



Impacts of Map Changes on Flood Insurance

A Mapping Update & Insurance Workshop for REALTORS®

MAY 2021



Introduction by:
Diane Howe, CFM
FEMA Region 6



Bruce A. Bender, CFM
Resilience Action Partners

Today's Agenda

- 1 Louisiana Mapping Projects**
- 2 Effects of Map Changes on Flood Insurance**
- 3 Recent Changes to the NFIP Flood Insurance Program**
- 4 Private Flood Insurance**
- 5 Risk Communication Resources and Tools**

Section 1

Louisiana Mapping Projects



Risk Mapping, Assessment and Planning

A National Program...tailored to local needs

Goal is to Deliver Quality Data that:

- Increases Public Awareness
- Leads to Action
- Reduces Risk

5

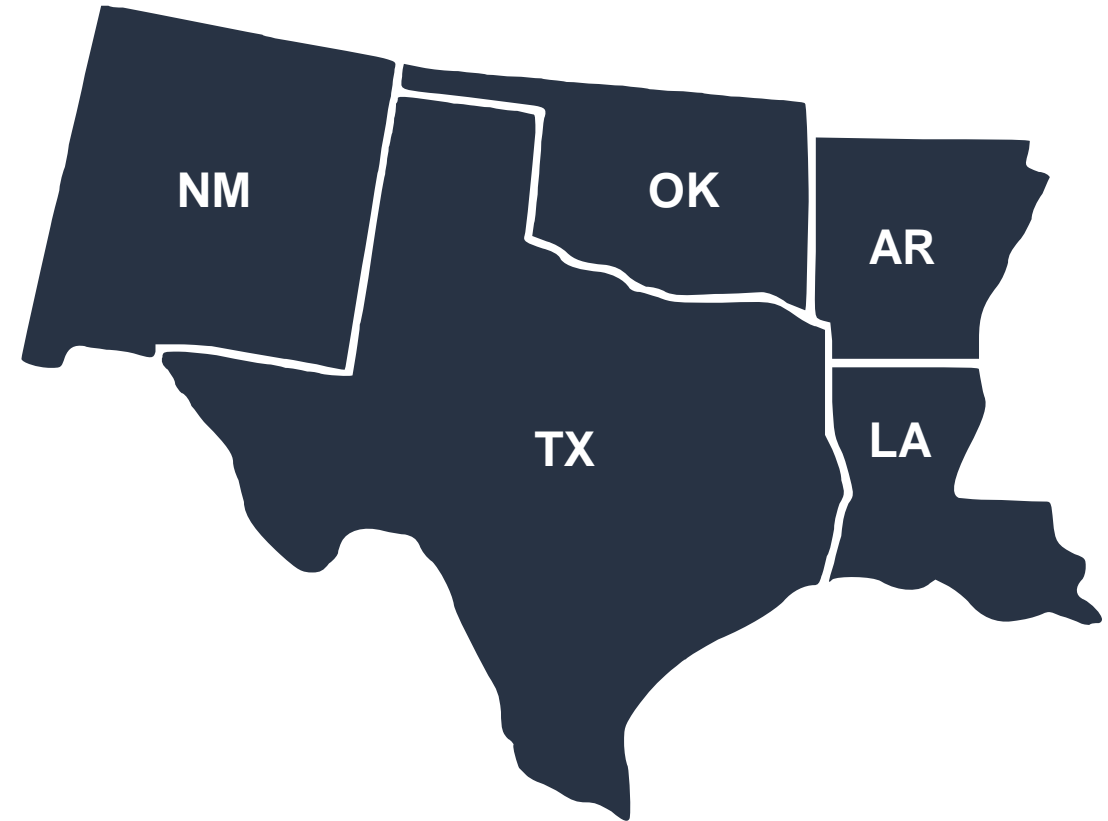
of states
in region

204

of Risk MAP
projects in region

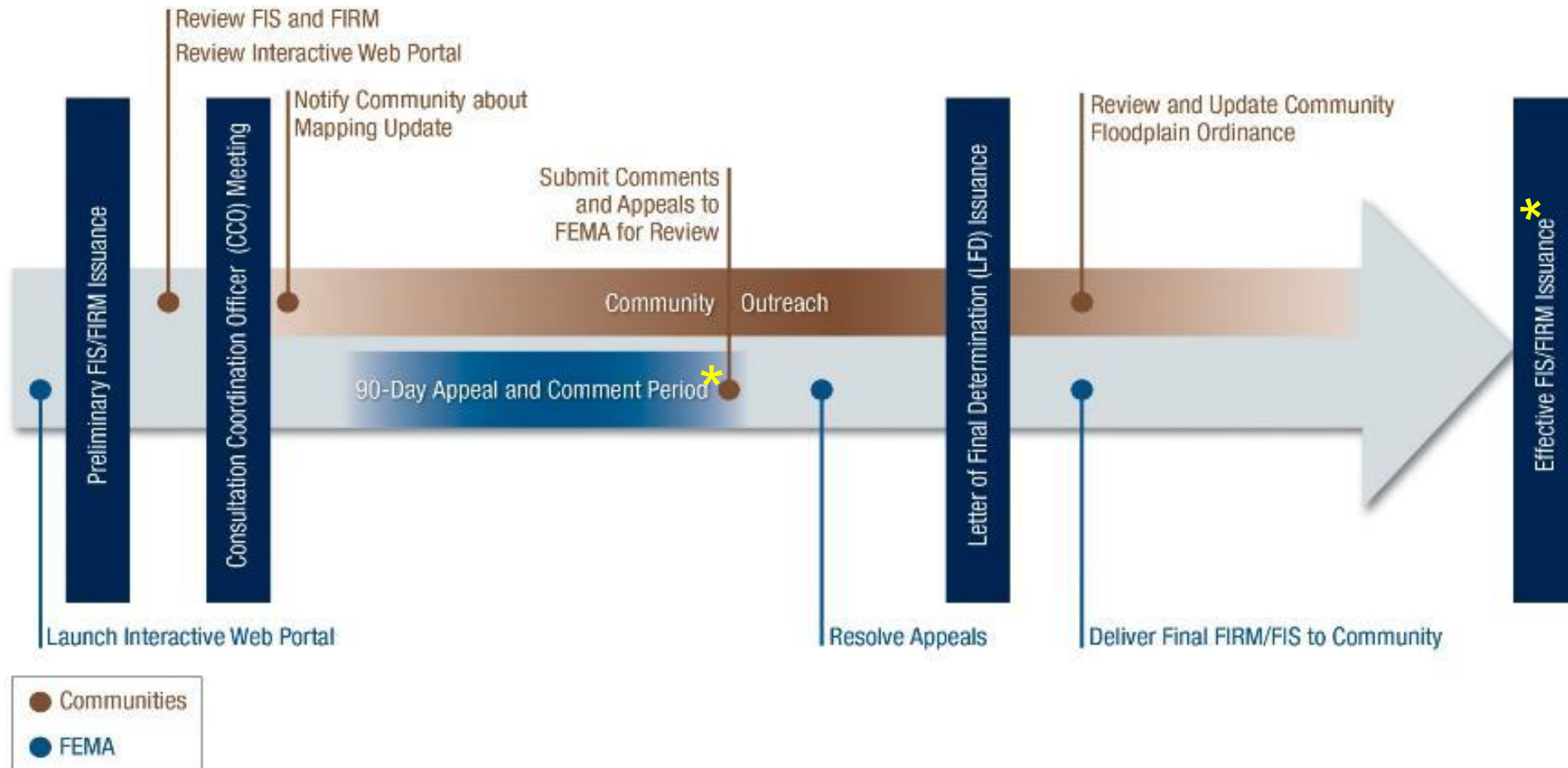
49

of Risk MAP
projects in Louisiana



Study Timeline

● ○ ○ ○ ○ Section 1 of 5



*For details on options if you disagree with the flood maps, visit www.fema.gov/flood-maps/change-your-flood-zone/guide-community-members#appeal-comment.

Louisiana Mapping Projects

PARISHES	MAP PHASE - DATE
Winn	Effective 08/19/2020
Jackson	Effective 08/19/2020
Plaquemines	Effective 01/15/2021
LaSalle	Preliminary – 10/28-2020 (CCO-12/03/2020)
Lafourche	Preliminary – June 2021*
Terrebonne	Preliminary – June 2021*
East Feliciana (PMR)	Preliminary – November 2021*
West Feliciana (1 st PW)	Preliminary – November 2021*

<https://msc.fema.gov/nfhl>

<https://msc.fema.gov/fmcy>

*Target Date

A person wearing a green textured sweater is holding a glass and looking out a window. The window is covered in rain droplets, and the view outside is blurred. The word "Questions?" is overlaid in white text on the left side of the image.

Questions?

Section 2

Impacts of Map Changes on Flood Insurance

30
Days

1
Day

0
Days



NFIP Preferred Risk Policy Rates v. Standard Rates

Preferred Risk Rates

Zone B, C, or X

Limited loss history

AR and A99 now eligible

Fixed premiums; fixed limits

Standard Rates

Rate tables provided in
Flood Insurance Manual

Risks not eligible for PRP

Flexible limits

Newly Mapped

Newly identified to
be in high-risk area

Eligible for PRP rates
first 12 months

Rates increase no more
than 18% annually until:

Reach full-risk rates **or**
using new map is cheaper

If Plaquemines Parish's first FIRM was 05/01/1985 and a house was built on 05/01/1984, is it pre-FIRM or post-FIRM?

Pre-FIRM

- Built before initial FIRM
- No NFIP Building Ordinance
- Subsidized Rates in Zones D, A & V

Post-FIRM

- Built on/after initial FIRM
- NFIP Building Ordinance
- Requires Elevation Certificate (EC) in Zones A & V
- Full-risk rates charged

FIRM
Effective
Date

Properties **newly identified to be at high-risk** (e.g., Zone X to Zone AE)

High-risk properties **identified to be at a higher risk**

1. Zone Change (e.g., Zone AE to VE)
2. An increase in BFE

Properties are **newly identified to be at a moderate or low-risk** (e.g., Zone AE to Zone X)

There is **no change** to the maps, but are they fully insured?

Newly Mapped Procedure

Newly identified to be in a high-risk area

PRP rates if purchased within first 12 months of new map

Must qualify for PRP (e.g. minimal claims)

Grandfathering (2 types)

Increase in risk (newly mapped, Zone A to V, increase in BFE)

Continuous Coverage:
Available for pre- and post-FIRM buildings

Built In Compliance:
Available ONLY for post-FIRM buildings

Conversion

Newly identified to be in a moderate- or low-risk area (e.g., Zone A to X)

Zone X



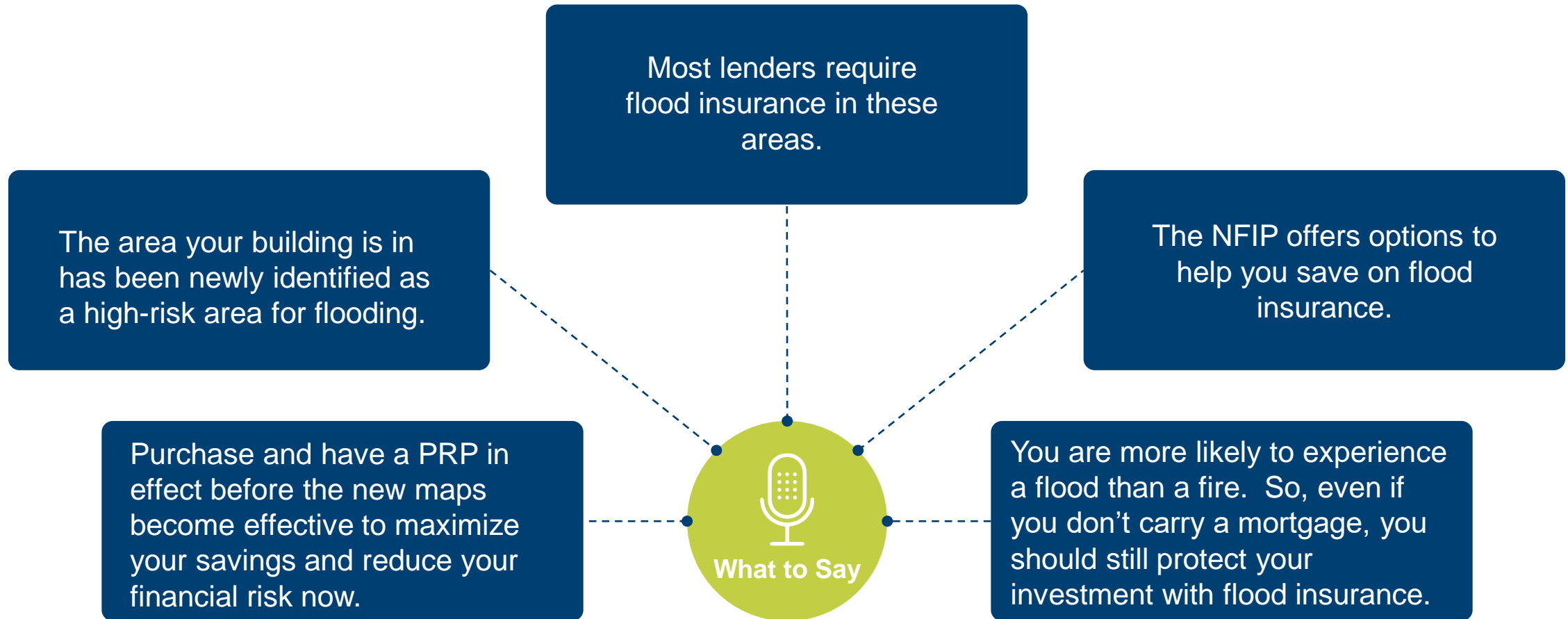
Zone AE

- Federal Mandatory Purchase Requirement
- People think: Risk increases = premium increases
- FEMA provides cost-saving option: **Newly Mapped Procedure**
 - Lower cost preferred risk rates are available 12 months after effective date (additional 12-month period if lender required)

Don't wait!

Buy PRP now as risk is higher than previously identified!

Newly Mapped Into a High-Risk Area



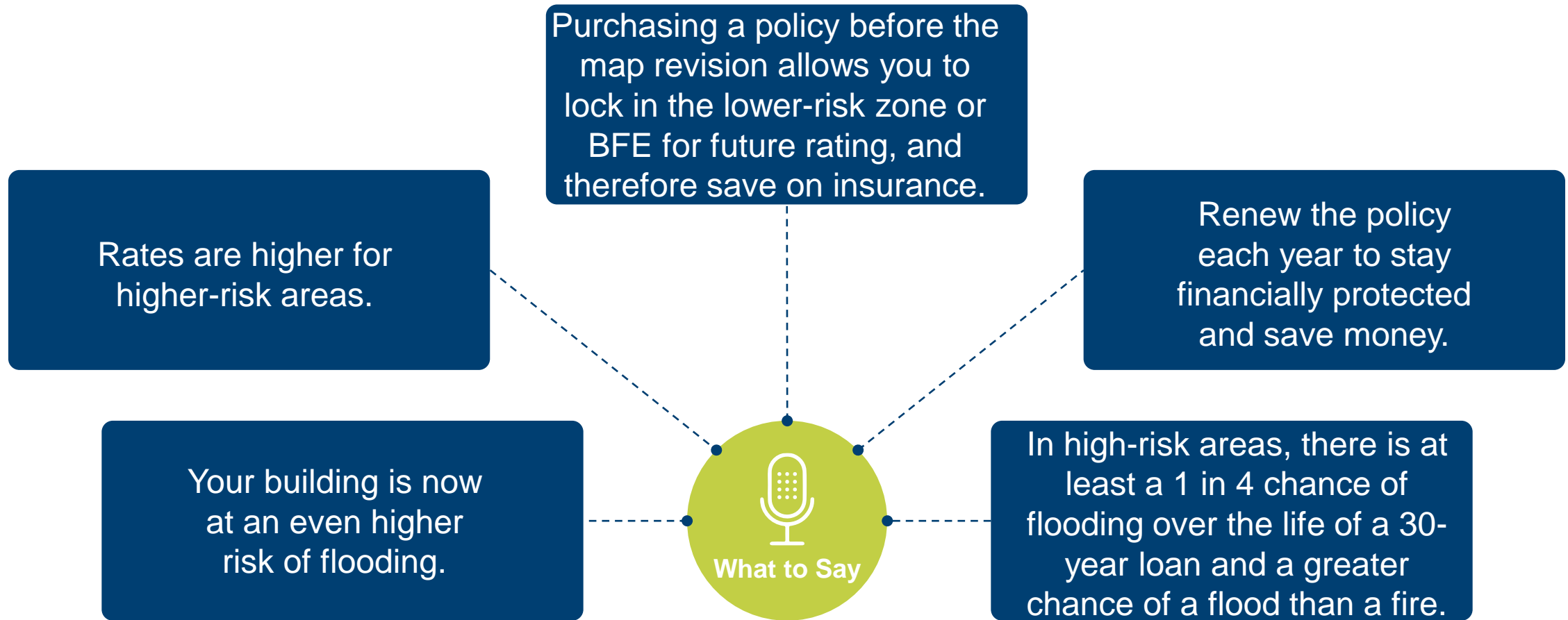


- Federal Mandatory Purchase Requirement
- People think: Risk increases = premium increases
- FEMA provides cost-saving options:
 - Eligible properties can **grandfather the lower-risk zone** for future rating
 - Pre-FIRM buildings must purchase coverage **before** the new maps become effective



- Federal Mandatory Purchase Requirement
- People think: Risk increases = premium increases
- FEMA provides cost-saving options:
 - Eligible properties can **grandfather the lower BFE** for future rating
 - Pre-FIRM buildings must purchase coverage **before** the new maps become effective

High-Risk to Higher Risk (Flood Zone, BFE)



No Longer Identified As High-Risk



- The Federal Mandatory Purchase Requirement no longer applies
- Risk is reduced, **not removed (e.g., about 25% of claims in Louisiana occur in moderate-to-low-risk areas.)**
- Convert policy to lower-cost Preferred Risk Policy
- Keep your home and contents protected! **There is still a risk**
- If insured insists on canceling, they will get a pro-rata refund except for the Federal Policy Fee. They must submit the proper paperwork...and insurance agents, have them sign a declination form.

Procedure:

- Ensure property is eligible for PRP (e.g. losses, zone.)
- Choose proper PRP building limit (note: contents are included.)
- Rewrite existing Standard Flood Insurance Policy as a PRP, using last renewal date before map change

Results:

- No gaps in coverage (no 30-day wait)
- A refund to the policyholder (“Stay covered and get money back.”)
- Strengthened customer loyalty for the agent
- Agent keeps commission on old and new policy



Still at risk; know the level of risk.

If currently have flood insurance:

- Is it at current replacement cost?
- Are the contents fully covered?

If not currently covered for flood:

- Do they qualify for a PRP?



Summary: Changes in BFE or Flood Zone

Increase in Risk
Money saving options

Grandfathering
Newly Mapped Procedure

Decrease in Risk
Risk is reduced, not removed

Convert existing policy to PRP; get a refund!

No Change in Risk

Are they **fully covered**, both contents and building?
If in a moderate- to low-risk zone, **do they have a PRP?**

The most frequently asked questions around map changes are about flood insurance.

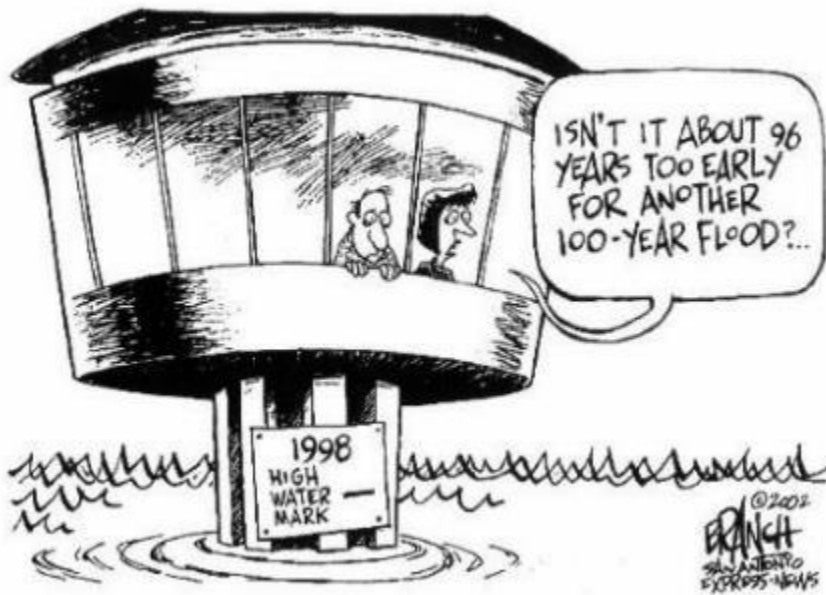
How am I affected?

How do I get out of it? (When they learn their property is now in a high-risk area)

What's the cheapest cost? (When they find it is really at high-risk)



- ✓ **Review the changes** in flood insurance **and options**.
- ✓ Be ready to help **guide them** to the best and least expensive option.



“You don’t live in a flood zone.”

“You are mapped out of (or into) a flood zone.”

“You don’t need flood insurance.”

- Do not qualify for Replacement Cost; only Actual Cash Value
- Pre-FIRM secondary home rates increase annually by 25 percent until full-risk rated



Questions?

Section 3

Recent Changes to the NFIP Flood Insurance Program

Primary Residences

Rates increase up to 15-18% per year

Non-Primary (Secondary) Residences

Increasing at 25% per year until full-risk rated



Receive 25% Annual Increase Until Full-risk Rated:

- Repetitively flooded buildings
- Substantially damaged
- Businesses

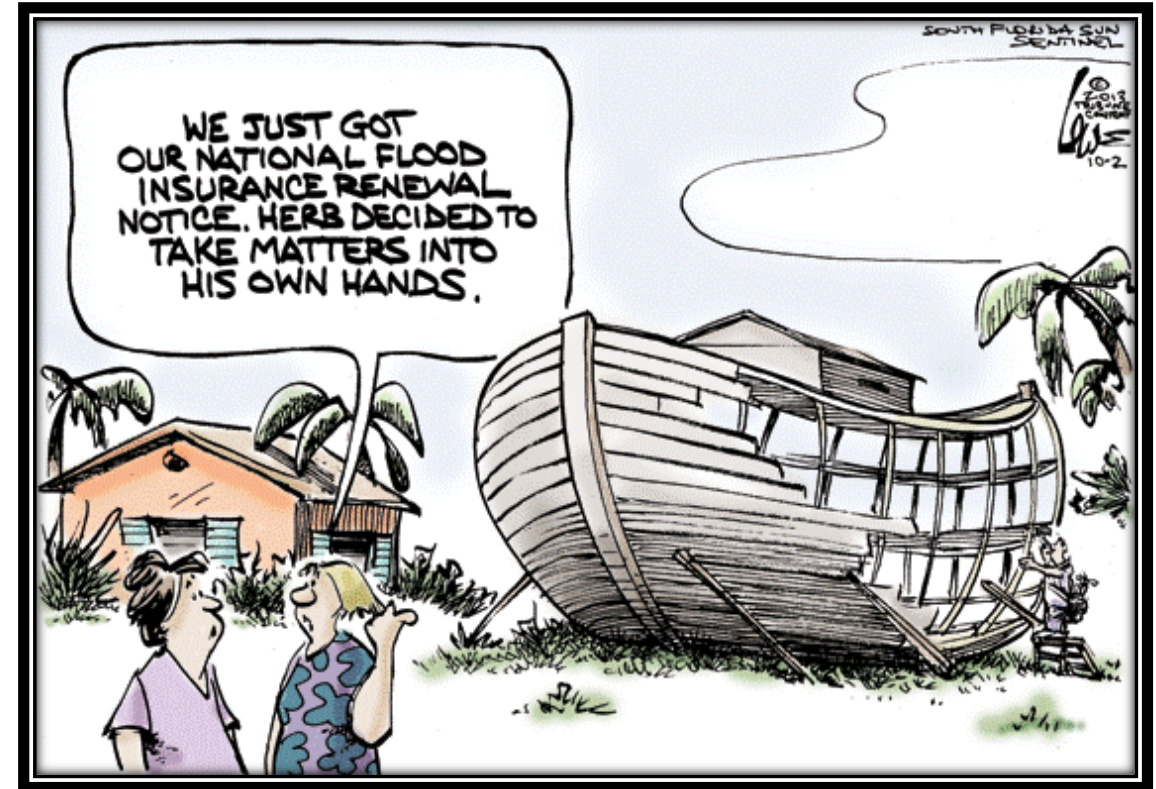


Reserve Fund Assessment

- 18%* applied after Increased Cost of Compliance (ICC) and CRS discount

Annual Homeowner Flood Insurance Affordability Act (HFIAA) Surcharge

- \$25 for primary residences; \$250 for all other buildings
- Included on ALL policies until ALL pre-FIRM subsidies are eliminated
- Surcharge revenue goes to the NFIP Reserve Fund



Recent Lender Changes

October 1, 2015

- Federal *mandatory* purchase requirement *not* triggered if detached structure is in SFHA and home is not.

January 1, 2016

- Regulated lending institutions must escrow flood insurance premiums and fees on new loans and give the option to existing ones.

July 1, 2019

- Lending regulators (except FHA) release guidance for accepting private flood insurance.



Lapsed Subsidized and Newly Mapped policies charged full-risk rates* when rewritten if:

- They lapse for more than 90 days or
- They lapse for more than 30 days, twice

LAP SE

*Exceptions: no lender; community suspended.

April 2018

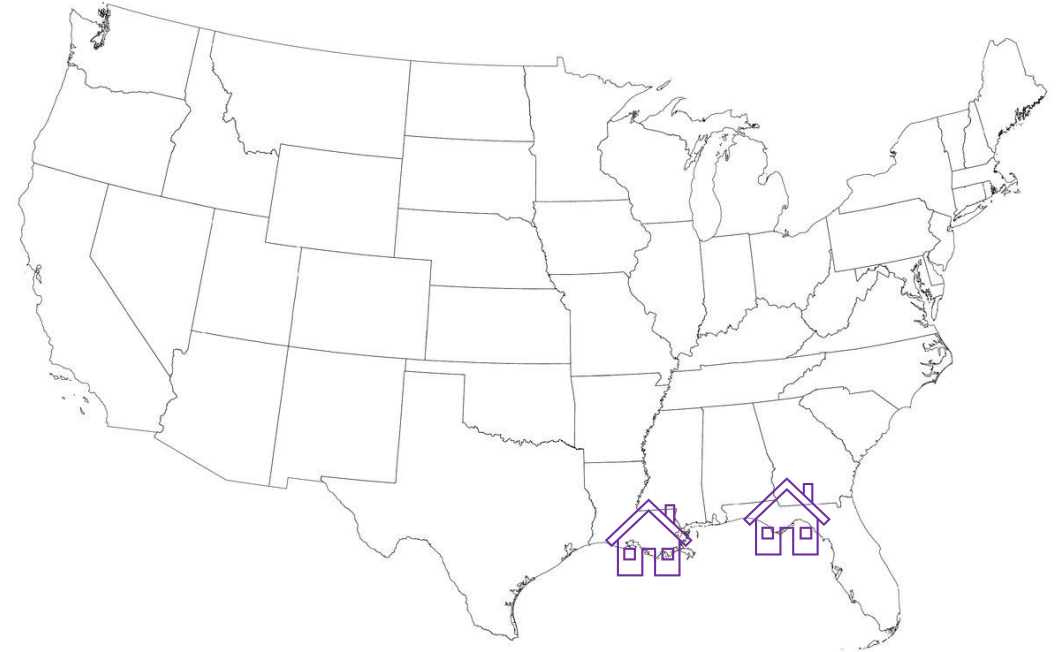
- Primary Residence – can now have two.

October 2018

- Newly Mapped Procedure eligibility extended if they receive initial lender notice within 24 months of effective date.

April 2019

- 2-4 Family Building can be a primary residence.



Average 2018 rate increase

6.8%

Average 2019 rate increase

7.3%

Average 2020 rate increase

10%

Pre-FIRM Primary Residence

7.9%

Pre-FIRM Subsidized Policies

~25%

Post-FIRM A

3-6%

Post-FIRM V

6%

Standard Zone X

4%

January 2021:

Newly Mapped Multiplier

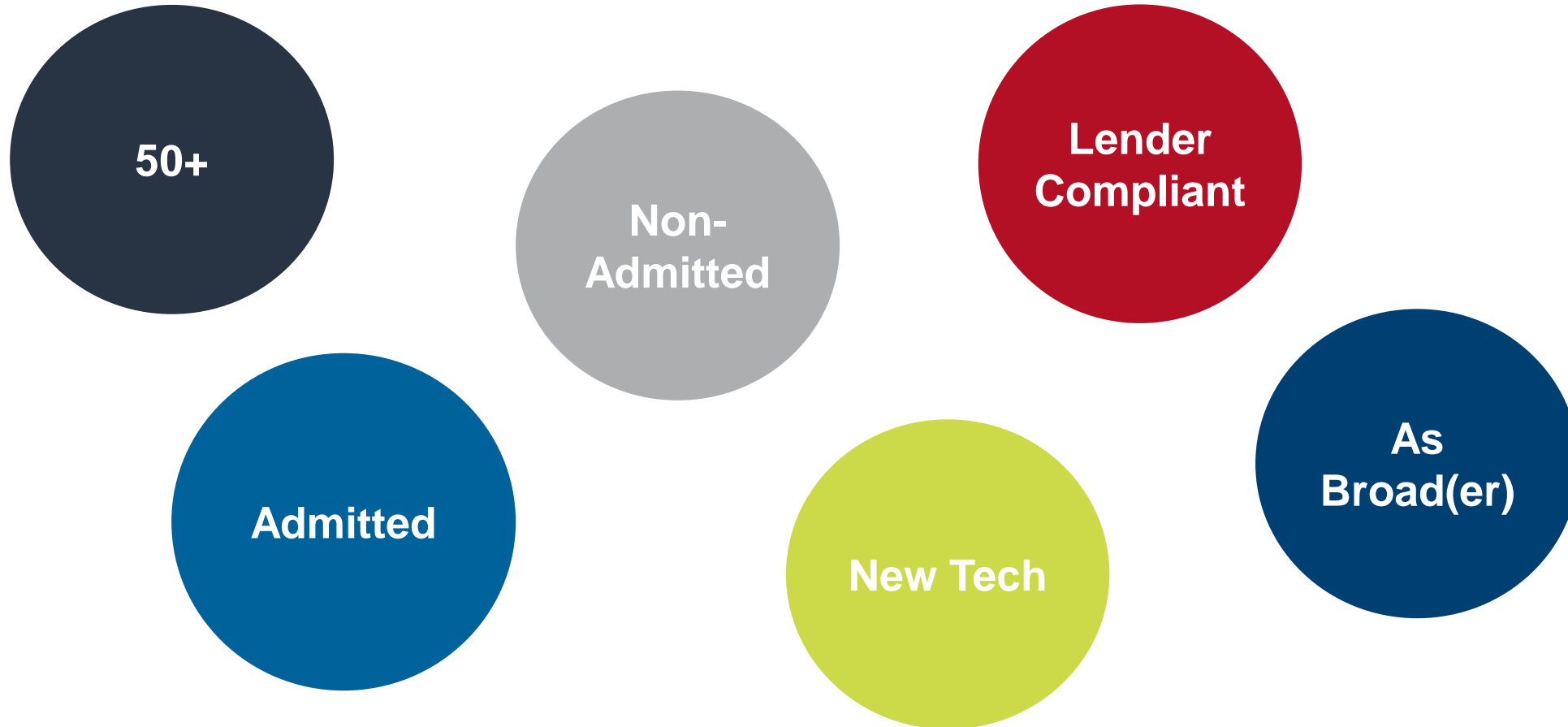
15%

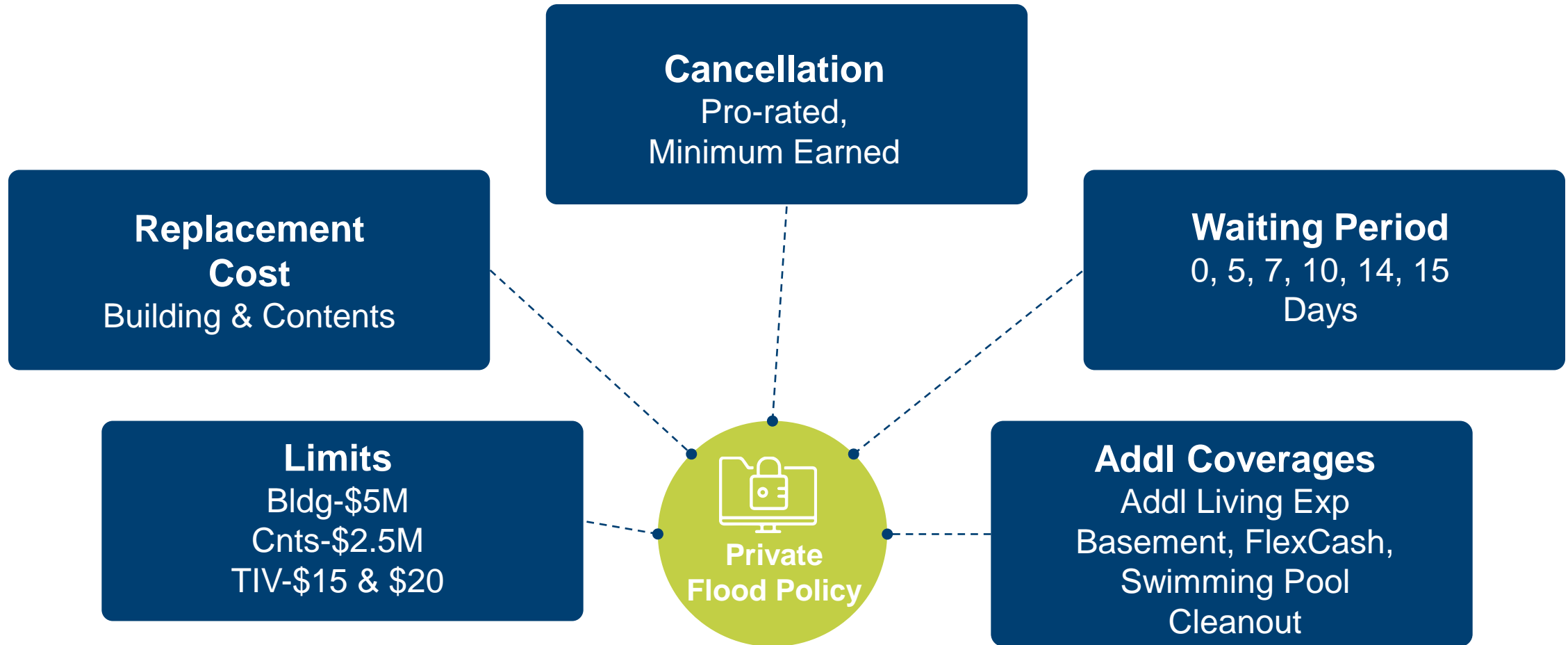
Preferred Risk Policy

15%

Section 4

Private Flood Insurance





We offer these upgrades, take your pick:

Please click on the yes / no switch to turn an option on or off.
If there are additional coverage options click and drag on the pink dot to update your coverage.



Replacement Cost - Personal Property ⓘ



Temporary Living Expenses ⓘ



Unattached Structures ⓘ



Pool Repair & Fill ⓘ



Your Premium

\$3,152.00 /yr

*taxes and fees not included
Quote: #FL201872221483012

CONTINUE

Stand-Alone Flood Coverage Quoting

Flood Zone :

A

(If you are unsure of your current flood zone, Click [here](#) to help determine your flood zone)

Year of Home:

1975 or greater

Flood Building Limit:

\$500,000

Flood Personal Property Limit:

\$100,000

Replacement Cost on Personal Property:

No

Flood Deductible:

\$5000

Calculate

Premium displayed is an estimate and does not guarantee issuance of coverage.

Estimated Annual Flood Premium:

\$3,584

LAP SE



DAY
Waiting Period





NFIP Transformation

Redesigned flood risk rating system to improve policyholder experience and provide more equitable rates



Provides rates that are easier to understand for agents and policyholders



Reduces complexity for agents to generate a quote



Creates an individualized picture of a property's risk



Reflects more types of flood risk in rates



Ensures that rates remain risk-based and use the latest actuarial practices

Risk Rating 2.0 – Rating Elements

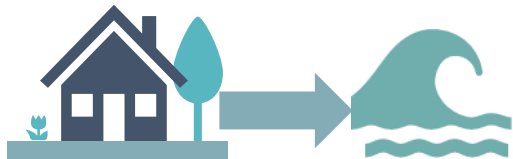
● ● ● ● ○ Section 4 of 5



Reflect more types of flood risk in rates.



Building Replacement Cost



Distance to Coast/Ocean/River



Ground Elevation
First Floor Height



Multiple Data Sources

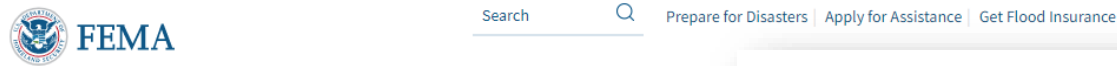


Mitigation Credits

Phase 1: New policies – Oct 1, 2021
Phase 2: Renewal policies – Apr 1, 2022

Risk Rating 2.0 – Resources

www.FEMA.gov/NFIPTransformation



Risk Rating 2.0: Equity in Action

FEMA is updating the [National Flood Insurance Program's](#) (NFIP) risk rating methodology through the implementation of a new pricing methodology called **Risk Rating 2.0**. This methodology leverages industry best practices and cutting-edge technology to enable FEMA to deliver rates that are actuarially sound, equitable, easier to understand and better reflect a property's flood risk.



Read the press release: [FEMA Updates Its Flood Insurance Rating Methodology to Deliver More Equitable Pricing](#)

FEMA is conscious of the far-reaching economic impacts COVID-19 has had on the nation and existing policyholders and is taking a phased approach to rolling out the new rates.

PHASE I

New **policies beginning Oct. 1, 2021**, will be subject to the new rating methodology. Also beginning Oct. 1, existing policyholders eligible for renewal will be able to take advantage of immediate decreases in their premiums.

PHASE II

All remaining policies **renewing on or after April 1, 2022**, will be subject to the new rating methodology.

FEMA continues to engage with Congress, its industry partners and state, local, tribal and territorial agencies to ensure clear understanding of these changes.

Increasing Resilience Together

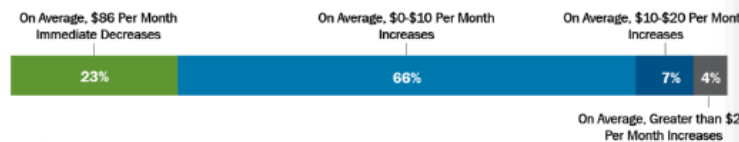
Risk Rating 2.0 is Equity in Action

FEMA is committed to transforming the National Flood Insurance Program (NFIP) into one that people value, trust, and best serves the nation. By leveraging industry best practices and current technology, FEMA aims to deliver rates that are equitable, easier to understand and better reflect a property's individual flood risk.

FEMA has a statutory responsibility to clearly communicate flood risk. Risk Rating 2.0 allows FEMA to provide individuals and communities with information to make more informed decisions on purchasing flood insurance, initiating, and informing appropriate mitigation options to help lower flood insurance rates. The current rating methodology has not changed since the 1970s. Over the years, technology has evolved and so has FEMA's understanding of flood risk. Risk Rating 2.0 allows FEMA to calculate premiums more equitably across all policyholders based on the value of their home and individual property's flood risk.

Under the current rating methodology policyholders on average see premium increases of \$8 per month.

Under the new pricing system, 96% of current policyholders will see either an immediate decrease or \$20 or less per month increase in their premiums. (Figure 1 Bar Graph)



A key part of developing nationwide preparedness is transforming the NFIP to ensure disaster survivors and communities can recover more quickly and more fully following flooding events. FEMA will reduce disaster-related suffering and disaster-related costs through Risk Rating 2.0 by leveraging advances in industry best practices, advanced actuarial practices, technology, flood risk modeling and the emphasis on mitigation efforts.

Over the last 50 years, FEMA has collected \$60 billion in NFIP premiums, but has paid \$96 billion in costs (including losses, operating expenses, and interest). Taxpayers and policyholders are adversely impacted when the program does not generate the revenue needed to pay claims. Risk Rating 2.0 will help put the NFIP on solid financial footing by creating a more stable program that is accountable to taxpayers.



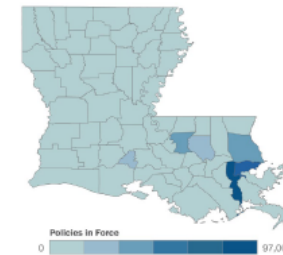
April 2021 1

Louisiana – Risk Rating 2.0

With the implementation of Risk Rating 2.0, FEMA delivers rates that more accurately reflect flood risk and ensure the National Flood Insurance Program will be here for this generation and generations to come.

National Flood Insurance Program in Louisiana

NFIP Policies in Force by County in Louisiana



A significant part of FEMA's NFIP Transformation is Risk Rating 2.0, which will fundamentally change the way FEMA prices insurance and determines an individual property's flood risk.

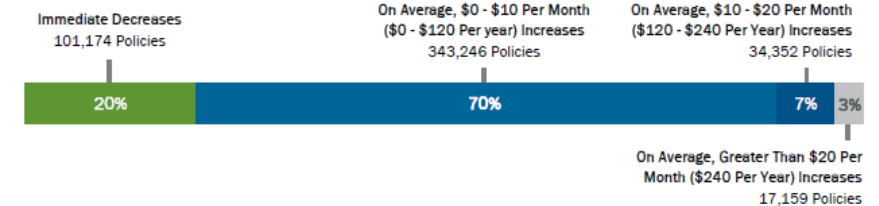
Risk Rating 2.0 is equity in action. With Risk Rating 2.0, individuals will no longer pay more than their share in flood insurance premiums based on the value of their homes. Roughly two-thirds of policyholders with older pre-FIRM homes will see a premium decrease.

FEMA will reduce disaster-related suffering and disaster-related costs in Louisiana through insurance and the mitigation of flood risks by leveraging advances in industry best practices, technology, and flood risk modeling.

FEMA's core mission and programs continue to emphasize purchasing flood insurance and pursuing mitigation options to achieve resiliency. While there are many policies in force in Louisiana, there are still opportunities to increase participation in the program to improve resilience, as shown in the table below.

NFIP Policies in Force in LA	Properties in LA Not Covered by NFIP Policy	Average NFIP Claim Payout in LA in the Past 10 Years	Average Individual Assistance Claim Payout in LA in the Past 10 Years
495,900	1.2 million	\$56,400	\$6,900

Risk Rating 2.0 in Louisiana



March 2021 1





Questions?

Section 5

Risk Communication Resources and Tools



FEMA Flood Map Service Center

- Current flood maps
- Preliminary flood maps
- Historic flood maps
- Interactive maps
- FIRMettes

FEMA Flood Map Service Center: Welcome!

Looking for a Flood Map? [?](#)

Enter an address, a place, or longitude/latitude coordinates:

Search

Looking for more than just a current flood map?

Visit [Search All Products](#) to access the full range of flood risk products for your community.







About Flood Map Service Center

The FEMA Flood Map Service Center (MSC) is the official public source for flood hazard information produced in support of the National Flood Insurance Program (NFIP). Use the MSC to find your official flood map, access a range of other flood hazard products, and take advantage of tools for better understanding flood risk.

FEMA flood maps are continually updated through a variety of processes. Effective information that you download or print from this site may change or become superseded by new maps over time. For additional information, please see the [Flood Hazard Mapping Updates Overview Fact Sheet](#)

<https://msc.fema.gov/>



 Navigation
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[MSC Search by Address](#)
[MSC Search All Products](#)





MSC Products and Tools

[Hazus](#)
[LOMC Batch Files](#)
[Product Availability](#)

[MSC Frequently Asked Questions \(FAQs\)](#)
[MSC Email Subscriptions](#)
[Contact MSC Help](#)

FEMA Flood Map Service Center: Search All Products

Choose one of the three search options below and optionally enter a posting date range.

Jurisdiction	Jurisdiction Name	Product ID 
State <div>LOUISIANA </div>	Jurisdiction Name or FEMA ID <div></div> <small>(Ex. Fairfax County-wide or 51059C)</small>	Product ID <div></div> <small>(Ex. Panel Number, LOMC Case Number)</small>
County <div>LA SALLE PARISH </div>		
Community <div>LA SALLE PARISH ALL JURISDICT </div>		

[Filter By Posting Date Range \(Optional\)](#)


Search


Clear All Fields


Search Results for LA SALLE PARISH ALL JURISDICTIONS


Click [subscribe](#) to receive email notifications when products are updated. If you are a person with a disability, are blind, or have low vision, and need assistance, please contact a [map specialist](#).


Please Note: Searching All Products by county displays all products for all communities within the county. You can refine your search results by specifying your specific jurisdiction location using the drop-down menus above.

Effective Products (18) 

Preliminary Products (31) 

Pending Product (0) 

Historic Products (2) 

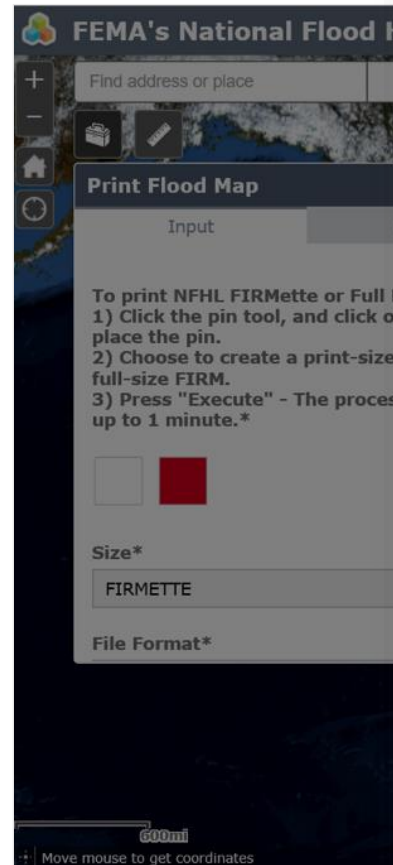
Flood Risk Products (5) 

FEMA's National Flood Hazard Layer (NFHL)

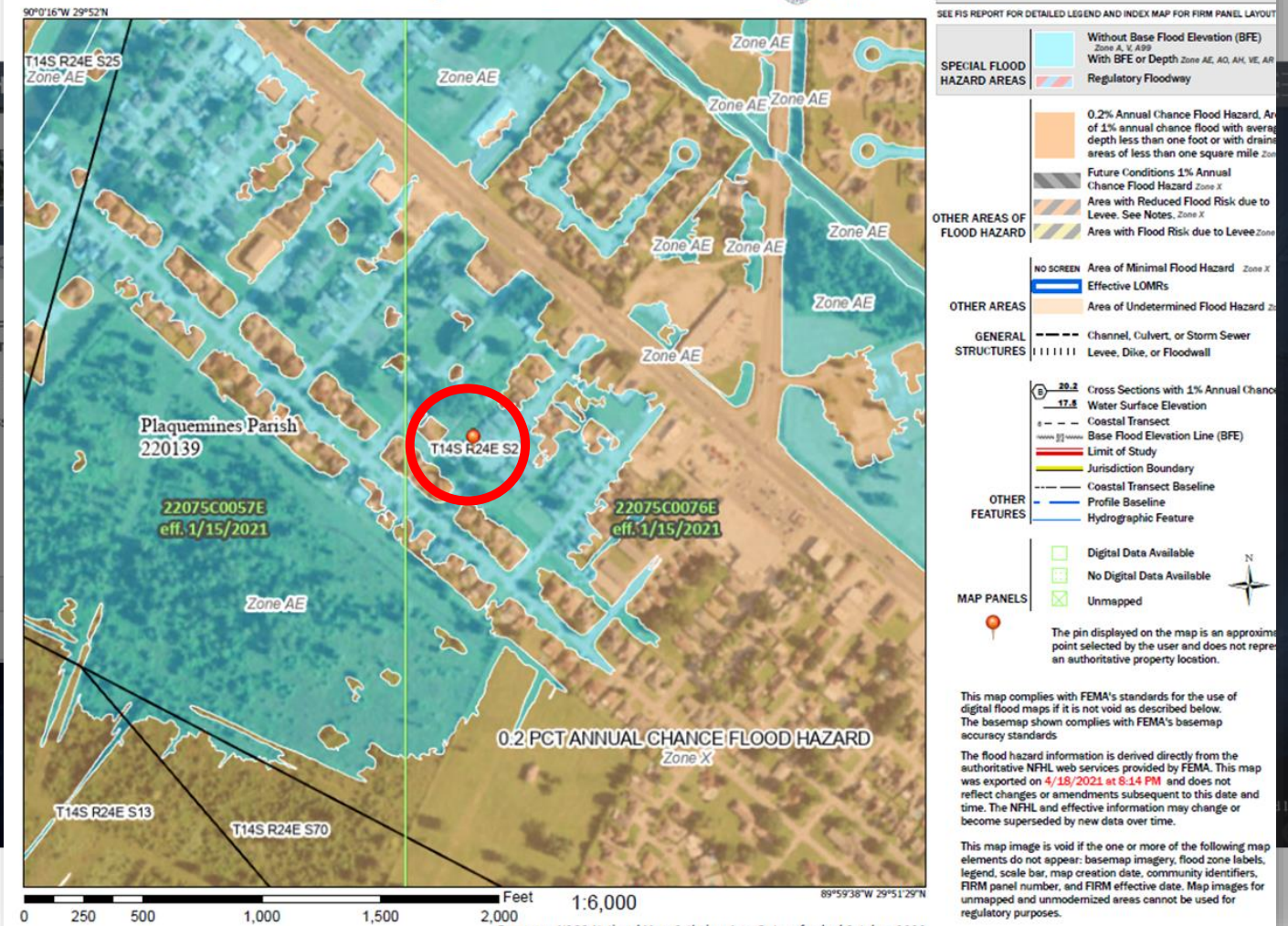
Section 5 of 5



FEMA's NFHL Viewer



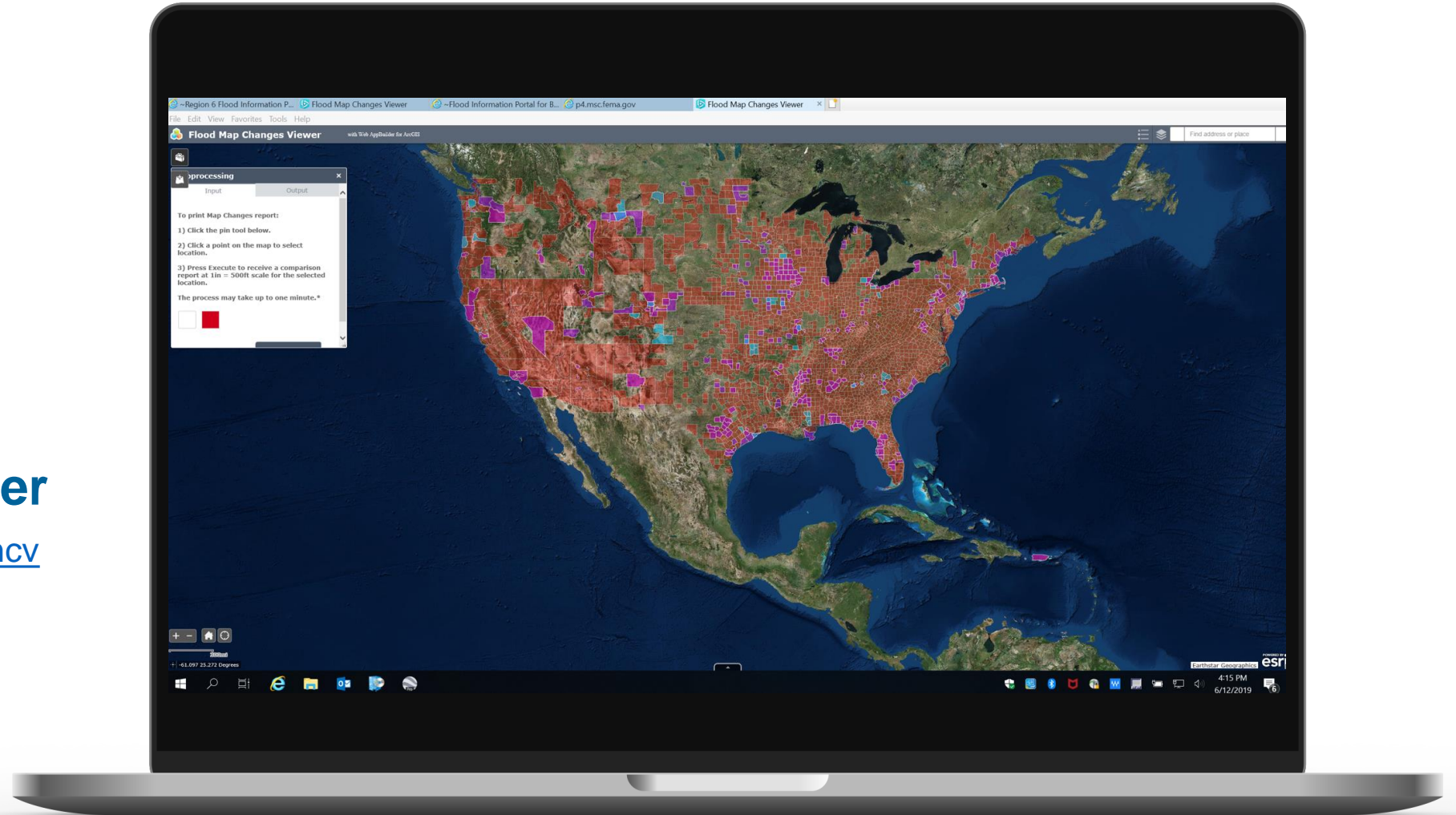
National Flood Hazard Layer FIRMette





Flood Map Changes Viewer

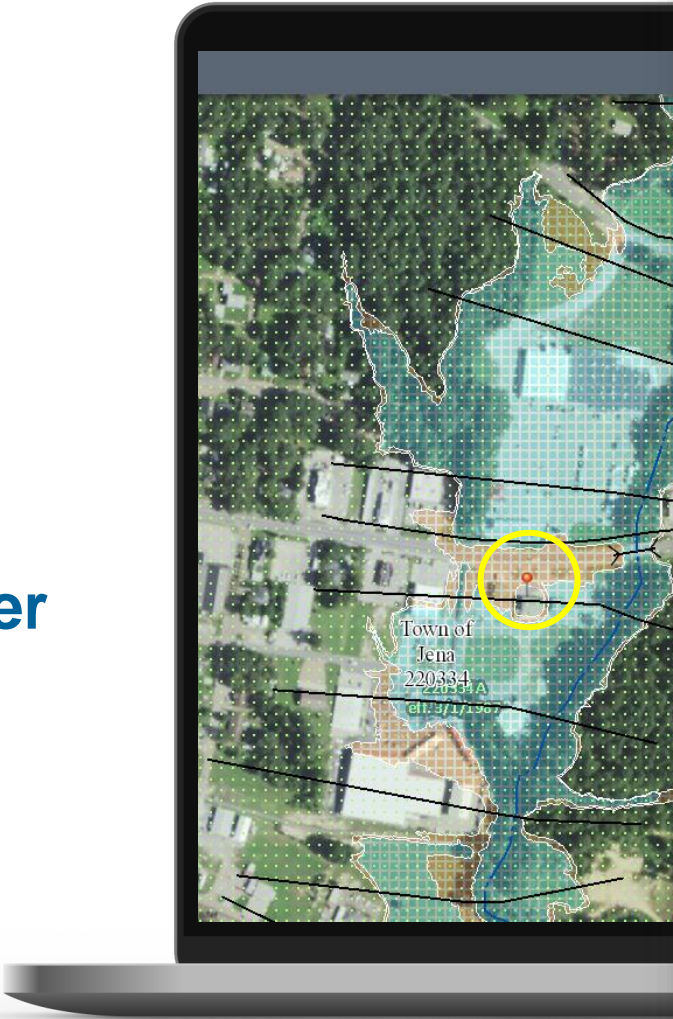
<https://msc.fema.gov/fmcv>



FEMA's Flood Map Changes Viewer



Flood Map Changes Viewer



Comparison of Flood Hazard

Effective & Preliminary Flood Hazards



Section 5 of 5

Effective	Preliminary																
<table><tr><th>Effective</th><th>Preliminary</th></tr><tr><td>POI Longitude/Latitude</td><td>-92.1273, 31.682</td></tr><tr><td>Effective FIRM Panel</td><td>220334A</td></tr><tr><td>Effective Date</td><td>3/1/1987</td></tr></table>	Effective	Preliminary	POI Longitude/Latitude	-92.1273, 31.682	Effective FIRM Panel	220334A	Effective Date	3/1/1987	<table><tr><th>Preliminary</th><th>Effective</th></tr><tr><td>POI Longitude/Latitude</td><td>-92.1273, 31.682</td></tr><tr><td>Preliminary FIRM Panel</td><td>22059C0195C</td></tr><tr><td>Preliminary Issue Date</td><td>10/28/2020</td></tr></table>	Preliminary	Effective	POI Longitude/Latitude	-92.1273, 31.682	Preliminary FIRM Panel	22059C0195C	Preliminary Issue Date	10/28/2020
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<p>There is no modernized effective data to determine the flood hazard for the selected location; please refer to the static legacy FIRM which can be accessed by selecting the following link: http://msc.fema.gov/portal/viewProduct?productID=220334A</p>	<table><tr><td>Flood Zone</td><td>X</td></tr><tr><td>Estimated Static BFE*</td><td>Not Available</td></tr><tr><td>Estimated Flood Depth</td><td>Not Available</td></tr><tr><td>Vertical Datum</td><td>Not Available</td></tr></table>	Flood Zone	X	Estimated Static BFE*	Not Available	Estimated Flood Depth	Not Available	Vertical Datum	Not Available								
Flood Zone	X																
Estimated Static BFE*	Not Available																
Estimated Flood Depth	Not Available																
Vertical Datum	Not Available																

* A Base Flood Elevation is the expected elevation of flood water during the 1% annual chance storm event. Structures below the estimated water surface elevation may experience flooding during a base flood event.

Hazard Level
High Flood Hazard
Moderate Flood Hazard
Low Flood Hazard

Flood Hazard Zone
AE, A, AH, AO, VE and V Zones. Properties in these flood zones have a 1% chance of flooding each year. This represents a 26% chance of flooding over the life of a 30-year mortgage.
Shaded Zone X. Properties in the moderate flood risk areas also have a chance of flooding from storm events that have a less than 1% chance of occurring each year. Moderate flood risk indicates an area that may be provided flood risk reduction due to a flood control system or an area that is prone to flooding during a 0.2% annual chance storm event. These areas may have been indicated as areas of shallow flooding by your community.
Unshaded Zone X. Properties on higher ground and away from local flooding sources have a reduced flood risk when compared to the Moderate and High Flood Risk categories. Structures in these areas may be affected by larger storm events, in excess of the 0.2% annual chance storm event.
Insurance Note: High Risk Areas are called 'Special Flood Hazard Areas' and flood insurance is mandatory for federally backed mortgage holders. Properties in Moderate and Low Flood Risk areas may purchase flood insurance at a lower-cost rate, known as Preferred Risk Policies. See your local insurance agent or visit <https://www.fema.gov/national-flood-insurance-program> for more information.

Disclaimer: This report is for informational purposes only and is not authorized for official use. The positional accuracy may be compromised in some areas. Please contact your local floodplain administrator for more information or go to msc.fema.gov to view an official copy of the Flood Insurance Rate Maps.

Service Layer Credits: Source: Esri, Maxar, GeoEye, Earthstar Geographics, CNES/Airbus DS, USDA, USGS, AeroGRID, IGN, and the GIS User Community

4/18/2021 8:32:03 PM





Map Change
Requests Status

Status for LASALLE PARISH* - LA

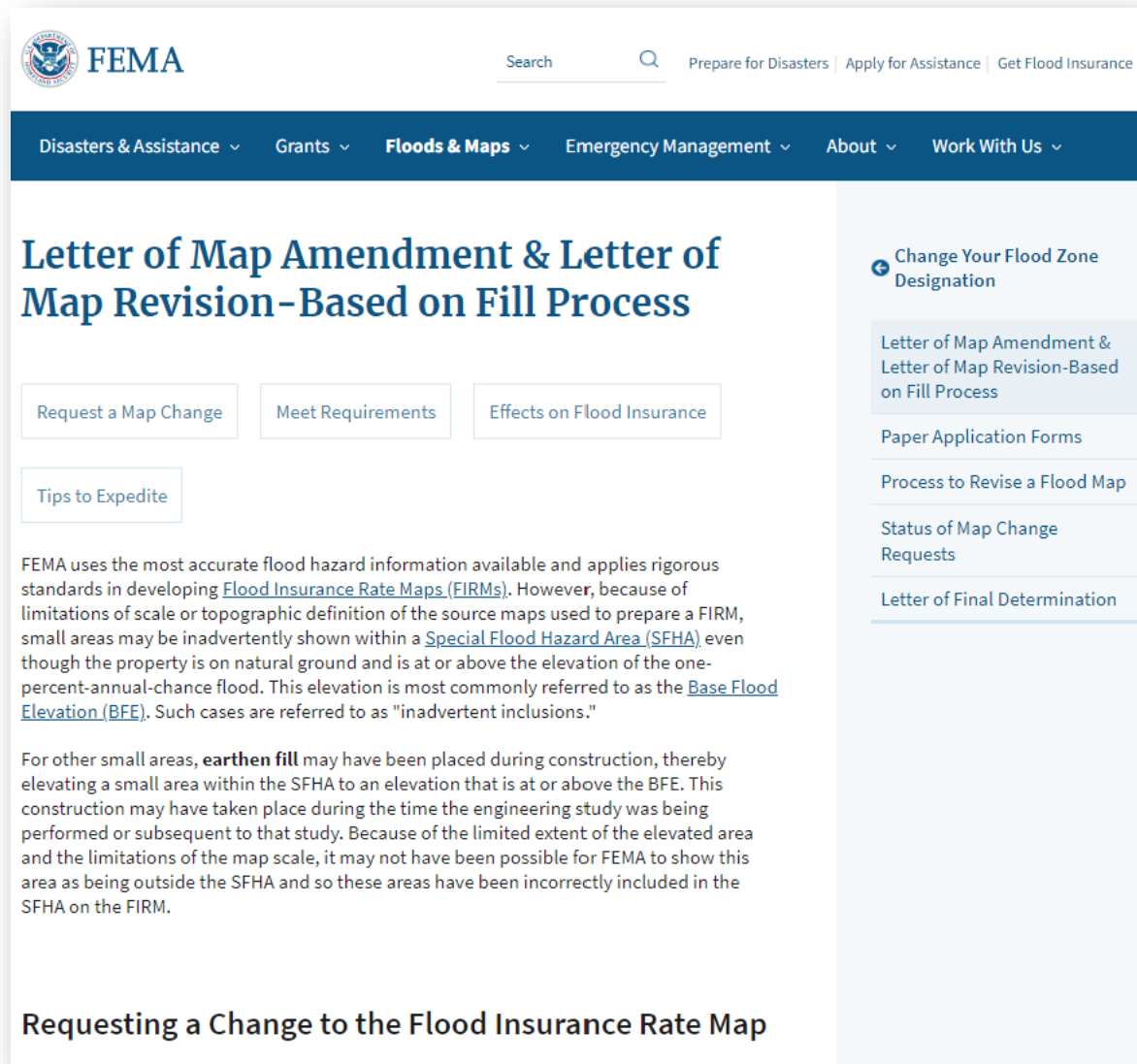
LOMCs

Community	Case #	Status
LASALLE PARISH*	20-06-1658A	RECEIVE ADDITIONAL DATA :
LASALLE PARISH*	20-06-1986A	ASSIGN PROJECT RESOURCE :

Studies

Community	Case #	Status	Appeal Begins	Appeal Ends	Elevation Info
LASALLE PARISH*	15-06-0814S	PRELIMINARY IN PROGRESS	N/A	N/A	N/A
LASALLE PARISH*	16-06-3602S	PRELIMINARY IN PROGRESS	N/A	N/A	N/A
LASALLE PARISH*	17-06-2043S	PRELIMINARY IN PROGRESS	N/A	N/A	N/A
LASALLE PARISH*	19-06-0041S	PRELIMINARY IN PROGRESS	N/A	N/A	N/A
LASALLE PARISH*	20-06-0012S	PRELIMINARY IN PROGRESS	N/A	N/A	N/A

www.fema.gov/flood-maps/change-your-flood-zone/status



The screenshot shows the FEMA website's 'Floods & Maps' section. The main heading is 'Letter of Map Amendment & Letter of Map Revision-Based on Fill Process'. Below this, there are four buttons: 'Request a Map Change', 'Meet Requirements', 'Effects on Flood Insurance', and 'Tips to Expedite'. The text explains that FEMA uses accurate flood hazard information but may have 'inadvertent inclusions' in Special Flood Hazard Areas (SFHAs) due to limitations in scale or topographic definition. It specifically mentions 'earthen fill' placed during construction that elevates a small area above the Base Flood Elevation (BFE). The page concludes with the heading 'Requesting a Change to the Flood Insurance Rate Map'.

FEMA

Search Prepare for Disasters Apply for Assistance Get Flood Insurance

Disasters & Assistance Grants **Floods & Maps** Emergency Management About Work With Us

Letter of Map Amendment & Letter of Map Revision-Based on Fill Process

Request a Map Change Meet Requirements Effects on Flood Insurance

Tips to Expedite

FEMA uses the most accurate flood hazard information available and applies rigorous standards in developing [Flood Insurance Rate Maps \(FIRMs\)](#). However, because of limitations of scale or topographic definition of the source maps used to prepare a FIRM, small areas may be inadvertently shown within a [Special Flood Hazard Area \(SFHA\)](#) even though the property is on natural ground and is at or above the elevation of the one-percent-annual-chance flood. This elevation is most commonly referred to as the [Base Flood Elevation \(BFE\)](#). Such cases are referred to as "inadvertent inclusions."

For other small areas, **earthen fill** may have been placed during construction, thereby elevating a small area within the SFHA to an elevation that is at or above the BFE. This construction may have taken place during the time the engineering study was being performed or subsequent to that study. Because of the limited extent of the elevated area and the limitations of the map scale, it may not have been possible for FEMA to show this area as being outside the SFHA and so these areas have been incorrectly included in the SFHA on the FIRM.

Requesting a Change to the Flood Insurance Rate Map

Change Your Flood Zone Designation

Letter of Map Amendment & Letter of Map Revision-Based on Fill Process

Paper Application Forms

Process to Revise a Flood Map

Status of Map Change Requests

Letter of Final Determination

www.fema.gov/flood-maps/change-your-flood-zone/loma-lomr-f

Risk MAP Resources

Section 5 of 5

The screenshot shows the FEMA Risk MAP Resources page. The header includes the FEMA logo, a search bar, and navigation links: Prepare for Disasters, Apply for Assistance, and Get Flood Insurance. The main navigation bar lists: Disasters & Assistance, Grants, Floods & Maps, Emergency Management, About, and Work With Us. The main content area is titled "Risk Mapping, Assessment and Planning (Risk MAP)" and includes a paragraph about flood risk and a section "What Does Risk MAP Mean For You?". A sidebar on the right lists "Flood Maps" with sub-links: Risk MAP, Lifecycle of a Risk MAP Project, Risk MAP Products, Risk MAP Success Stories, Coordinated Needs Management Strategy, Change Your Flood Zone Designation, Products and Tools, Guidance and Partners, and Coastal Flood Risk. At the bottom, there are five buttons: State & Community Officials, Engineers, Surveyors & Architects, Real Estate, Lending & Insurance Professionals (highlighted with a red circle), Homeowners, Renters & Business Owners, and a partially visible button for "Know Your Risk: By Audience".

FEMA

Search

Prepare for Disasters | Apply for Assistance | Get Flood Insurance

Disasters & Assistance | Grants | Floods & Maps | Emergency Management | About | Work With Us

Risk Mapping, Assessment and Planning (Risk MAP)

Not only is flooding one of the most common and costly disasters, flood risk can also change over time because of new building and development, weather patterns and other factors. Although the frequency or severity of impacts cannot be changed, FEMA is working with federal, state, tribal and local partners across the nation to identify flood risk and promote informed planning and development practices to help reduce that risk through the Risk Mapping, Assessment and Planning (Risk MAP) program.

What Does Risk MAP Mean For You?

While FEMA is responsible for the overall administration of the Risk MAP program, reducing risk to flooding and hazards is not a responsibility solely on the shoulders of one organization; everyone has a role to play. Whether you are an engineer performing a flood risk analysis, a state planner designing and implementing a hazard mitigation plan, or a well-informed homeowner who has purchased flood insurance, empowering individuals, organizations and communities to take proactive steps to reducing flood risk is an essential piece of Risk MAP.

Learn more about what Risk MAP means for you.

State & Community Officials

Engineers, Surveyors & Architects

Real Estate, Lending & Insurance Professionals

Homeowners, Renters & Business Owners

Flood Maps

- Risk MAP
- Lifecycle of a Risk MAP Project
- Risk MAP Products
- Risk MAP Success Stories
- Coordinated Needs Management Strategy
- Change Your Flood Zone Designation
- Products and Tools
- Guidance and Partners
- Coastal Flood Risk

www.fema.gov/flood-maps/tools-resources/risk-map

The screenshot shows the FEMA Risk MAP Resources page for Real Estate, Lending & Insurance Professionals. The header includes the FEMA logo, a search bar, and navigation links: Prepare for Disasters, Apply for Assistance, and Get Flood Insurance. The main navigation bar lists: Disasters & Assistance, Grants, Floods & Maps, Emergency Management, About, and Work With Us. The main content area is titled "For Real Estate, Lending & Insurance Professionals" and includes three buttons: Know Your Risk, Know Your Role, and Take Action. A sidebar on the right lists "Know Your Risk: By Audience" with sub-links: For Real Estate, Lending & Insurance Professionals (highlighted with a red circle), For Homeowners, Renters & Business Owners, For Community Officials, and For Engineers, Surveyors & Architects. The main content area also includes a paragraph about the role of real estate, lending, and insurance professionals and a section "Know Your Risk".

FEMA

Search

Prepare for Disasters | Apply for Assistance | Get Flood Insurance

Disasters & Assistance | Grants | Floods & Maps | Emergency Management | About | Work With Us

For Real Estate, Lending & Insurance Professionals

Know Your Risk

Know Your Role

Take Action

Real estate, lending, and insurance professionals play an important role in reducing the impact of flooding in the communities they serve.

Know Your Risk

As a real estate, insurance or lending professional, your clients rely on you to inform them of potential risks to their current or prospective home, including flood risk. Make sure you understand the risk from flooding in areas you serve, if flood maps will be changing in the area and what this means for flood safety and insurance requirements.

View the effective flood map for your location by visiting the [FEMA Flood Map Service Center](#). Read the [Product Overview page](#) for different viewing options through Google Earth and the [FEMA GeoPlatform](#).

Know Your Role

Know Your Risk: By Audience

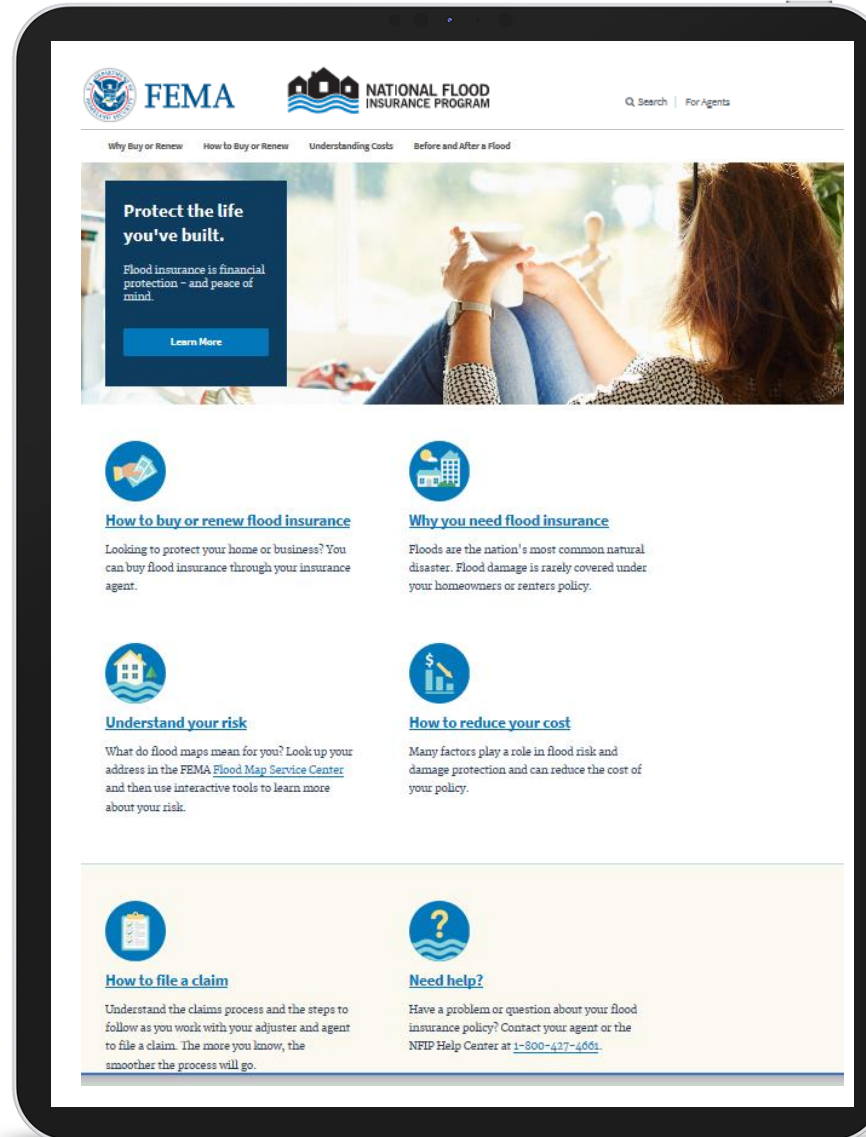
- For Real Estate, Lending & Insurance Professionals
- For Homeowners, Renters & Business Owners
- For Community Officials
- For Engineers, Surveyors & Architects

www.fema.gov/flood-maps/products-tools/know-your-risk/realtor-insurance-lenders

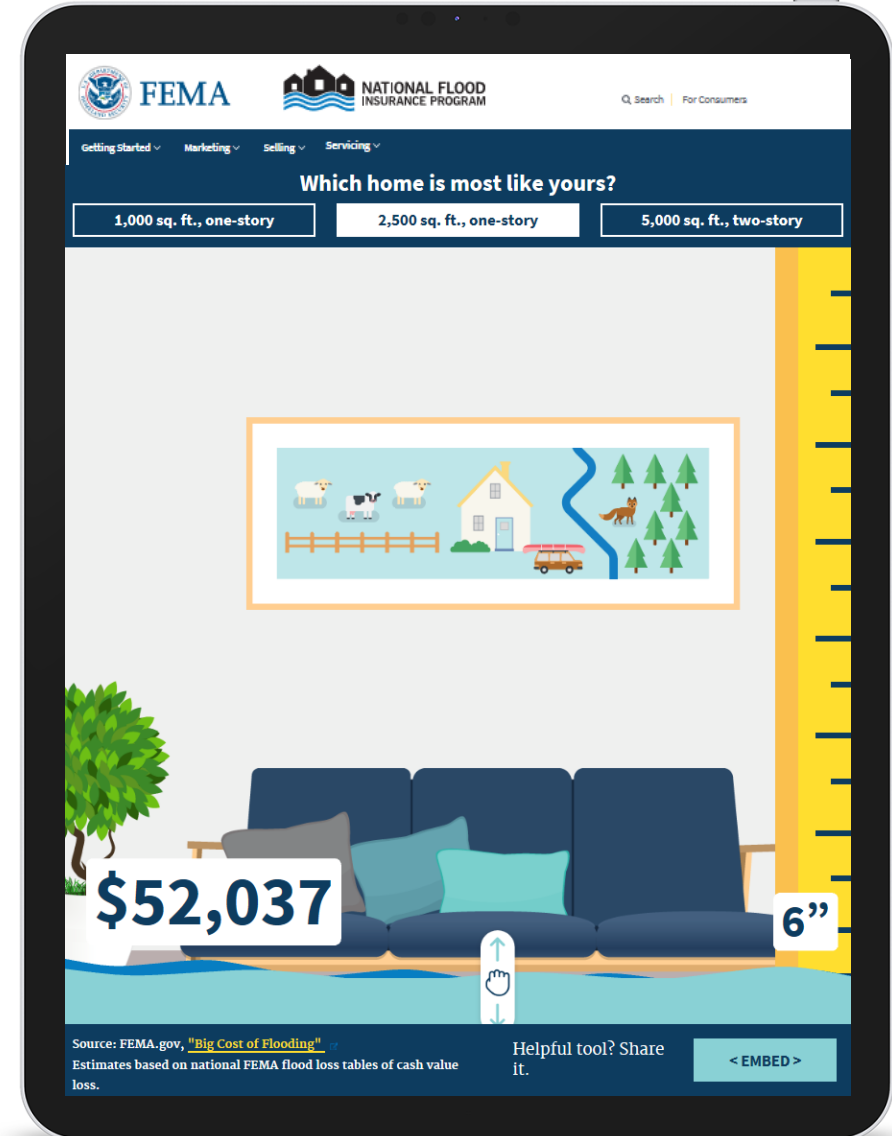
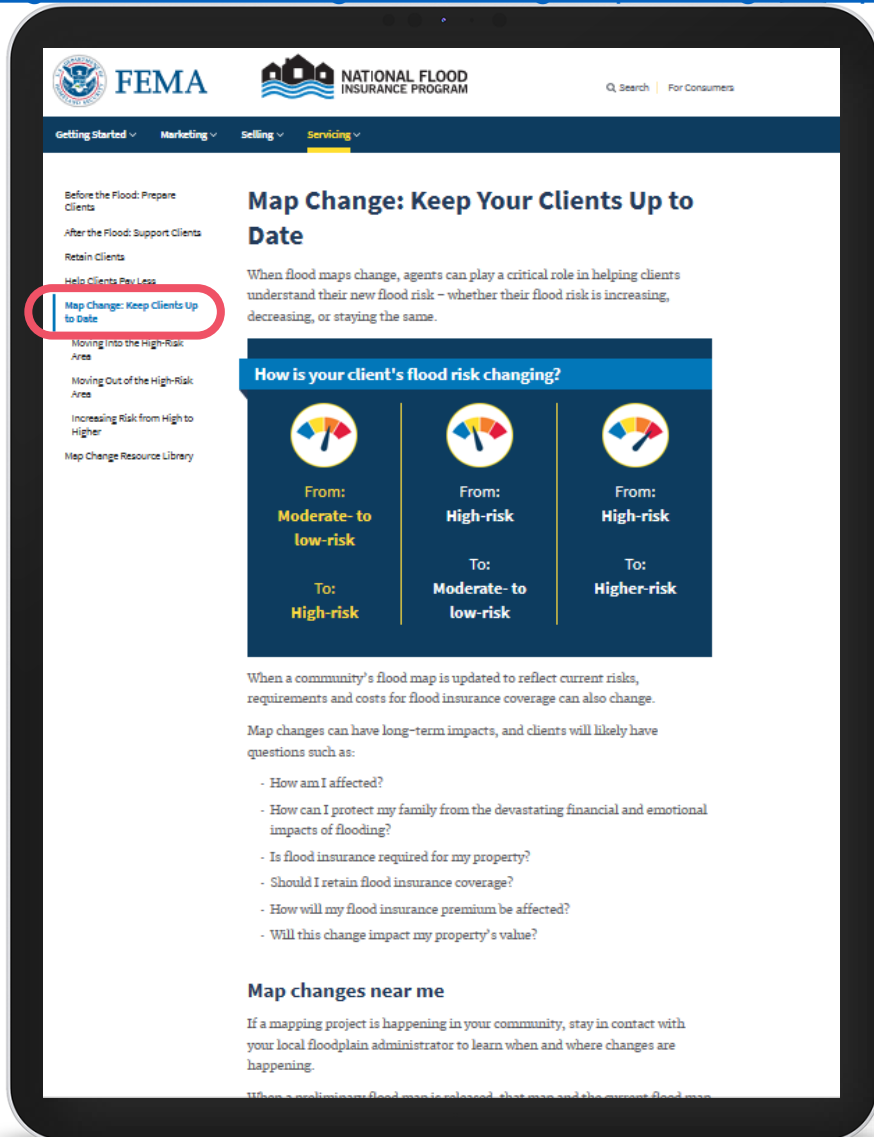
- How to buy or renew flood insurance.
- Why you need flood insurance.
- Understand your risk.
- How to reduce your cost.
- How to file a claim.
- Need help?



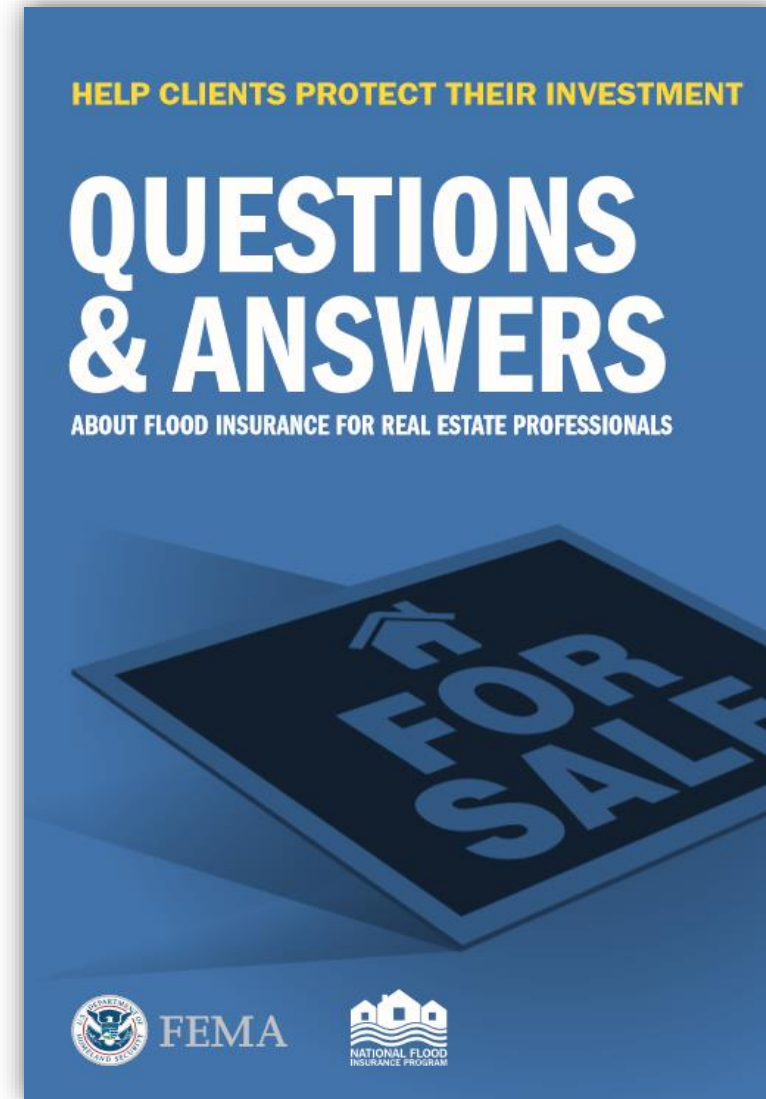
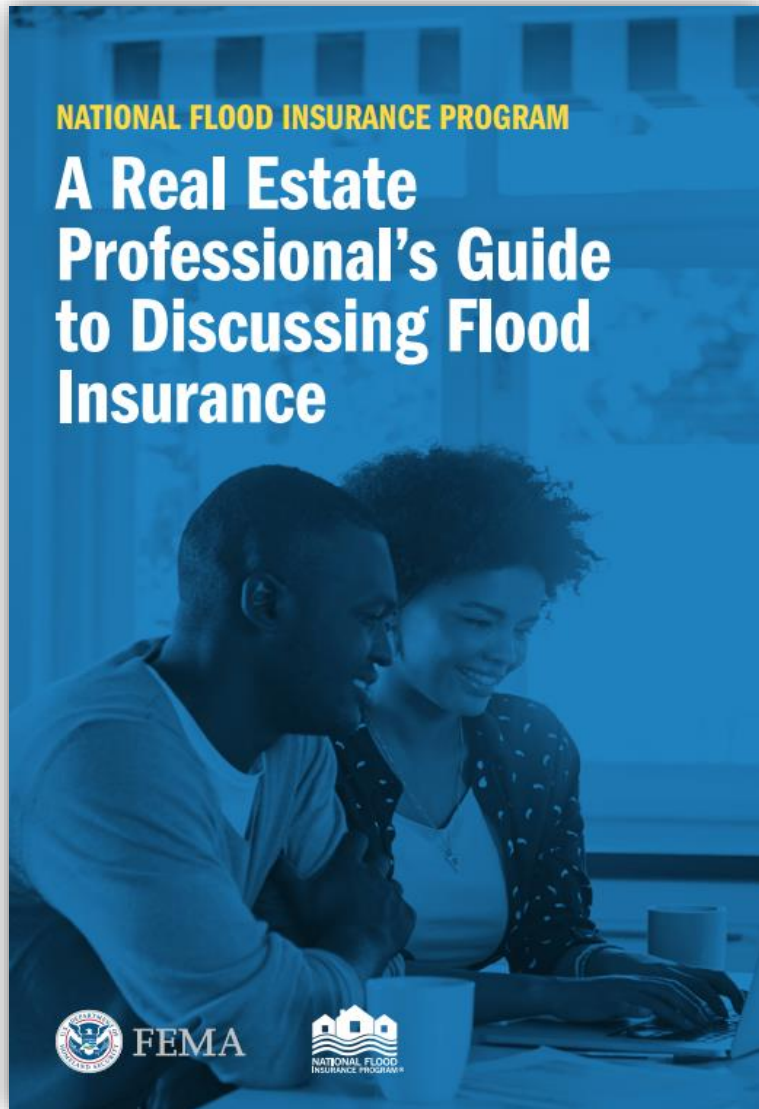
FloodSmart for Consumers

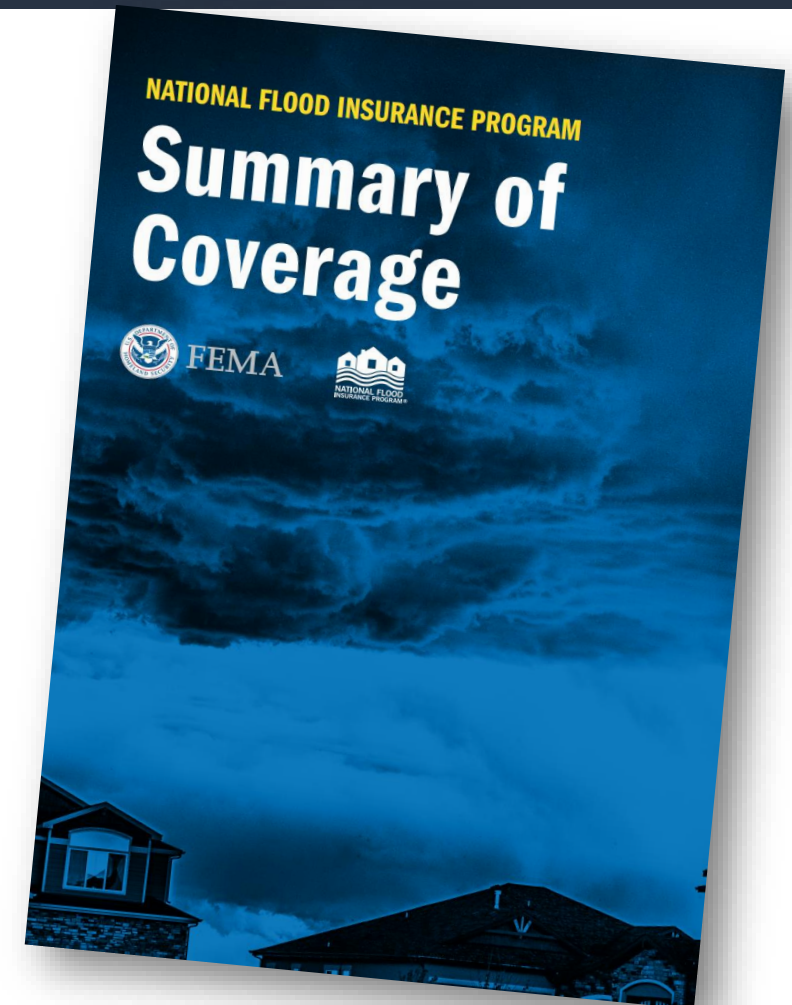
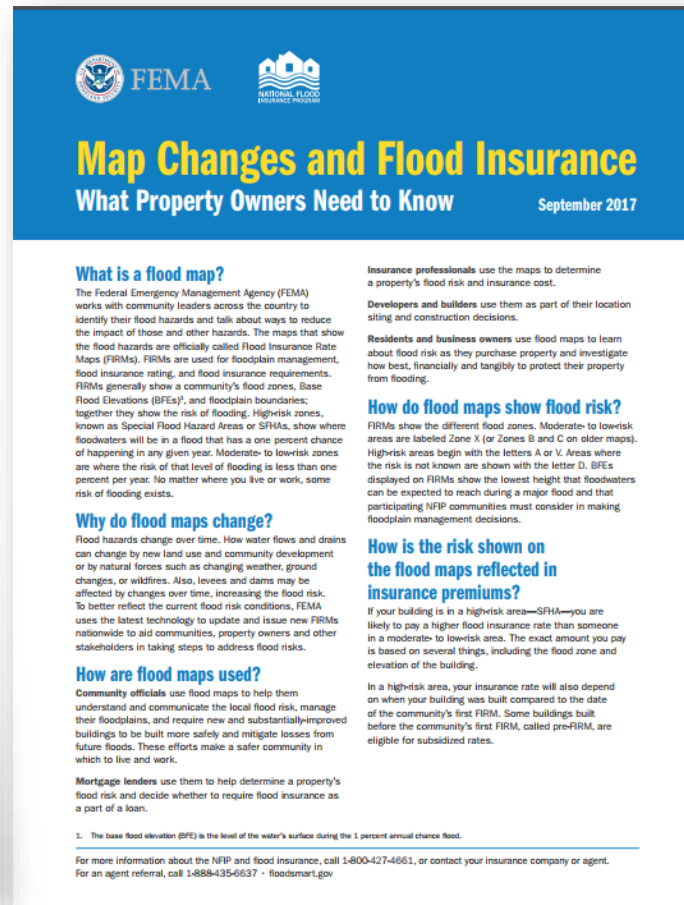


<http://Agents.FloodSmart.gov/Service/Map-Change-Keep-Clients-Up-To-Date>



(Links are embedded)





RiskMAP
Increasing Resilience Together



Window to the Law: Flood Insurance & Disclosures: What You Need to Know Now

880 views • Sep 30, 2019

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National Association of REALTORS
16K subscribers

SUBSCRIBE

Flood-related disclosures can generate a deluge of legal and ethical questions. What needs to be disclosed? How should you advise your sellers? What should you tell buyers about flood risk and flood insurance? NAR Associate Counsel Deanne Rymarowicz answers these questions and more

SHOW MORE

www.youtube.com/watch?v=i0PQ98OHdwE

QUESTIONS?

Larry Voice

Engineer - FEMA Region 6
Larry.Voice@fema.dhs.gov

Diane Howe, CFM

Risk MAP Lead - FEMA Region 6
Diane.Howe@fema.dhs.gov

Pamela Lightfoot, CFM
State CRS Program Manager &
Floodplain Management Program Coordinator
Floodplain Management Section
P.O. Box 94245
Baton Rouge, LA 70804
(225) 379-3005 – phone
pam.lightfoot@la.gov
<http://floods.dotd.la.gov>

Gil Giron, Jr.

Insurance Specialist - FEMA Region 6
Gilbert.Giron@fema.dhs.gov

Bruce A. Bender, CFM

Bender Consulting Services, Inc.
BABender@cox.net

FEMA REGION VI: INSURANCE WORKSHOP RESOURCE GUIDE

The National Flood Insurance Program (NFIP) provides a wealth of information to help property owners better understand what flood insurance is and why it is important. There are also numerous resources to help insurance, real estate, and lending professionals not only understand, but also communicate the need for flood insurance. This resource guide is not all-inclusive, but it provides examples of available materials and training.

INFORMATION FOR INSURANCE PROFESSIONALS

THE BASICS FOR WRITING FLOOD INSURANCE	<ul style="list-style-type: none">FloodSmart website for insurance professionals – https://agents.floodsmart.gov/NFIP Flood Insurance Manual – www.fema.gov/flood-insurance-manualNFIP Community Status Book – www.fema.gov/cis/Increased Cost of Compliance web page and resources – www.fema.gov/increased-cost-compliance-coverageSpecific Rating Guidelines Manual provides the rules and rates for Submit-for-Rate risks https://go.usa.gov/xpEKHNFIP Lowest Floor Guide - https://go.usa.gov/xpEKk
FLOOD MAPS AND INSURANCE OPTIONS	<ul style="list-style-type: none">FEMA Map Service Center website to identify a property's flood zone – https://msc.fema.govFEMA Flood Map Changes Viewer website to compare effective maps to preliminary maps - http://msc.fema.gov/fmcvInformation Regarding Current Flood Map Change Activities Across the Nation: www.fema.gov/status-map-change-requestsFEMA Letters of Map Change web page – https://go.usa.gov/xpEKIMap Change Basic Information webpage for basic information on map changes - https://agents.floodsmart.gov/servicing/map-change-keep-clients-up-to-dateTips and Talking Points for Insurance Agents on Flood Map Changes fact sheet – https://go.usa.gov/xpEK5Lower-Cost Rating Option for Buildings Newly Mapped Into High-Risk Areas fact sheet – www.fema.gov/media-library/assets/documents/184795NFIP Grandfathering Rules for Insurance Agents fact sheet – www.fema.gov/media-library/assets/documents/184803Converting a Standard-Rated Policy to a Preferred Risk Policy fact sheet – www.fema.gov/media-library/assets/documents/184801
FLOOD INSURANCE MARKETING	<ul style="list-style-type: none">Interactive FloodSmart Cost of Flooding Tool (Downloadable) – https://go.usa.gov/xpEKrSelling to new clients - https://agents.floodsmart.gov/sellingRetaining clients - https://agents.floodsmart.gov/servicing/retain-clientsFlood Insurance Marketing Agent Field Guide – https://go.usa.gov/xpEKUFloodSmart Resource Library for agents – https://agents.floodsmart.gov/Resource-Library



FEMA REGION 6: INSURANCE WORKSHOP RESOURCE GUIDE

The National Flood Insurance Program (NFIP) provides a wealth of information to help property owners better understand what flood insurance is and why it is important. There are also numerous resources to help insurance, real estate, and lending professionals not only understand, but also communicate the need for flood insurance. This resource guide is not all-inclusive, but it provides examples of available materials and training.

INFORMATION FOR INSURANCE PROFESSIONALS

THE BASICS FOR WRITING FLOOD INSURANCE	<ul style="list-style-type: none">• FloodSmart website for insurance professionals – https://Agents.FloodSmart.gov/• NFIP Flood Insurance Manual – https://go.usa.gov/xG5EW• NFIP Community Status Book – https://go.usa.gov/xG5E9• Increased Cost of Compliance web page and resources – https://go.usa.gov/xG5EP• Specific Rating Guidelines Manual provides the rules and rates for Submit-for-Rate risks – https://go.usa.gov/xG5EH• Elevation Certificate form and instructions – https://go.usa.gov/xG5m3
FLOOD MAPS AND INSURANCE OPTIONS	<ul style="list-style-type: none">• FEMA Map Service Center website to identify a property's flood zone – https://msc.fema.gov• FEMA Flood Map Changes Viewer website to compare effective maps to preliminary maps – http://msc.fema.gov/fmcv• Information Regarding Current Flood Map Change Activities Across the Nation – https://go.usa.gov/xG5mT• FEMA Letters of Map Change web page – https://go.usa.gov/xG5mW• Map Change Basic Information webpage for basic information on map changes – https://go.usa.gov/xG5mk• Lower-Cost Rating Option for Buildings Newly Mapped Into High-Risk Areas fact sheet – https://go.usa.gov/xG5mU• NFIP Grandfathering Rules for Insurance Agents fact sheet – https://go.usa.gov/xG5mP• Converting a Standard-Rated Policy to a Preferred Risk Policy fact sheet – https://go.usa.gov/xG5mm
FLOOD INSURANCE MARKETING	<ul style="list-style-type: none">• Interactive FloodSmart Cost of Flooding Tool (Downloadable) – https://agents.floodsmart.gov/marketing/pricing• Marketing Flood Insurance – https://agents.floodsmart.gov/index.php/marketing• Retaining Clients – https://agents.floodsmart.gov/index.php/retention• Flood Insurance Marketing Agent Field Guide – https://go.usa.gov/xpEkU• FloodSmart Resource Library for agents – https://agents.floodsmart.gov/Resource-Library• Lower-Cost Flood Insurance: The Preferred Risk Policy brochure – https://agents.floodsmart.gov/sites/default/files/preferred-risk-policy-homeowners-renters_fact-sheet_jul20.pdf



FEMA REGION 6: INSURANCE WORKSHOP RESOURCE GUIDE

TRAINING	<ul style="list-style-type: none">FEMA Training (search for course numbers below) – https://training.fema.gov			
	<table><tr><td>Training for Agents</td><td><ul style="list-style-type: none">Basic Agent Tutorial – IS-1101.bTheory of Elevation Rating – IS-1102Writing Commercial Exposures – IS1110.aCoastal Barrier Resources Act – IS-1113Insuring Condominiums – IS1108Claims Process for Agents – IS-1115Sales for Agents – IS-1116Severe Repetitive Loss for Agents – IS-1117</td></tr><tr><td>Training for Adjusters</td><td><ul style="list-style-type: none">NFIP Claims Review for Adjusters – IS-1104Introduction to Flood Claims – IS-1112Adjuster Customer Service – IS-1107Understanding Basement Coverage – IS1109.aIntroduction to Commercial Claims – IS-1111Adjusting RCBAP/Condo-Unit Owner Claims – IS-1114</td></tr></table> <ul style="list-style-type: none">NFIP Training Courses website (classroom, webinar, online) – https://nfipservices.floodsmart.gov/training	Training for Agents	<ul style="list-style-type: none">Basic Agent Tutorial – IS-1101.bTheory of Elevation Rating – IS-1102Writing Commercial Exposures – IS1110.aCoastal Barrier Resources Act – IS-1113Insuring Condominiums – IS1108Claims Process for Agents – IS-1115Sales for Agents – IS-1116Severe Repetitive Loss for Agents – IS-1117	Training for Adjusters
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INFORMATION FOR REAL ESTATE PROFESSIONALS

THE BASICS	<ul style="list-style-type: none">A Real Estate Professional's Guide to Discussing Flood Insurance fact sheet – www.fema.gov/sites/default/files/2020-08/fema_nfip_real-estate-guide_agents-brochure.pdfQuestions and Answers About Flood Insurance for Real Estate Professionals pamphlet – https://go.usa.gov/xG5ycNFIP website – www.FloodSmart.govFEMA Map Service Center website to identify a property's flood zone – https://msc.fema.govFEMA Flood Map Changes Viewer website to compare effective maps to preliminary maps – http://msc.fema.gov/fmcyInformation Regarding Current Flood Map Change Activities Across the Nation – https://go.usa.gov/xG5mTWindow to the Law: Flood Insurance & Disclosures: What You Need to Know Now video (by the National Association of Realtors) – www.nar.realtor/window-to-the-law/flood-insurance-and-disclosures
WHAT CLIENTS NEED TO KNOW	<ul style="list-style-type: none">Why Do I Need Flood Insurance brochure – https://go.usa.gov/xpEkNLower-Cost Flood Insurance: The Preferred Risk Policy brochure – https://agents.floodsmart.gov/sites/default/files/preferred-risk-policy-homeowners-renters_fact-sheet_jul20.pdf

FEMA REGION 6: INSURANCE WORKSHOP RESOURCE GUIDE

ADDITIONAL INFORMATION TO SHARE WITH PROPERTY OWNERS

FLOOD INSURANCE COVERAGES AND CLAIMS	<ul style="list-style-type: none">• NFIP website – www.FloodSmart.gov<ul style="list-style-type: none">◦ La página web oficial del Programa Nacional de Seguro contra Inundación – www.FloodSmart.gov/es/inicio• Why Do I Need Flood Insurance video – www.youtube.com/watch?v=bxta5hMm4QI• Why Do I Need Flood Insurance brochure – https://go.usa.gov/xpEkN<ul style="list-style-type: none">◦ ¿Por Qué Necesito un Seguro contra Inundación? (Why Do I Need Flood Insurance?) brochure – https://agents.floodsmart.gov/sites/default/files/why-do-i-need-flood-insurance-spanish_brochure_jul18.pdf• Your Homeowners Insurance Does Not Cover Flooding postcard – https://go.usa.gov/x7R3F<ul style="list-style-type: none">◦ Los Seguros De Vivienda No Cubren Inundaciones (Your Homeowners Insurance Does Not Cover Flooding) postcard – https://go.usa.gov/x7Rxa• NFIP Summary of Coverage pamphlet – https://go.usa.gov/x7R4Z• Lower-Cost Flood Insurance: The Preferred Risk Policy brochure – https://agents.floodsmart.gov/sites/default/files/preferred-risk-policy-homeowners-renters_fact-sheet_jul20.pdf<ul style="list-style-type: none">◦ Póliza de Riesgo Preferencial para Propietarios e Inquilinos (Preferred Risk Policy for Homeowners and Renters) brochure – https://go.usa.gov/x7R3f• Protect Your Home from Flooding brochure – www.fema.gov/sites/default/files/documents/fema_protect-your-home-from-flooding-brochure_2020.pdf• How to File A Claim infographic – https://go.usa.gov/x7R3H<ul style="list-style-type: none">◦ Cómo Presentar Una Reclamación del Seguro contra Inundaciones (How to File a Flood Insurance Claim) infographic – https://go.usa.gov/x7R36• Increased Cost of Compliance brochure – https://go.usa.gov/xG5yJ
FLOOD MAPS AND FLOOD MAP CHANGES	<ul style="list-style-type: none">• FEMA Map Service Center website to identify a property's flood zone – https://msc.fema.gov• FEMA Flood Map Changes Viewer website to compare effective maps to preliminary maps – http://msc.fema.gov/fmcv• Map Changes and Flood Insurance: What Property Owners Need to Know fact sheet – https://go.usa.gov/xpEke

ADDITIONAL RESOURCES FOR ALL PROFESSIONALS

TRAINING	<p>Visit the training web page and search for the below course numbers – https://training.fema.gov</p> <ul style="list-style-type: none">• EC Made Easy: Elevation Certificate Overview – IS-1105.a• Increased Cost of Compliance – IS1100.a• FEMA Mapping Changes – IS-1106.a <p>Elevation Certificate Training Video – www.youtube.com/playlist?list=PLRJw9u8nGNwP8sFZFMcyDqWNR1XnmzKpR</p> <p>Risk Rating 2.0 – Equity in Action – www.FEMA.gov/NFIPTransformation</p>
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FEMA REGION 6: INSURANCE WORKSHOP RESOURCE GUIDE

IMPORTANT CONTACTS

FEDERAL EMERGENCY MANAGEMENT AGENCY REGION VI	FEMA Region VI <i>Risk Analysis Branch Chief</i>	Ron Wanhanen Ronald.Wanhanen@fema.dhs.gov
	FEMA Region VI <i>Risk MAP Lead</i>	Diane Howe, CFM Diane.Howe@fema.dhs.gov 940-898-5171
	FEMA Region VI Floodplain Management and Insurance <i>Regional Flood Insurance Liaison</i>	Gilbert Giron, CFM Gilbert.Giron@fema.dhs.gov 940-383-7253
	NFIP: Bureau & Statistical Agent Regional Support Office <i>Regional Manager</i>	Tom Kustelski Thomas.Kustelski@associates.fema.dhs.gov 210-393-7857
FEMA	FEMA Mapping and Information eXchange (FMIX) <i>Contact a map specialist with questions about flood hazard mapping and floodplain management on behalf of property owners</i>	www.floodmaps.fema.gov/fhm/fmx_main.html 1-877-336-2627 (1-877-FEMA MAP) femamapspecialist@riskmapcds.com
	Office of the Flood Insurance Advocate (OFIA) <i>Advocates who provide education and guidance on all aspects of the NFIP</i>	www.fema.gov/flood-insurance/advocate
LOUISIANA NFIP STATE COORDINATOR	Louisiana Dept. of Transportation & Development <i>NFIP State Coordinator</i>	Cindy O'Neal 225-274-4354 coneal@dotdmail.dotd.state.la.us