Welcome to the ASFPM-Sponsored Webinar:  

*Flood Determination Industry Overview: Purpose, Processes, Challenges and Initiatives*

- While we wait for others to join, please make yourself familiar with some of the WebEx features. Two important ones for today will be the “Raise Hand” feature (indicated by the little hand at the bottom of the Participants List) and the Chat feature (located below the Participants List).
- With Chat, you can choose who you want to send it to and then type your message below it in the dialog box next to “Send”.
- Once you have found the Raise Hand feature, please click it to raise your hand and *keep it up until you are told to click it again and lower it*.
- Also, once you have found the Chat box, please type in your favorite movie in (and if more than one are present, feel free to add theirs).
- We will keep everyone on mute while we wait; however, we request that you also mute your phone (NOT on hold, as some phone systems have “music” or information for the public playing when on hold). If you have a question while we wait, just type it in and send it to “Host.”
Welcome to the ASFPM-Sponsored Webinar:

**Flood Determination Industry Overview:**

*Purpose, Processes, Challenges and Initiatives*

This webinar is designed for interaction, but to be successful with so many online, here’s how it will proceed today:

- First, we need to identify who has additional people in the room with them so they can qualify for ASFPM CE credits.

- Everyone needs to be on mute (not “Hold”).

- There will be 3 formal breaks for discussion and then at the end.

- Questions can be taken during the presentation by raising your hand and/or typing your question. We will stop at an appropriate point to address these.

- Due to time sensitivities, the general mute button may be used to hold off further discussion on a point so that we can get to the end; if time permits, we will come back to that point.
Welcome to the ASFPM-Sponsored Webinar:

Flood Determination Industry Overview:

Purpose, Processes, Challenges and Initiatives

When asking questions, especially verbally, please:

• State each time:
  • who you are, and
  • who you represent
• Try to be succinct with your question or comment
• Be courteous to others who are speaking or have commented

At the end of the presentations, please raise your hand if you have a question or comment (bring back memories of grade school?!).
Flood Determination Industry Overview:

Purpose, Processes, Challenges and Initiatives

Webinar for State Floodplain Managers
December 15, 2010

Moderator:
Bruce Bender, ASFPM Insurance Committee Co-Chair

Presenters:
Cheryl Small, NFDA President
Leila Taha, NFDA Immediate Past President

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Today’s Discussion

• The NFDA, Its Role, and the Services that Member Companies Provide

• Flood Determinations: Processes & Procedures

• When Discrepancies Arise: Conflicts, Confusion and Resolutions

• Industry Efforts and Ideas to Address Challenges facing the Flood Program

• Discussion: Improving Communication & Cooperation with Stakeholder Groups
The NFDA

• For over 25 years, companies have offered flood determination services to lending institutions.

• Non-profit organization comprised of flood determination companies, resellers and industry associates.

• 20 active members represent more than 90% of all flood determinations performed nationwide

• Administers the NFDA Certification Program which provides an opportunity for companies to be recognized for achieving an exemplary level of professionalism with a focus on accuracy.

• Promotes and supports the NFIP and its purpose and advocates for positive changes to the Flood Program.
Key Legislation & Guidelines

**Flood Disaster Protection Act of 1973**
- Mandated that lenders require flood insurance on loans secured by properties in SFHA

**National Flood Insurance Reform Act of 1994**
- Tightened lender compliance, created SFHDF, added civil penalties & established lender placed insurance requirements

**Mandatory Purchase of Flood Insurance Guidelines, 2007 ed.**
- Compliance guide for lenders
- Encourages lenders to require flood insurance beyond minimum requirements (however, GSE’s only require minimum)
- Directs lenders to resolve and document flood zone discrepancies

**“Interagency Questions & Answers Regarding Flood Insurance” (2009)**
- Requires lenders to have processes in place to resolve flood zone discrepancies subject to potential violations for noncompliance
Flood Determination Services

- Provide flood determinations to federally regulated lenders for their compliance purposes including banks, mortgage companies, credit unions, brokers, and servicers.

- Track loans/determinations for revisions to the FIRMs and notify lenders and servicers of resulting changes that affect their insurance requirements: “Life of Loan” service (“LOL”)

- Provide flood data to insurance agents and insurance companies for policy rating, to appraisers, and to governmental agencies, among others.
NFDA Member Survey

- NFDA conducts an annual survey of its member companies to compile statistical data related to services provided

- Survey categories include:
  - Flood Zone Determinations Completed
  - Life of Loan Activity
  - Customer Service
  - Order Processing Statistics
  - Training
  - Claims
NFDA Member Survey

➢ Flood Zone Determinations Completed

– Stratified by lending industry and other industries (e.g. insurance companies, surveyors, appraisers)

– 2009 survey results :
  • 16,274,231 flood determinations completed for lender clients*
  • 5,842,150 flood determinations completed for other clients**

*based on the response of 13 NFDA member companies
** based on the response of 12 NFDA member companies
NFDA Member Survey

Life of Loan

- Flood zone determinations tracked and impacted by revisions

  • Determinations affected*
    - Determinations resulting in a status change:
      » OUT to IN SFHA: 402,550
      » IN to OUT of SFHA: 384,735
    - Determinations impacted by map revisions not resulting in a status change
      » Remained IN SFHA 1,088,562
      » Remained OUT of SFHA 25,267,717

- In 2009, over 184 million* determinations were tracked for map changes

*based on 2009 NFDA member survey
NFDA Member Survey

- Customer Service
  - Average talk times
  - Call Volumes
    - Handled over half a million* non-sales related phone calls

- Training
  - 2,404 hours (average per company)* training internal employees whose primary job function includes making manual determinations
  - 1,016 hours (average per company)* related to training clients

*based on the response of 13 NFDA member companies
Questions?
Flood Determinations: Processes & Procedures
The Process of Making Flood Determinations

- Customer submits order by providing property address*.
- Based upon a company’s proprietary processes, address is sent through system and, in most cases, a flood determination is completed automatically** (an “automated hit”).
- If no automated hit is made, the address is sent to the company’s trained map technicians who complete the flood determination using the FIRM and supplemental resources.

* In 2008, 10.24% of addresses received from clients were invalid or non-standard according to NFDA Member Survey responses
** On average, 80% of the time an automated hit is returned to the client according to NFDA Member Survey responses
Different Roads, Same Destination: Automated Determinations

Companies may employ a series of proprietary methods to automatically make an accurate determination:

- GIS assessment utilizing property coordinates and digital map layers may include:
  - Address scrubbing/geocoding by licensed software
  - Road Map Layers
  - Flood Map Layers (DFIRM)
  - Parcel Map Layers
  - LOMA/LOMR Layers

- Check against historical databases of previously completed determinations

- Utilize databases of property assessment and parcel data
Different Roads, Same Destination: Automated Determinations

GIS assessments may entail a series of checks:

- Latitude/Longitude coordinate for property obtained from geocoding software
- Confidence codes are assigned by the software process that describe the quality of the geocode – can be used to evaluate the accuracy of the plotted location
- Utilize “buffering” of property coordinates and/or flood zone boundaries; may be dynamic depending on location quality and geography
Quality Assurance for Automated Systems

Constant evaluating and adjusting processes to ensure accuracy:

- Importing new FEMA flood data for use on effective date
- Importing LOMC data upon subscription delivery
- Running test batches to ensure that new data is incorporated accurately
- New and upgraded technologies
- Regular quality assurance audits
- Evaluation and correction of any found errors
- Client feedback from dispute resolution process
- Consideration of industry concerns and challenges

NFDA Certification Program: 99% Accuracy Rate Requirement
Map Research & Flood Compliance Training

Rigorous staff training involves:

- Processes for Property Location
- Use of FEMA Resources
- Use of Supplemental Resources
- Understanding Lender Compliance
- Understanding the NFIP Flood Insurance Guidelines

From recent NFDA surveys, NFDA Member Companies each spend on average more than 2,000 hours annually training research staff.
Manual Flood Determinations…
Steps to Process

1. Find the General Location of the Property on the Flood Map.

2. Find the Specific Location of the Property.

3. Identify the Structure’s Location and the Flood Zone Designation.
Manual Determination Process…
Find the General Location of the Property on the Flood Map
Manual Determination Process…
Find the Specific Location of the Property
Manual Determination Process…
Identify the Structure’s Location and the Flood Zone Designation
### Lender Responsibilities:

...Document the determination of flood hazard status...on the Standard Flood Hazard Determination Form (SFHDF)...  

- Mandatory Purchase of Flood Insurance Guidelines, September 2007, section A, p. 5

---

### Form Section:

<table>
<thead>
<tr>
<th><strong>Lender Name and Address</strong></th>
<th><strong>Loan Identifier</strong></th>
<th><strong>Amount of Flood Insurance Required</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>First State Bank</td>
<td></td>
<td></td>
</tr>
<tr>
<td>123 Main Street</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Anytown, USA, 11111</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

---

### Preparer’s Information

- ABC Flood Determination Company
  - 321 Green Parkway
  - Big City, USA 11111

---

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**Standard Flood Hazard Determination Form**

<table>
<thead>
<tr>
<th>SECTION I - LOAN INFORMATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. LENDER NAME AND ADDRESS</td>
</tr>
<tr>
<td>2. COLLATERAL (Building/Mobile Home/Personal Property) PROPERTY ADDRESS</td>
</tr>
<tr>
<td>(Legal Description may be attached)</td>
</tr>
<tr>
<td>1165 LAWRENCEVILLE SUNANEER RD UNIT A</td>
</tr>
<tr>
<td>LAWRENCEVILLE, GA 30043</td>
</tr>
</tbody>
</table>

| 3. LENDER ID. NO. |
| 4. LOAN IDENTIFIER |
| 5. AMOUNT OF FLOOD INSURANCE REQUIRED |

<table>
<thead>
<tr>
<th>SECTION II</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION</td>
</tr>
<tr>
<td>1. NFIP Community Name</td>
</tr>
<tr>
<td>2. County(ies)</td>
</tr>
<tr>
<td>3. State</td>
</tr>
<tr>
<td>4. NFIP Community Number</td>
</tr>
<tr>
<td>GWINNETT COUNTY</td>
</tr>
<tr>
<td>UNINCORPORATED AREAS</td>
</tr>
<tr>
<td>GA</td>
</tr>
<tr>
<td>130322</td>
</tr>
</tbody>
</table>

| B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING/MOBILE HOME |
| 1. NFIP Map Number or Community Panel Number |
| (Community name, if not the same as "A") |
| 2. NFIP Map Panel Effective/Revised Date |
| 3. LOMA/LOMR |
| 4. Flood Zone |
| 5. No NFIP Map |
| 13135C 0073F |
| 09/29/06 |
| Yes |
| Date |
| AE |

| C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply) |
| 1. ☑ Federal Flood Insurance is available (community participates in NFIP). |
| ☐ Regular Program |
| ☐ Emergency Program of NFIP |
| 2. ☐ Federal Flood Insurance is not available because community is not participating in the NFIP. |
| ☐ Building/Mobile Home is in a Coastal Barrier Resources Area (CBRA) or Otherwise Protected Area (OPA), Federal Flood Insurance may not be available |
| CBRA/OPA designation date: |

| D. DETERMINATION |

**IS BUILDING/MOBILE HOME IN SPECIAL FLOOD HAZARD AREA (ZONE CONTAINING THE LETTERS "A" OR "V")?**

| ☑ YES |
| ☐ NO |

E. COMMENTS (Optional):
“Lenders are bound by the information shown on FEMA maps unless a LOMA has been issued by FEMA for the building”

-Mandatory Purchase of Flood Insurance Guidelines, FEMA-186, September 2007, p. 17
Form Revised to Reflect LOMA Information

DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY
STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)

SECTION I - LOAN INFORMATION

1. LENDER NAME AND ADDRESS
   2. COLLATERAL (Building/Mobile Home/Personal Property) PROPERTY ADDRESS
      (Legal Description may be attached)

   1165 LAWRENCEVILLE SUWANEE RD UNIT A
   LAWRENCEVILLE, GA 30043

3. LENDER ID. NO.
4. LOAN IDENTIFIER
5. AMOUNT OF FLOOD INSURANCE REQUIRED $0

SECTION II

A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION

1. NFIP Community Name
2. County(ies)
3. State
4. NFIP Community Number

GWINNETT COUNTY
UNINCORPORATED AREAS
GA
130322

B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING/MOBILE HOME

1. NFIP Map Number or Community Panel Number (Community name, if not the same as A)
2. NFIP Map Panel Effective/Revocable Date
3. LOMA/LOMR
4. Flood Zone
5. No NFIP map

13135C 0073F
09/29/06
X
05/29/07
X500

C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply)

1. Federal Flood Insurance is available (community participates in NFIP) X
2. Federal Flood Insurance is not available because community is not participating in the NFIP.
3. Building/Mobile Home is in a Coastal Barrier Resources Area (CBRA) or Otherwise Protected Area (OPA), Federal Flood Insurance may not be available

CBRA/OPA designation date:

D. DETERMINATION

IS BUILDING/MOBILE HOME IN SPECIAL FLOOD HAZARD AREA (ZONE CONTAINING THE LETTERS "A" OR "V")?  X NO

If yes, flood insurance is required by the Flood Disaster Protection Act of 1973.
If not, flood insurance is not required by the Flood Disaster Protection Act of 1973.

E. COMMENTS (Optional):

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Questions?
When Discrepancies Arise: Conflicts, Confusion and Resolutions
FIRMs - We’re All Using Them to Understand and Communicate Risk!
What is a “Discrepancy”? 

- Different users of the FIRMs can reach different conclusions as a result of particular guidelines.
- Different users may reach different conclusions as a result of mapping issues.
- When discrepancies do occur, confusion can result and the important message about risk can be lost.
Mapping Issues & Challenges

- Flood map limitations
- Close Calls
- Discrepancies between map resources: FIRM, aerial photography, surveys/site plans, etc
- Inaccuracies on FIRM
- Insufficient Information
- Commercial and Government Properties and New Construction
Drawing Different Conclusions – An Example

- In 2009, FEMA revised FIRM and removes from SFHA
Mapping Issues & Challenges: Close Calls
Mapping Issues & Challenges: Close Calls & Resource Discrepancies

Discrepancies in the placement of roads, waterways and other map features present challenges to the verification of the zone for a subject property.

Note the impact of aligning the road-base versus the creek-line.
Mapping Issues & Challenges: Discrepancies Between FEMA Products

RFIRM & DFIRM Overlay
Mapping Issues & Challenges: Discrepancies Between FEMA Products
Mapping Issues & Challenges: Discrepancies Between FEMA Products
Mapping Issues & Challenges: FIRM Attribute Errors
Mapping Issues & Challenges: 
Contained in Channel

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Mapping Issues & Challenges: LOMC & Revalidation Letter Delivery

• Online delivery of LOMCs and Revalidation Letters not available through FEMA’s subscription service.

• LOMRs and LOMAs typically arrive 30-45 days following issuance.
Revalidation Letters

- Revalidation letters received anywhere from one day to eight weeks post-revision date
- Communities typically receive information ahead of revision
- SOMA is used for forecasting, but not reliable

Resulting Challenges:
- Delayed delivery means that the most current/accurate data is not being used as soon as it’s issued
- Delayed delivery can lead to multiple notifications
- Creates discrepancies, confusion and misunderstandings between parties
- Results in homeowner frustration and noise
Revalidation Letter Initiatives & Solutions

• Established work group involving FEMA, FMIX and NFDA to explore delivery solutions

• Requested establishment of service delivery standard

• Ensure simultaneous delivery to all parties
LOMC Delivery Schedule

- 22,000+ LOMCs were issued via CD in 2009
- Subscribers receive LOMC CDs bi-weekly
- LOMCs are delivered to communities immediately but are typically 30-45 days old when received via subscription

**Resulting Challenges:**

- Creates discrepancies
- Creates errant determinations
- Creates confusion and frustration between homeowner, community, lenders, agents, and determination companies
- Approximately 20% of all disputed certifications result from not receiving new LOMC information in a timely fashion
LOMC Initiatives & Solutions

- Exploring solutions with FEMA and FMIX to receive via data feed or online tool
- Ensure consistent delivery to communities and subscribers
- More timely deliver will reduce discrepancies and disputed determinations
Questions?
Industry Efforts & Ideas to Improve the Flood Program
Solutions Through Stakeholder Cooperation

- Dispute resolution support for customers
- Cooperative efforts between flood determination companies
- LOMA application assistance – traditional and via eLOMA
- Working with state, community & FEMA Region officials
- Ongoing coordination with FEMA Headquarters’ Risk Analysis team to address map product issues
NFDA – FEMA Coordination Efforts

- Bi-Annual Meetings with FEMA Headquarters’ Risk Analysis staff for >10 years
- Constructive discussions regarding map quality, availability and delivery timelines
- Sharing NFDA member experiences & survey data
- Exploration of new and improved solutions

Recent progress and improvements:
- NFDA Certified Professionals (CPs) granted access to eLOMA
- FEMA/CDS Product Availability Web Page
- Improved online product tools
- Significant improvement in delivery of digital products (DFIRMs & RFIRMs)
Education & Outreach

- Improved communication to NFDA members
- NFDA-hosted inter-industry workgroup
- Diligent outreach to other stakeholder groups
- Improving communication and cooperation with FEMA Regions and state and local officials
Venues for Industry Participation & Outreach Efforts

- FEMA’s National Flood Conference
- FEMA Region Meetings
- ASFPM Conference
- Various State Floodplain Manager Conferences
- ASFPM Foundation’s Gilbert F. White Forum
- NFIP Listening Session
- WebEx Informational Presentations
- Articles, White Papers and Letters to communicate NFDA’s positions and recommendations regarding proposed legislation, regulations, and guidelines
NFDA’s Annual Retreat & Conference

- Annual two-day meeting for members, affiliated partners and anyone interested in the flood determination process
- Expert speakers representing
  - FEMA
  - ASFPM
  - Financial Institutions
  - Regulatory Agencies
  - Insurance Companies
  - Other Stakeholder Associations/Organizations
- Latest and most pressing topics affecting the NFIP
- Open-forum discussions on legislative, regulatory and legal issues

2011 Conference: April 3 – 5 in Scottsdale, Arizona
Questions or Concerns about Flood Determinations?

- Questions about an individual flood zone determination should be directed to the company that produced it
  - Contact information on SFHDF
  - Membership Directory within www.NFDAflood.com

- Larger-scale community concerns and trends should be directed to NFDA: info@NFDAflood.com

- General questions about flood determination processes and services can be directed to NFDA: info@NFDAflood.com
Workshop Discussion

• What are opportunities for improved communication and understanding?

• What questions do you have about the flood determination industry or processes that were not addressed in this presentation?
We encourage you to contact the NFDA with questions or concerns about flood determinations, industry practices, or mapping issues that may arise.

Email: info@NFDAsflood.com

Web: www.NFDAsflood.com
### Summary of Results

#### Total New Orders Completed for Lenders

<table>
<thead>
<tr>
<th>Year</th>
<th># Respondent Companies</th>
<th>Total</th>
<th>Average</th>
<th>Median</th>
</tr>
</thead>
<tbody>
<tr>
<td>2006</td>
<td>13</td>
<td>16,274,231</td>
<td>1,251,864</td>
<td>421,994</td>
</tr>
<tr>
<td>2007</td>
<td>12</td>
<td>16,291,309</td>
<td>1,357,609</td>
<td>507,671</td>
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<tr>
<td>2008</td>
<td>12</td>
<td>28,099,259</td>
<td>2,341,605</td>
<td>771,687</td>
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</table>

#### Total New Orders Completed for Others

<table>
<thead>
<tr>
<th>Year</th>
<th># Respondent Companies</th>
<th>Total</th>
<th>Average</th>
<th>Median</th>
</tr>
</thead>
<tbody>
<tr>
<td>2006</td>
<td>10</td>
<td>5,842,150</td>
<td>486,846</td>
<td>64,709</td>
</tr>
<tr>
<td>2007</td>
<td>10</td>
<td>4,621,493</td>
<td>462,149</td>
<td>67,226</td>
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<tr>
<td>2008</td>
<td>11</td>
<td>3,368,373</td>
<td>306,216</td>
<td>35,000</td>
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#### Total Life of Loan Certificates Currently Tracking

<table>
<thead>
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<th>Year</th>
<th># Respondent Companies</th>
<th>Total</th>
<th>Average</th>
<th>Median</th>
</tr>
</thead>
<tbody>
<tr>
<td>2006</td>
<td>13</td>
<td>184,065,290</td>
<td>14,158,868</td>
<td>9,100,000</td>
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<tr>
<td>2007</td>
<td>12</td>
<td>165,782,732</td>
<td>13,815,228</td>
<td>6,076,801</td>
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<tr>
<td>2008</td>
<td>11</td>
<td>176,193,252</td>
<td>16,017,568</td>
<td>11,300,000</td>
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</table>

#### Number of Life of Loan Certificates Impacted by Map Revision

<table>
<thead>
<tr>
<th>Status Change</th>
<th># Respondent Companies</th>
<th>Total</th>
<th>Average</th>
<th>Median</th>
</tr>
</thead>
<tbody>
<tr>
<td>from OUT to IN SFHA**</td>
<td>11</td>
<td>402,550</td>
<td>36,595</td>
<td>19,861</td>
</tr>
<tr>
<td>from IN to OUT of SFHA**</td>
<td>11</td>
<td>384,735</td>
<td>34,976</td>
<td>16,012</td>
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</table>

#### Number of Life of Loan Certificates that Experienced Status Change as a Result of Map Revision

<table>
<thead>
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<th>Status Change</th>
<th># Respondent Companies</th>
<th>Total</th>
<th>Average</th>
<th>Median</th>
</tr>
</thead>
<tbody>
<tr>
<td>from OUT to IN SFHA**</td>
<td>11</td>
<td>334,056</td>
<td>30,369</td>
<td>12,050</td>
</tr>
<tr>
<td>from IN to OUT of SFHA**</td>
<td>10</td>
<td>281,184</td>
<td>28,118</td>
<td>18,805</td>
</tr>
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</table>

#### Life of Loan Certificate Revisions with Status Change from OUT to IN SFHA**

<table>
<thead>
<tr>
<th>Range</th>
<th>%</th>
<th>Median</th>
</tr>
</thead>
<tbody>
<tr>
<td>80 - 100%</td>
<td>97.0%</td>
<td>95.38%</td>
</tr>
<tr>
<td>72% - 100%</td>
<td>13.0%</td>
<td>94.45%</td>
</tr>
</tbody>
</table>

#### Life of Loan Certificate Revisions with Status Change from IN to OUT of SFHA**

<table>
<thead>
<tr>
<th>Range</th>
<th>%</th>
<th>Median</th>
</tr>
</thead>
<tbody>
<tr>
<td>80 - 100%</td>
<td>97.0%</td>
<td>95.38%</td>
</tr>
<tr>
<td>72% - 100%</td>
<td>13.0%</td>
<td>94.45%</td>
</tr>
</tbody>
</table>

#### Average Customer Service Hours

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<th># Respondent Companies</th>
<th>Total</th>
<th>Average</th>
<th>Median</th>
</tr>
</thead>
<tbody>
<tr>
<td>2006</td>
<td>13</td>
<td>537,008</td>
<td>41,308</td>
<td>26,000</td>
</tr>
<tr>
<td>2007</td>
<td>10</td>
<td>582,633</td>
<td>58,263</td>
<td>29,147</td>
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<tr>
<td>2008</td>
<td>10</td>
<td>575,636</td>
<td>57,564</td>
<td>34,672</td>
</tr>
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</table>

#### Automated Hi Rate

<table>
<thead>
<tr>
<th>Range</th>
<th>%</th>
<th>Median</th>
</tr>
</thead>
<tbody>
<tr>
<td>80 - 87%</td>
<td>83.0%</td>
<td>81%</td>
</tr>
</tbody>
</table>

#### Percentage of Orders Rejected via Electronic/Automated Methodology

<table>
<thead>
<tr>
<th>Range</th>
<th>%</th>
<th>Median</th>
</tr>
</thead>
<tbody>
<tr>
<td>80 - 87%</td>
<td>83.0%</td>
<td>81%</td>
</tr>
</tbody>
</table>

#### Number of Claims Paid During the Year

<table>
<thead>
<tr>
<th>Year</th>
<th># Respondent Companies</th>
<th>Total</th>
<th>Average</th>
<th>Median</th>
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</thead>
<tbody>
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<td>$20,798.14</td>
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<td>12</td>
<td>$2,319,311.87</td>
<td>$20,798.14</td>
<td>$29,179.76</td>
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<tr>
<td>2008</td>
<td>12</td>
<td>$2,188,462.31</td>
<td>$20,798.14</td>
<td>$35,763.46</td>
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#### Dollar Value of Claims Paid During the Year

<table>
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<tr>
<th>Range</th>
<th>%</th>
<th>Median</th>
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<tbody>
<tr>
<td>0 - 4,000 hrs</td>
<td>10%</td>
<td>907 hours</td>
</tr>
<tr>
<td>4,000 - 8,000 hrs</td>
<td>10%</td>
<td>476 hours</td>
</tr>
<tr>
<td>8,000 - 12,000 hrs</td>
<td>8%</td>
<td>515 hours</td>
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</tbody>
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#### Number of Hours Spent Training Clients

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#### Number of Hours Spent Training Map Technicians

<table>
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Chat Notes from
ASFPM & NFDA Flood Zone Determination Webinar 12/15/2010

from Erika Hoover to All Participants:
For those that got on the WebEx early, thanks for bearing with us as we practiced sharing this with presenters in different locations! We will turning on the conference call portion soon!!

from Robert L. Perry (WV) to All Participants:
How many of the NFDA members have achieved certification? Are there different levels of certification?

from Ken Bouma to All Participants:
E&O Coverage? What is that?

from Robert L. Perry (WV) to All Participants:
Errors and omissions insurance (E&O)

from Jennifer Adleman to All Participants:
Thanks Robert!

from Robert L. Perry (WV) to All Participants:
What is the FFIAC?

from PEMA to All Participants:
Is the survey data available to the states?

from Erika Hoover to All Participants:
The survey is available and we will find a way to make it accessible to those interested.

from Erika Hoover to All Participants:
FFIEC is the Federal Financial Institution Examination Council. It is the organization that represents the 6 Federal Regulatory Lending Agencies.

from Erika Hoover to All Participants:
Regarding CFMs, most NFDA member companies have several CFMs on staff. The larger companies may have 10-15 or more on staff. NFDA has not surveyed that question.

from Taunnie Boothby to All Participants:
How can we see the status of a determination?

from Robert L. Perry (WV) to All Participants:
Certification question was not CFM. NFDA bullet point stated they had internal certification program.

from Leila Taha to All Participants:
Viewing determination status that Cheryl is referring to is related to flood determination company customers viewing the status (pending, complete) of orders they have placed.

from Leila Taha to All Participants:
We will show a copy of the flood certificate and how you can find the information pertaining to the subject property

from Taunnie Boothby to All Participants:
I'm sure that an issue that arises frequently is the customer (lender or homeowner) mistaking an NFDA company for FEMA. What type of direction/steps do you take to eliminate this confusion?

from Robert L. Perry (WV) to All Participants:
Can we see an example of a "typical" dispute resolution process that we could view from any of the member companies?

from Robert L. Perry (WV) to All Participants:
Loan Officers also think these determinations have been made by FEMA.

from Alicia Benson to All Participants:
How do you evaluate the accuracy? Does your customer tell you that the determination was not correct or do you hear about LOMA-OAS?

from Robert L. Perry (WV) to All Participants:
How does lender supply data to request a determination? Is it an online form they fill in and submit?

from Taunnie Boothby to All Participants:
We in Alaska experience multiple levels of discrepancies on the automated systems. Many residents do not seem to understand the ability to request a manual determination. Is information provided to the lender for the homeowner about the manual flood determination process and how to request a manual determination.

from Erika Hoover to All Participants:
Alicia & Rober, let's bring this up at the next break.

from Robert L. Perry (WV) to All Participants:
Everything seems to key into a physical "Address" if the Lender/lendee supplied latitude/longitude would/could determination company use that instead?

from Taunnie Boothby to All Participants:
This is Jeff- How about including a cover sheet or disclaimer notice to reinforce who is preparing the document. I concede your point about the required form. However the confusion is made worse with company names that include "federal" "national" and "american." This confusion occurs VERY frequently -two different instances in my community yesterday.

from Taunnie Boothby to All Participants:
And this cover letter could include instructions for requesting a manual determination if the owner disagrees.

from Diane Cooper to All Participants:
Can the lat and lon's be collected by the home inspectors?

from NJDEP to All Participants:
Dwelling is clear of the A Zone line however the 6" x 6" posts supporting the adjoining deck is within the A Zone area, is the entire structure in the A Zone?

from Robert L. Perry (WV) to All Participants:
Leila mentions a formal dispute resolution process can we get a copy of that process?

from Robert L. Perry (WV) to All Participants:
NJDEP Yes, if any portion of the structure (including deck) is within the boundary it is IN.

from Robert L. Perry (WV) to All Participants:
We have the citizen take an aerial photo map with floodplain overlay to the loan officer and they have no idea how to submit this to the determination company for a dispute. Does NFDA work with lender to make sure loan officers have training on dispute resolution?

from Robert L. Perry (WV) to All Participants:
We have the citizen take an aerial photo map with floodplain overlay to the loan officer and they have no idea how to submit this to the determination company for a dispute. Does NFDA work with lender to make sure loan officers have training on dispute resolution?

from Leila Taha to All Participants:
Generally: flood determination companies do spend much time working with our respective customers to train them on our dispute resolution procedures - they are trained on our systems and advised to the procedure and evidence that can be provided for further review.

from Robert L. Perry (WV) to All Participants:
Thanks Leila!, what is the best evidence that can be provided for a dispute?

from Leila Taha to All Participants:
We are finding that once the loan is closed, the responsibility for the loan resides with the servicing department...the loan officer has likely handed off the loan to servicing and has moved on (which is why they are not familiar with the dispute process).
from Robert L. Perry (WV) to All Participants:
Any plans to provide training to the servicing departments?

from Leila Taha to All Participants:
Any information can be submitted, including survey/site plan, prior flood determination, LOMA/LOMR.

from Diane Cooper to All Participants:
If residences are found to be "just outside" of the Special Hazard area. Is the home owner encouraged to still purchase flood insurance?

from Leila Taha to All Participants:
Regarding servicing and lenders in general: we are hearing from FEMA Regions that they encounter similar challenges when trying to reach the "right' person or department. NFDA is considering addressing this in a few ways: 1) our annual conference in April, 2) FEMA Flood Conference, and 3) work group forums in which we invite reps from various stakeholder groups to participate in constructive discussion about issues and how we can work better together.

from Leila Taha to All Participants:
Regarding "just outside SFHA": in some cases, yes. This is the lender's process, so it likely varies from lender to lender and is outside of the flood determination company's control. It is the lender's prerogative to require flood insurance even if the structure is outside the SFHA (because the lender is interested in protecting collateral) and some lenders to request to know if any part of the property is within the SFHA and they may recommend or require it.

from Robert L. Perry (WV) to All Participants:
If structure is found to be just outside via LOMA FEMA will provide PRP brochure and encourage purchase of low cost flood insurance as part of the LOMA mailing (at least that is what Bill Lesser at HQ assured me they were doing).

from Leila Taha to All Participants:
Yes, Robert - i am not sure if all lenders do this, but it is true that this does happen.

from Diane Cooper to All Participants:
Thank you Leila and Robert. A concern from the NWS is that people assume that if they are "not identified" in the 100 yr flood plain, then they will never flood. It has been a challenge to reshape this thought process and is reassuring to know that some lenders encourage home owners to obtain flood insurance anyway.

from Diane Cooper to All Participants:
How are you handling the revisions when a levee is decertified?

from Leila Taha to All Participants:
We only address it when there is a physical map revision or LOMR issued.

from Robert L. Perry (WV) to All Participants:
Surveyor using E-LOMA speeds up the process, makes a big difference to our citizens, they receive LOMA response before deadlint to purchase flood insurance. Encourage your surveyors to signe up!

from Leila Taha to All Participants:
Qualifying reps of NFDA companies can also access eLOMA now on a nationwide basis, per program and access granted by FEMA. We have been using it for more than a year now.

from Robert L. Perry (WV) to All Participants:
ELOMA cannot be used in

from Robert L. Perry (WV) to All Participants:
Approximate A zones

from Leila Taha to All Participants:
We will gather all of the information required to file LOMAs - we know that only certain LOMA cases qualify for submission via eLOMA...the rest are submitted the old fashioned way.

from Taunnie Boothby to All Participants:
Can someone explain why "qualifying reps" only includes CFMs from NFDA companies, not ALL CFMs?

from Robert L. Perry (WV) to All Participants:
We have noticed some determination companies using prelim maps for determinations is this adding to the SOMA delay problem.

from Robert L. Perry (WV) to All Participants:
I don’t see any outreach to Lender organizations?

from Robert L. Perry (WV) to All Participants:
The contact info on the SFHDF is mailing adress no phone or email, is this typical?

from Taunnie Boothby to All Participants:
We would like to be involved in discussions for process improvement discussions and recommendations. Thank you!

from Leila Taha to All Participants:
Flood determination companies work with their respective customers, but NFDA is actually looking to establish workgroup discussions further with lenders beyond what we do currently.

from Leila Taha to All Participants:
Thanks, Taunnie! :)

from Erika Hoover to All Participants:
We will make sure everyone gets a copy of this and the survey; it may be that it is posted on the ASFPM site and you all will get an email directing you to it. I tried sending to a few who could not get on the Webinar and the pdf bounced as it was too large.

from christine.shirley to All Participants:
Thank you. This was helpful.

from Robert L. Perry (WV) to All Participants:
FYI - NFIP reform in House, proposed amendment will require lender to reimburse for cost of successful LOMA OAS.

from Taunnie Boothby to All Participants:
Thank you, I agree this was helpful.

from Kim Johnson--Wy NFIP to All Participants:

from Joy Duperault to All Participants:
Thank you!

from Taunnie Boothby
Thank you!