to the EC and instructions.

First Page

- A new submission address is now listed in the "Paperwork Reduction Act Notice" section.
- The first LOMR-F reference in the "Purpose of the Elevation Certificate" section is now explained and the FEMA MT-EZ and MT-1 packages are now referenced in the fourth paragraph.

Front of the EC Form

- More than a dozen formatting changes have been made to simplify the form. Some are minor, such as adding the U.S. Department of Homeland Security identification in the upper left corner. Some are significant, such as reorganizing Section A to include a number of new lines for collecting square footage of crawl space, enclosure(s), and attached garage, plus information about any perti-

nent flood openings (vents) present.

- In Section C, text has been added to clarify that the elevation for the top of the bottom floor includes crawl spaces or enclosures, and some of the information about the building diagram number and flood vents has been moved to Section A.
- Section D has been reorganized slightly so that the space for the certifier's license number and seal could be moved down from where it had been in Section C.

Back of the EC Form

- Natural grade information is still requested in Section E, but the blanks have been reorganized and new text added to clarify whether the elevation information provided is above or below the highest and the lowest adjacent grades. Text also explains that the measurements taken must include crawl spaces in addition to basements and enclosures.

Building Photograph Pages

- Two pages have been added for attaching two or more photographs of the building. Photos must be in color and measure at least 3" x 3" (900 x900 pixels). Digital or analog photos are acceptable.

Instructions for Completing the Elevation Certificate

- New text has been added to the introduction to explain who should complete Sections A, B, and C and how to ensure that certification is complete.
- Section A instructions were expanded to provide more information about entering latitude and longitude. Instructions were added to explain the new requirement to provide photographs, how to select the correct building diagram, measurement requirements for the crawl

space or enclosure, and collecting information about permanent flood openings and attached garages.

- Section B instructions now include several items addressing how to list the location of buildings in annexed communities that were combined from the old EC into just one explanation. There are several new references to the source of the BFE and the elevation datum as well as explanation of the requested CBRS or OPA data.
- Section C instructions now provide more information about taking measurements of crawl spaces and machinery/equipment. Again, several items have been combined into a single explanation of the field survey and benchmarks used and the vertical datum supporting these.
- Section D instructions contain clarifications about the certifying professional's signature, seal, and date of certification.
- In Section E of the instructions, a line was added to explain where to insert information that measurement is based on the "natural grade." Although much of the text in this section remain the same, it was reorganized to increase clarity.

Building Diagrams

- Text was added to the introduction to the Building Diagrams to request the square footage of any crawl space, enclosure(s), and attached garage, plus area in square inches of any flood openings present. Labeling of the diagrams has changed slightly to reflect changes in the labeling of affected lines on the front and back of the EC. In addition, Diagrams 6, 7, and 8 now contain text referring to enclosure and crawl space size.



Elevated homes like this one in Pascagoula, Mississippi, which was unharmed by the Hurricane Katrina flooding that destroyed the rest of their neighborhood, stay dry well above the BFE. (Photo by Mark Wolfe, FEMA)

Changes for the Better

As builders become more familiar with floodplain regulations, buildings constructed in the floodplain will be built high enough above the BFE to protect structures and their contents from flood. Flood insurance coverage on these buildings will reflect the decreased risk of loss through lower premiums than those that would have been charged had the lowest floor been closer to the BFE. Driving this shift will be the requirement that ECs be submitted during the design and construction phases of development.

Owners of buildings already constructed in the floodplain will have more options available to them as they learn, through the EC process, about the flood risks that their properties face. They may choose to elevate their buildings or, in the case of commercial buildings, to floodproof them. Eventually, fewer buildings will remain in harm's way.

The EC is a valuable tool for providing detailed flood risk information

not yet available through other means. As the information on the EC becomes more accurate, proper insurance rating of floodplain risks will ensure that consumers (and the lenders funding their mortgages) can better protect themselves against flood losses, and that insurance agents and surveyors are less vulnerable to liability in the event of a flood. [\[i\]](#)

Lynd Morris has worked with the NFIP Bureau and Statistical Agent as a communications specialist since 1983 and has been the writer and publication coordinator for the Watermark for more than 8 years.

Working with Substantial Damage

Anita Nance, Indiana Department of Natural Resources

Although the NFIP's Increased Cost of Compliance (ICC) coverage is still rather new to folks in Indiana, flooding that has occurred here over the last few years has gotten some Hoosiers well acquainted with the process.

The damage resulting from recent flooding has required several Indiana property owners to bring their buildings into compliance with the protection standards of floodplain regulations in their communities. This means that when a building incurs large-scale flood damage that necessitates repair or replacement, whatever changes are made to the structure must protect it from future flooding. Typically, buildings that are still structurally sound will be elevated or floodproofed. If the building is replaced, the new structure must be elevated or floodproofed. In some cases, damaged buildings are relocated, or bought out and demolished to clear areas of the floodplain that are most prone to flooding.

Paying the Cost

Those various options—be it floodproofing, elevating, relocating, or demolishing—all cost money. How do people whose homes or businesses were substantially damaged (and their local governments) get started addressing their flood mitigation needs? ICC coverage provides policyholders up to an additional \$30,000 to help cover the cost of elevating, floodproofing, demolishing, or relocating their flood-damaged

buildings. This financial benefit of flood insurance can be of monumental importance to a homeowner or business owner when a flood strikes.

New Height, New Home

Among the many Indiana flood victims were Steve and Michelle DeLaRosa of Decatur. Their 100-year-old home survived both the 1913 flood and the 2003 flood. We don't know how badly the home was damaged in 1913 (it was nearly new then), but the home sustained substantial damage as a result of the 2003 flood. To meet the building protection standards of the local floodplain management ordinance, the home had to be raised nearly 30 inches above its original location.

The DeLaRosas had NFIP flood insurance. They applied for, and received, the ICC payment to cover the \$30,000 cost to elevate their home, which is located in the flood fringe at the edge of the Special Flood Hazard Area (SFHA). The DeLaRosas can now rest easier and, of course, they maintain a flood insurance policy to help protect their financial investments in case of future, larger floods.

Roxie Glaze and her daughter, Elizabeth, of Spencer, Indiana, were hit hard by the January 2005 flooding. Though the house and nearly all of Roxie and Elizabeth's belongings were destroyed by the flood, they were able to salvage some priceless items—Grandmother's antique vanity and dresser plus all of the family

photos—which they had put up out of the water's reach.

When the floodwaters went down, John Riddle, the local floodplain administrator, visited the Glaze home to assess the damage. Using FEMA's *Residential Substantial Damage Estimator* (RSDE) software, Riddle calculated the damage estimate for the home—more than 96 percent damaged. This house, located in the flood fringe of the SFHA like the DeLaRosa home, was clearly "substantially damaged."

After weighing the options, Roxie made the decision to replace her house with a new manufactured home. "I don't know where I would now be without ICC funds," she said. "Well, yes I do. I would be stuck between a rock and a hard place. The basic insurance paid us to repair the damages, but we needed to do better than just repair. Thanks to ICC, I have a new foundation that I'm told is so strong it could serve as the storm shelter for all of Spencer. It is high enough that...well, I don't want to tempt the Lord by saying the word 'never,' but if water ever reach-



Glaze home being lifted into place 8' above the ground. (Photo by Anita Nance)

es me again, all of Spencer also will be gone. And I have a home that—dare I say it—is much better than the home I had before. My first house was 650 square feet, one bedroom, one bath, one closet. My new home is nearly 1200 square feet, three bedrooms, two baths, and five closets. And everything is new. I don't have a list of things to repair as soon as I have saved up enough."



Glaze home waiting for finishing touches. (Photo by Anita Nance)

Making an ICC Determination

The policyholder, local floodplain administrator, insurance adjuster, and claims representative play key roles in the ICC process. The more informed local officials and claims representatives are about the ICC process and the better prepared they are to use it, the easier and more efficient it will be to use—and recovery will be speeded for flood victims.

There are two instances in which a policyholder may file a claim for ICC. First, a building is eligible for an ICC payment when the local floodplain administrator determines that the building has been substantially damaged as a result of flooding and that, when repaired, must be brought into compliance with the building protection standards in the community's floodplain management ordinance.

Second, an ICC claim may be filed when a community has a repetitive loss provision in its floodplain management ordinance and determines that the home or business was damaged by flood two times in the past 10 years and that the repair cost, on the average, equaled or exceeded 25 percent of its market value at the time of each flood. This is called repetitive loss. Additionally, there must have been flood insurance claim payments for each of the two flood losses. This instance is not used very often, as most of the 20,000 participating NFIP communities do not have a repetitive loss provision in their floodplain management laws or ordinances.

The ICC Recovery Process

The recovery process after a flood can be overwhelming. While the ICC procedure can be complex, it is manageable (see the ICC Claim Process table on page 18). This is particularly important when the property owner is facing the additional expense of bringing a substantially damaged building into compliance. Needless to say, flood insurance is very important to that recovery, though an ICC claim is adjusted separately from the flood damage claim filed under a policyholder's flood insurance policy.

If the local floodplain administrator determines that a home or business is substantially damaged (or repetitively damaged), the policyholder must be informed about the requirements for initiating the ICC process.

The local floodplain administrator and the policyholder must discuss the available options. Once the policyholder selects which mitigation option

to use, he or she must contact the insurance company or agency to file an ICC claim. A claims representative will be assigned to help process the claim and the policyholder will be given an ICC Proof of Loss form.

Now the policyholder will begin to collect estimates from contractors for the cost of mitigating the building. Once a contractor has been chosen and the cost to mitigate the structure has been determined, the policyholder will obtain a signed contract for the work as well as a permit from the community to do the work. The policyholder then provides copies of these to the claims representative.

As soon as the claims representative has received the copy of the signed contract for the work, a copy of the permit from the community to do the work, and the completed ICC Proof of Loss form, the policyholder typically will be sent a partial payment. When the work is completed (within 2 years of the loss date), local officials inspect and issue a certificate of occupancy. After copies of this document are submitted to the claims representative, the final payment can be made.

Separate Coverage, Separate Claims

Although a homeowner or business owner may choose to make other improvements to the building—such as remodeling or an addition—at the same time that the structure is being elevated, floodproofed, or relocated using the ICC process, ICC coverage does not extend to other improvements that are made to a substantially or repetitively flood-damaged building. The ICC claim payment is restricted to helping the policyholders

comply with floodplain management laws or ordinances after a flood loss.

Making ICC Possible


First, it is vital that local floodplain administrators understand and perform their post-flood responsibilities. Substantial damage assessments are key to making the ICC process successful. Second, the community can add a repetitive loss provision to their floodplain management regulations, if one is not currently included.

FEMA has prepared ICC guidance for local officials called *The NFIP Increased Cost of Compliance Coverage: Guidance for State and*

Local Officials (FEMA Document 301) and the *Residential Substantial Damage Estimator* (FEMA Document 311), a software program to help local officials make substantial damage determinations. Both materials are available without charge from the FEMA Distribution Center (800-480-2520). The ICC section of FEMA's website (www.fema.gov/business/nfip/icc.shtm) also contains helpful information and resources.

The Division of Water in the Indiana Department of Natural Resources has produced a publication called *Flooding and Post-Disaster Responsibilities, a Local Administrators Guide*, which is available on the

division's website (www.in.gov/dnr/water).

Increasingly, communities are finding that ICC can help protect them. The ICC process may involve some extra work, but it is well worth it. Just ask the DeLaRosa and Glaze families—high and dry above the waves. 

Anita Nance, CFM, is the Editor of Waterlines, a newsletter produced biannually by the Indiana Department of Natural Resources, Division of Water. Nance has worked for the Division of Water for 10 years and serves as Senior Planner in the Floodplain Management Section.

Increased Cost of Compliance Claim Process

Policyholder	Adjuster/Claims Representative	Local Building Department
<p>1 Report flood loss to insurer.</p> <hr/>	<p>2 Estimate flood damage and tell policyholder he/she may be eligible for ICC benefits.</p> <hr/>	<p>3 Determine building "substantially damaged" or a "repetitive loss." Provide written determination to policyholder.</p>
<p>4 Provide the building department's written determination of substantial damage or repetitive loss to the adjuster.</p> <hr/>	<p>5 Set up an ICC claim file:</p> <p>Obtain damage and market value information on building from policyholder. For a repetitive loss building, get previous claim information.</p> <p>Verify that the flood-related damage for the current building claim supports community information.</p> <hr/>	<p>Discuss mitigation options that will comply with floodplain regulations.</p>
<p>6 Obtain a signed contract that details costs to perform the mitigation activity and give it to the claims representative.</p> <hr/>	<p>7 Provide Proof of Loss form to the policyholder for requesting a partial payment.</p> <hr/>	<p>Issue necessary building permits for mitigation measures.</p>
<p>8 Provide Proof of Loss and copy of community permit(s) to the adjuster in order to receive the first portion of the ICC claim money.</p> <hr/>	<p>9 Provide initial ICC claim payment to the policyholder.</p> <hr/>	
<p>10 Complete the mitigation measure within 2 years from the date of loss.</p> <hr/>		
<p>12 Provide a copy of Certificate of Occupancy to the insurer.</p>	<p>13 Make final ICC claim payment upon receipt of Certificate of Occupancy.</p>	<p>11 Inspect completed mitigation work and issue a Certificate of Occupancy or other written evidence that the work is compliant with floodplain management ordinances.</p>

Note: When participating in a community-sponsored, FEMA-funded mitigation project, the policyholder may assign ICC benefits to the community to integrate into the project. The community then becomes responsible for submitting all of the appropriate paperwork. Sequence of events may vary.

Rain Cloud Hits TV

Mary Jo Vrem

A new television commercial—"Rain Cloud"—recently was added to the NFIP's advertising campaign. Unlike previous television messages, which depicted extreme weather events causing major flooding, the new commercial demonstrates how flooding can result from "a simple rain cloud." This seemingly harmless flood source can cause flooding anywhere, and, although the storm may be relatively minor, its effects can be devastating. The message is that it is important to be prepared for flooding from any source.

The commercial opens on a sunny day in the park. Soft, white clouds in the sky take on several harmless shapes, including that of a bunny. However, rather quickly as the day turns dark and threatening, the innocent bunny cloud transforms into a "monster cloud" that rains over a suburban home, causes street drains to overflow, and floods the street. As the commercial ends, the sky clears after the storm—a sign of hope—and

the announcer encourages viewers to protect themselves with flood insurance.

The commercial is running on cable networks like Bravo, Court, Do it Yourself (new), ESPNNews, FX, Fox News, Great American Country (new), Fine Living, Hallmark, MSNBC, National Geographic, Spike, Weather, TV Land, NBC Weather, Sci-fi, Family Net, VH1, USA, and Cable Connect (AMC, Animal Planet, Sci-fi, Speed, Travel, TV land, TWC).

NFIP commercials have spurred growth in many of our target markets. The last two commercials produced for the NFIP's FloodSmart campaign—"Ignoring the Flood" and



Monster cloud menaces suburban neighborhood in new NFIP FloodSmart commercial.

"Homeowners"—addressed the fact that homeowners insurance does not cover flood losses and that ignoring the risk of flooding will not make the risk go away. These commercials were aired nationally to as many as 654 million viewers. [▶](#)

Mary Jo Vrem is the program officer for the FloodSmart Campaign. She has worked with FEMA for 11 years.

DEFINITION

Grandfathering

"Parenting" may be what mothers and fathers do to care for their children, but in terms of flood insurance, "grandfathering" is the subsidized rating insurance agents use for a building constructed before the current Flood Insurance Rate Map (FIRM) went into effect for the area in which the building is located. According to the NFIP's *Flood Insurance Manual*, grandfathering is:

"An exemption based on circumstances previously existing. Under the NFIP, buildings located in Emergency Program communities and Pre-FIRM buildings in the regular program are eligible for subsidized flood insurance rates. Post-FIRM buildings in the Regular Program built in compliance with the floodplain management regulations in effect at the start of construction will continue to have favorable rate treatment even though higher base flood elevations or more restrictive, greater risk zone designations result from FIRM revisions."

Focusing on the Nuts and Bolts of Floodplain Management

Dana Decker, Michael Baker, Jr., Inc.

Every 2 years FEMA sends the Community Biennial Report (BR) questionnaire to all NFIP participating communities. The BR is a one-page form containing questions about each community's floodplain management program and recent changes in its flood hazard area. Analysis of this information reveals nationwide trends and patterns, which are used to help guide improvements to the NFIP.

Because the BR is distributed in the spring, local officials are able to submit information they may have compiled after the conclusion of the previous calendar year.

Trends in the Floodplain

FEMA analyzes the data that community officials provide on the BR—such as requests for technical assistance and mapping restudies as well as the number of variances and floodplain permits granted by each community—to determine the effectiveness of a community's floodplain management program and to discern local and regional development trends. Once trends have been identified, these can be used to set funding priorities for future NFIP activities such as training, technical floodplain management assistance, and map restudies.

The information reported through the BR is placed on FEMA's Community Information System (CIS) database, which can be accessed by FEMA Regional Offices and NFIP State Coordinators. These entities perform CIS database searches to determine which communities have

requested map restudies and technical assistance or have reported issuing a high number of permits for construction in the floodplain.

Communities are then contacted to ascertain specific needs for mapping, training, and technical assistance meetings with local officials.

Putting the Information to Use

The NFIP State coordinating agencies and the FEMA Regional Offices work in partnership to respond to community floodplain management needs.

Each NFIP State Coordinating Agency is designated by that state's governor to manage NFIP-related floodplain management activities. NFIP State Coordinating Agencies are responsible for:

- Ensuring that local communities have legal authority to adopt and enforce floodplain management regulations
- Clarifying minimum state regulatory requirements consistent with the NFIP's standards
- Providing technical and specialized assistance to local governments
- Coordinating the activities of various state agencies that affect the NFIP

FEMA has 10 Regional Offices, each of which coordinates NFIP activities in the states that make up its

region. The FEMA Regional Offices are responsible for:

- Assisting the NFIP State Coordinating Agencies
- Assessing community compliance with minimum NFIP criteria
- Advising local officials responsible for administering the ordinance
- Answering questions from design professionals and the public
- Helping review and adopt new maps and data; approving community floodplain management regulations
- Providing information and training on the flood insurance purchase requirements.



What Information Is FEMA Looking For?

The BR has three sections, each focusing on a different aspect of the community's floodplain characteristics and management practices.

Section I: SFHAs

This section consists of three to four "Yes" or "No" questions that ask recipients if there have been any changes to the Base Flood Elevation data on their Flood Insurance Rate Maps (FIRMs), changes to their watershed, and any significant man-made changes affecting the Special Flood Hazard Area (SFHA)—the area sub-

ject to inundation by the base flood (1-percent-annual-chance flood).

The data from Section I is used to help maintain an inventory of mapping needs, which is evaluated and entered into a mapping needs database used to prioritize map restudies and updates.

Section II: Floodplain Management

This section consists of questions that ask recipients if technical assistance is needed to improve their local floodplain management and if they have updated their floodplain management ordinance. Data from this section quantifies the number of structures in a community's floodplain, the number of permits issued in the floodplain, and whether variances have been issued in the last 2 reporting years.

FEMA Regional Offices and the NFIP State Coordinating Agencies use this data to understand a community's particular floodplain management program and to plan technical assistance and outreach activities.

Community technical assistance and outreach can take many forms, including conducting workshops, making face-to-face visits, or holding in-depth telephone meetings. These contacts sometimes include sharing documents, plans, or materials. FEMA calls these technical assistance events Community Assistance Contacts (CACs) and Community Assistance Visits (CAVs).

A CAC is a telephone contact or brief visit with an NFIP community to establish or reestablish contact and

determine if program-related problems exist and to offer assistance.

A CAV is a scheduled visit to an NFIP community to conduct a comprehensive assessment of its floodplain management program, to assist the community in understanding the NFIP and its requirements, and to provide support in implementing effective flood loss reduction measures. The visit is comprised of four elements:

1. An assessment of the community's floodplain
2. A meeting with local officials to discuss floodplain management issues including the accuracy of the community's FIRM
3. An examination of the floodplain development permit and variance files
4. A summary meeting to address gathered data



By December 7, 2005, a total of 20,127 rural townships, counties, and urban communities were participating in the NFIP. (Photos by Rodney Cross, NFIP Bureau)

Section III: Demographics

This section of the BR is comprised of "fill in the blank" questions about the community's year-around

population, the number of one- to four-family dwellings, and the number of all other buildings located in and out of the SFHA.

Behind the Scenes With the 2005 Biennial Report

The 2005 NFIP Community Biennial Report was handled for FEMA by Michael Baker, Jr., Inc. As the firm's BR Coordinator, I managed the printing, distribution, mailing, and collection of the questionnaire. I also managed the toll-free telephone line set up to answer questions from BR recipients, and kept a log of communities that called to report new or unreported mapping needs. BR recipients were able to respond online or by mail, fax, or telephone.

More than 70 percent of the BR forms were completed and returned for analysis. Of this total, 15 percent of communities indicated that technical assistance—such as interpreting regulations, planning, enforcement procedures, floodproofing, or a CAV—was needed from the FEMA Regional Office, and 28 percent of communities indicated that a map restudy was needed.



How the BR Influences Map Modernization

To help advance map modernization, FEMA has established a partnership with a national service provider known as the Mapping on Demand (MOD) Team. The mission of the MOD Team is to assist FEMA Headquarters and Regional Offices in meeting the goals of flood map modernization in the following ways:

- Develop technology to facilitate cost-effective production, distribution, and usefulness of modernized flood maps.
- Provide effective program management for flood map modernization and meet the budget and schedule established by Congress.
- Enhance communities' understanding and acceptance of products

developed through flood map modernization.


- Encourage and enable MOD Team partners to deliver results by taking ownership of their flood mapping process and products, and effectively using the standard tools and technology available nationwide.

Mutual Benefits

With more than 20,000 participating communities, ranging from large communities with thousands of buildings at risk of flooding to small communities with few structures at risk, the NFIP faces a challenge in understanding the characteristics and needs of these communities.

However, local floodplain managers help the NFIP as well as themselves by providing data through the Biennial Report—identifying their floodplain

mapping needs and indicating when and what assistance may be needed to improve floodplain management in their communities.

If you'd like to know more about the follow-up being considered in response to assistance requests, contact your NFIP State Coordinator. You may obtain contact information from the Association of State Floodplain Managers' website (www.floods.org). 

Dana Decker is a Compliance Specialist for Michael Baker, Jr., Inc., where she was the 2005 Biennial Report Coordinator. In addition, she provides project management support to FEMA's NFIP Community Assistance Section for compliance and map adoption activities.

2006 National Flood Conference

Join us in Philadelphia, Pennsylvania for this year's National Flood Conference! The NFIP's 23rd annual flood conference will be held May 7-10 at the Sheraton Philadelphia City Center (formerly the Wyndham Philadelphia at Franklin Plaza).


For 3 days, NFIP stakeholders will attend general sessions and town halls, workshops, and other events designed to acquaint our partners with each others' work to make the United States and its territories safer from flood losses.

At the opening session, in addition to several presentations and keynote speeches, program awards will be given to a number of individuals and organizations that have been unusually successful in promoting the efforts of the NFIP.

Agent's Day will be held on Tuesday, May 9. Insurance agents may choose to attend the entire conference or just that day. Those who attend only Agent's Day will receive



intensive NFIP training and may be eligible for Continuing Education Unit (CEU) credits from several of the states awarding these. Contact Catherine King at CatherineR.King@associates.dhs.gov for more information about CEUs.

To register for the 2006 National Flood Conference, get details about the conference program, or access links to the hotel's reservation site, visit the conference page on the NFIP's website (www.fema.gov/business/nfip/natl_fldconf.shtm). 

Ask the Experts: Why Compliance Matters

Susan Bernstein, FEMA

Whether or not a community participates in the NFIP is a question that can affect every link in the NFIP chain, from the property owner to the agent to the NFIP State Coordinating Office for Floodplain Management. Following are a few of the questions that we've received through the "Ask the Experts" section of the NFIP's website (www.fema.gov/plan/prevent/floodins/ask.shtm) about community participation.

When a Town Incorporates

Question: When an unincorporated town in a participating county decides to incorporate, what happens to the policies that were sold while the area was participating as a part of the county?

Answer: These policies run to term and can't be renewed (or new business sold) unless the newly incorporated town joins the NFIP. Disaster assistance sanctions would apply only if FEMA has mapped the land in the community as having floodplains.

Why Am I Being Told I Am on My Own?

Question: My agent has informed me that I do not have flood insurance and has rejected my claim from a heavy storm. The insurance company also tells me that I cannot buy flood insurance in my town—Hendersonville, North Carolina. Is this true? I have thousands of dollars worth of destruction, and the company says that I am on my own. This is not right. Please tell me what to do.

Answer: Let's begin at the end. I'm not sure why your insurance company told you that you cannot get flood insurance in Hendersonville. In general, there are only two reasons that someone cannot get NFIP flood insurance in their community: (1) the specific piece of property is located in a Coastal Barrier Resources System (CBRS) area—such as the protected dune systems found in coastal North Carolina—or (2) the community does not participate in the NFIP. If community officials want to make sure that residents can get NFIP flood insurance, then the community must enact a floodplain management ordinance that regulates development in a manner that reduces flood risks.

Let's see how each of these reasons might impact your situation.

I looked up North Carolina in the CBRS section of the NFIP's *Flood Insurance Manual* (www.fema.gov/business/nfip/manual200605.shtm) and confirmed that Hendersonville is not listed as a CBRS area. You probably would know if the area you live in has protected dunes. These are usually found in coastal areas, like Duck and Kill Devil Hills, North Carolina.

Regarding the second reason, I checked the North Carolina pages of the *NFIP Community Status Book* and discovered that the City of Hendersonville has been an NFIP community since 1977. If your building is inside the city limits, it should be eligible for NFIP flood insurance.

Take a look at the website (www.fema.gov/cis/NC.pdf) and scroll down to "HENDERSONVILLE, CITY OF." Being outside the Flood Insurance Rate Map for Hendersonville, that may be the issue—but so much of North Carolina does participate in the NFIP, I wonder about this.

Ask your agent why he or she believes you are not eligible. Once you find out more, you may decide to ask your agent to contact me (at the email address on page 2 of this issue of *Watermark*) to discuss it further. There may be a situation with your community of which I am not aware, or perhaps there is some confusion about the maps. I don't want to jump to any conclusions.

Next, it sounds as though you thought you had NFIP flood insurance, but discovered after a flood that you were not covered. Or, is it that you believed floods were covered by your homeowners policy? Or, had you requested a NFIP policy, but the transaction was not completed? Determining whether or not you are in a participating community, are eligible to purchase flood insurance, or were ever an NFIP policyholder should be pretty easy to clear up. However, determining why you don't have coverage when you thought you did may take further exploration.

"Victim" of Community Noncompliance

Question: I have an insured who read in the newspaper that his town, Falmouth, may not be able to get

flood insurance any longer. I'm thinking that maybe the town has become noncompliant. If that is the case, is there ANY way that he could get flood insurance at all? It really is not his fault that the town hasn't complied with the NFIP. Any help on this would be greatly appreciated.

Answer: NFIP flood insurance is available only in communities that participate in the NFIP. A community may be suspended or placed on probation. If a community is suspended, flood insurance will no longer be available. If a community is placed on probation, flood insurance is available; however a \$50.00 surcharge is

assessed per policy. A property owner should contact the town floodplain administrator for specific information or further clarification. [W](#)

Susan Bernstein is the Editor of Watermark and has worked as the FEMA Mitigation Division Legal Liaison to WYO Companies and the FEMA Office of General Counsel.

Uncle Sam Wants You!

Gloria Prince, FEMA

The recruitment ad said, "Join the Navy and see the world." That sounded pretty good to a small-town girl who had never been anywhere, so I took the Navy up on the offer. Little did I know that I would not really see the world until I joined the NFIP

Many Rewards

I've worked with the NFIP since 1991, first as an NFIP Regional Manager, then as an Insurance Specialist, Disaster Assistance Employee (DAE), for FEMA since 1996.

Working with FEMA as a DAE provides many rewards. These include working in my chosen field of insurance and providing assistance to people who are devastated from flooding and have learned first hand the fury that nature can unleash.

There is the reward of unraveling the mystery of insurance and helping policyholders understand what flood insurance can do for them in their recovery effort.

There is the reward of being able to work part time and still enjoy plenty of leisure at home with family and

friends when I am not deployed.

There is the reward of making friends with other DAEs who come to Disaster Field Offices (DFOs) from all over the United States and then working with them again later at another DFO.

Of course, there is the reward of being paid for that part-time work. And, finally, there is the reward of traveling all over the country.

How the FEMA DAE Program Works

Although every DAE has a designated home region—FEMA has 10 Regional Offices located across the nation—a DAE can be called up to work in any region, anywhere in the United States or its territories.

When a disaster is declared, FEMA staff in the region where the event occurred immediately start planning



FEMA DAEs at the St. Bernard Parish Disaster Recovery Center in Louisiana assist Hurricane Katrina victims with trailer requests. (Photo by Marvin Nauman, FEMA)

for the DFO staffing needs. The call goes out, and DAEs head for the DFO that has been opened. We usually have 48 hours to get there. When the disaster is new, we work 12 hours a day for 7 days a week. But that schedule is temporary. When things slow down a bit, we have the opportunity to get acquainted with the area in which we are deployed and may even do some sightseeing on the weekends.



FEMA DAEs assist victims of the May 2003 Tennessee tornadoes and floods via telephone. (Photo by Mark Wolfe, FEMA)

See the World, or at Least Our Little Corners of It

I had the opportunity to work in Oregon and Washington, where I saw Mt. Hood and Mt. St. Helens and visited Wolf Haven, a wolf sanctuary. In San Francisco and the Napa Valley, the sightseeing opportunities were endless, from spending leisure hours exploring Muir Woods to learning how wine is made.

While working in St. Thomas, I flew in a seaplane over to St. Croix and swam in a tranquil, blue-green ocean. What a surprise it was for a Texas girl to find that upstate New York is beautiful and full of farms. While deployed one summer in Colorado, I traveled on FEMA business from Aspen to Durango, enjoying those beautiful mountain views all the way.

In Kentucky, I visited a Shaker Village and learned more about the beautiful things the Shakers built, then visited a distillery to see how bourbon is made. In West Virginia, I explored the beautiful mountains and came to understand why the state's motto is "Wild and Wonderful." While deployed in Virginia, I spent time in

Williamsburg, Jamestown, Yorktown, and Alexandria, which helped me learn more about our nation's history. While deployed to Philadelphia, I had the best Italian food ever—and my first water ice. All of these experiences, and many others, occurred during my

free time while I was deployed. I am still waiting for the chance to work in Hawaii and Alaska. I can't imagine where else you could find a job with such wonderful opportunities.

Who Wants To "Retire"?

If your idea of "retirement" could include some of these exciting activities, consider joining us. There are opportunities for insurance professionals. If you are an agent, claims adjuster, company underwriter, or agency customer service representative and would enjoy a rewarding second career of traveling, meeting new people, and helping policyholders in need—and if you have a flexible schedule—we would love to welcome you to the FEMA family.

Serving as a FEMA DAE is extremely gratifying work, in those respects and others. But don't take my word for it. Here's what five of my fellow DAEs have to say about their employment with FEMA.

Benny Boone, an Insurance and Hazard Mitigation Grant Program Specialist from Florida:

"I became a DAE to support those

needing information about their flood insurance policies; to work with communities in understanding FEMA programs and the NFIP; to work in an environment where people truly care about each other and the communities they assist after a disaster occurs. Every day is a new challenge. There is nothing like it when you help someone who needs support during the trying times following a disaster."

Carlos Harris, an Insurance Specialist from Tennessee:

"After retiring from a successful career in the property and casualty insurance industry, I was looking for an opportunity that would enable me to see the nation (travel has always been a hobby of mine) as well as use my insurance experience and knowledge. FEMA provided me with that opportunity. Insurance specialists were needed to work the Florida 2004 hurricane disasters, and I was fortunate to be selected as a DAE for the NFIP. As an insurance counselor, I am able to provide guidance and reassurance to people impacted by disasters. My DAE experience has been very positive and I have been impressed with the overall professionalism and team approach of the cadre in the field. It is caring for people that motivates the DAE. I am proud to be a part of such a team."

Tom Powell, an Insurance Specialist from Indiana:

"I became a DAE to stay involved in the business. When I retired, I thought I'd want to be active in some things outside of my hobbies and golf. FEMA was kind enough to accept me as a DAE. The biggest challenge thus far has been the substantial damage issues and working

with the communities to get the determinations made. It has been a real problem in some states, since some communities do not have the resources to do the determinations. Convincing them to do the determinations has been tough in some cases. Staying involved with flood insurance has been quite rewarding as it has allowed me to keep current with the program and all of the changes."

Judy Marvel, an Insurance Specialist from Virginia:

"Having worked with FEMA during the aftermath of Hurricane Isabel, I knew that I was cut out for disaster assistance work. As the Insurance Specialist for Baltimore's Disaster Field Office, I was able to work first hand, one on one with flood survivors, assisting them in resolving their flood insurance issues. It was the single most rewarding experience of my insurance career. Starting my career as an insurance agent in Bethany Beach, Delaware, I never thought that I would end up in the Washington, DC, area—let alone the four corners of the nation and everywhere in between.

"Although my insurance agency experience was one of service to my insureds, working at the 'grass roots' of the NFIP has provided me with the opportunity to take the next step. In the beginning I insured their property; now I'm seeing to it that they get the quality assistance they deserve as they navigate through the claims process. I'm a 'dyed-in-the wool' believer in our nation's ability to assist those in need and I'm grateful for the opportunity to work with FEMA in meeting that goal."

Dave Kyner, an Insurance Specialist from Colorado:

"When in Bismarck, South Dakota, on business with Allstate Insurance Company, I met Simon Cardenas, an NFIP Insurance Specialist and Floodplain Manager for FEMA. We had approximately an hour to wait for our departures and we discussed many interesting points about FEMA and the NFIP. At the end of our conversation, I mentioned that I was going to retire from Allstate in a year or so, and Mr. Cardenas suggested I consider joining FEMA as a DAE specializing in insurance. The position was part time, he told me, and most likely the best part-time position a person could have. It allowed flexibility, and I could participate in decisions regarding my work schedule. We went on our separate ways, and, a year later, I contacted Mr. Cardenas. The rest is history."

This "Best-Kept Secret" Can Be Yours

I have found the position of DEA challenging and enjoyable. It is a position that one can excel in and still be primarily retired. I have heard these positions described as the "best-kept secret in government." It's true!


Since September 1999, I have been deployed 10 times on disasters, with the most significant disaster being 9/11. I've met and worked with many outstanding, highly qualified people, and, because of these



Victims of 2001 summer floods in West Virginia meet with FEMA employee to register for housing assistance. (Photo by Leif Skoogfors, FEMA)

disaster deployments, I have made long-lasting friendships throughout the country.

If you have the flood insurance qualifications and the commitment to helping people in their time of greatest need, I strongly recommend joining the FEMA DAE family. It is an extraordinary opportunity. I have referred candidates on several occasions, and personal friends who were accepted are now contributing and providing knowledgeable guidance to disaster victims and FEMA personnel.

I am confident that someone with an insurance background would enjoy the work environment and the feeling of service and accomplishment that comes with it. 

Since 1973, Gloria Prince has worked for insurance agencies, companies, and the Independent Insurance Agents of Houston. She spent 5 years with the NFIP Regional Office in Houston and, in 1996, she became a DAE for FEMA, helping policyholders understand the NFIP and solving their problems. She especially appreciates helping them get an Increased Cost of Compliance claim successfully completed, knowing they will be more likely to be safe from future floods.

Opportunities for Certified Flood Adjusters

Joyce King, NFIP Bureau and Statistical Agent

Claims adjusters are key players in the recovery process for many NFIP policyholders after a flood. It is the adjuster's recommendations that are reviewed by the NFIP Bureau and the WYO companies before losses are paid.

Having an adequate number of NFIP-certified claims adjusters available at any time is essential for insured victims to be able to begin pulling their lives together after a loss. Sometimes losses are so extensive—as they were in 2004 with Hurricanes Charlie, Frances, Ivan, and Jean, and again in August and September 2005 with Hurricanes Katrina, Rita, and Wilma—that the pool of NFIP adjusters becomes depleted. The devastation caused by the latter three storms was unparalleled by any other natural disaster in the nation's history.

When Katrina hit the Gulf Coast at the end of August last year, we had approximately 4,000 NFIP-certified adjusters in our database. Following Katrina and Rita, we held two emergency NFIP adjuster certification sessions—one in Hammond, Louisiana, and the other in Mobile, Alabama. The WYO companies and adjusting firms were notified to bring in adjusters, and we gave them an overview of the NFIP and of our three Standard Flood Insurance Policy (SFIP) forms: the Dwelling Form, the General Property Form, and the Residential Condominium Building Association Policy (RCBAP) Form.

By mid-November 2005, we had approximately 6,000-7,000 adjusters

in the Gulf Coast states handling Katrina, Rita, and Wilma claims. After two devastating hurricane seasons, it is especially important that the pool of NFIP adjusters be kept full and that each adjuster maintain certified status by attending one of the 2006 NFIP claims workshops.

How Are Adjusters Trained?

The WYO companies and adjuster firms provide their own training in claims adjusting procedures to their adjusters. It is the responsibility of these companies to ensure that their adjusters have an overall understanding of property and casualty insurance, know how to write estimates, and understand the mechanics of working with unit costs.

In addition, the NFIP Bureau and Statistical Agent, Computer Sciences Corporation, annually offers more than two dozen specialized claims seminars around the country that adjusters must attend to remain certified to adjust NFIP claims.

This year, 25 claims seminars are being presented between the end of February and the end of May. Multiple seminars will be offered in Florida and Texas because these states are so large. Additional claims seminars can be scheduled throughout the year at the request of WYO companies and claims adjustment firms.

Although the NFIP Bureau does not provide training in the fundamental aspects of claim adjusting, we do

explain the NFIP policy forms and the Increased Cost of Compliance (ICC) coverage, which provides funding to



Insurance adjusters receive NFIP certification training at a Florida claims presentation in May 2005. (Photo by Normand Bernache, NFIP Bureau)

mitigate substantially damaged properties after a flood. We also discuss, at length, changes to the program due to recent legislation or to litigation that has resulted in new interpretations of NFIP coverage.

Each seminar concludes with a test that adjusters must pass to be NFIP certified. Not everyone passes this test, but those who do are then eligible to apply for NFIP certification. Our standards are high. Even though there was an extraordinary need for adjusters after Hurricanes Katrina and Rita, we rejected several hundred applications from adjusters who just didn't qualify for certification. Our policyholders deserve nothing less than the best service, especially at claim time.

Learning More

If you are interested in learning more about adjuster certification or would like to read bulletins or policy

issuances about recent NFIP changes that might impact the adjusting process, you may want to visit the page dedicated to WYO company bulletins and policy issuances on the NFIP Bureau's website (<http://bsa.nfipstat.com/wyobull/wyobull.htm>).

To apply for certification, or for more information about claims adjusting, seminar participation, or sponsoring an on-site claims presentation, visit the adjuster section of the NFIP website (www.fema.gov/business/nfip/claimsadj.shtm). For information about NFIP publications, and access to the entire text of the *Flood Insurance Manual* (which contains all three NFIP policy forms as well as explanations of coverages, limitations, and exclusions), visit the publications section of the NFIP's website (www.fema.gov/business/nfip/publicat.shtm).

Joyce King began working as a claims specialist with the NFIP in 1980 and has been the Claims Director at the NFIP Bureau and Statistical Agent for nearly 11 years.

2006 NFIP Claims Presentations

Date	State	City
April 3	Texas	Dallas
April 4	Texas	Dallas
April 6	Texas	San Antonio
April 7	Texas	San Antonio
April 10	Texas	Humble
April 11	Texas	Humble
April 17	Louisiana	Metairie
April 18	Louisiana	Metairie
April 19	Louisiana	Metairie
April 21	Alabama	Mobile
April 24	Mississippi	South Haven
April 26	Missouri	St. Peters
April 28	Illinois	South Barrington
May 1	Ohio	Canton
May 3	Massachusetts	Randolph
May 5	New York	Lake Success
May 8	West Virginia	Charleston
May 11	Pennsylvania	Philadelphia
May 16	Virginia	Norfolk
May 18	North Carolina	Wilmington
May 19	North Carolina	Wilmington
May 23	South Carolina	Cayce
May 24	South Carolina	Cayce

DEFINITION

Principal Residence

Not only do the heads of schools live in these, so does everyone who has more than one home and submits a claim for flood damage, according to the NFIP. And just how much time a policyholder must reside in a building to designate it as his or her primary home is spelled out in the *Flood Insurance Manual*. There, you will find that a principal residence is:

"A single-family dwelling in which, at the time of loss, the named insured or the named insured's spouse has lived for either 80 percent of the 365 days immediately preceding the loss, or 80 percent of the period of ownership, if less than 365 days."

What's a (New) Local Official to Do?


Susan Bernstein, FEMA

It's been known to happen. Yes, the local community floodplain manager moves on and the community must hire a new one. Once on board, where do these new city employees turn for help, what do they do when they need answers? Why, they call FEMA. What do we have to offer here at FEMA? Quite frankly, a lot.

If you are that new floodplain manager, you may already suspect that *NFIP Floodplain Management Requirements: A Study Guide and Desk Reference for Local Officials* will be a valued reference. If you don't have this publication already, you can order your copy from the FEMA Distribution Center (call 800-480-2520, ask for FEMA Document 480).

But, when it comes to needing background information quickly, you probably will go straight to the Internet. And, for access to fast online FEMA information, the sidebar at right lists useful sites for familiarizing yourself with the NFIP.

Mapping issues are central to the part that local officials play in protecting the floodplain and its residents. The bottom sidebar contains several map-specific webpages.

You may want to post a copy of this page near your computer for easy access the next time you have a quick question related to the NFIP. And, welcome aboard! 

Susan Bernstein is the Editor of Watermark and has worked as the FEMA Mitigation Division Legal Liaison to WYO Companies and the FEMA Office of General Counsel.

Basic NFIP and Floodplain Management Websites

www.FloodSmart.gov

Basic background on the NFIP

www.fema.gov/business/nfip

Flood insurance, where to start, and what are the audiences?

www.fema.gov/fema/csb.shtm

Does your community participate? Sure, but are there neighboring communities that may be able to help you learn more about the NFIP? Try the *NFIP Community Status Book*.

www.fema.gov/plan/prevent/floodplain/index.shtm

What is "Floodplain Management"?

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

What is the Increased Cost of Compliance (ICC) coverage. and what does it have to do with local officials?

www.fema.gov/plan/ehp/index.shtm

Environmental and historic preservation

www.damsafety.org

Association of Dam Safety Officials

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

Condo background

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

Flood Insurance Manual

www.fws.gov/laws/lawsdigest/coasbar.html and

www.fema.gov/plan/prevent/fhm/fmc_cbrs.shtm

Coastal Barrier Resource Areas

www.floods.org.

Association of State Floodplain Managers

Mapping Websites

www.fema.gov/fhm/fmc_loma.shtm

This backgrounder on Letters of Map Amendment (LOMA) can help you understand what a property owner may do to avoid purchasing flood insurance.

www.fema.gov/fhm/fp_main.shtm

Flood hazard mapping

www.fema.gov/fhm/fmc_main.shtm

Map Specialist and additional LOMA information

www.esri.com/hazards

Quick Maps

CRS Protects Beneficial Functions of Floodplains

Bret Gates, FEMA

Floodplains perform certain natural and beneficial functions that cannot be duplicated elsewhere. Communities that participate in FEMA's Community Rating System



Open space preservation in Sonoma County, California (Photo courtesy of Sonoma County Agricultural Preservation and Open Space District archives)

(CRS) can earn flood insurance premium discounts for their citizens by engaging in a number of activities that protect the beneficial functions of floodplains. Premium discounts can be earned by communities even though some of the CRS creditable activities undertaken may not directly reduce flood losses to insurable buildings. The several types of "natural and beneficial functions" explained below warrant protecting floodplains in their natural state.

The Multiple Roles that Floodplains Play

Floodplains in their natural state have an important impact on flooding. Flood waters can spread over a large area in floodplains that have not been encroached upon by devel-

opment. Dispersing flood waters reduces flood velocities and provides flood storage to reduce peak flows downstream. Natural floodplains reduce wind and wave impacts, and their vegetation stabilizes soils during flooding.

Floodplains in their natural state provide "ancillary beneficial functions" beyond flood reduction. Water quality is improved in areas where natural cover acts as a filter for runoff and overbank flows; sediment loads and impuri-

ties are also minimized. Natural floodplains moderate water temperature, reducing the possibility of adverse impacts on aquatic plants and animals.

Floodplains can act as recharge areas for groundwater and reduce the frequency and duration of low flows of surface water. They provide habitat for diverse species of flora and fauna, some of which cannot live anywhere else. They are particularly important as breeding and feeding areas.

Working to Preserve the Floodplain

The CRS encourages state, local, and private projects that preserve or restore the natural state of floodplains and protect these functions.

The CRS also encourages communities to coordinate their flood loss reduction programs with Habitat Conservation Plans and other public and private activities that preserve and protect natural and beneficial floodplain functions. Credits for doing this are found in the following CRS activities:

330-Outreach Projects

Credit is provided for outreach projects that include descriptions of the natural and beneficial floodplain functions of the community's floodplains.

420-Open Space Preservation

Extra credit is provided for open space areas that are preserved in their natural state, have been restored to a condition approximating their pre-development natural state, or have been designated as worthy of preservation for their natural benefits, such as being designated in a Habitat Conservation Plan.

430-Higher Regulatory Standards

Regulations that protect natural areas during development or that protect water quality are credited.

450-Stormwater Management

Erosion and sediment control and water quality requirements for projects that affect stormwater runoff are credited.

510-Floodplain Management Planning

Extra credit is provided for plans that address floodplain natural resources and that are coordinated with a community's Habitat Conservation Plan.

An Incentive to Join

There are many benefits for communities that join the CRS. These include improved public safety, property damage reduction, and protection of the environment.

When your community participates in the CRS, everyone wins, including those who don't live in or own property in a floodplain. Even when there is no flooding, your community's public information and floodplain management efforts can improve the quality of life, protect the environment, make people safer, and save everyone money.

If there is a flood, your community's CRS activities will:


- Save lives.
- Prevent property damage.

- Avoid lost jobs and economic devastation caused by flooding of offices, factories, farms, stores, and other businesses.
- Prevent damage and disruption to roads, schools, public buildings, and other facilities.

To earn CRS credit, your community can do things like preserve open space in the floodplain; enforce higher standards for safer new development; maintain drainage systems; and inform people about flood hazards, flood insurance, and how to reduce flood damage.

Your community is probably already doing many of these things. To get credit, simply prepare an application showing what's being done. Once the information is verified, FEMA provides the flood insurance premium dis-

counts. The amount of your community's discount depends on what it has done.

For more information about this successful incentive program, visit the online CRS Resource Center (www.training.fema.gov/emiweb/CRS/index.htm). 

A member of the Risk Assessment Branch in FEMA's Mitigation Division, Bret Gates is National Coordinator of the Community Rating System. Since 1991, he has been the liaison between the CRS Task Force, Insurance Services Office, Inc., FEMA regional offices, and FEMA Headquarters. Before that, he was Program Manager of the State Support Services Element in FEMA's Community Assistance Program.

FEMA Website Friendly for Users with Disabilities


Several advocacy groups for people with disabilities, including Lighthouse International, have recognized FEMA's website (www.fema.gov) as one of the government websites most accessible to such users.

Web designers and managers at FEMA have worked hard to make the site accessible to users with disabilities, going far beyond the minimum Section 508 requirements of the Rehabilitation Act of 1973 for electronic access. When the FEMA website was overhauled in 2001, Section 508 compliance requirements received major consideration in the new design and layout of the site. Although many sites make temporary exceptions to Section 508 requirements (with an anticipation that the noncompliant material will be replaced at a later

time), FEMA does not allow anything to be posted unless it is compliant—no exceptions. Our policy is to post a text version of every web item to ensure accessibility.

The FEMA web team has developed layout templates that have been thoroughly tested for compliance. Since most web pages use one of the templates, compliant material is now posted much faster. New templates are tested with two electronic software checkers. If there are conflicting reports, the material is manually tested with screen-reader software. FEMA also solicits help from people who use assistive software to ensure that material is accessible to them.

FEMA's website has information to help the nation prepare for and reduce

risk from all hazard events as well as information that is disaster specific. Materials available on the website have been designed for businesses, first responders, community officials, educators, and those eligible for disaster assistance. The U.S. Fire Administration (USFA) site, part of the FEMA website, allows all users to order publications online and to sign up to receive regular USFA updates by e-mail. 


Braille Conversions

Vince Brown, FEMA

Congress passed the Rehabilitation Act and the Americans With Disabilities Act to ensure that all Americans receive the benefits of Federally funded public education. Key sections of these laws and their implementing regulations describe the steps Federal agencies need to take to provide public education access to individuals with disabilities.

One of FEMA's most critical missions is to provide information to the public about emergency preparedness, recovery, and mitigation measures. Each year, we produce and distribute thousands of publications and videos to a large audience. Our Mitigation Division is engaged in an effort to convert many of its publications to Braille and audiotape for use by members of the public who are blind or vision impaired.

The three popular publications described at right have already been converted to Braille and audiotape. They are available free of charge by contacting the FEMA Distribution Center at 800-480-2520 and asking

for them by their FEMA document number in either Braille or audiotape format. FEMA plans to convert additional publications to Braille and audiotape during the next few years. We are committed to ensuring that as many Americans as possible have access to the mitigation documents they need to enhance their safety. 

Vince Brown is a Program Specialist in the Mitigation Division's Risk Analysis Branch, where he coordinates outreach activities and data and dissemination management issues..

Answers to Questions About the National Flood Insurance Program (NFIP)

This booklet is intended to acquaint the public with the NFIP. It is designed for readers who do not need a detailed history or refined technical or legal explanations, but who do need a basic understanding of the Program and the answers to some of the most frequently asked questions about it. (FEMA Document 387, Braille or audiotape)

Taking Shelter From the Storm: Building a Safe Room in Your House

This booklet, produced by FEMA and the Wind Engineering Research Center at Texas Tech University, contains information about wind hazards in the U.S., including maps of wind hazard areas. It also contains information, construction plans, and cost estimates for building in-residence "safe rooms" for protection against wind hazards. (FEMA Document 320, Braille or audiotape)

Are You Ready?

This booklet provides a step-by-step approach to disaster preparedness by walking the reader through how to get informed about local emergency plans, how to identify hazards that affect their local area, and how to develop and maintain an emergency communications plan and disaster supplies kit. (FEMA Document H34, Braille or audiotape)

DEFINITION

Single Adjuster Program

After a flood, no one is particularly concerned about the marital status of those who are enlisted to adjust the flood claims. But when a hurricane or other wind-water event sweeps through a community, it does facilitate claim processing when one person can adjust losses for multiple insurance carriers. According the NFIP's *Flood Insurance Manual*, the Single Adjuster Program is:

"A procedure implemented among the NFIP, various wind pools, and WYO companies to allow one adjuster to represent both carriers in adjusting a combined wind-water loss where the NFIP has the flood coverage and another carrier has the wind coverage."

Re:Sources

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

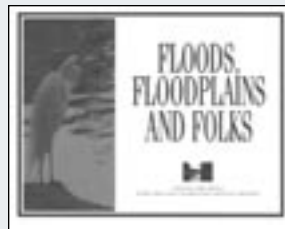
We offer this information for reference but do not necessarily endorse any organization, product, or service. Unless otherwise noted, resources cited are free of charge. Website addresses may have changed since this edition of *Watermark* went to press.

Publications

Floods, Floodplains and Folks: A Casebook in Managing Rivers for Multiple Use

This book offers multi-objective approaches to river planning and flood loss reduction. The document examines 19

communities across the U.S., from Staten Island, New York, to Santa Rosa, California, and discusses their approach to several floodplain issues. To download this book, and for more information on multi-objective approaches, visit the National Park Service's Rivers, Trails, and Conservation Assistance Programs website (www.nps.gov/rtca).



National Flood Insurance Program (NFIP) Floodplain Management Requirements: A Study Guide and Desk Reference for Local Officials

Those who work with the NFIP will find this document a useful reference on all aspects of the program since it includes units on mapping and flood insurance as well as floodplain management. If you are planning to take the Association of State Floodplain Managers (ASFPM's) Certified Floodplain



Manager exam, this is an excellent study guide. Both a CD and a hard-copy version of the study guide and desk reference are available. The CD version is identical to the hard copy, but is designed for ease of navigation among the units. Users can either run the guide off of the CD or download it to their computer desktop. To order, call the FEMA Distribution Center at 800-480-2520 and ask for FEMA 480 (hard copy) or FEMA 480CD (CD). The website for the ASFPM (www.floods.org) has a PDF version of the guide under the Certified Floodplain Manager section.

Websites

www.fema.gov/plan/prevent/fhm/ctp_main.shtm

Is your community one of FEMA's Cooperating Technical Partners (CTPs)? Want to become one, or just find out what a CTP is? Visit this FEMA site for more information about the CTP program, which maximizes mitigation resource sharing.

<http://www.noaa.gov/pastweather.html>

If you are looking for information about past weather events, visit this website maintained by the National Oceanic and Atmospheric Administration.

www.fema.gov/plan/ehp/index.shtm

This site provides everything you need to coordinate local historic preservation with environmental activities, from "Acronyms" to "Definitions" to "Guidelines." If you'd like a copy of FEMA's publication Coordinating Environmental and Historic Preservation or related guidance, worksheets, and more, visit this page of FEMA's Environmental and Historic Preservation site.

www.unisdr.org/eng/library/isdr-publication/flood-guidelines/isdr-publication-floods.htm

Looking for information about disaster reduction measures being implemented around the world? Check out the International Strategy for Disaster Reduction site and this page devoted to flood risk reduction.

<http://www.colorado.edu/hazards/resources/floods.html>

The Natural Hazards Center at the University of Colorado at Boulder hosts a website that contains a wealth of information about flooding and links to other sites that provide a range of resources from flood preparation and mitigation to recovery.

Just Around the Bend

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

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

STATE/EVENT	CITY	DATE	STATE/EVENT	CITY	DATE
COLORADO			KENTUCKY		
Agent & Lender Workshop	Lakewood	June 20	Agent Workshop	Corbin	May 16
Agent & Lender Workshop	Lakewood	July 25	Agent Workshop	Lexington	May 18
Agent & Lender Workshop	Lakewood	August 22	Agent Workshop	Louisville	May 24
CONNECTICUT			Agent Workshop	Fort Mitchell	May 24
Agent Workshop	Norwalk	June 14	Agent Workshop	Louisville	May 25
Agent Workshop	Norwich	June 15	MAINE		
Agent Workshop	Wethersfield	June 16	Lender Workshop	Augusta	May 25
FLORIDA			MARYLAND		
Agent Workshop	St. Augustine	June 13	Agent Workshop	Baltimore	May 31
Lender Workshop	St. Augustine	June 14	Agent Workshop	Baltimore	June 1
Agent Workshop	Pensacola	July 11	Agent Workshop	North East	July 10
Agent Workshop	Tampa	July 19	Agent Workshop	Hagerstown	July 11
Agent Workshop	Tavarres	August 10	Agent Workshop	Silver Spring	July 12
Agent Workshop	Miami	August 16	Agent Workshop	Prince Frederick	July 13
Agent Workshop	Rockledge	September 12	Agent Workshop	Timonium	July 14
Lender Workshop	Rockledge	September 12	MASSACHUSETTS		
ILLINOIS			Lender Workshop	Framingham	June 7
Agent Workshop	Carbondale	June 6	Lender Workshop	Northampton	June 8
Agent Workshop	Champaign	June 7	MINNESOTA		
Agent Workshop	Springfield	June 8	Lender Workshop	Eden Prairie	August 24
Agent Workshop	Des Plaines	June 14	NEBRASKA		
Agent Workshop	Joliet	June 15	Agent & Lender Workshop	Columbus	August 8
Lender Workshop	South Holland	July 18	Agent & Lender Workshop	Grand Island	August 9
Lender Workshop	Springfield	July 20	Agent & Lender Workshop	North Platte	August 10
INDIANA			Agent & Lender Workshop	Omaha	August 22
Lender Workshop	Indianapolis	July 13	Agent & Lender Workshop	Lincoln	August 23
IOWA			NEW HAMPSHIRE		
Agent & Lender Workshop	Iowa City	May 23	Lender Workshop	Manchester	May 17
Agent & Lender Workshop	Davenport	May 24	NEW JERSEY		
Agent & Lender Workshop	Dubuque	May 25	Lender Workshop	Wayne	June 22
Agent Workshop	Des Moines	July 25	OHIO		
Agent Workshop	Davenport	July 26	Agent Workshop	Canton	June 21
Real Estate Agent Workshop	Wichita	September 7	Agent Workshop	Boardman	June 22
Agent & Lender Workshop	Sioux City	September 12	Lender Workshop	Dayton	August 10
Agent & Lender Workshop	Council Bluffs	September 13	PENNSYLVANIA		
KANSAS			Agent Workshop	Philadelphia	May 9
Agent Workshop	Wichita	May 17	RHODE ISLAND		
Agent & Lender Workshop	Topeka	June 6	Agent Workshop	Warwick	June 6
Agent & Lender Workshop	Ft. Leavenworth	June 7	Agent Workshop	Warwick	August 23
Agent & Lender Workshop	Emporia	June 8	SOUTH CAROLINA		
Agent & Lender Workshop	Wichita	June 20	Agent Workshop	Columbia	June 2
Agent & Lender Workshop	Coffeyville	June 21	TEXAS		
Agent & Lender Workshop	Ft. Scott	June 22	Agent Workshop	Fond du Lac	October 3
Real Estate Agent Workshop	Wichita	June 28	VIRGINIA		
Agent & Lender Workshop	Salina	July 11	Agent Workshop	Virginia Beach	June 26
Agent & Lender Workshop	Hays	July 12	WEST VIRINIA		
Lender Workshop	Topeka	July 12	Agent Workshop	Princeton	June 7
Agent & Lender Workshop	Dodge City	July 13	WISCONSIN		
Agent Workshop	Great Bend	July 14	Lender Workshop	Madison	July 11

National Flood Insurance Program

www.fema.gov/business/nfip

NFIP Telephone Numbers

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

Regional Office Telephone Numbers

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

¹ FEMA contact number for Puerto Rico and Virgin Islands

² B&SA contact number for Regions II and III

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

⁴ FEMA contact number for Florida

⁵ B&SA contact number for Florida

NATIONAL FLOOD INSURANCE PROGRAM
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