



Biggert-Waters Flood Insurance Reform Act of 2012

Section 205 & 207: Understanding the Changes



BakerAECOM
An Integrated Production Team



Biggert-Waters 2012 (BW-12)

- Enacted July 6, 2012
- Reauthorizes the NFIP for five years through September 30, 2017
- Requires changes to all major components of the NFIP
- Provides for financial stability
- Ensures rates more accurately reflect the risk

H. R. 4348—512

TITLE II—FLOOD INSURANCE

Subtitle A—Flood Insurance Reform and Modernization

SEC. 100201. SHORT TITLE.

This subtitle may be cited as the “Biggert-Waters Flood Insurance Reform Act of 2012”.

SEC. 100202. DEFINITIONS.

(a) IN GENERAL.—In this subtitle, the following definitions shall apply:

(1) 100-YEAR FLOODPLAIN.—The term “100-year floodplain” means that area which is subject to inundation from a flood having a 1-percent chance of being equaled or exceeded in any given year.

(2) 500-YEAR FLOODPLAIN.—The term “500-year floodplain” means that area which is subject to inundation from a flood having a 0.2-percent chance of being equaled or exceeded in any given year.

(3) ADMINISTRATOR.—The term “Administrator” means the Administrator of the Federal Emergency Management Agency.

(4) NATIONAL FLOOD INSURANCE PROGRAM.—The term “National Flood Insurance Program” means the program established under the National Flood Insurance Act of 1968 (42 U.S.C. 4011 et seq.).

(5) WRITE YOUR OWN.—The term “Write Your Own” means the cooperative undertaking between the insurance industry and the Federal Insurance Administration which allows participating property and casualty insurance companies to write and service standard flood insurance policies.

(b) COMMON TERMINOLOGY.—Except as otherwise provided in this subtitle, any terms used in this subtitle shall have the meaning given to such terms under section 1370 of the National Flood Insurance Act of 1968 (42 U.S.C. 4121).

SEC. 100203. EXTENSION OF NATIONAL FLOOD INSURANCE PROGRAM.

(a) FINANCING.—Section 1309(a) of the National Flood Insurance Act of 1968 (42 U.S.C. 4016(a)) is amended by striking “July 31, 2012” and inserting “September 30, 2017”.

(b) PROGRAM EXPIRATION.—Section 1319 of the National Flood Insurance Act of 1968 (42 U.S.C. 4026) is amended by striking “July 31, 2012” and inserting “September 30, 2017”.

Sections 100205 and 100207 Impacts

Section 100205

Impacts pre-FIRM buildings:

- Non-Primary Residences
- Businesses
- Severe/Multiple Losses
- Newly purchased building or policy, lapsed policy

Implementation began
January 1, 2013

Section 100207

Impacts map change rating options

- Grandfathering
- Preferred Risk Policy Eligibility Extension

Not currently implemented –
targeted for late 2014

BW-12: EFFECTS ON INSURANCE

SECTION 100205

BW-12 Related Definitions

Pre-FIRM Building:

Built before the community's first Flood Insurance Rate Map became effective and not been substantially damaged or improved

Subsidized Rates:

Rates for pre-FIRM buildings that are in Zone D or in Zones A and V that are not rated with an elevation certificate.***

Full-risk Rates:

Rates for buildings that are elevation-rated and reflect the true flood risk.

Non-primary residence:

A building that will be lived in for less than 80% of the policy year by the policyholder.

***Except certain zones like A99 & AR**

****Except certain zones like unnumbered V**

Elevation Certificates (ECs)

- **ECs needed for rating in Zones A & V**
 - Exceptions:
 - Unnumbered V, A99, AR
 - Zone AO if Certificate of Compliance is provided by community official
 - SFHA properties still qualifying for pre-FIRM rating
- **ECs completed by licensed surveyor, architect, engineer**
 - Homeowners can complete if unnumbered Zone A & AO
- **Existing EC can be used if no improvements to structure**
 - Photos may be needed
 - Provide updated FIRM information if changed
 - Vertical datum may have changed

What's Changing for Pre-FIRM

- **Subsidized rates to be *phased out***
 - Non-primary residences
 - Business properties
 - Severe repetitive loss properties (1-4 family residences), and properties where claims payments exceed fair market value
- **New policies to be *issued at full-risk rates***
 - After the sale/purchase of a property
 - After a lapse in insurance coverage
 - After substantial damage/improvement
 - For properties uninsured as of BW-12 enactment

Note: Post-FIRM buildings and buildings in Zone B, C, X are unaffected

Phase Out of Subsidized Rates

Rates increase 25% per year *until* they reflect full-risk rate

Effective January 1, 2013

- **Pre-FIRM non-primary residences in Zone D and SFHAs (except AR & A99)**



Phase Out of Subsidized Rates

Rates increase 25% per year
until they reflect full-risk rate

Effective October 1, 2013

- Pre-FIRM **Commercial*** buildings in Zone D and SFHA (except AR & A99)

**Increase applies to all non-residential*



Phase Out of Subsidized Rates

Rates increase 25% per year
until they reflect full-risk rate

Effective October 1, 2013

- Pre-FIRM **repetitively flooded** buildings in Zone D and SFHA (except AR & A99)
 - Severe Repetitive Loss properties of 1-4 families
 - Buildings with cumulative flood insurance payments that meet or exceed fair market value



Severe Repetitive Loss Definition

- 2 losses within a 10-year period exceeding the market value of the building, or
- 4 or more claims over \$5,000 each in a 10-year period



Determining Full-Risk Rate

- Obtain an Elevation Certificate (EC)
- Ask their insurance agent to rate using EC
- Estimate when 25% Phase-in = Full-Risk Premium

Example 1*: LFE-BFE = -3' Full-Risk Premium = \$7,922



Example 2*: LFE-BFE = 0' Full-Risk Premium = \$1,722

RATE USING FULL-RISK RATES!

*Pre-FIRM Zone AE, Slab, Secondary Home, \$200K/\$80K (Building/Contents); Oct 2013

Direct Move to Full-Risk Rates

For pre-FIRM buildings in Zone D and SFHA (except AR & A99)

As of October 1, 2013

- After the purchase of a property after **7/5/2012**
- When a new policy is effective after **7/5/2012**
- After a policy lapse after **10/3/2012**
- After refusal of a mitigation assistance offer after **7/5/2012**

Renewal letters are being sent



NATIONAL FLOOD INSURANCE PROGRAM NOTICE REGARDING YOUR POLICY RENEWAL

<Date>

<Named Insured>

Policy # < >

Mailing Address: < >

Property Address: < >

IMPORTANT – YOUR ACTION IS REQUIRED

A RENEWAL OFFER WILL NOT BE MADE FOR YOUR FLOOD INSURANCE POLICY

The Biggert-Waters Flood Insurance Reform Act of 2012 eliminates subsidized¹ premium rates and mandates a building's full-risk premium rate be applied to the following National Flood Insurance Program (NFIP) policies:

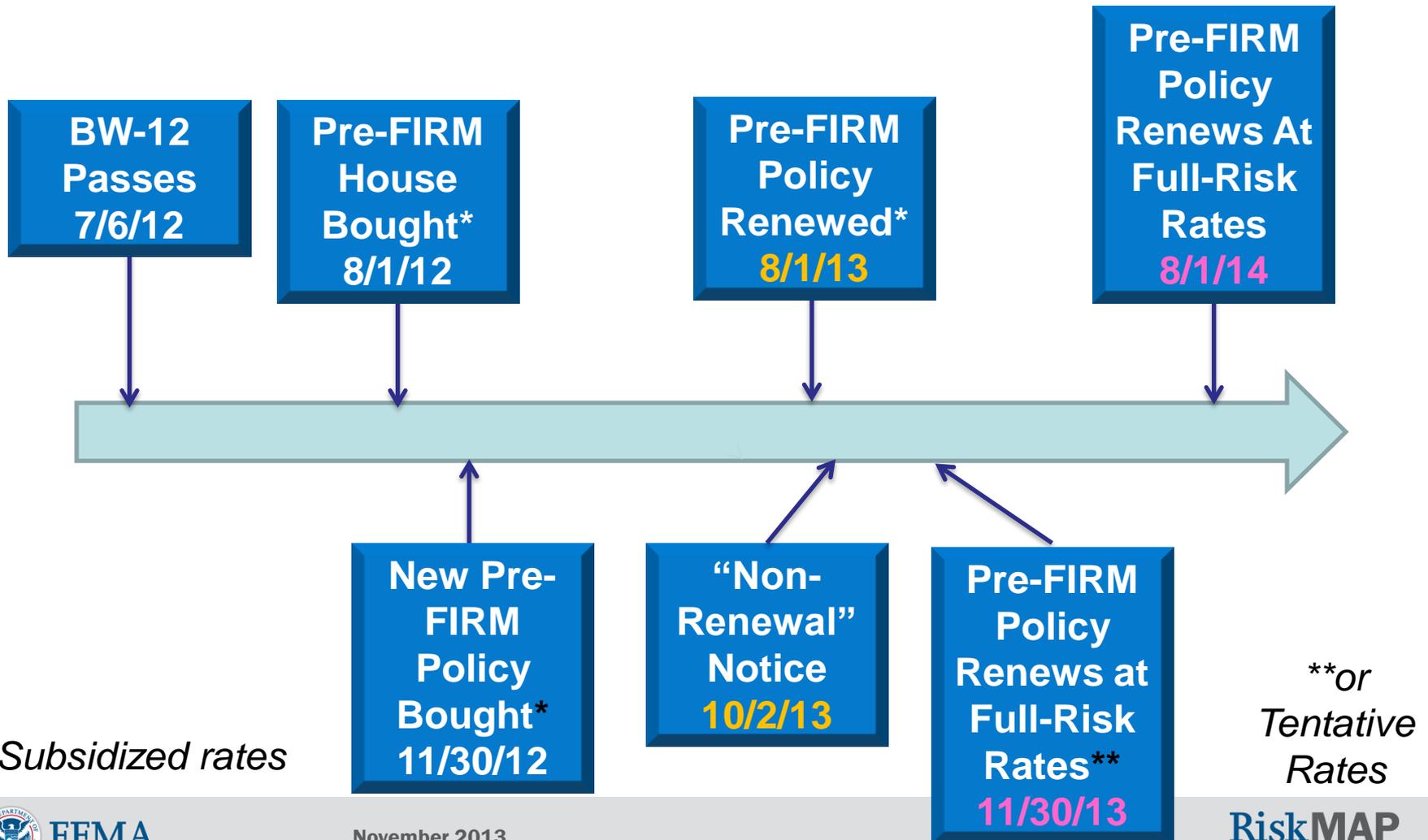
- New policies written with an effective date on or after July 6, 2012
- Policies written as new business, or existing policies assigned to a new owner as a result of a property purchase on or after July 6, 2012
- Policies that have lapsed and been reinstated on or after October 4, 2012.

Our records indicate that your flood insurance policy receives NFIP subsidized premium rates, but is no longer eligible for those rates because it meets one of the above criteria. Since the subsidized rates used to determine the premium for your expiring policy are no longer available, a renewal bill cannot be provided without additional information.

To maintain NFIP coverage, your agent must complete a Renewal Application using full-risk premium rates. To determine the full-risk premium rates, you must provide your agent with the information and supporting documentation listed below, which was not required at the time your original policy was issued. You and your agent must submit this documentation and information for submission to and receipt by the insurer within 30 days of the expiration date shown on your policy.

- An Elevation Certificate for Flood Insurance.²
- Clear exterior photographs of the front and back of the building to be insured.
- A Renewal Application completed and signed by your agent.
- The annual premium determined with full-risk premium rates or tentative premium rates.

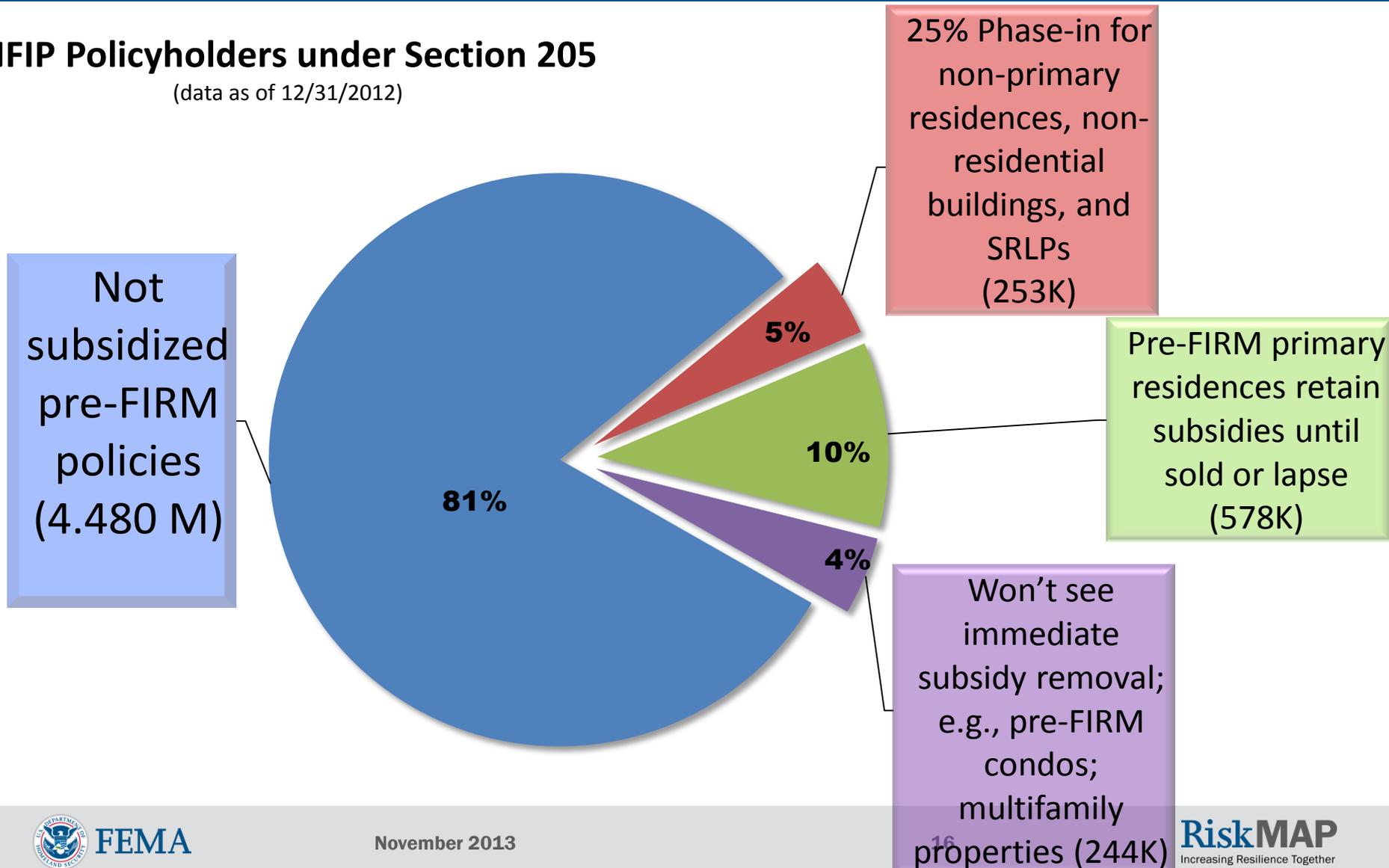
Full-Risk Rate Example Timeline



Who Is/Isn't Affected By 205

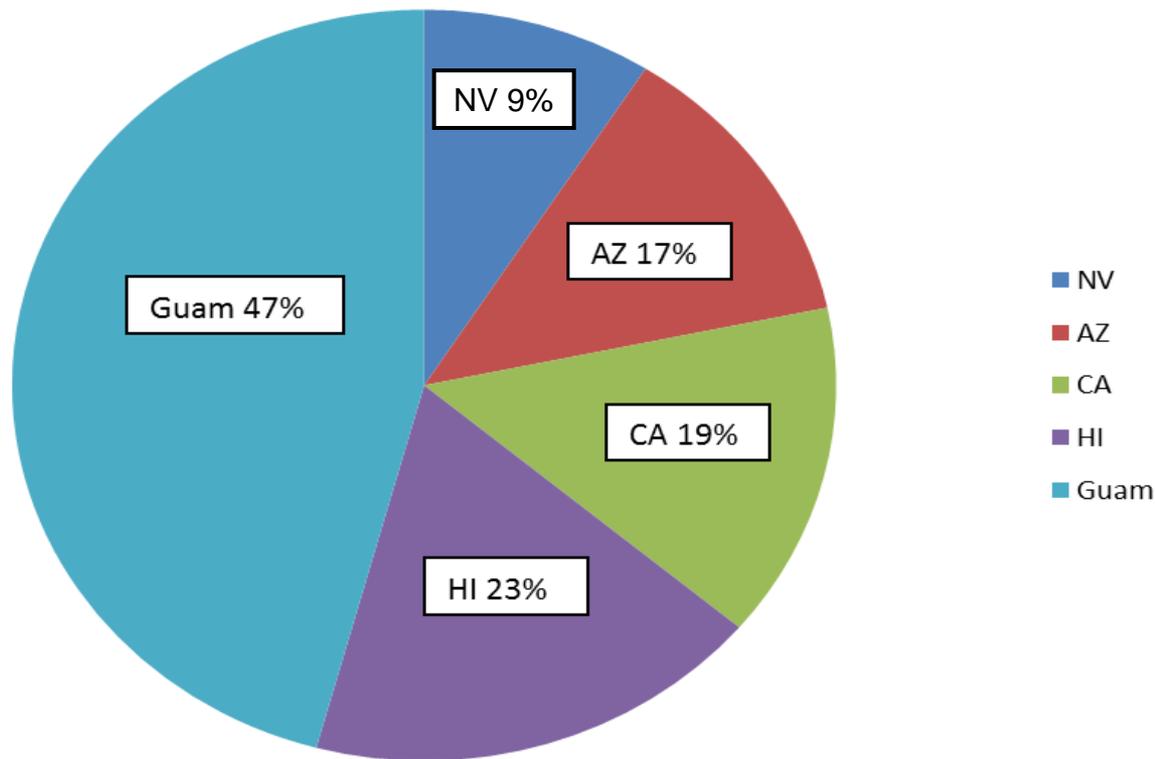
NFIP Policyholders under Section 205

(data as of 12/31/2012)



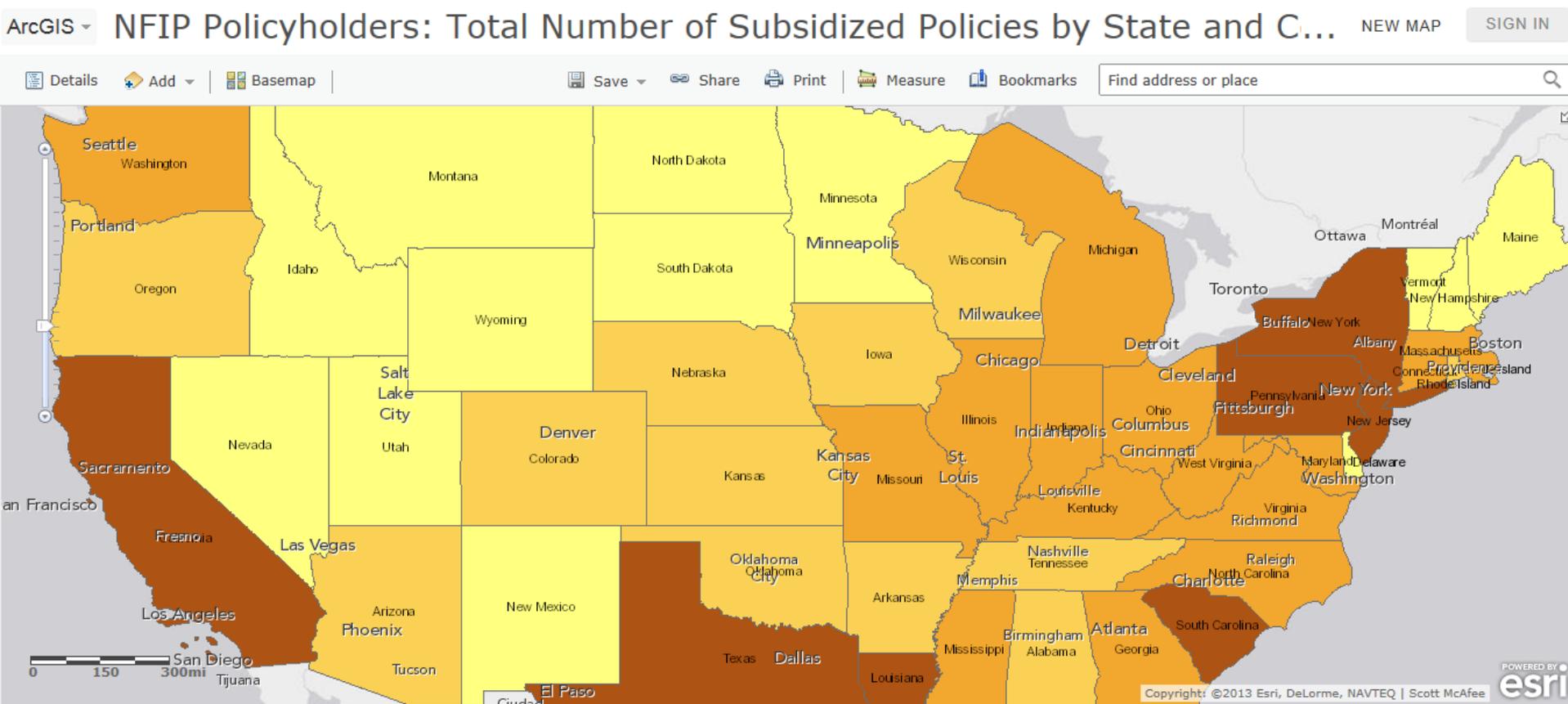
Section 205– Region IX Impact

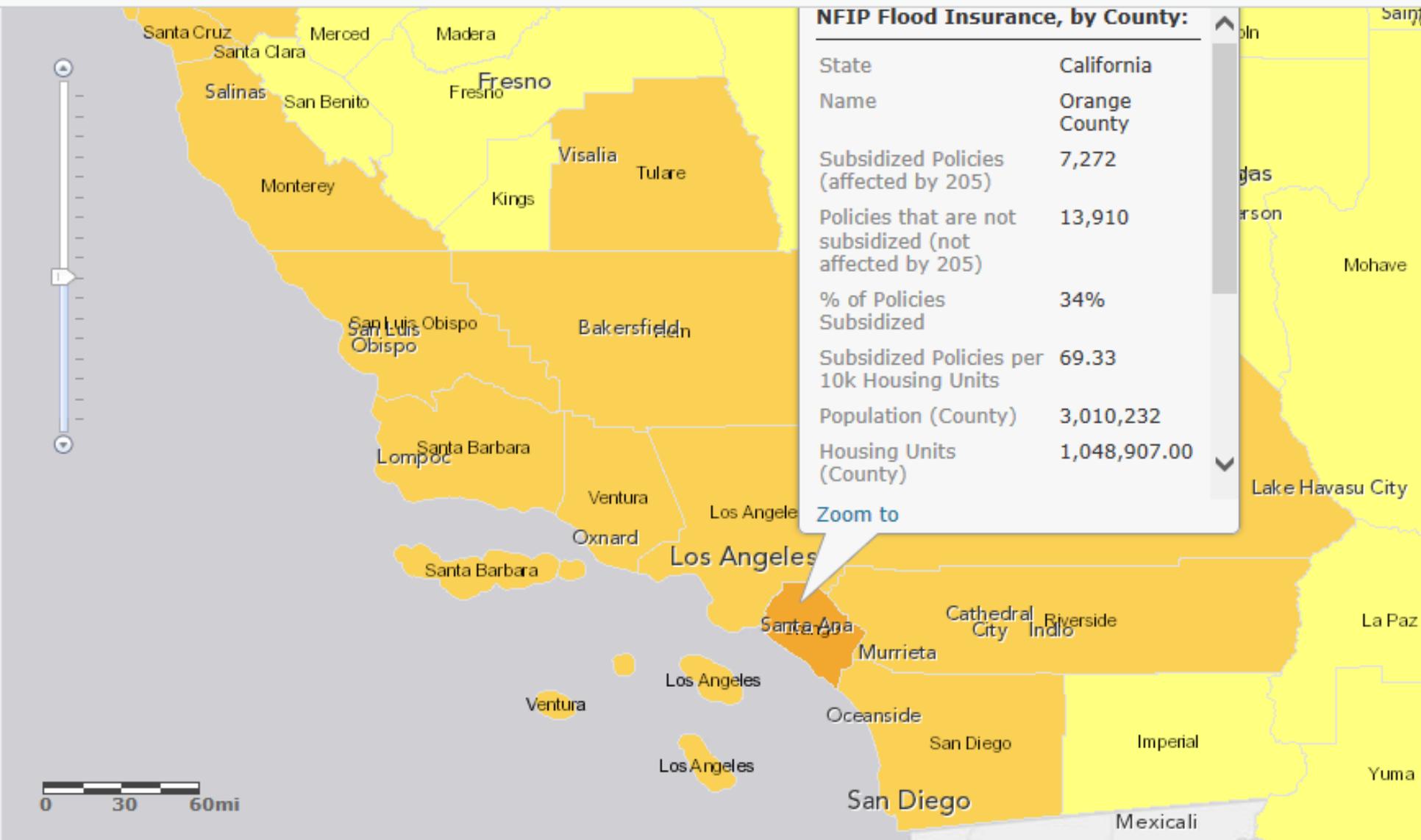
**Region IX BW 12 Percentage Impacted -
Section 205**



How Is Your Community Affected?

<http://bit.ly/15FuKbQ>





Section 205 Summary

For pre-FIRM subsidized-rated buildings in Zone D or SFHA (except Zone AR and A99):

■ **25% Phase-in:**

- non-primary residences,
- non-residential, and
- SRL/repeated loss buildings

■ **Full-risk rate:**

- newly purchased building,
- newly purchased policy, and
- lapsed policy



Section 205 Summary

For pre-FIRM subsidized-rated primary residences in Zone D or SFHA (except Zone AR and A99) are not affected

unless/until:

- Building is sold
- Purchase a new policy
- Policy lapses
- Severe/repeated flood losses

**▪ Note: Rates went up 16-17%
(Post-FIRM buildings and buildings in NSFHA
are not impacted by Section 205)**



BW-12: EFFECTS ON INSURANCE

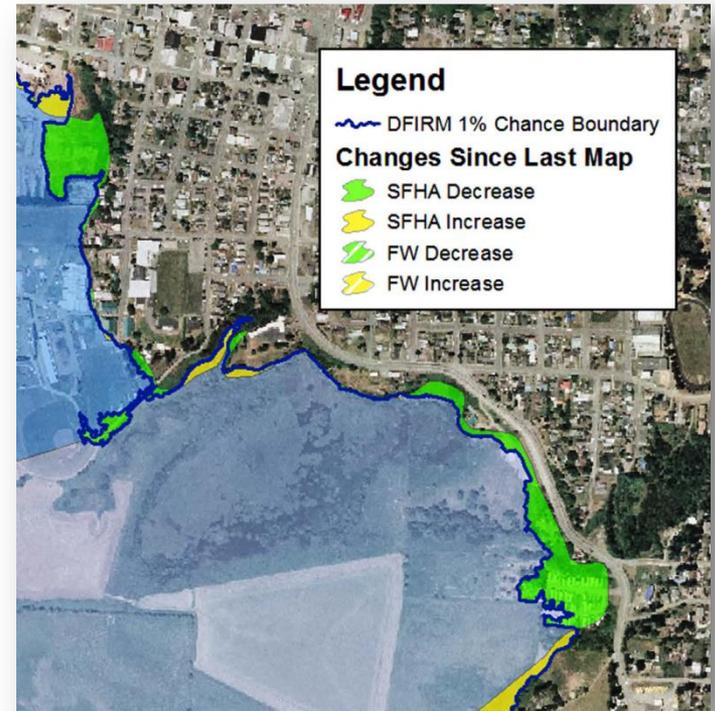
SECTION 100207

What About Grandfathering?

Per Section 100207, Grandfathering will be phased out

- Phase-in to full-risk rates at 20% a year for 5 years
- Implementation anticipated in late 2014, at the earliest
- PRP Eligibility Extension (PRP-EE) will most likely be phased out.

Note: PRP-EE rates went up 19% starting October 1, 2013



Implementation of 100207

- **How:** ?
- **When:** ?
- **What:** ?

**REDUCE THE RISK.
REDUCE THE RATE.**

Options & Actions

- **Property Owners (and insurance agents)**
 - Identify what full-risk rate is; get an EC
 - Look into effect of higher deductibles
 - Look into rate-reducing mitigation actions; e.g.,



Reduce the Risk. Reduce the Rate

- As building elevations go up, premiums can drop

**PREMIUM AT 4 FEET BELOW
BASE FLOOD ELEVATION**

\$9,500/year
\$95,000/10 years



**PREMIUM AT
BASE FLOOD ELEVATION**

\$1,410/year
\$14,100/10 years



**PREMIUM AT 3 FEET ABOVE
BASE FLOOD ELEVATION**

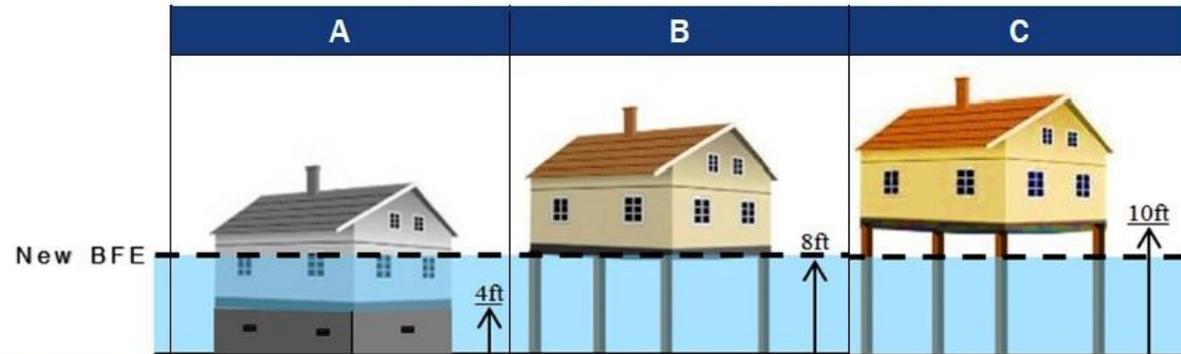
\$427/year
\$4,270/10 years



Zone AE Rates Effective October 1, 2012

Reduce the Risk. Reduce the Rate

Coastal High Hazard Area: Zone VE



	A	B	C
Home Elevation	4ft	8ft	10ft
Total Cost of Foundation	\$18,000	\$29,000	\$30,000
Increase in Monthly Mortgage Payment	n/a	\$49*	\$54*
Annual Flood Insurance Premium (Coastal High Hazard Area: Zone VE)	\$31,500	\$7,000	\$3,500
Monthly Cost (Mortgage Increase + Flood Insurance)	\$2,625	\$632	\$346
Months to Recover Foundation Cost	n/a	14	13
Savings Over 10 Years	n/a	\$239,160**	\$273,480**
Peace of Mind	☹️	😊	😊

\$2,279 per month savings compared to the current BFE

*Based on the additional expense, compared to Scenario A, of elevating a home from the current BFE to the new BFE.

**Based on a lower flood insurance premium, compared to Scenario A, minus an increase in monthly mortgage payment.

Options & Actions

Real Estate Professionals

- Know if the building for sale/purchase is pre- or post-FIRM and if in SFHA or Zone D
- If pre-FIRM in SFHA, provide/ask for the full-risk rated premium if interested in selling/buying
 - As of 01/14/2014, Qualifying Mortgages must meet a 43% Debt-To-Income Ratio
- Know if map study in area is occurring and potential change (mapped in/out of SFHA)



Options & Actions

■ Communities

- Join CRS/Increase CRS Rating
- Be aware of potential mitigation grants
- Provide technical advice
 - Elevation Certificates
 - Building/Rebuilding to reduce flood risk



Example Messaging



RESOURCES



What are you looking for?



[Before, During & After a Disaster](#)

[Hurricane Sandy, Apply for Assistance, Disaster Declarations](#)

[Tools, Teams, Individual & Public Assistance](#)

[Grants, How to Help, Private Sector, Think Tank](#)

[News Releases, Social Media, Mobile, Data Feeds](#)

[Offices, Careers, Employee Info, Policies, FAQs](#)

[Home](#) > [Plan, Prepare & Mitigate](#) > [Protecting Homes](#) > [Flood Insurance](#) >

[Flood Insurance Reform Act of 2012](#)

Follow FEMA:



→ [Safer, Stronger, Protected Homes & Communities](#)

↓ [Protecting Homes](#)

[Atlantic Ocean Coastal Information](#)

[Coastal Flood Risk Resources](#)

[Gulf of Mexico Coastal Information](#)

▼ [Flood Insurance](#)

▶ [Flood Insurance Library](#)

• [Flood Insurance Reform Act of 2012](#)

Flood Insurance Reform Act of 2012

[+ Share/Email This Page](#)

In July 2012, the U.S. Congress passed the Biggert-Waters Flood Insurance Reform Act of 2012 (BW-12) which calls on the Federal Emergency Management Agency (FEMA), and other agencies, to make a number of changes to the way the National Flood Insurance Program (NFIP) is run. Some of these changes already have occurred, and others will be implemented in the coming months. Key provisions of the legislation will require the NFIP to raise rates to reflect true flood risk, make the program more financially stable, and change how Flood Insurance Rate Map (FIRM) updates impact policyholders. The changes will mean premium rate increases for some—but not all—policyholders over time. Homeowners and business owners are encouraged to learn their flood risk and talk to their insurance agent to determine if their policy will be affected by BW-12.

[BW-12 Overview](#) | [BW-12 Instructional Videos](#) | [Pre-FIRM Subsidy Removal](#) | [Building and Rebuilding Information for Home and Business Owners](#) | [Information for Real Estate Professionals](#) | [Information for the Insurance Industry](#) | [Information for State and Local Officials](#) | [Other](#)

BW-12 Overview

Website Resources include:

- Overview
- General BW-12 Information
- Information for Real Estate & Insurance Professionals
- Information for State & Local Officials
- Information for Home & Business Owners
- Instructional Videos

BW-12 QUICK >>>
FEMA

Subsidized Pre-FIRM Buildings in Special Flood Hazard Areas (SFHAs)

	Pre-FIRM Primary or Non-primary Residence or Business	Pre-FIRM Residence or Business With a	Pre-FIRM Primary Residence	Pre-FIRM Non-primary Residence	Pre-FIRM Severe Repetitive Loss or Cumulative Payments Exceeding Fair Market Value	Pre-FIRM Business**
Policy Effective Date	Policy first in effect on or after July 6, 2012*	Pol aft				Policy in effect before 12
Premium Change (when and how)	October 1, 2013: • Immediate shift to fullrisk rates • Tentative rates available for 1 year • Elevation Certificate required Future: Increases based on actuarial analysis and the Reserve Fund	0 • •				1, 2013: percent premium at renewal on Certificate d to determine k rate
Map Changes	FEMA is still analyzing th revised, or updated FIRM For now, grandfathering					ent annual e until full-risk are reached

CHANGES TO FLOOD INSURANCE RATES >>>
WHAT THEY ARE AND HOW TO EXPLAIN THEM

The National Flood Insurance Program is changing. The Biggert-Waters Flood Insurance Reform Act of 2012 (BIFIR) reauthorized the National Flood Insurance Program (NFIP) and outlined reforms to make the program more sustainable, including the removal of long-standing subsidies. The first phase of rate increases built before the community adopted its first Flood Insurance Rate Map (FIRM). Many of these policyholders historically have paid subsidized rates that do not reflect the property's true risk.

WHO PAYS SUBSIDIZED RATES?
Roughly 20 percent of all NFIP policies are calculated using subsidized rates. Most of these policies are pre-FIRM properties—buildings constructed before the community adopted its first FIRM—in high-risk areas (Zones A and V) and being phased out and eliminated by BW 12.

HOW AND WHEN WILL INCREASES TAKE PLACE?
Beginning October 1, 2013, pre-FIRM subsidized rates change as outlined below:
Premiums are increasing 25 percent each year until reaching full-risk rates for:

- Severe Repetitive Loss properties
- Properties with cumulative paid flood losses exceeding fair market value
- Non-primary residences (increase began January 1, 2013)
- Businesses/non-residential buildings

Policies are written or renewed at full-risk rates for:

- Property purchased on or after July 6, 2012
- New policies effective on or after July 6, 2012
- Lapsed policies reinstated on or after October 4, 2012

 Owners of primary residences that do not fit any of the categories above can keep their subsidized rates as long as they own the property, but full-risk rates will apply for the next owner.

FROM SUBSIDIZED RATES TO ELEVATION RATING
As subsidies are removed, Elevation Certificates (ECs) ultimately will be necessary for all pre-FIRM property owners in high-risk areas. Policyholders should get one as soon as they can to lower their full-risk rates calculated using the EC could be lower than the pre-FIRM subsidized rates. If so, the policy can be adjusted to reflect the lower price. If the full-risk rate is higher, you can continue to use the subsidized rates. The required timing for obtaining an EC will vary.

- Required for most purchases/renewals: Policyholders moving directly to full-risk rates as listed above.
- Recommended for next renewal: Policyholders beginning 25 percent annual increases. The EC is necessary to determine when the increases will reach the full-risk rate.
- Recommended in the future: Policyholders keeping their subsidy. The EC is necessary to calculate the full-risk rate the current policyholder will pay if losing a subsidy or the rate a new owner will pay if the building is sold.

More BW-12 Resources



Call toll free: 1-888-379-9531 or have us call you

Search FloodSmart.gov

- HOME
- FLOODING & FLOOD RISKS
- ABOUT THE NATIONAL FLOOD INSURANCE PROGRAM
- RESIDENTIAL COVERAGE
- COMMERCIAL COVERAGE
- PREPARATION & RECOVERY
- RESOURCES
 - > Agent Site
 - > Agent Locator
 - > Biggert-Waters Reform Act of 2012
 - > Community Rating System
 - > Community Resources
 - > File Your Claim
 - > Frequently Asked Questions
 - > Glossary
 - > Flood Facts
 - > Media Resources
 - > Toolkits
 - > Email Updates



Biggert-Waters Reform Act of 2012

Provisions of the Biggert-Waters Flood Insurance Reform Act of 2012 (BW-12) require the NFIP to raise insurance rates for some older properties in high-risk areas to reflect true flood risk.

The affected properties are among those built before the community joined the NFIP and adopted its first Flood Insurance Rate Map (FIRM). Communities began joining the NFIP in the late 1980s. To find out when your community joined, contact your local floodplain manager. Properties built before that date and not improved since are known as "pre-FIRM."

Many of the pre-FIRM properties in high-risk areas do not meet current standards for construction and elevation, and they have been receiving subsidized rates that do not reflect their actual risk. The subsidized rates are being eliminated in some cases, as noted in the chart below. Some current policyholders and all future policyholders owning pre-FIRM properties in high-risk areas will pay rates based on their full risk of flood damage. However, most NFIP-insured properties (80 percent or more) are not affected by the changes.

HOW PROPERTIES AND POLICIES ARE AFFECTED BY SUBSIDY CHANGES

For These Pre-FIRM Properties With Newly Issued Policies	Subsidized Rates Are Eliminated
Recently purchased pre-FIRM buildings in high-risk areas	Policies for newly purchased pre-FIRM buildings are issued at full-risk rates. Policies that were issued at subsidized rates for pre-FIRM buildings purchased on or after 7/6/2012 renew at full-risk rates starting 10/1/2013.
Policies issued for the first time on buildings in high-	New policies are issued at full-risk rates. Pre-FIRM subsidized policies first in effect on or after 7/6/2012

One-Step Flood Risk Profile

HOW CAN I GET COVERED?

- Rate your risk
- Estimate your premiums
- Find an agent

Address:

City:

State:

Zip code:

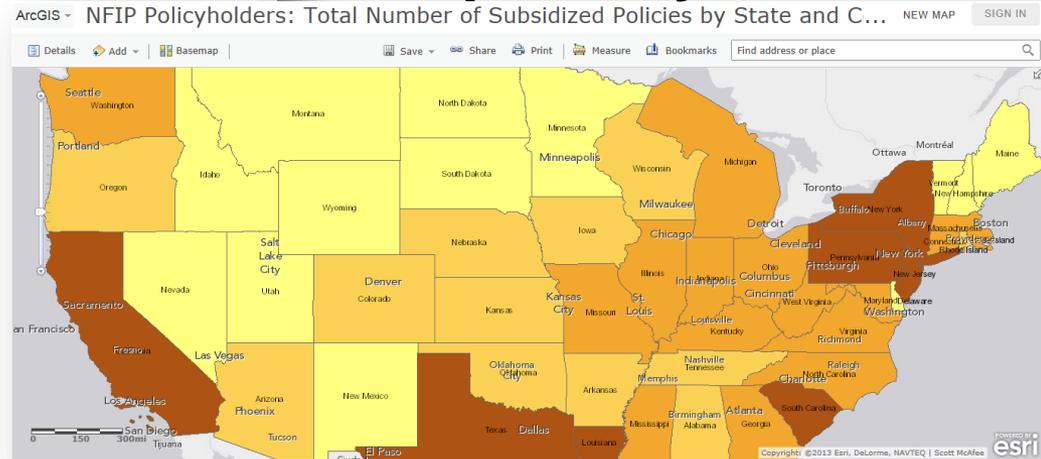
Residential? Yes No

GO!

[Privacy Policy](#)

www.FloodSmart.gov

<http://bit.ly/15FuKbQ>



LATEST NEWS

[California Flood Preparedness Week](#) is November 4-9. Whether due to wildfires or snowmelt, see how much a flood could **cost** you.

Find out more about the Preferred Risk Policy Eligibility Extension. [Learn More](#) >

Typically, there is a 30-day waiting period on new flood insurance policies.

Other Resources- www.FloodSmart.gov/Partners

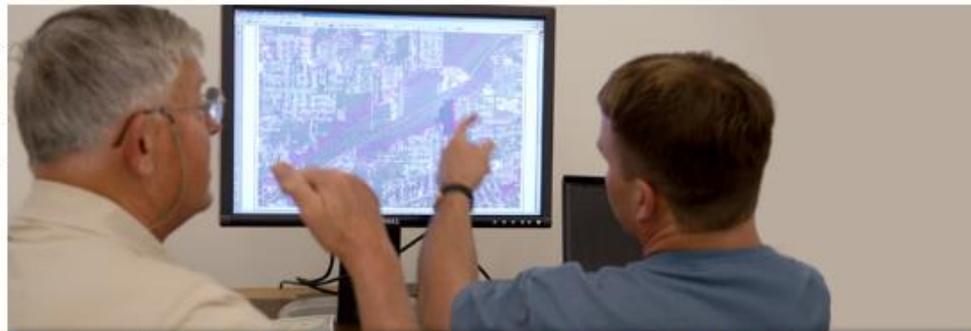


Call toll free: 1-888-379-9531 or have us call you

Search FloodSmart.gov

- HOME
- FLOODING & FLOOD RISKS
- ABOUT THE NATIONAL FLOOD INSURANCE PROGRAM
- RESIDENTIAL COVERAGE
- COMMERCIAL COVERAGE
- PREPARATION & RECOVERY

Community Resources



GET STARTED FLOODING & YOUR COMMUNITY TOOLS & RESOURCES SPREAD THE WORD

- RESOURCES
 - > Agent Site
 - > Agent Locator
 - > Biggert-Waters Reform Act of 2012
 - > Community Rating System
 - > Community Resources
 - > File Your Claim
 - > Frequently Asked Questions
 - > Glossary
 - > Flood Facts
 - > Media Resources
 - > Toolkits
 - > Email Updates

LATEST NEWS

[California Flood Preparedness Week](#) is November 4-9. Whether due to wildfires or snowmelt, see how much a flood could **cost** you.

Find out more about the Preferred Risk Policy Eligibility Extension. [Learn More](#)

Typically, there is a 30-day waiting period on new flood insurance policies.

TOOLS & RESOURCES

FloodSmart offers a range of resources, including interactive tools, widgets, toolkits, and materials, you can use to educate Americans about the impact of flooding and what they can do to protect themselves. Help connect individuals to the information they need to make informed decisions by sharing these resources via your website, blog, social networks, and other communication channels.

View All

Interactive Tools & Banners Materials Toolkits Videos Widgets

Cost of Flooding



Include this tool on your website to educate individuals about the high cost of a flood to a home.

LAUNCH TOOL

SHARE THIS TOOL



HOW ARE YOU MAKING YOUR COMMUNITY FLOODSMART?

We are always looking to hear from individuals, communities, and organizations. Tell us what you are doing to prepare your community for flooding so that we can share your story with others.

EMAIL US



RiskMAP
Increasing Resilience Together

Other Resources- www.FloodSmart.gov/CRS

Call toll free: 1-888-379-9531 or have us call you



Search FloodSmart.gov

HOME

FLOODING & FLOOD RISKS

ABOUT THE NATIONAL FLOOD INSURANCE PROGRAM

RESIDENTIAL COVERAGE

COMMERCIAL COVERAGE

PREPARATION & RECOVERY

RESOURCES

- > Agent Site
- > Agent Locator
- > [Sloquet-Waters Reform Act of 2012](#)
- > Community Rating System
- > Community Resources
- > File Your Claim
- > Frequently Asked Questions
- > Glossary
- > Flood Facts
- > Media Resources
- > Toolkits
- > Email Updates

LATEST NEWS

[California Flood Preparedness Week](#) is November 4-9. Whether due to wildfires or snowmelt, see how much a flood could [cost](#) you.

Find out more about the Preferred Risk Policy Eligibility Extension. [Learn More](#) ▶

Typically, there is a 30-day waiting period on new flood insurance policies.

Community Rating System (CRS)



[ABOUT CRS](#) [WHY JOIN THE CRS](#) [CRS NEWS](#) [CRS RESOURCES](#) [CONTACT CRS](#)

ABOUT CRS

The National Flood Insurance Program's (NFIP's) Community Rating System (CRS) is a voluntary incentive program that recognizes communities for implementing floodplain management practices that exceed the Federal minimum requirements of the NFIP to provide protection from flooding.

In exchange for a community's proactive efforts to reduce flood risk, policyholders can receive reduced flood insurance premiums for buildings in the community. These reduced premiums reflect the reduced flood risk resulting from community efforts toward achieving the three CRS goals:

1. Reduce flood damage to insurable property
2. Strengthen and support the insurance aspects of the NFIP
3. Encourage a comprehensive approach to floodplain management

[How the CRS Works](#) [CRS Communities](#) [CRS Creditable Activities](#) [CRS FAQs](#)

Participation in the Community Rating System (CRS) is voluntary. By participating, communities earn credit points that determine classifications. There are 10 CRS Classes: Class 1 requires the most credit points and provides the largest flood insurance premium reduction (45 percent), while Class 10 means the community does not participate in the CRS or has not earned the minimum required credit points, and residents receive no premium reduction. The CRS Classes are based on completion of 19 creditable activities organized into 4 categories:

1. Public Information
2. Mapping and Regulations
3. Flood Damage Reduction



HOW ARE YOU MAKING YOUR COMMUNITY FLOODSMART?

We are always looking to hear from individuals, communities, and organizations. Tell us what you are doing to prepare your community for flooding so that we can share your story with others.

[EMAIL US](#)



Other Resources

- Region IX Mapping Website

www.R9MAP.org

Region IX Newsletters

- NFIP Bulletins

www.NFIPiService.com

- Elevation Certificate

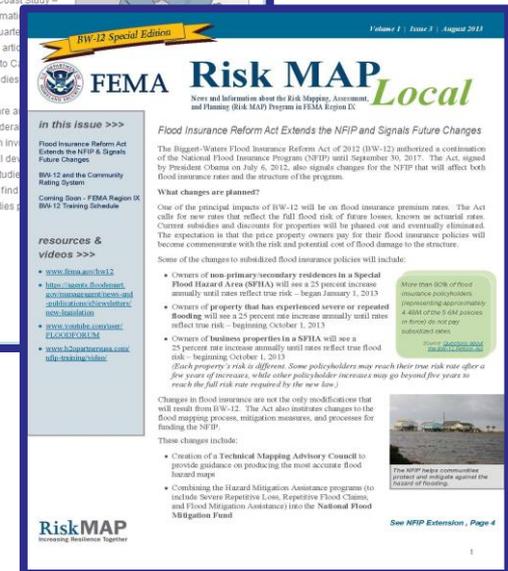
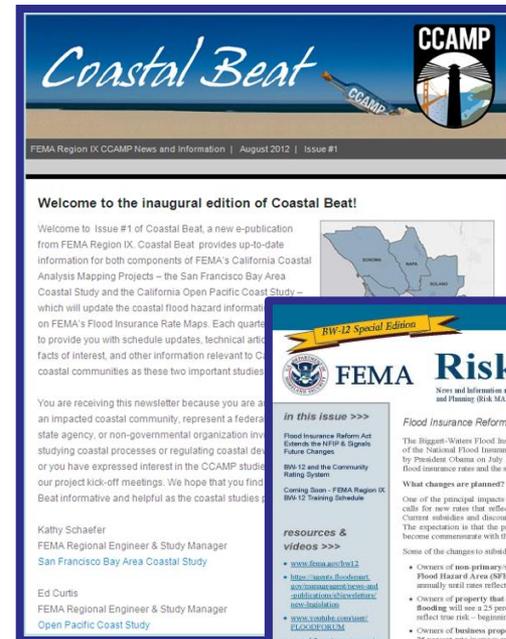
www.FEMA.gov/media-library/assets/documents/160?id=1383

- EC Made EZ Training Video

www.youtube.com/watch?v=BHvQg0jqLmc

- Today's PowerPoint

www.r9map.org/Pages/Professional-Development.aspx



Questions & Contact Information



Edie Lohmann

FEMA

NFIP Insurance Specialist

510-627-7235 Desk

Edith.Lohmann@fema.dhs.gov

Bruce A. Bender

Consultant to BakerAECOM

480-368-1223

BABender@cox.net



FEMA