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Flood Insurance Rate Map Changes - Middlesex County

Informational Meeting
February 24, 2009
4:30 – 6:00

Citywide Senior Center
806 Massachusetts Avenue
Cambridge, MA



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Flood Facts

- NFIP program is a federal government program designed to reduce the financial burden to the general taxpayer of flood related disasters
- 5.5 million policies in force countrywide
- Over \$1 trillion in insurance coverage
- 70-80% of all natural disasters are flood related



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Flood Facts

- 40% of the population believe their homeowners policy covers them for flood insurance
- 90% are more concerned about a fire than a flood
- 22% do not know where to purchase flood insurance

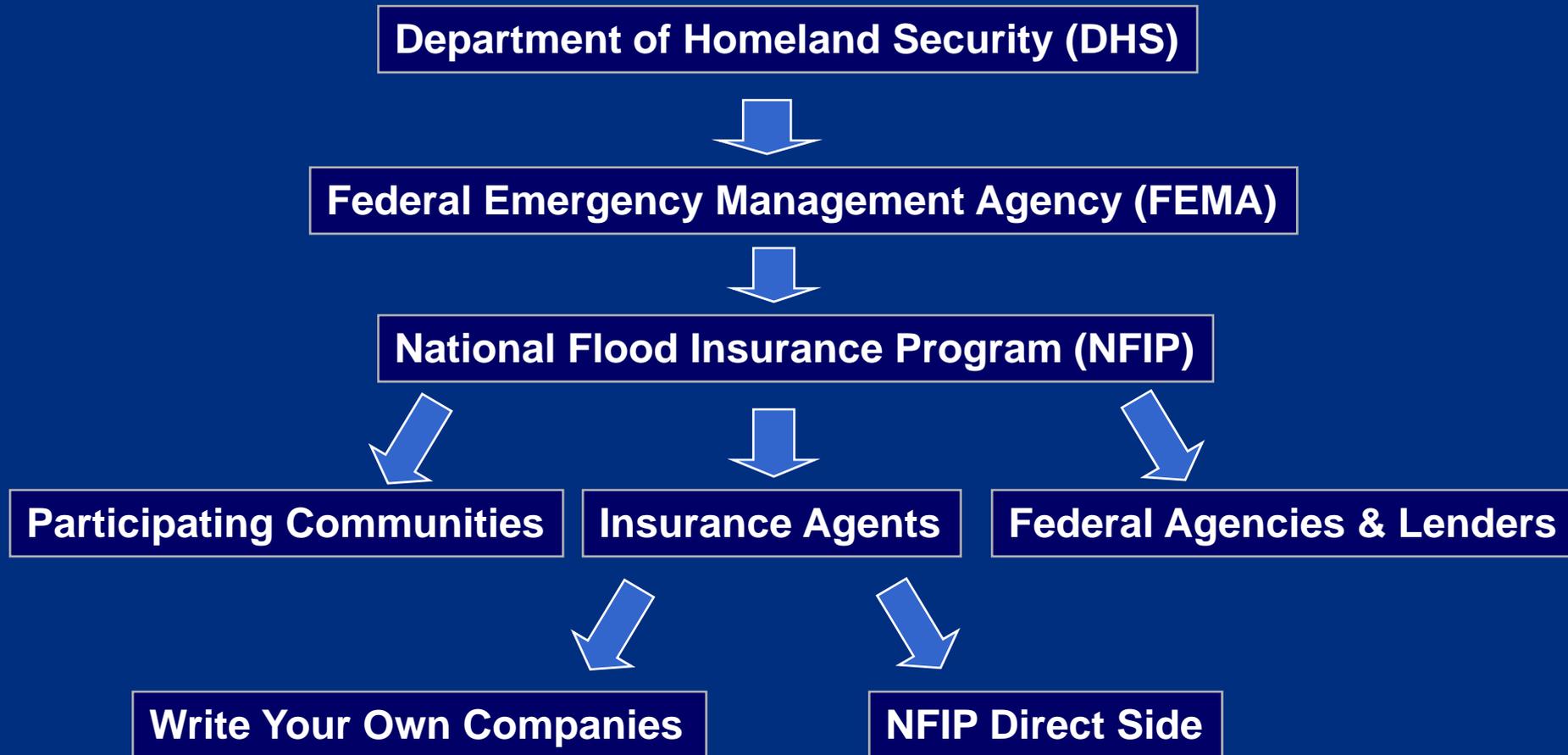


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How Are We Organized



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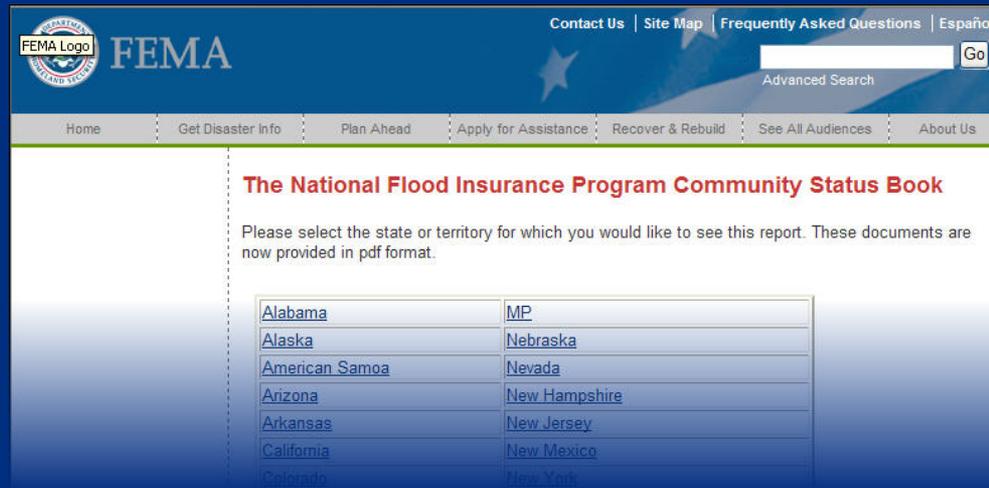
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Community Participation

Communities agree to adopt FEMA's floodplain management laws, ordinances and flood maps as a condition of participating in the National Flood Insurance Program.

Countrywide Community Status List:

<http://www.fema.gov/fema/csb.shtm>



The screenshot shows the FEMA website interface. At the top, there is a navigation bar with links for "Contact Us", "Site Map", "Frequently Asked Questions", and "Español". The FEMA logo is prominently displayed on the left. Below the navigation bar, there is a search bar with a "Go" button and the text "Advanced Search". A secondary navigation bar contains links for "Home", "Get Disaster Info", "Plan Ahead", "Apply for Assistance", "Recover & Rebuild", "See All Audiences", and "About Us". The main content area features the heading "The National Flood Insurance Program Community Status Book" in red. Below this heading, a message states: "Please select the state or territory for which you would like to see this report. These documents are now provided in pdf format." A table of links is provided for selection:

Alabama	MP
Alaska	Nebraska
American Samoa	Nevada
Arizona	New Hampshire
Arkansas	New Jersey
California	New Mexico
Colorado	New York



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Maximum Limits Available

Building Coverage	Emergency Program	Regular Program
Residential	35,000	250,000
Non-residential	100,000	500,000
Contents Coverage		
Residential	10,000	100,000
Non-residential	100,000	500,000



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Community Rating System

- Provides incentives to a community for doing activities over minimum requirements
- To develop extra measures to provide protection from flooding
- To promote awareness of the NFIP
- Accounts for 67% of the NFIP policy base with over 1,038 communities participating in the CRS program nationwide



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CRS Premium Discounts in SFHAs

Class	Discount
9	5%
8	10%
7	15%
6	20%
5	25%
4	30%
3	35%
2	40%
1	45%



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Acts of Congress



- National Flood Insurance Act of 1968
- Flood Disaster Protection Act of 1973
- National Flood Insurance Reform Act of 1994
- Flood Insurance Reform Act of 2004
- New legislation pending



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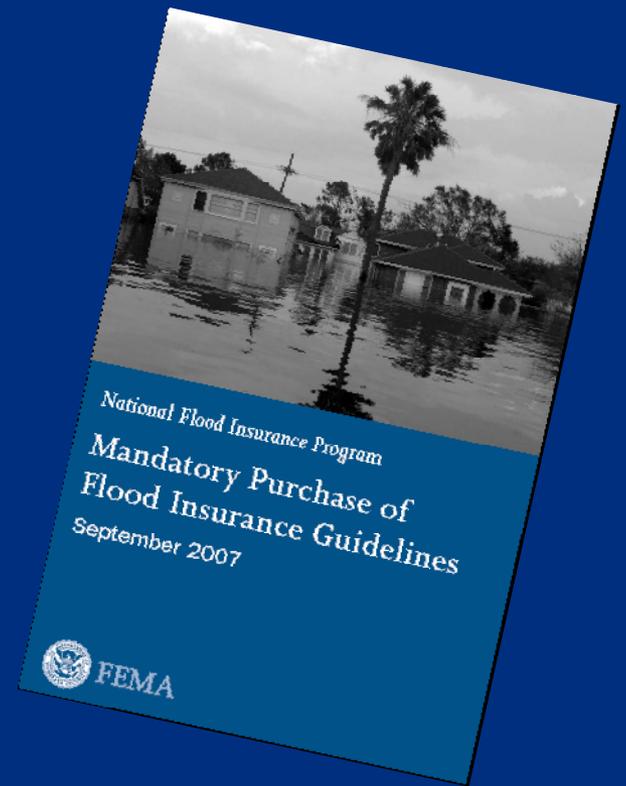
Lender Requirements

Make

Increase

Renew

Extend



* Or at any time during the term of the loan



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Standard Flood Hazard Determination Form

- Used to determine whether building or mobile home in SFHA
- Store in hard copy or electronic form.
- Retention: period of time lender owns loan.
- Determinations valid for 7 years

The form is titled "STANDARD FLOOD HAZARD DETERMINATION" and is used to determine if a building or mobile home is in a Special Flood Hazard Area (SFHA). It includes sections for Lender/Loan Information, National Flood Insurance Program (NFIP) Community Information, and NFIP Data Affecting Building/Mobile Home. The form also includes a section for determining if the building/mobile home is in a Special Flood Hazard Area (SFHA) and a section for comments. The form is dated 1650-0040 and expires October 31, 2008.

- www.fema.gov/business/nfip/sfhdform.shtm



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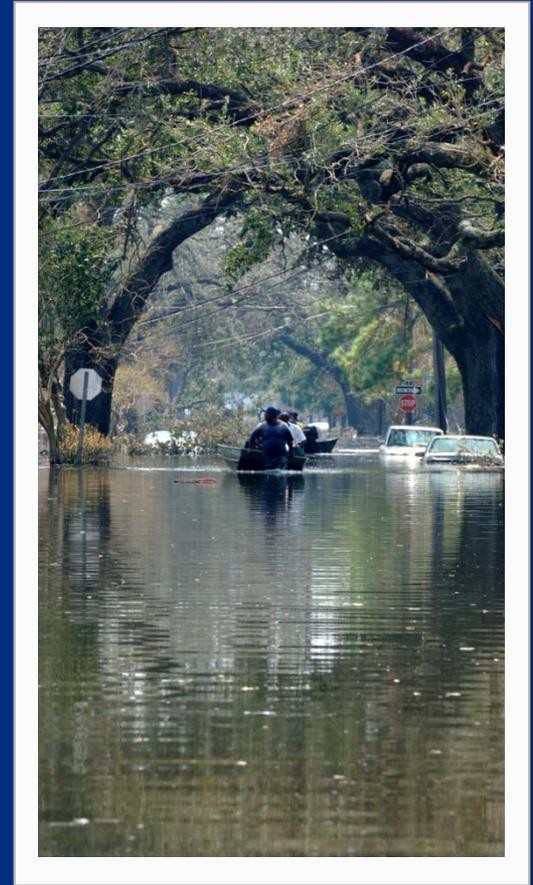
Mandatory Purchase Requirements

Coverage for the term of the loan:

- Building and any contents used as collateral

Exemptions:

- FEMA approved self insured state-owned properties
- Small loans - Original balance \$5,000 or less and repayment term of one year or less



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Mandatory Purchase Requirements

Must cover the lesser of:

- The outstanding loan balance or
- The maximum limit of coverage available



- * Some lenders may require the lesser of replacement cost or the maximum available under the program



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Maximum Limits Available

Building Coverage	Emergency Program	Regular Program
Residential	35,000	<i>250,000</i>
Non-residential	100,000	<i>500,000</i>
Contents Coverage		
Residential	10,000	<i>100,000</i>
Non-residential	100,000	<i>500,000</i>



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Escrow Requirements



- Must escrow if escrowing for insurance, taxes or other services
- Applies to “residential improved real estate”
- Determinative factor is purpose of building, not type of loan



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Acceptable Proof at Closing

- Copy of the flood application with proof of payment
- Follow up with declaration page
- Certificate of Insurance – renewal policies only

A photograph of a FEMA National Flood Insurance Program application form (FEMA-108) with a photograph of a house and a paperclip. The form is titled "FEDERAL EMERGENCY MANAGEMENT & National Flood Insurance Program" and includes sections for "DIRECT BILL INSTRUCTIONS", "PROPERTY INFORMATION", "INSURANCE INFORMATION", "PROPERTY LOCATION", "PROPERTY CHARACTERISTICS", "FLOOD INSURANCE RISK ZONE", and "CONTACT INFORMATION". A photograph of a large, multi-story house is attached to the form with a paperclip. The form is partially filled out with handwritten information.

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Placement of Flood Insurance

- Failure to comply or insufficient amount
- Premium considerably higher than a voluntary policy
- Requires 45 day written notification



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Mortgage Portfolio Protection Program

- NFIP forced placed coverage program
- MPPP
- Requires 3 letter notification process



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Flood Insurance Rate Maps (FIRMS)

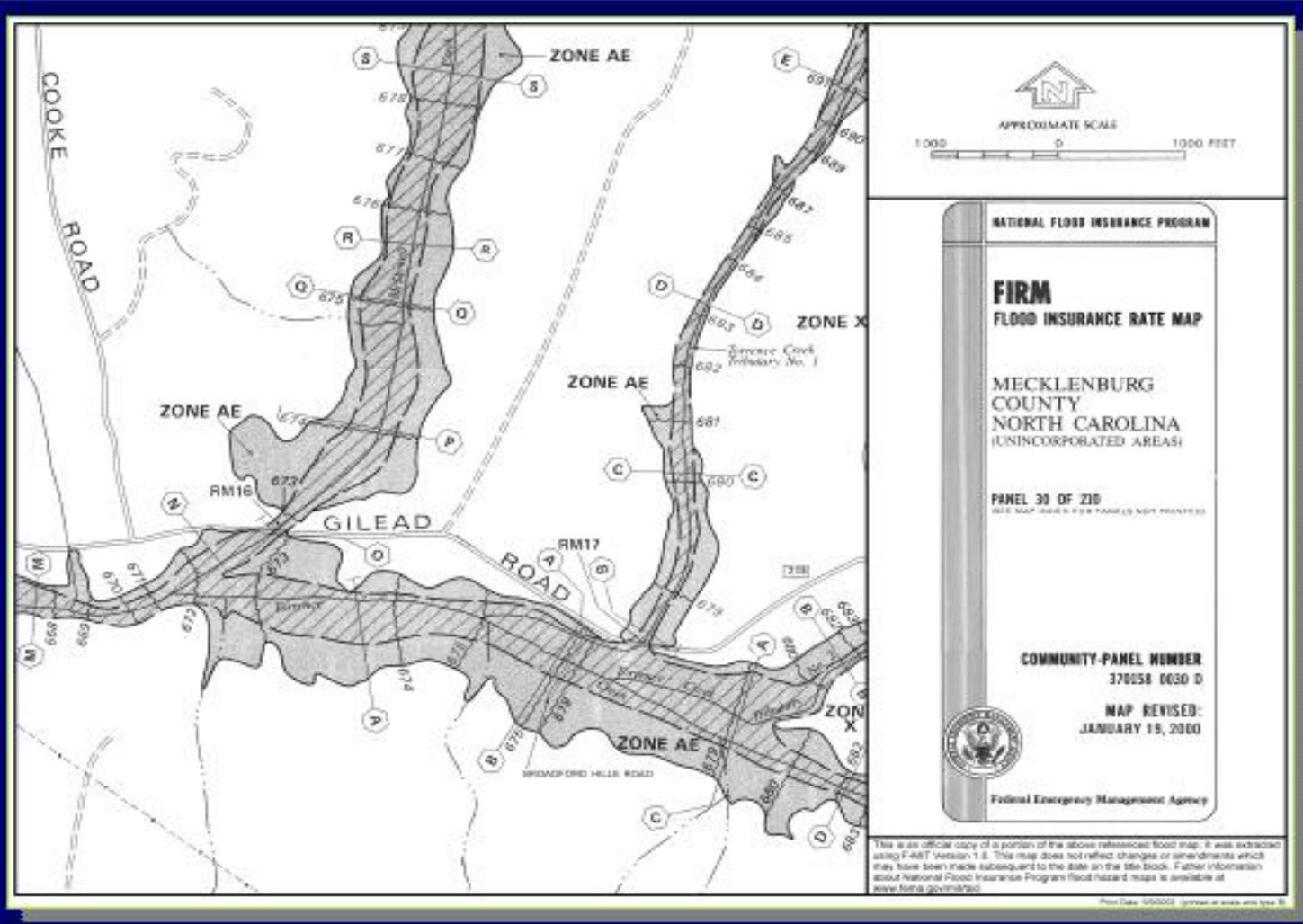


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Special Flood Hazard Area

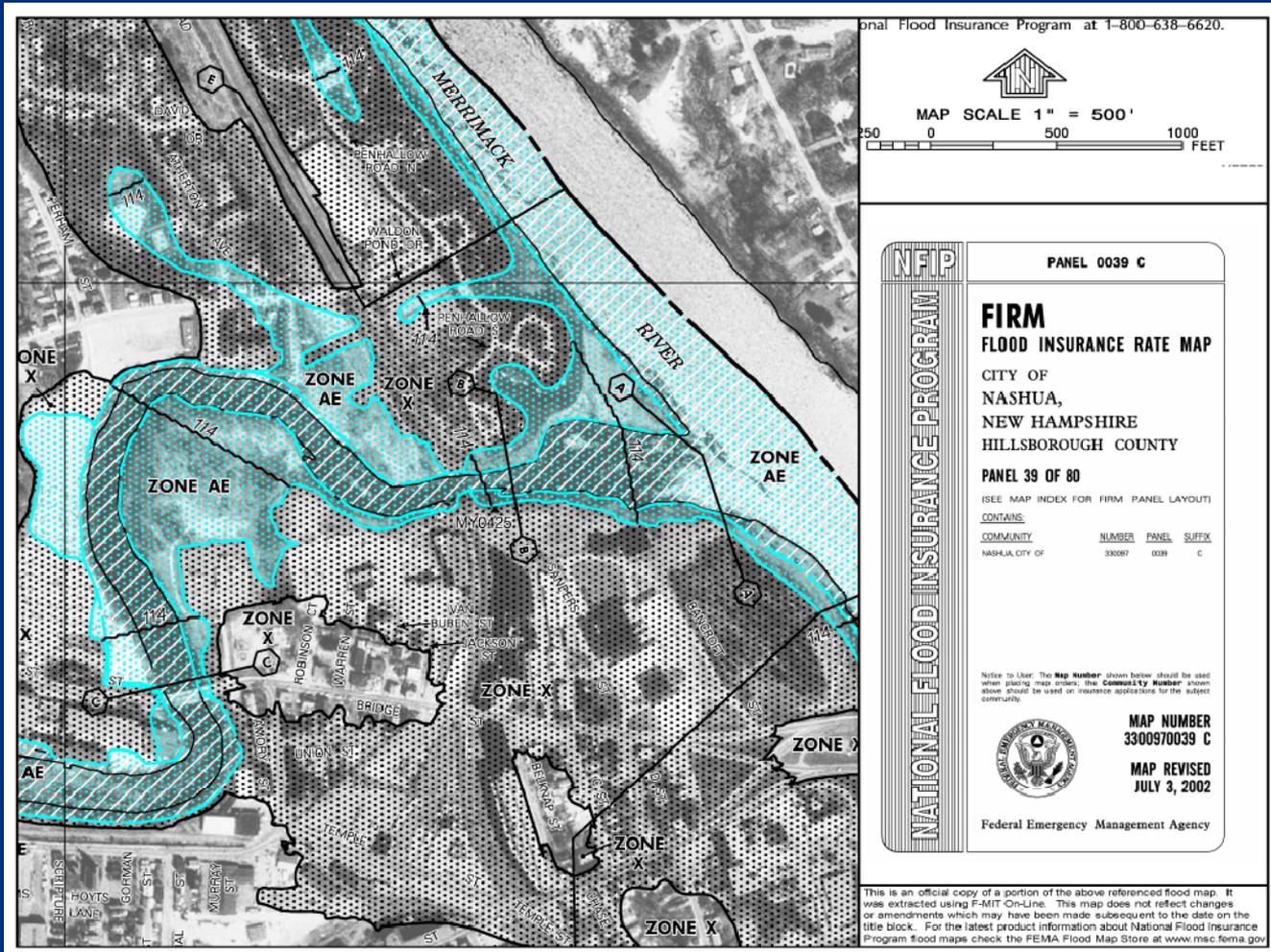


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Modernized FIRM



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Flood Maps

The FEMA Flood Map Store
<http://store.msc.fema.gov>

The screenshot shows the FEMA Map Service Center website. At the top left is the FEMA logo with the text 'FEMA' in large white letters. To the right is the text 'Map Service Center'. Below this is a navigation bar with links: 'Product Catalog | Map Search | Quick Order | Digital Post Office | Help'. The main content area is divided into three sections:

- Log On:** A form with fields for 'User ID (email address):' and 'Password:'. Below the fields are 'Log on' and 'Clear' buttons. There are also links for 'Forgot Password?' and 'Register (Must register to purchase)'.
- Product Search by Address:** A form with two steps: '1) Select a Product:' with a dropdown menu showing 'Public Flood Map', and '2) Enter an Address:' with fields for 'Street:', 'City:', 'State:', and 'Zip:'. A 'Product Search' button is at the bottom.
- Central Banner:** A graphic featuring a map, two CD-ROMs labeled 'FEMA MSC', and a computer monitor. The text reads 'Welcome to the FEMA Map Service Center'. Below the banner is a box stating 'Historic Flood Maps are now available for most of the United States.'

FEMA Map Service Center
1-800-358-9616



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FEMA's Map Service Center

Product Search

Product Search by...

Address **Map Panel ID**

1) Select a Product:
Public Flood Map

2) Enter an Address:

Street:

City:

State: Zip:

Search by Street Address

FEMA Map Service Center

Product Catalog | Map Search | Quick Order | Digital Post Office | Help

Product Search by...

Address **Map Panel ID**

1) Select a Product:
Public Flood Map

2) Enter an Address:

Street:

City:

State: Zip:

Search by Street Address

Announcements

Historic maps are now available for the entire United States.

Historic Flood Maps are digital raster images of Flood Hazard Boundary Maps (FHBMs) and Flood Insurance Rate Maps (FIRMs) that are no longer the most recently issued version.

New to the FEMA Map Service Center?

- Homeowners/Renters
- Real Estate/Flood Determination Agents
- Insurance Agents
- Engineers/Surveyors
- Federal/Exempt Customers

What are you looking for?

- Flood Maps
- FIRMettes
- DFIRM Databases
- DFIRM Viewer
- Documents, Publications & Forms

More Information

- How do I find the flood map for my area?
- What is a FIRMette?
- How do I find a LOMC?
- Definitions of FEMA Flood Zone Designations
- Product Information
- Price List
- How to Order
- Need Assistance?

City of Grand Forks, North Dakota Letter of Map Revision Available

Case Number: 07-08-0331P
Effective date: August 2, 2007

Log On

User ID (email address) :

Password :

Log on **Clear**

» [Forgot Password?](#)
» [Register](#)

[Why register?](#)

FIRMette Tutorial

Learn how to create FIRMettes. They're free!

[Click here to learn how to create a FIRMette.](#)



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FEMA's Map Service Center

MSC Product Map Search

1 Select a Product: Public Flood Map

2 Search By Address or Coordinates :

Address: _____ City: _____ State: _____ Zip: _____ go

Enter Location Address

Refresh Map

- Major Cities
 - Major Cities > 1,000,000
 - Big Cities, 300,000 - 1,000,000
 - State Largest Cities, 100,000 - 300,000
- State Borders
- Major Lakes
- US Territories
- States
- Other Countries

1 Select a Product: Public Flood Map

2 Search By Address or Coordinates :

Address: _____ City: _____ State: _____ Zip: _____ go



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FEMA's Map Service Center

The screenshot shows the FEMA Map Service Center interface. At the top left is the FEMA logo. The main header reads "Map Service Center". A navigation bar includes links for "Product Catalog", "Map Search", "Quick Order", "Digital Post Office", and "Help", along with a "Log on" button. Below the navigation bar, the page title is "Home > Map Search Results". The main content area is titled "Map Search Results" and lists "FEMA issued Flood Maps". A table displays search results with columns for "Map Item ID", "Description", "Effective Date", "Show LOMC", "View", and "Buy". One result is shown for "WAYNESBORO, CTY/IN. CITY" with an effective date of "04/1988". A blue cross icon under the "Show LOMC" column is highlighted by a red callout box with the text "Click blue cross to view Letters of Map Change". A green button under the "View" column is also highlighted by a red callout box with the text "Click green button to view Flood Insurance Rate Map". The footer contains links for "FEMA.gov", "Accessibility", "Privacy Policy", "FAQ", "Site Help", "Site Index", and "Contact Us", along with the address and phone number for the FEMA Map Service Center.

Map Item ID	Description	Effective Date	Show LOMC	View	Buy
5155320010B	WAYNESBORO, CTY/IN. CITY	04/1988			

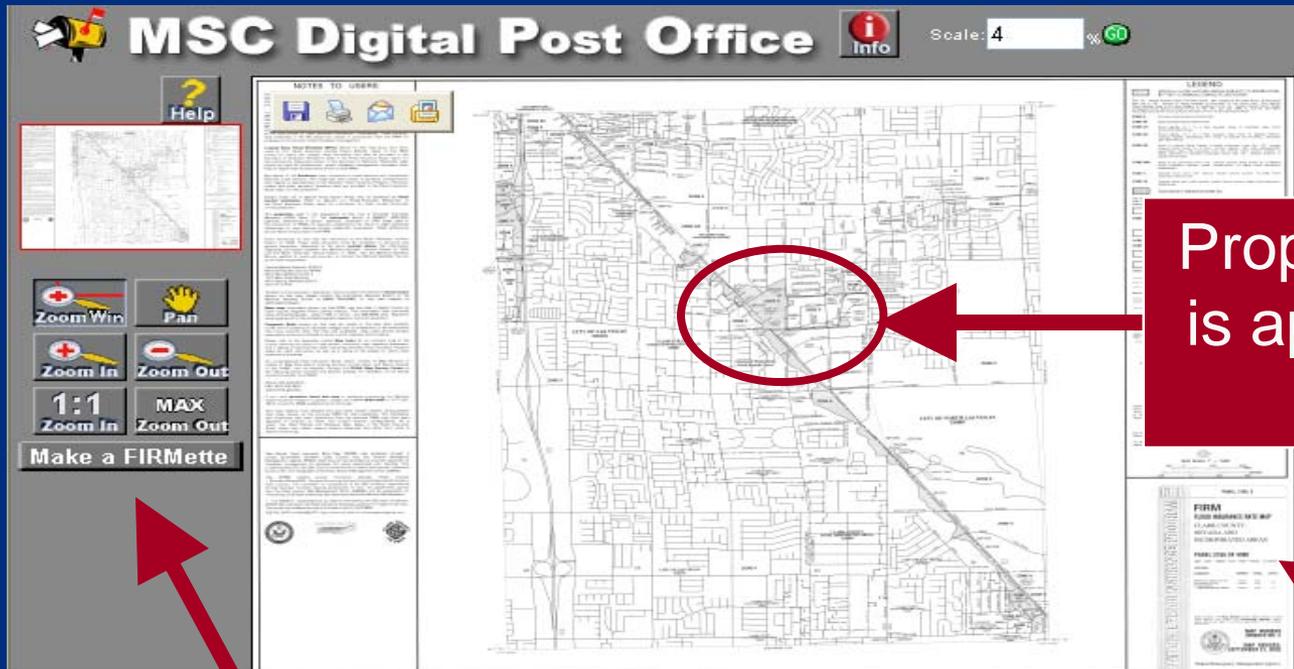


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FIRMette



Property location
is approximately
here

Use tools to zoom in
or out, pan, and to
“Make a FIRMette”

Entire Flood
Insurance Map
Panel is shown



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Flood Zone Disputes

- Additional documentation
- Letter of Determination Review Process
- Letters of Map Change (LOMA and LOMR)

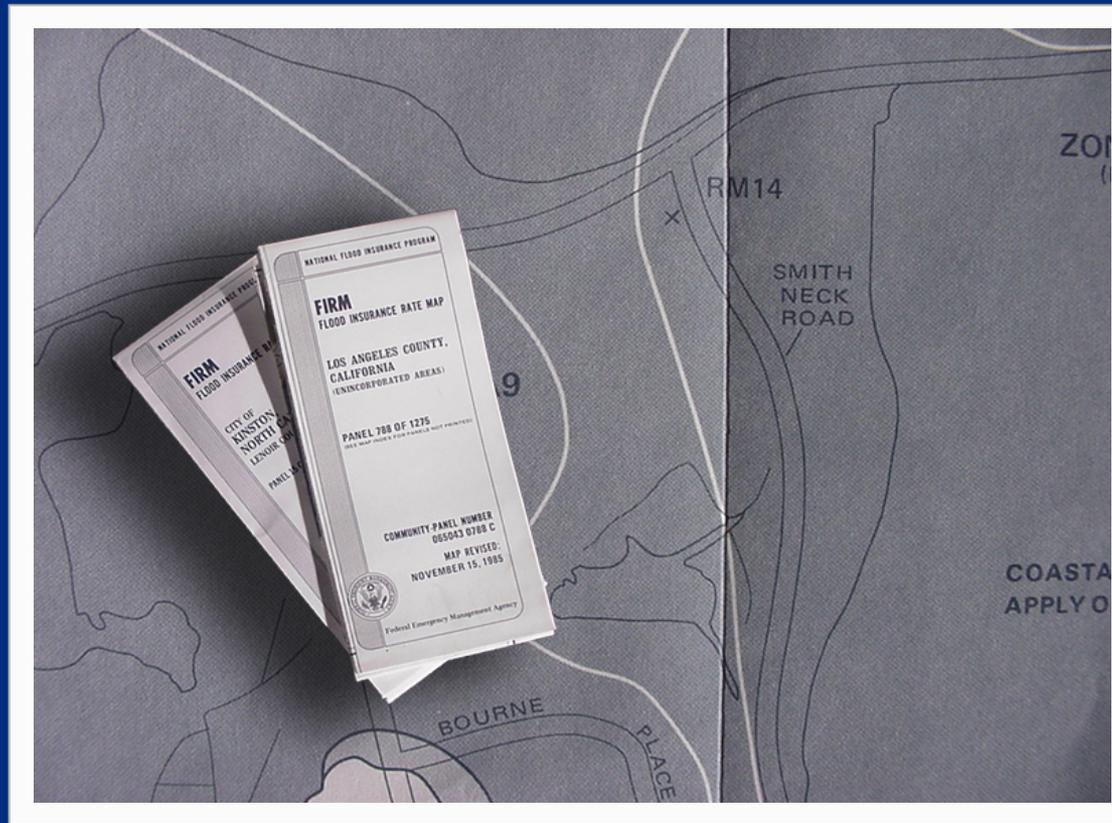


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Map Grandfathering Rule



- For rating purposes only



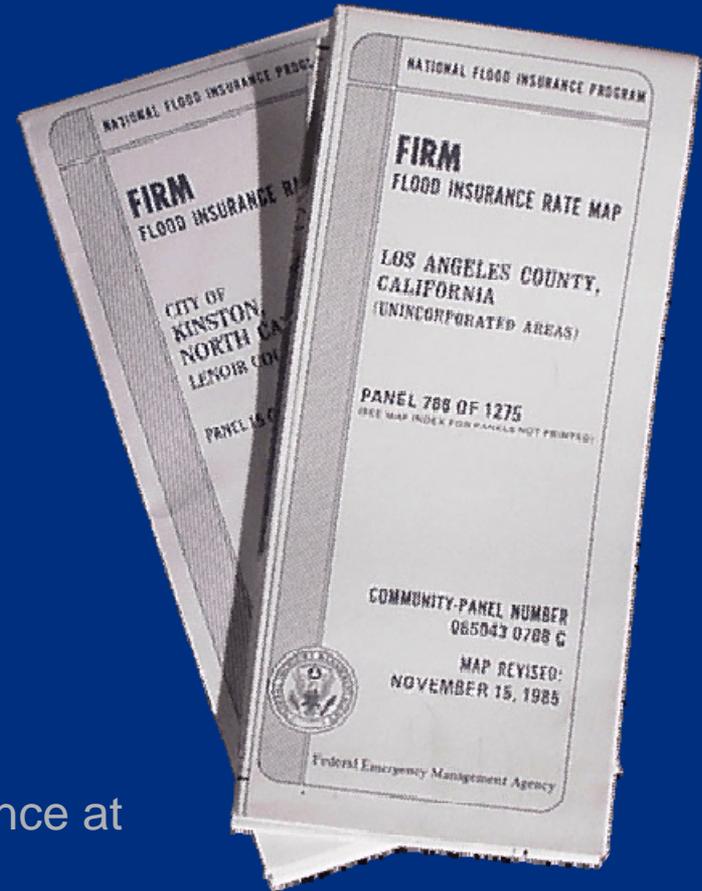
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Map Grandfathering Rules

- **Pre-FIRM:** Buy before effective date of the new map and maintain continuous coverage
- **Post-FIRM:** Option to buy before or after effective date of new map*



* Must document structure was built in compliance at the time it was originally constructed



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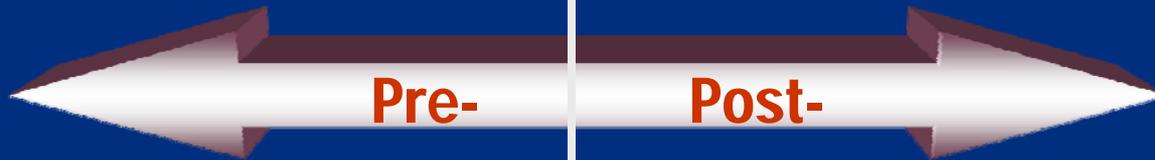
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Determining Pre-Firm or Post Firm

On or Before 12/31/74
or Before the Initial
FIRM Date

After 12/31/74 and on or
After the Initial FIRM Date



Initial FIRM Date: City of Cambridge July 5, 1982



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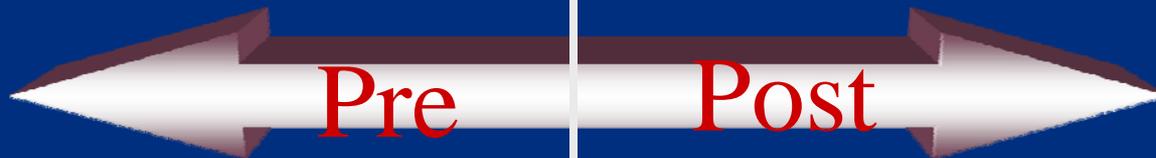
Map Grandfathering Rules

New Map Effective: **June 2010**

Zone X → Zone AE

Must buy before the effective date of the new map and maintain continuous coverage

Option to purchase policy at any time in flood zone under which originally constructed with documentation



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Grandfathering Savings

*Rates effective May 1, 2008	Preferred Risk Policy (Buy Before effective date)	Standard X Policy (Grandfathered)	Zone AE Policy (Buy After effective date)
Residential (\$250,000 Bld.)	\$348 (first yr. only)	\$849 (bld. only)	\$1,555 (pre-firm rate)
Commercial (\$500,000 Bld.)	\$2,530 (first yr. only)	\$1,884 (bld. Only)	\$5,085 (pre-firm rate)



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NFIP Online Training Station

Website Currently Under Renovation – Expected Completion Feb. 9, 2009



The screenshot shows the NFIP Training Station interface. At the top, the logo "NFIP TRAINING STATION" is displayed in red and black. Below it, a navigation menu includes links for Home, NFIP, FloodSmart, Contact Us, Training, Related Links, Glossary, Site Map, Help, and Log In. The main heading is "NFIP BASIC AGENT TUTORIAL" in white text on a green background. To the left is the FEMA logo (U.S. Department of Homeland Security). To the right is a photograph of a flooded area with debris. Below the photo, the text reads: "This training module is divided into eight sections. The sections are designed to assist insurance agents with a good, basic understanding of the National Flood Insurance Program (NFIP) policies, procedures, and processes. A quiz concludes most sections, and a Mastery Test is administered after the last section is completed." Below this, it states: "The button to advance through this tutorial is located on the bottom right-hand side of the screen." A red warning message follows: "BETA TESTERS: Please make sure your Internet Cache is clear so that you have the most updated version of this module." At the bottom, there are navigation buttons for Section 1 through Section 8, a back button, and a forward button. A green bar at the very bottom contains the text "Welcome to the Basic Agent Tutorial" and "Introduction" with a help icon and a refresh icon.



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Letters of Map Change

- Letter of Map Amendment (LOMA)
- Letter of Map Revision (LOMR)

Page 1 of 2 Date: March 21, 2009 Case No.: 06-03-0254A LOMA

 Federal Emergency Management Agency
Washington, D.C. 20472

**LETTER OF MAP AMENDMENT
DETERMINATION DOCUMENT (REMOVAL)**

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	CITY OF RAYNESBORO, INDEPENDENT CITY, VIRGINIA	The east portion of Lot 25, East Flat, as described in the Deed and shown on the Survey Plat recorded as Instrument No. 06000535, Pages 0009 through 0010, in the Office of the Clerk of Circuit Court, City of Raynesboro, Virginia.
COMMUNITY	COMMUNITY NO: 816632	
AFFECTED MAP PANELS	NUMBER: 5162274101	
	DATE: 06/20/08	
FLOODING SOURCE: BOYCE RIVER		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 38.00N - 78.00W SOURCE OF LATEST LOW-WATER PAPPING STUDY: 7-8 DATUM: MGD 83

DETERMINATION							
LOT	BLOCK/SECTION	SUBDIVISION	STREET	OUTCOME (SPATIAL) FROM THE SFHA	1% ANNUAL CHANCE FLOOD ELEVATION (MSVD-25)	LOWEST ADJACENT GRADE ELEVATION (MSVD-25)	LOWEST LOT ELEVATION (MSVD-25)
25	-	East Flat	415 West Main Street	Structure X (hazard)	1282.5 feet	1283.0 feet	-

Special Flood Hazard Area (SFHA): The SFHA in all areas that would be inundated by the flood having a 1 percent chance of being equaled or exceeded in any given year (base flood).

ADDITIONAL CONSIDERATIONS: Please refer to the applicable section on attachment 1 for the additional considerations listed below.

The document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Amendment for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, the base flood elevation (BFE) for the structure is 1282.5 feet. The structure meets the elevation requirement to receive the reduced premium rate. The structure meets the flood insurance requirement to receive the reduced premium rate. However, the structure is located in a Special Flood Hazard Area (SFHA) and the flood insurance requirement to receive the reduced premium rate is not applicable to this structure. The structure is located in a Special Flood Hazard Area (SFHA) and the flood insurance requirement to receive the reduced premium rate is not applicable to this structure.

This information is based on the flood data presently available. The enclosed documents provide additional information regarding the determination. If you have any questions about this document, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, 307 Eisenhower Avenue, Suite 102, Alexandria, VA 22304-4235.

Eric Adams, P.E., Chief
Chief of Special Services, Mission Support



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Letters of Map Change

Letter of Map Amendment (LOMA)

Corrects Mapping Errors:

1. “Out as Shown”
2. Elevation above the BFE on existing natural ground



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Letters of Map Change

Letter of Map Revision (LOMR)

- Elevation above the BFE on fill
- Revises the map as a result of a change



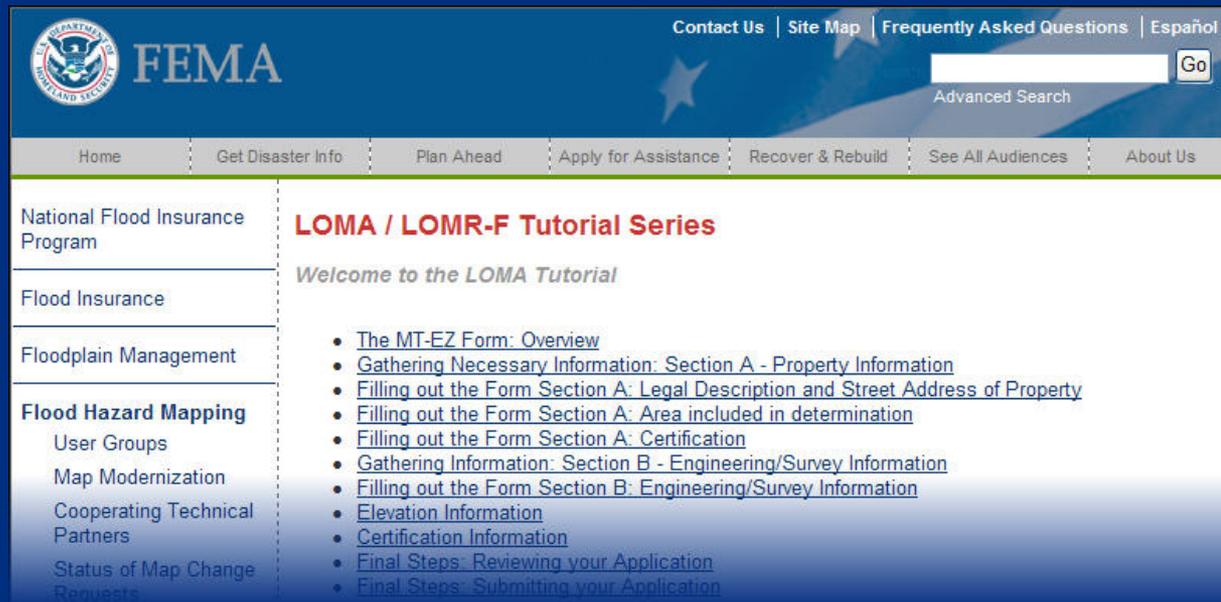
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Letters of Map Change

- 1-877-336-2627
- http://www.fema.gov/plan/prevent/fhm/ot_lmatxt.shtm
- Mandatory purchase requirement removed subject to lenders approval



The screenshot shows the FEMA website interface. At the top, there is a navigation bar with links for "Contact Us", "Site Map", "Frequently Asked Questions", and "Español". Below this is a search bar with a "Go" button and the text "Advanced Search". A secondary navigation bar contains links for "Home", "Get Disaster Info", "Plan Ahead", "Apply for Assistance", "Recover & Rebuild", "See All Audiences", and "About Us". The main content area features a left sidebar with a menu including "National Flood Insurance Program", "Flood Insurance", "Floodplain Management", and "Flood Hazard Mapping" (with sub-links for "User Groups", "Map Modernization", "Cooperating Technical Partners", and "Status of Map Change Requests"). The main content area is titled "LOMA / LOMR-F Tutorial Series" and includes a "Welcome to the LOMA Tutorial" message followed by a list of tutorial links:

- [The MT-EZ Form: Overview](#)
- [Gathering Necessary Information: Section A - Property Information](#)
- [Filling out the Form Section A: Legal Description and Street Address of Property](#)
- [Filling out the Form Section A: Area included in determination](#)
- [Filling out the Form Section A: Certification](#)
- [Gathering Information: Section B - Engineering/Survey Information](#)
- [Filling out the Form Section B: Engineering/Survey Information](#)
- [Elevation Information](#)
- [Certification Information](#)
- [Final Steps: Reviewing your Application](#)
- [Final Steps: Submitting your Application](#)



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Letters of Map Change

The screenshot shows the FEMA Map Service Center interface. At the top, there is a navigation bar with links for Product Catalog, Map Search, Quick Order, Digital Post Office, and Help, along with a Log on button. Below this is a breadcrumb trail: Home > Map Search Results. The main heading is "Map Search Results". Underneath, it says "FEMA issued Flood Maps". A table lists various map items with columns for Map Item ID, Description, Effective Date, Show LOMC, and Buy. A red box highlights the row for item 02-03-2058A-515532. A red arrow points to the "Show LOMC" column header, and another red arrow points to a PDF icon in the "Show LOMC" column for the highlighted row. A red callout box explains that clicking the blue cross brings up all Letters of Map Change for the FIRM panel. Another red callout box explains that clicking the PDF symbol views the Letter of Map Change. A separate red box contains the text "03-03-0356A-515532 02/18/2003".

Map Item ID	Description	Effective Date	Show LOMC	Buy
5155320010B	WAYNESBORO,CTY/IN. CITY	05/04/1988	-	
LOMC	98-03-1258A-515532	10/07/1998		
LOMC	98-03-1534A-515532	10/07/1998		
LOMC	98-03-208A-515532	02/04/1998		
LOMC	99-03-1306A-515532	07/21/1999		
LOMC	02-03-2058A-515532	12/31/2002		
LOMC	03-03-0356A-515532	02/18/2003		
LOMC	03-03-0404A-515532	05/08/2003		
LOMC	04-03-2134A-515532	12/16/2004		
LOMC	05-03-0339A-515532	04/08/2005		
LOMC	06-03-0188A-515532	01/24/2006		
LOMC	06-03-B254A-515532	03/21/2006		

Clicking on blue cross brings up all Letters of Map Change for this FIRM panel

03-03-0356A-515532 02/18/2003

Click on PDF symbol to view Letter of Map Change



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Preferred Risk Policy

- Low cost coverage for property owners and tenants located in **B,C and X zones** in regular program communities
- Contents only policies available to all occupancies except when located entirely in a basement
- Loss eligibility requirements



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Policy Terms

- One year policy only
- Requires premium payment in full at application/renewal
- Does not automatically renew
- Specific cancellation and refund reasons
- Reduction and reformation of coverage provisions

U.S. DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY
National Flood Insurance Program
Form No. 1640-0016 Expires July 31, 2006
PART 1 (OF 3) OF FLOOD INSURANCE APPLICATION
CURRENT POLICY NUMBER
 NEW
 RENEWAL
IMPORTANT - PLEASE PRINT OR TYPE
DIRECT BILL INSTRUCTIONS
 BILL INSURED
 BILL SECOND MORTGAGE
 BILL OTHER
 BILL FIRST MORTGAGE
 BILL LOAN PAYEE
POLICY PERIOD IS FROM _____ TO _____
(DO NOT APPLY TO THE INVOLVED PROPERTY LOCATION)
WAITING PERIOD SPACED DURING
INITIAL PURCHASE OF FLOOD INSURANCE RELATED TO:
 LOAN - NO WAITING MAP REVISED CHANGE FROM NONAREA TO SPECIAL ONE DAY
ADDRESS OF INVOLVED PROPERTY OR CLAIMANT'S SERVICE AGENT OR BROKER _____
DATE MAILING FEDERAL AND TELEPHONE NO. OF MAILING _____



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Flood Insurance Deductibles

- Standard Pre-FIRM: \$1,000
- Standard Post-FIRM: \$500
- Optional deductibles are available up to:
 - **\$5,000 Residential**
 - **\$50,000 Non-residential**



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Waiting Period

- Standard thirty (30) day waiting period
- Exception: Effective immediately when requested by mortgagee
- No Binders

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			



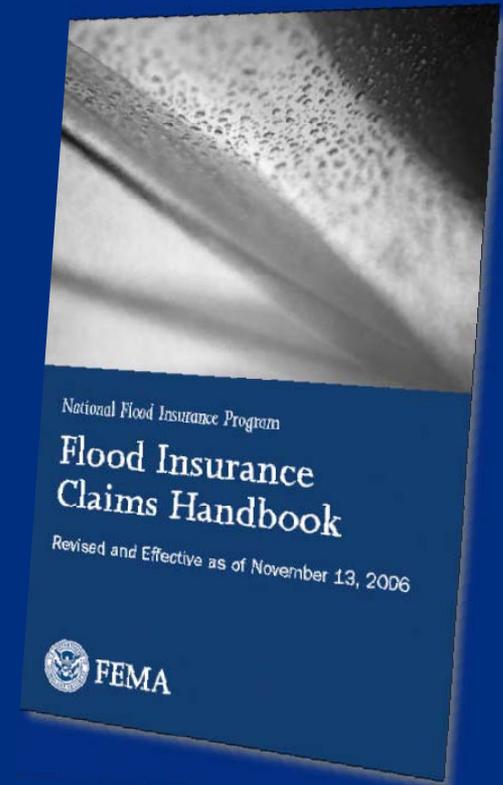
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Claims Handling Process

- Refer to back of policy form
- Summary of coverage document
- Claims Handbook
- Appeals Process
- Adjusters have no authority to accept, deny or pay losses



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Policy and Claims Assistance

NFIP Direct:

1-800-638-6620

WYO Company:

Contact WYO company or servicer



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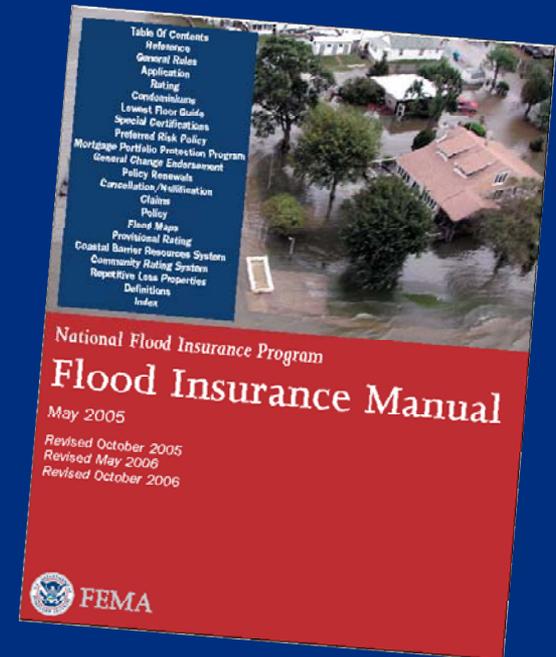
Supply Orders

Flood Insurance Manuals

- 1-800-358-9616
- www.fema.gov/business/nfip
- Flood Insurance Library Section

All Other Supplies

- 1-800-480-2520
- www.fema.gov/business/nfip
- Flood Insurance Publications Section



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Where to Get More Information

NFIP Website

www.fema.gov/business/nfip

FEMA U.S. DEPARTMENT OF HOMELAND SECURITY

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National Flood Insurance Program

Flood Insurance

- Ask the Expert
- Flood Insurance Library
- Flood Insurance Publications
- Flood Insurance Statistics
- Flood Insurance Workshops & Training

The National Flood Insurance Program

Flood Insurance

Audience

- [Claims Adjusters](#)
- [Homeowners and Renters](#)
- [Insurance Professionals](#)
- [Lenders](#)
- [State & Local Officials](#)
- [Surveyors](#)

Solutions

- [Mitigation Best Practices Portfolio](#)

Online Tools

- [Information Resource Library](#)
- [Photo Library](#)



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Where to Get More Information

Floodsmart Website

www.floodsmart.gov

The screenshot shows the FloodSmart.gov website layout. At the top left is the logo and tagline: "FLOODSMART.GOV The official site of the National Flood Insurance Program". On the right, there is a search bar and a toll-free number: "Call toll free: 1-888-379-9531". Below the search bar is a red banner with the text: "Homeowners insurance typically does not cover flood damage." The main navigation menu on the left includes: HOME, ABOUT THE NATIONAL FLOOD INSURANCE PROGRAM, YOUR FLOOD RISK, FLOOD INSURANCE POLICIES, and PREPARATION & RECOVERY. The "YOUR FLOOD RISK" section is expanded to show a "ONE-STEP FLOOD RISK PROFILE" form. The form asks "How can I get covered?" and lists: "Rate your risk", "Estimate your premiums", and "Find an agent". It includes input fields for "Address:", "City:", "State:" (with a dropdown menu), and "Zip code:". There are radio buttons for "Residential:" with options "Yes" and "No", and a red "GO" button. Below the form is a "RESOURCES" section with links: "> Agent Locator", "> How To File A Claim", "> Frequently Asked Questions", "> Glossary", "> Flood Facts", and "> Media Resources". The central content area features a large video player. Below the video are two smaller boxes: "WHAT WOULD FLOODING COST ME?" which states "Two inches of water can cost you \$7,800. This interactive tool shows the real cost of a flood to your home, inch by inch." and "HOW DOES FLOOD INSURANCE PROTECT MY HOME?" which says "Learn the many ways flood insurance covers your biggest investment – affordably and flexibly." On the right side, there is a "SECURE SITE FOR AGENTS" section with text: "Convenient resources, tools, and services for flood insurance agents. Returning agents **Log In** >> New agents **Register Today** >>".



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