



**Association of State
Floodplain Managers**



INSURANCE COMMITTEE POLICY DISCUSSION

**Insurance Committee Co-Chairs
Steve Samuelson, CFM
Bruce A. Bender, CFM**

May 20, 2019



Today's Agenda

- Welcome – Steve and Bruce
- Flood Insurance & EC Update – Suzan Krowel
- NFIP Transformation/RR2.0 – Tony Hake
- CRS Update – Molly O'Toole
- CBR/OPA Update – Dana Wright (USFWS)
- OFIA Update – David Stearrett (unable to attend – PPT included)
- Ag and PART updates – Steve (PART video included)
- Open Discussion/Questions



Flood Insurance Update



FEMA



NFIP HIGHLIGHTS AND UPDATES



FEMA



NFIP HIGHLIGHTS and UPDATES

Streamline Underwriting Inquiries

1. WYOS Submit Special Rating through Underwriting, Claims Operation Review Tool (UCORT)
2. Have in place Standardized inquiries/checklists
3. Manage WYO workflows through UCORT and keep Track of rating inquiries.



FEMA



NFIP HIGHLIGHTS and UPDATES

Enhanced Underwriting Oversight

- A. More frequent operation reviews
- B. All companies are reviewed (previously company review was rotated 3 year cycle)
- C. Timely feedback/corrective action (quarterly reviews as opposed to annual)



FEMA



NFIP HIGHLIGHTS and UPDATES

Updated Flood Insurance Manual
Released October 2018

1. Reformatted Manual
2. Plain clear/concise language
3. Cancellation due to private insurance (Code 26)
(Allowed if private policy purchased prior to NFIP)



FEMA



Manual April 2018

PREVIOUSLY **24** SECTIONS

New Manual Oct 2018

now

6 Sections Consisting of:

1. *Reference*
2. *Before you start*
3. *How to Write*
4. *How to Endorse*
5. *How to Renew*
6. *How to Cancel*

With **11** Appendixes A-K





FEMA



Manual April 2018 New Manual Oct 2018

- EXAMPLE of Where Prior Section was moved to in new Manual

SECTION 2- REFERENCE

is now

1. *REFERENCE*

SECTION 3-GENERAL RULES

2. *Before you start*

3. *How to Write*

4. *How to Endorse*

5. *How to Renew*

Appendix H: Flood Maps

*Appendix D: Coastal Barrier
Resources System*

Appendix J: Rate Tables 2.



FEMA



NFIP HIGHLIGHTS and UPDATES

Program Changes April 2019

1. Rate increases
2. Additional premium for SRL (5% of the premium before ICC)
3. 2-4 Family Primary Residence HFIAA Surcharge Change
4. Clear Communication-For policies effective on or after April 1, FEMA is requiring that the following message appear on the Policy Declarations Page: For more info about flood risk and policy.

Refer to: www.fema.gov/cost-of-flood



FEMA



NFIP Rate Increases April 2019

- Overall, premiums will increase from an estimated average of \$926 per policy to \$1,002, for an average increase of 8.2 percent. These amounts do not include the HFIAA surcharge or the Federal Policy Fee (FPF). When the HFIAA surcharge and FPF are included, the total amount billed the policyholder will increase from \$1,040 to \$1,115, for an average increase of 7.3 percent.
- Premium increases effective April 1, 2019 comply with all the requirements of both the Biggert- Waters Flood Insurance Reform Act of 2012 (BW-12) and the Homeowner Flood Insurance Affordability Act of 2014 (HFIAA).



FEMA



NFIP Rate Increases April 2019



Here is how increases break down by flood zone:

- Pre-FIRM Subsidized Policies -
- SFHA Zones (A, A1-30, AE, AH, AO, AR, AR/A, AR/A1-30, AR/AE, AR/AH, AR/AO, V1-30, VE)
- Primary Residences +7.3%
- Non-Primary Residences +24%
- Substantially Improved and SRL+24%



FEMA



NFIP Rate Increases April 2019

- Non-Residential Business +24%
- V Zones +6%
- Other Subsidized Policies AR & A99 5%
- Post-FIRM V Zones 6%
- Post-FIRM AE and Unnumbered A Zones 4%
- A99 and AR +5%
- A1-30 AE +4%
- AH, AHB, AO, AOB — No change
- Standard Rated X Zone-1%





FEMA



NFIP Rate Increases April 2019

- ICC premiums — Overall increase 3%
- PRP/Newly Mapped — \$8 up to \$230,000 on 1-4 Family and up to \$480,00 on Other Residential and Non-Residential Bldg
\$6 on 1-4 Family \$231,000 to \$250,000 and \$480,001 to \$500,00 on Other Residential and Non-Residential
- Provisional Rating —
 1. \$8.00 up to dwelling amount \$230,000.
 2. \$6.00 \$231,000 to \$250,000





FEMA



2-4 FAMILY Primary Residence HFIAA FEE Change 2019

Currently, the \$25 HFIAA fee applies only to those structures that are single family Primary Residence

- Effective on or after 4/1/19, the \$25 HFIAA fee will apply to 2-4 family Primary Residence dwellings (in lieu of the \$250 fee prior to 4/1/19 Effective date)
- Policyholder must provide Primary Residence documentation that demonstrates building is primary residence





FEMA



Severe Repetitive Loss (SRL) Increase April 2019

- An additional premium charge for SRLs – will be 5% of the annual subtotal before ICC premium.





FEMA



Changes October 2019



- There will be a Requirement for insurers to report the Agency National Producer Number (NPN) and the Agent NPN for all new business with a policy effective date on or after October 1, 2019.
- Specific Rating Guidelines will include rates for above-grade enclosures (hanging floors and mid-level entries) and non-elevated, non-residential structures with below-grade pit areas (e.g., oil pits)
- The Community Rating System (CRS) Eligible List will be updated.



FEMA



Changes January 1, 2020



- Preferred Risk Policies (PRPs): Premiums will increase 5 percent.
- A99 and AR Zone Policies eligible for the PRP: Premiums will increase 5 percent.
- Newly Mapped policies are initially charged PRP premiums during the first year following the effective date of the map change.
- Annual increases to these policies result from the use of a “multiplier” that varies by the year of the map change. As a result of increases to the multiplier that will be effective January 1, 2020, premiums for Newly Mapped policies will increase 15 percent.



FEMA

Thank You





NFIP Transformation – Risk Rating 2.0



FEMA



Risk Rating 2.0

National Association of Realtors

May 14, 2019

FEMA is focused on building a culture of preparedness by closing the insurance gap.



- To meet our goal, we are transforming the NFIP's insurance product.
- A significant part of this transformation is **Risk Rating 2.0**.



FEMA



The NFIP's current rating structure does not reflect advances in technology and our current understanding of flood risk.

The current rating methodology **has not changed since the 1970s** . Over time, this has resulted in the following issues:



Cost disparity



Dramatic changes in pricing at the edges of a flood zone



An incomplete picture of flood risk



FEMA



Risk Rating 2.0 aims to deliver rates that are:



Better reflect a property's
unique flood risk



Fair



Easy to Understand



FEMA



Risk Rating 2.0 aims to deliver several key benefits to policyholders, communities, and the flood insurance industry.



Create an individualized picture of a property's risk



Provide rates that are easier to understand for agents and policyholders



Reduce complexity for agents to generate a quote



FEMA



Risk Rating 2.0 aims to deliver several key benefits to policyholders, communities, and the flood insurance industry.



Reflect more types of flood risk in rates



Reduce flood risk nationwide through increased coverage and mitigation activity



Reinforce the financial framework of the NFIP



FEMA



FEMA is building on years of investment in flood hazard information to incorporate innovative data and modeling.

The new rating structure will determine a customer's flood risk by incorporating:

Logical Rating Characteristics

+

A broader range of flood frequencies

+

Multiple data sources



FEMA



Rates for all single-family homes will go into effect October 1, 2020.

April 1, 2020

Rates for all single-family homes will be available to industry partners through the new rating engine

October 1, 2020

Rates for all single-family homes go into effect nationwide

Industry partners will have the opportunity to train their agents before the official rollout of the rating engine.



FEMA



Questions



To stay up-to-date with Risk Rating 2.0, and for the latest details, please visit www.fema.gov/nfiptransformation.



FEMA



Thank You






CRS Update

Community Rating System Update for the ASFPM Insurance Committee

MAY 20, 2019

MOLLY O'TOOLE, P.E., CFM

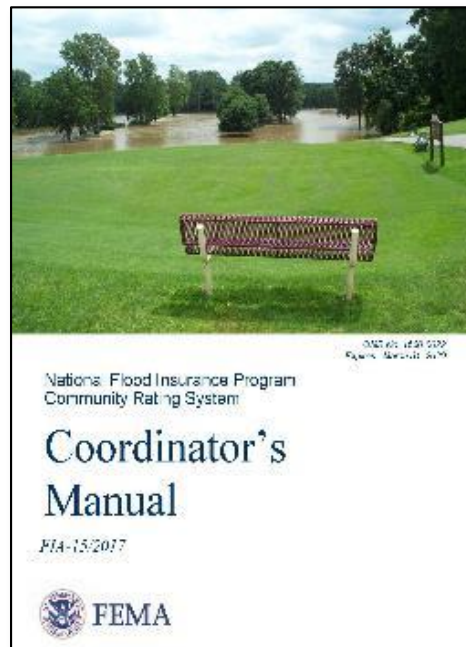
MANAGING CONSULTANT TO THE CRS



NFIP/CRS



Community Rating System



Since the Phoenix Conference:

- More growth
- More training
- Year of Elevation Certificate Central Review
- Next Manual - January 2021
- Supporting the Insurance Moonshot

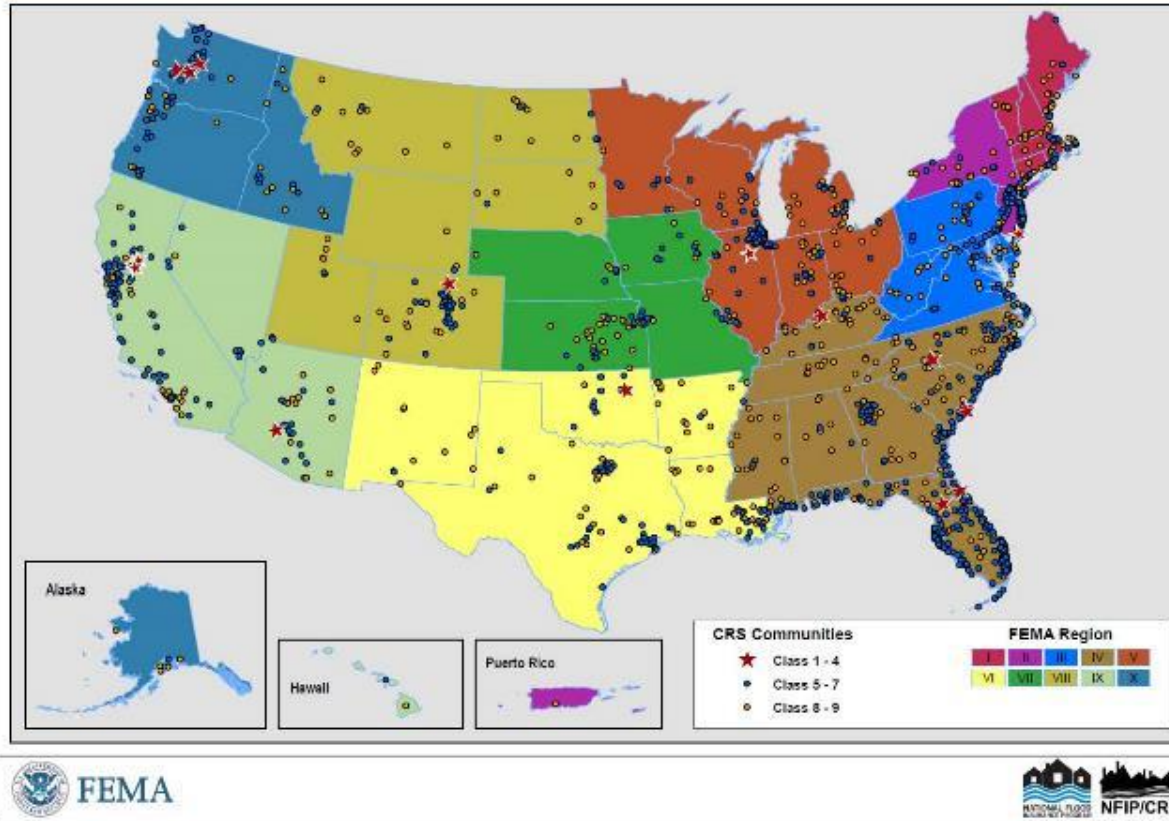
Community Rating System

- Program Growth
- Insurance Policies
- FEMA Strategic Plan
- Simplify

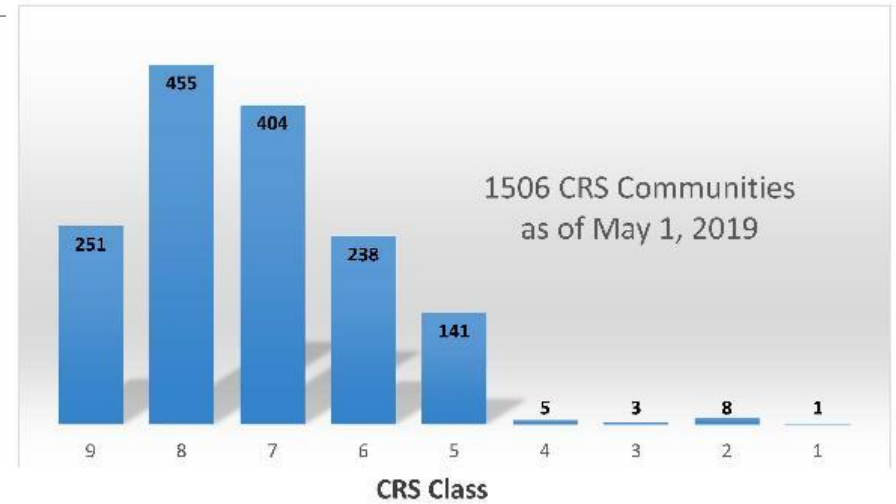
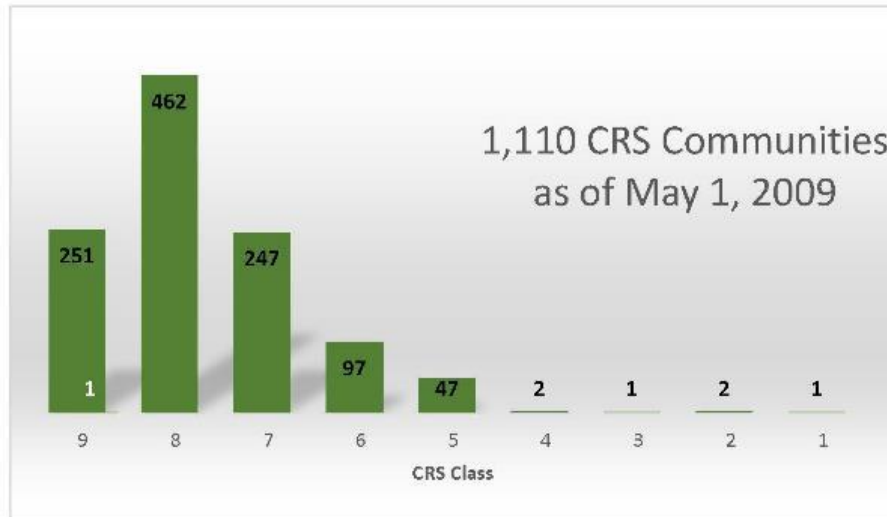


National Flood Insurance Program (NFIP)
Community Rating System (CRS)

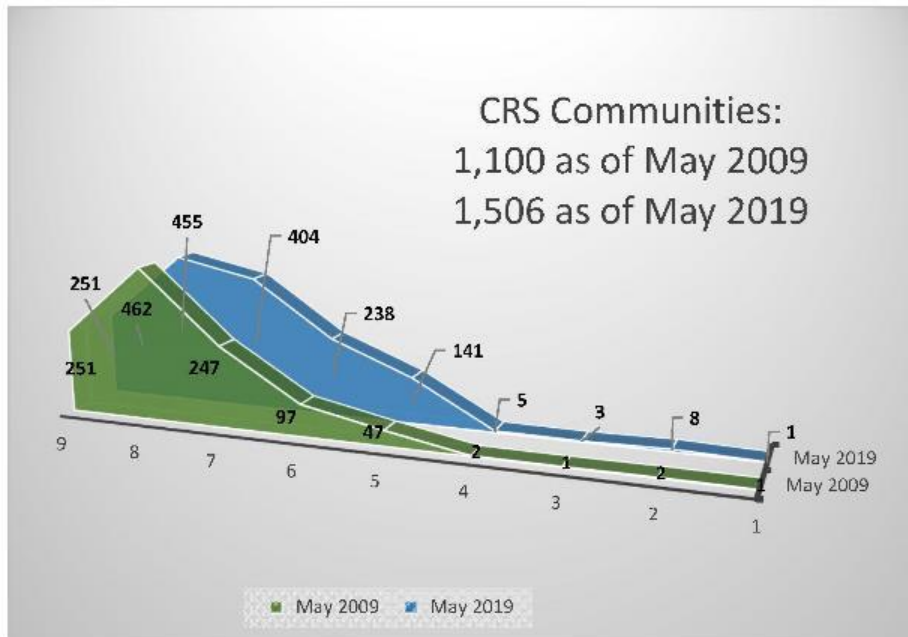
May 2019



1,506 CRS
Communities as
of May 1, 2019



10 Year Growth



Where is the CRS Growth?

Where are the NFIP policies?

Why ask?

- To understand committee motivations.

Goal –

More resiliency.

Support FIMA's Insurance Moonshot.

CRS Community PIF Distribution

December 2017 NFIP Data and May 2018 CRS Data

Policies-in-Force	Number CRS Communities	Total PIF in Range
Greater than 300,000	0	
150,000 - 300,000	0	
100,000 - 150,000	3	378,245
50,000 - 100,000	5	365,004
25,000 - 50,000	16	563,069
10,000 - 25,000	49	755,965
5,000 - 10,000	82	573,096
2,500 - 5,000	126	440,429
1,000 - 2,500	194	302,094
500 - 1,000	182	132,899
250 - 500	211	75,674
100 - 250	280	47,635
50 - 100	151	10,922
10 - 50	153	4,305
1 - 10	28	135
zero	6	-
Total (May 2018)	1486	3,649,472

Comparison of CRS Communities - By Rank in PIF

Based on Policies-in-Force as of December 31, 2017

Average No. of				Average No. of				Average No. of				
Including	Communities	Total Policies	Policies	Including	Communities	Total Policies	Policies	Including	Communities	Total Policies	Policies	
Top 1%	14	997,234	71,231	Top 20%	297	3,113,285	10,482	Top 50%	743	3,550,078	4,778	
Next 9%	134	1,602,607	11,960									
20%	149	513,444	3,446									
30%	148	235068	1,588	Next 30%	446	436,793	979					
40%	149	129316	868									
50%	149	72409	486									
60%	148	43877	296	Next 30%	446	88,590	199	Bottom 50%	743	99,362	134	
70%	149	28138	189									
80%	149	16575	111									
90%	148	8425	57	Bottom 20%	297	10,772	36					
100%	149	2347	16									
Total:	1486	3,649,440		Average PIF for all CRS communities:								2,456

Average Policies by CRS Discount

Percent of Contract in Force (CIF)

CRS and NFIP Policy Contracts

December 2 NFIP policies as of December 2017.

“Volume”

	Number CRS Communities in Class as of May 2018	Total Number of Policy Contracts (CIF) in Force for Communities	Percent of All Policies	Percent of All CIF in SFHA	Percent of All CIF Standard X	Percent of All CIF PRP & Newly	Other Policies
Class 1	1	395	0.0%	0.0%	0.01%	0.0%	0.0%
Class 2	6	13,690	0.3%	0.2%	0.4%	0.4%	0.7%
Class 3	3	8,532	0.2%	0.4%	0.2%	0.1%	0.1%
Class 4	5	26,759	0.7%	0.9%	0.4%	0.5%	0.2%
Class 5	136	909,302	22.3%	26.0%	15.1%	20.0%	8.6%
Class 6	230	570,621	14.0%	15.5%	11.6%	13.2%	2.9%
Class 7	391	714,617	17.6%	15.5%	16.4%	20.4%	12.9%
Class 8	472	461,946	11.4%	10.6%	14.3%	11.9%	16.8%
Class 9	242	112,552	2.8%	2.9%	2.7%	2.3%	9.8%
All CRS	1,486	2,818,398	69%	72%	61%	69%	52%
Non-CRS		1,250,346	31%	28%	39%	31%	48%
Total		4,068,742	100%	100%	100%	100%	100%

CRS and NFIP Policy Contracts - Average by CRS Class

December 2017 NFIP Data and May 2018 CRS Data

	Number of CRS Communities is Class as of May 2018	Total Policy Contracts in Force (CIF) as of December 2017	Average Number of CIF in the CRS		
			All	SFHA	PRP & Newly Mapped
Class 1	1	395	395	105	280
Class 2	6	13,690	2,282	724	1,440
Class 3	3	8,532	2,844	2,329	415
Class 4	5	26,759	5,352	3,506	1,742
Class 5	136	909,302	6,686	3,724	2,808
Class 6	230	570,621	2,481	1,308	1,109
Class 7	391	714,617	1,828	772	995
Class 8	472	461,946	979	436	495
Class 9	242	112,552	465	232	205
All CRS	1,486	2,818,398	1,897	942	894
Non-CRS		1,250,346			
Total		4,068,742			

Insurance Moonshot

CRS and NFIP Policy Contracts
December 2 NFIP policies as of December 2017

	Number CRS Communities in Class as of May 2018	Total Number of Policy Contracts (CIF) in Force for Communities	Percent of All Policies	Percent of All CIF in SFHA	Percent of All CIF Standard K	Percent of All CIF PSP & Newly	Other Policies
Class 1	1	54%	0.0%	0.0%	0.0%	0.0%	0.0%
Class 2	0	15,660	0.3%	0.7%	0.3%	0.7%	0.3%
Class 3	3	5,542	0.2%	0.4%	0.2%	0.4%	0.2%
Class 4	3	20,739	0.3%	0.9%	0.3%	0.9%	0.3%
Class 5	130	909,502	22.2%	26.0%	12.1%	20.0%	8.0%
Class 6	230	570,621	14.0%	15.5%	14.5%	14.5%	2.5%
Class 7	391	714,617	17.6%				
Class 8	472	461,946	11.4%				10.6%
Class 9	242	112,552	2.8%				2.9%
All CRS	1,486	2,818,398	69%				72%
Non-CRS		1,250,346	31%				28%
Total		4,068,742	100%				100%





NFIP/CRS UPDATE

February / March 2019

—More on FEMA's Moonshot—

Think Again about Flood Insurance

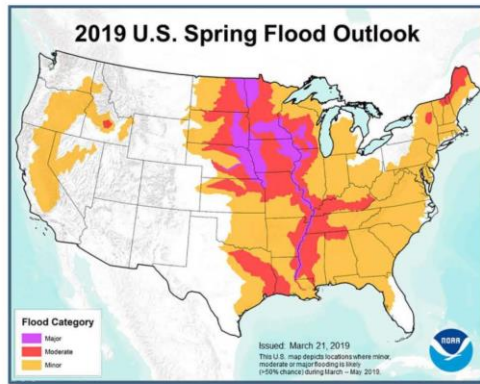
With early, drastic flooding capturing everyone's attention this spring, communities have an opportunity to emphasize the importance of flood insurance. One message communities can send to their residents is "Think again about flood insurance." This can encourage people to take another look at what they have that needs protection, get fresh information about their risk and about the coverage available, and/or re-examine their past decisions about flood insurance.

The spring 2019 outlook from the National Oceanic and Atmospheric Administration is for an elevated flood risk for two-thirds of the contiguous United States at least until the end of May. The map shows that there is potential for moderate to major flooding in parts of 25 states. There is no better time to emphasize the fact that people need flood insurance now.

Flood Insurance Myths

Often those who do not have flood insurance have failed to purchase a policy because they are laboring under one or more misimpressions about the availability or expense of a policy. One way to turn this around is to confront those "myths"

[continued on next page]

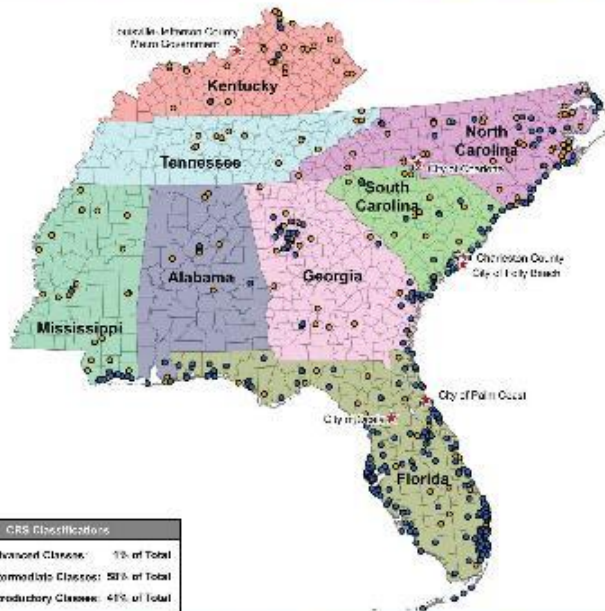


CRSresources.org
ON THE 100 SERIES PAGE

CRSresources.org

National Flood Insurance Program - Community Rating System (CRS) FEMA Region IV

CRS Class Date: May 2019 | Policy Date: September 2019

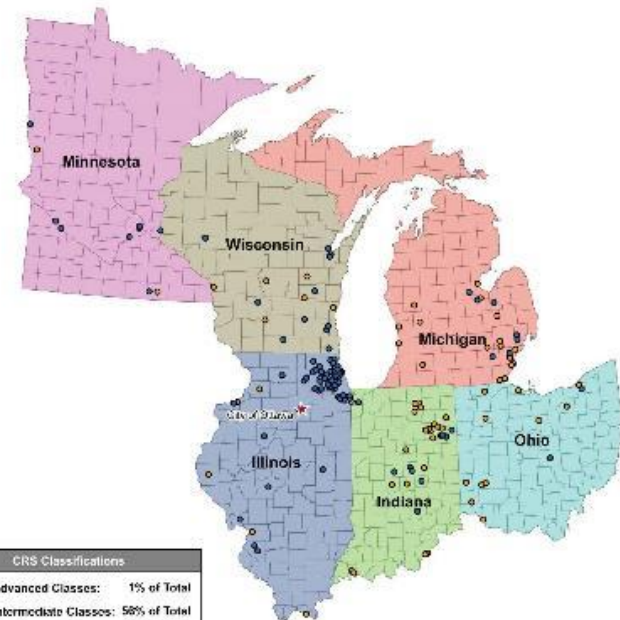


	Participating Communities			Policies In-Force			Insurance In-Force		
	NFIP	CRS	CRS as a % of NFIP	NFIP	CRS	CRS as a % of NFIP	NFIP	CRS	CRS as a % of NFIP
Region IV	3,368	527	16%	2,364,367	2,175,461	92%	\$792 Billion	\$548 Billion	69%
AL	432	14	3%	51,118	51,009	99%	5109	55,06	62%
FL	777	247	31%	1,777,457	1,765,760	99%	\$644.7	\$2,779	90%
GA	573	14	2%	87,171	76,887	88%	129.8	\$70.9	63%
NC	364	32	9%	71,409	61,739	86%	10,611	12,161	56%
SC	321	22	7%	62,234	49,021	79%	1188	\$12.1	74%
MS	542	20	4%	124,881	14,889	12%	124.0	\$14.1	11%
OK	215	40	19%	176,101	124,180	70%	154.0	\$17.1	96%
TX	389	14	4%	22,251	9,442	42%	57.9	\$2.06	33%



National Flood Insurance Program - Community Rating System (CRS) FEMA Region V

CRS Class Date: May 2019 | Policy Date: September 2019

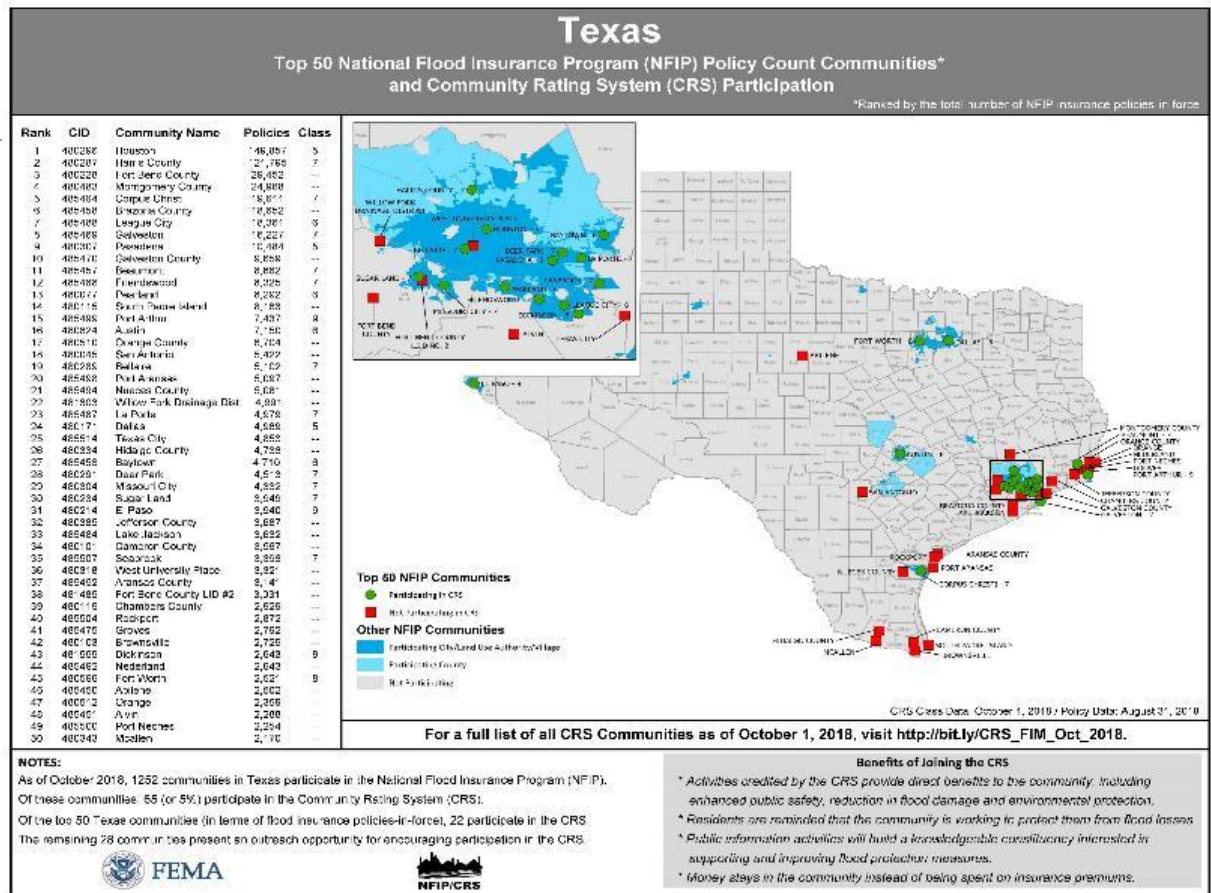


	Participating Communities			Policies In-Force			Insurance In-Force		
	NFIP	CRS	CRS as a % of NFIP	NFIP	CRS	CRS as a % of NFIP	NFIP	CRS	CRS as a % of NFIP
Region V	4,276	160	4%	134,862	33,468	25%	\$27 Billion	\$6.6 Billion	24%
IL	896	56	6%	19,570	14,872	37%	\$8.38	\$3.06	36%
IN	711	32	4%	27,136	8,269	30%	\$9.13	\$1.13	12%
MI	1,028	24	2%	20,282	8,080	19%	\$8.58	\$825M	17%
MN	806	10	1%	8,564	842	7%	\$2.18	\$121M	8%
OH	752	13	2%	31,711	2,185	7%	\$6.39	\$93M	8%
WI	900	17	2%	12,110	2,743	23%	\$6.40	\$467M	19%



State Participation Maps

Every October
100 Series Page of
CRSresources.org
<https://crsresources.org/100-2/>



CRS Resources

[Home](#) ▾ [Manual/Guides](#) [100 Series](#) [200 Series](#) [300 Series](#) [400 Series](#) [500 Series](#) [600 Series](#) [700 Series](#) [Training & Videos](#) [Success with CRS](#)

CRS Resources Home

This is the temporary location of the CRS Resources website. This site is provided for Community Rating System (CRS) coordinators, webinar participants, and users groups to obtain reference materials related to the CRS. Here you will find CRS documents, worksheets, and tools relevant to the activities credited under the CRS Coordinator's Manual. Other information regarding the National Flood Insurance Program's CRS program can be found on the [CRS page at the FEMA.gov website](#).

Use the menu above to find resources organized by CRS Activity.

📎 [Download the 2017 CRS Coordinator's Manual](#)

New communities can [click here](#) to find the CRS application and Quick Check.



Community Rating System

Supporting the FEMA Strategic Plan

- Incentivize
- Moonshots
- Simplify
- RR 2.0



Community Rating System

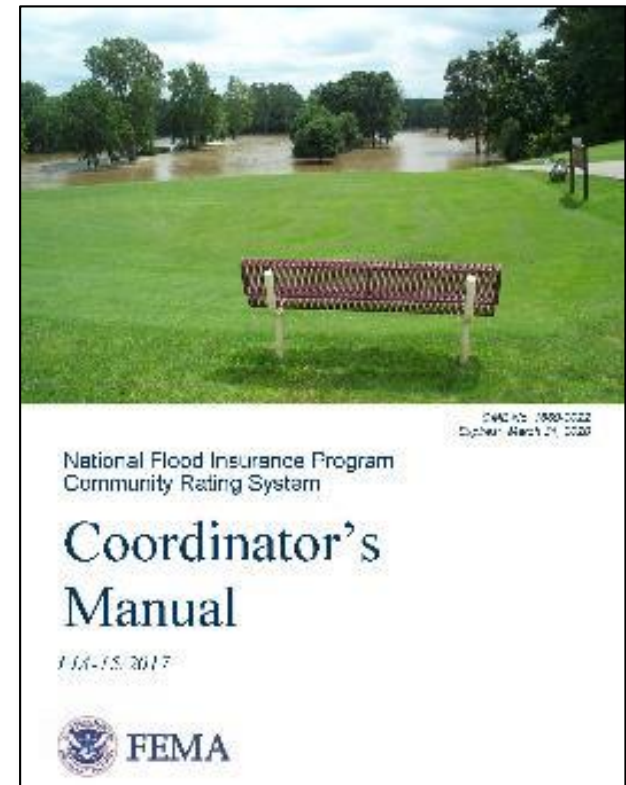


CRS Goals:

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

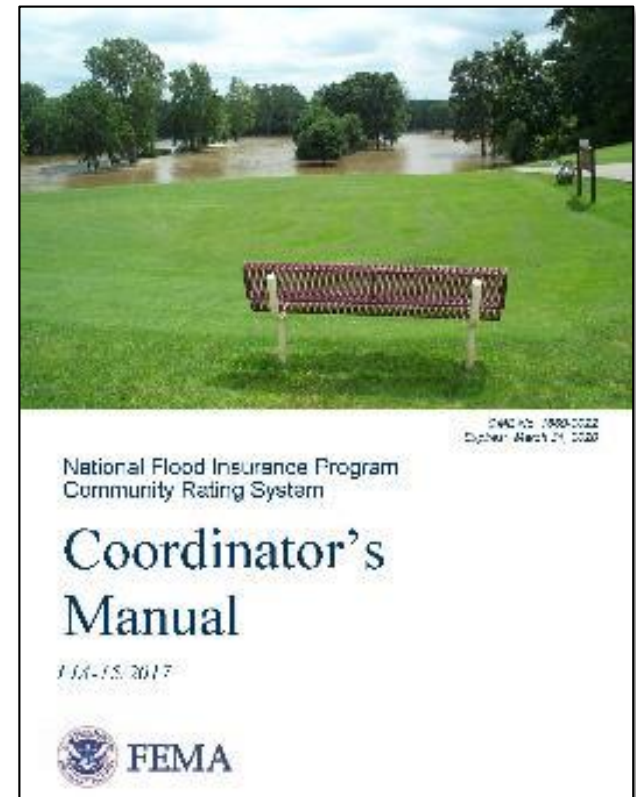
Other considerations:

- CRS is a voluntary program
- CRS is a rating program (actuarial)
- A community CRS rating results in a direct insurance premium discount



Community Rating System

- Simplify
- Current Manual (2017) to be used throughout all of 2020
- 2021 CRS Coordinator's Manual
- Class 8 Freeboard Prerequisite
- Substantial Damage
- Flood risk outside the SFHA
- Next, next Manual expected for 2026





CRS at ASFPM in Cleveland

Monday: Committee Meetings

Exhibit Hall:

- CRS Booth in Exhibits Hall
- CRS On-on-One Room

Tuesday: Concurrent Sessions A2, B2, C2

Wednesday: “Lunch with CRS” (12:20 pm)

Thursday: Concurrent Session G2

NFIP's Community Rating System

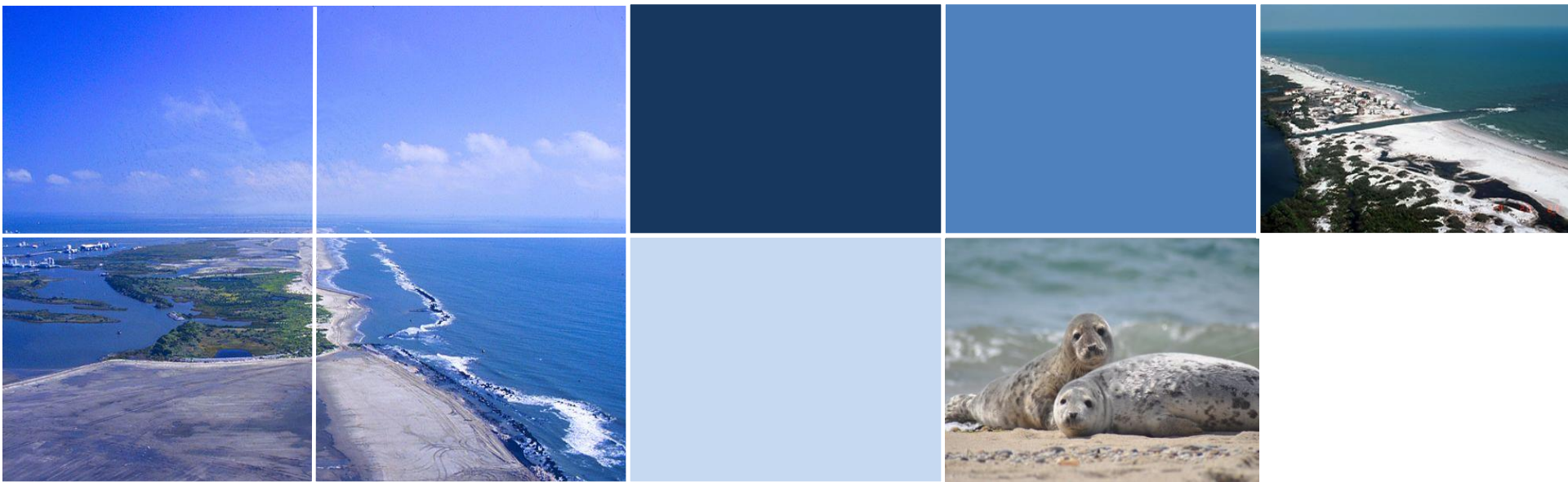


Questions?





CBRS/OPA Update



Coastal Barrier Resources System (CBRS) Tools and Data Updates

Association of State Floodplain
Managers Conference

May 22, 2019



The Coastal Barrier Resources Act *“simply adopts the sensible approach that risk associated with new private development in these sensitive areas should be borne by the private sector, not underwritten by the American taxpayer.”*
President Reagan 1982 signing statement



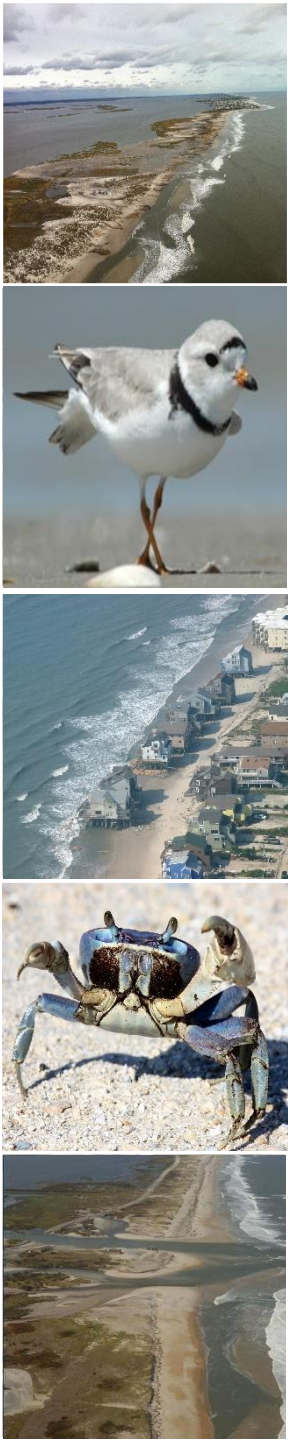
Coastal Barrier Resources Act (CBRA)

- Congress enacted CBRA and created the Coastal Barrier Resources System (CBRS) in 1982
- Designated relatively undeveloped coastal barriers as part of the CBRS
- Prohibits most Federal funding and financial assistance, including flood insurance within designated areas. Examples include (but are not limited to):
 - Beach renourishment
 - Construction of seawalls
 - Disaster assistance
 - New road construction
- Market-based approach to conservation
- Does not restrict private, local, or state funded development



Shell Key, Florida – within CBRS Unit P24
(Credit: Pinellas County)

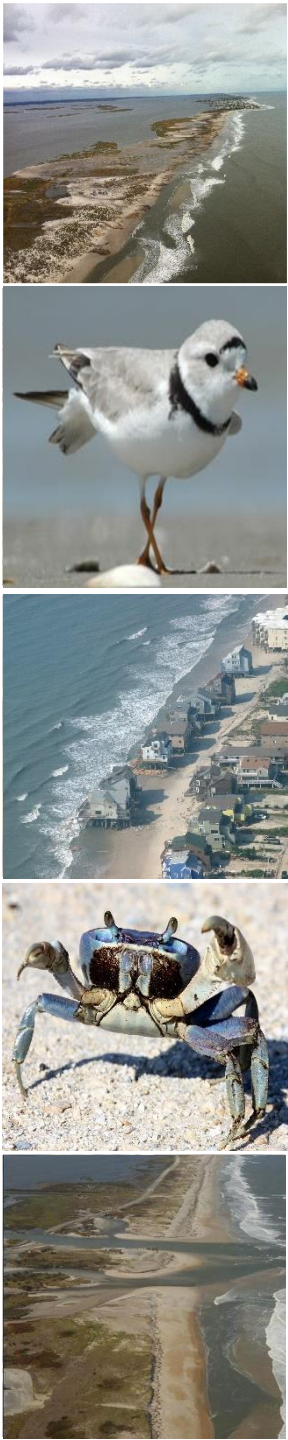
***“The CBRA meets a national problem with less Federal involvement, not more.”
~ President Reagan, 1982***



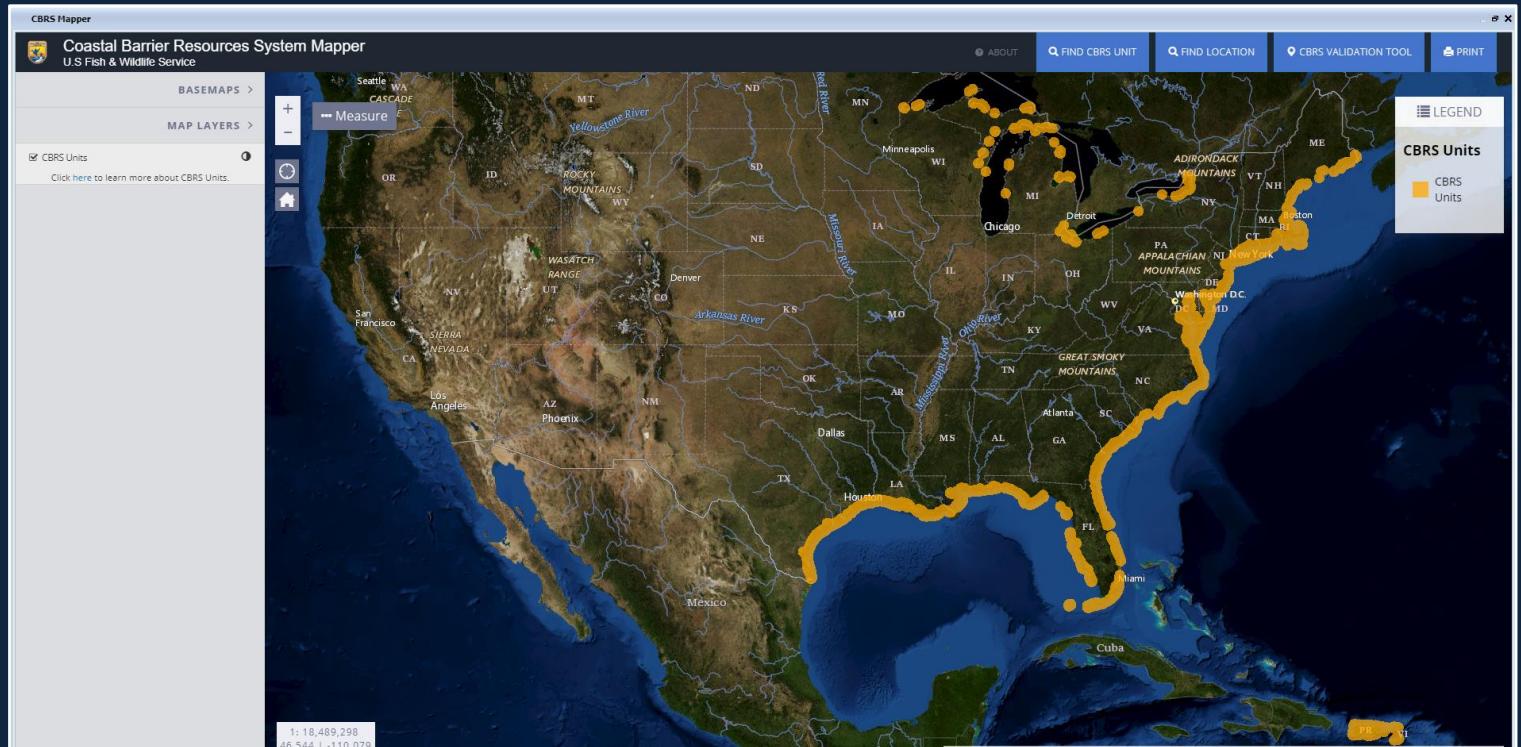
Goals of CBRA

1. Keep people out of harm's way
2. Save taxpayer dollars
 - More than \$9.5 billion estimated savings as of 2013
3. Protect valuable habitat for fish and wildlife
 - Habitat for threatened and endangered species and commercial and sportfish species

In 2007, GAO found that about **97% of all units remained undeveloped or experienced minimal development.** About 3% of units experienced significant development.



Location of CBRS Units



870 CBRS Units (approx. 3.5 million acres) located in 23 states and territories

Atlantic, Gulf of Mexico, Great Lakes, U.S. Virgin Islands, and Puerto Rico coasts

Official CBRS Maps and Digital Boundary Data

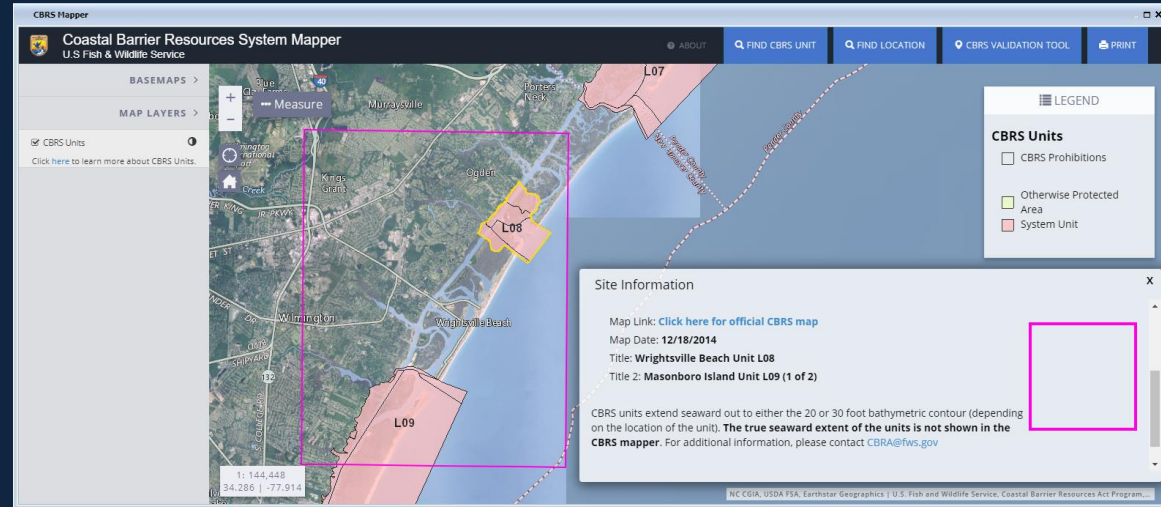
- CBRS boundaries are depicted on a set of official maps referenced in the law
- The U.S. Fish and Wildlife Service (Service) maintains the official maps
- Maps were originally hand drawn on USGS quads
- Completed a digital conversion for most of the CBRS maps in 2016
- CBRS boundaries are now accessible in a variety of digital formats in addition to the hard copy maps



Official CBRS Map for Units VA-03P, K03, and VA-04P in Virginia

Digital CBRS Data Availability

1. CBRS Mapper

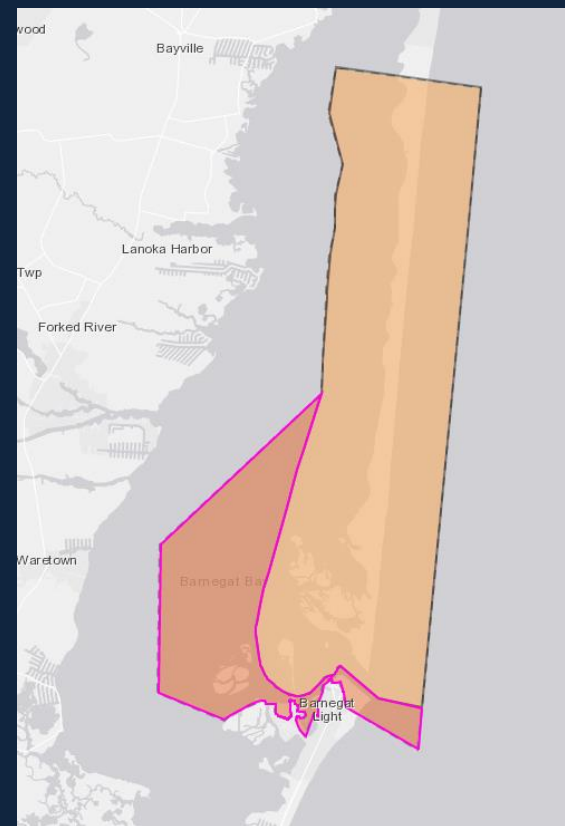


- ## 2. Web Map Services (WMS, REST) which can be consumed by:
- * GIS professionals
 - * Federal, state and local GIS applications
 - * FEMA products such as NFHL Viewer and Map Service Center
- ## 3. Shapefile Download
- * Recommend subscribing to listserv for updates

Link to more information about CBRS digital data:
<https://www.fws.gov/cbra/maps/Boundaries.html>

CBRS Map Revisions

- With a few minor exceptions, only Congress can approve CBRS boundary revisions to add or remove land
- The 2000 and 2006 CBRA reauthorizations directed the Service to digitally remap the CBRS and recommend additions to Congress
- In December 2018, Congress adopted changes to about 7% of CBRS units resulting from mapping projects completed by the Service in 2016. These changes affected over 50 communities.
- The Service is currently remapping an additional 43% of the existing CBRS units, largely through a Hurricane Sandy related project affecting over 200 communities.



Proposed addition (shown in pink outline) to existing Otherwise Protected Area Unit NJ-05P in New Jersey

For more information about CBRS map modernization, visit:
<https://www.fws.gov/cbra/maps/Map-Modernization.html>

CBRS Boundaries on FIRM Panels

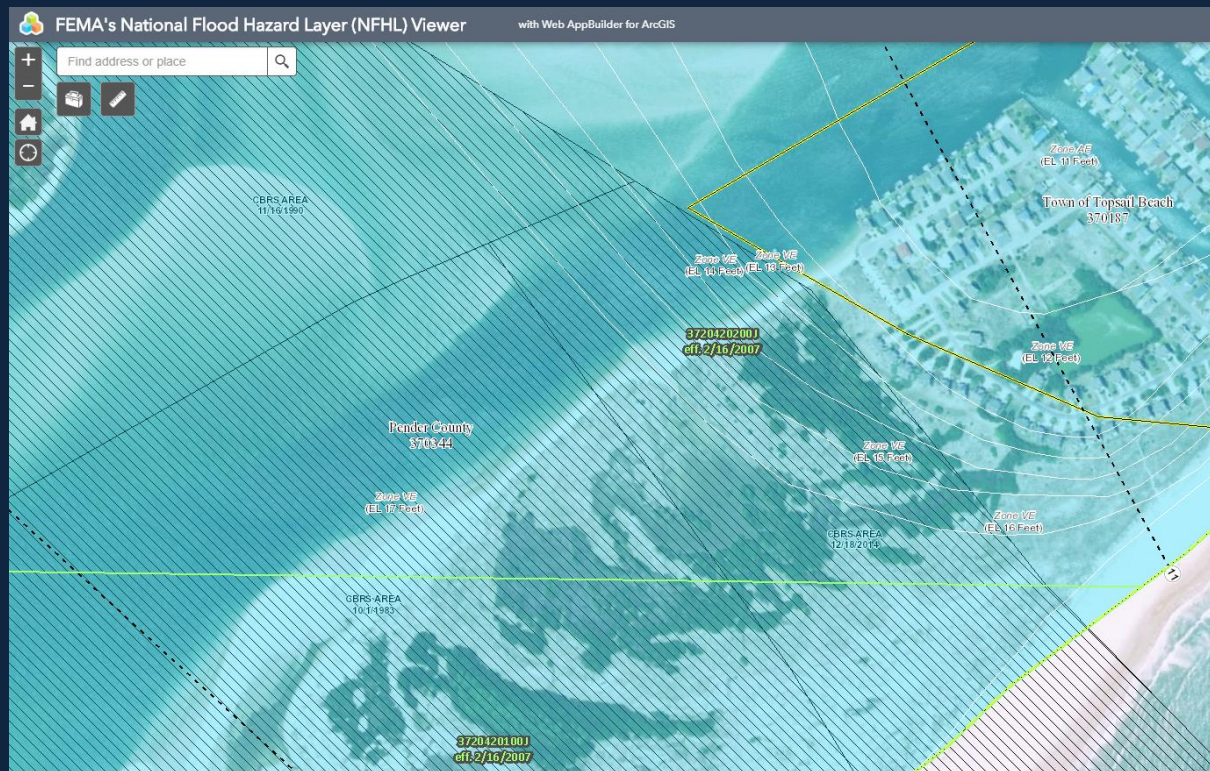


The U.S. Fish and Wildlife Service is the authoritative data provider for CBRS Boundaries

- * Historically, CBRS boundaries were shown on FEMA's FIRMs
- * ~1,400 of 2,500 FIRM panels (>56%) would become outdated soon due to CBRS remapping efforts
- * CBRS maps and FIRM panels have different lifecycles
 - * Changes made effective through legislation enacted by Congress. FWS does not control the timing
 - * FIRMs cannot be updated immediately after a CBRS map change
- * FEMA and the Service have worked collaboratively to update the delivery of CBRS data to the public

Removal of CBRS boundaries from FIRM Panels

- * In February 2019, FEMA officially removed the CBRS boundaries from FIRMs via Letter of Map Revision
- * FEMA now displays the Service's dynamic CBRS data service in:
 - * National Flood Hazard Layer (NFHL) Viewer
 - * NFHL based FIRM and FIRMette exports.




CBRS areas shown with black hatching in the NFHL Viewer

CBRS Mapper and Validation Tool

To access the CBRS Validation Tool, visit www.fws.gov/cbra. Click on the “CBRS Mapper” graphic on the right side of the page.



**U.S. Fish & Wildlife Service**
Coastal Barrier Resources System



Google Custom Search


Ecological Services

CBRS Menu

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- CBRA Prohibitions
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- Official Maps and Data ->
- Boundary Modifications
- Mapping Projects ->
- CBRS Documentation
- Project Consultations ->

Help and Contacts


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-  Contact Us
-  Documents Library



Credit: USGS Post-Hurricane Isaac Coastal Oblique Aerial Photographs Collected along the Alabama, Mississippi, and Louisiana barrier islands; 2012.

Overview

In the early 1980s, Congress recognized that certain actions and programs of the Federal Government have historically subsidized and encouraged development on coastal barriers, resulting in the loss of natural resources; threats to human life, health, and property; and the expenditure of millions of tax dollars each year. To remove the federal incentive to develop these areas, the Coastal Barrier Resources Act (CBRA) of 1982 and subsequent amendments designated relatively undeveloped coastal barriers along the Atlantic, Gulf of Mexico, Great Lakes, U.S. Virgin Islands, and Puerto Rico coasts as part of the John H. Chafee Coastal Barrier Resources System (CBRS), and made these areas ineligible for most new federal expenditures and financial assistance. CBRA encourages the conservation of hurricane prone, biologically rich coastal barriers by restricting federal expenditures that encourage development, such as federal flood insurance. Areas within the CBRS can be developed provided that private developers or other non-federal parties bear the full cost.



Frequently Asked Questions

- [How do I know if my property is in the CBRS?](#)
- [How can I get information on changing the CBRS maps?](#)
- [How do I know if a federal project or activity is affected by CBRA?](#)
- [How can I see the official maps of the CBRS?](#)

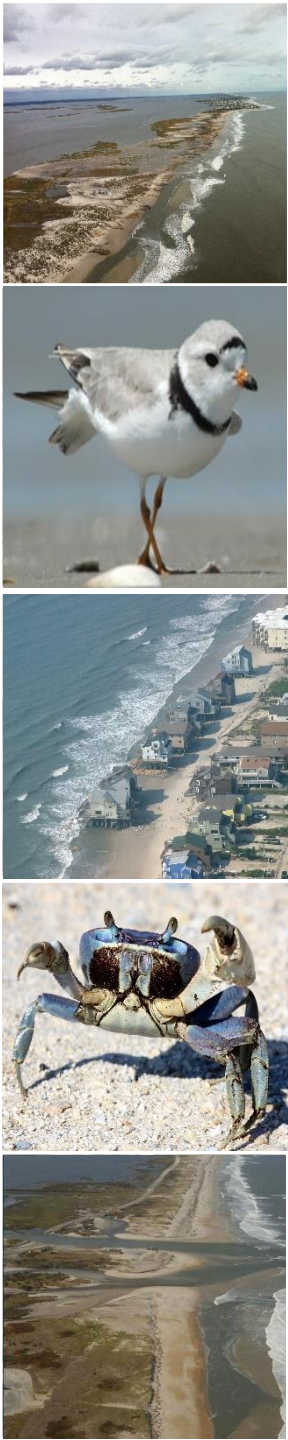
Hot Topics

Public Review Period Closed for Revised CBRS Units in Four States Affected by Hurricane Sandy

The U.S. Fish and Wildlife Service (Service) held a 120-day public comment period on draft revised boundaries for the first batch of states in the Hurricane Sandy Remapping Project. The first batch affects 148 units of the CBRS in Delaware, Massachusetts, New Hampshire, and New Jersey. The comment period closed on July 10, 2018. The Service is now reviewing comments and preparing final recommended maps for Congressional consideration. The second batch

CBRS Mapping Projects by State

Select the “CBRS Mapper” to view the existing CBRS units



U.S. Fish & Wildlife Service

Coastal Barrier Resources System




Google Custom Search

Ecological Services

CBRS Menu

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- Boundary Modifications
- Mapping Projects +
- CBRS Documentation
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CBRS Mappers

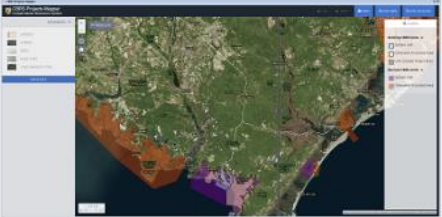
Open either Mapper by clicking on the map icons below
(best viewed by maximizing your browser window)

Existing Units: CBRS Mapper



▶ Use this mapper to view the existing CBRS units.
Data last modified October 1, 2017.

Draft Revised Units: CBRS Projects Mapper



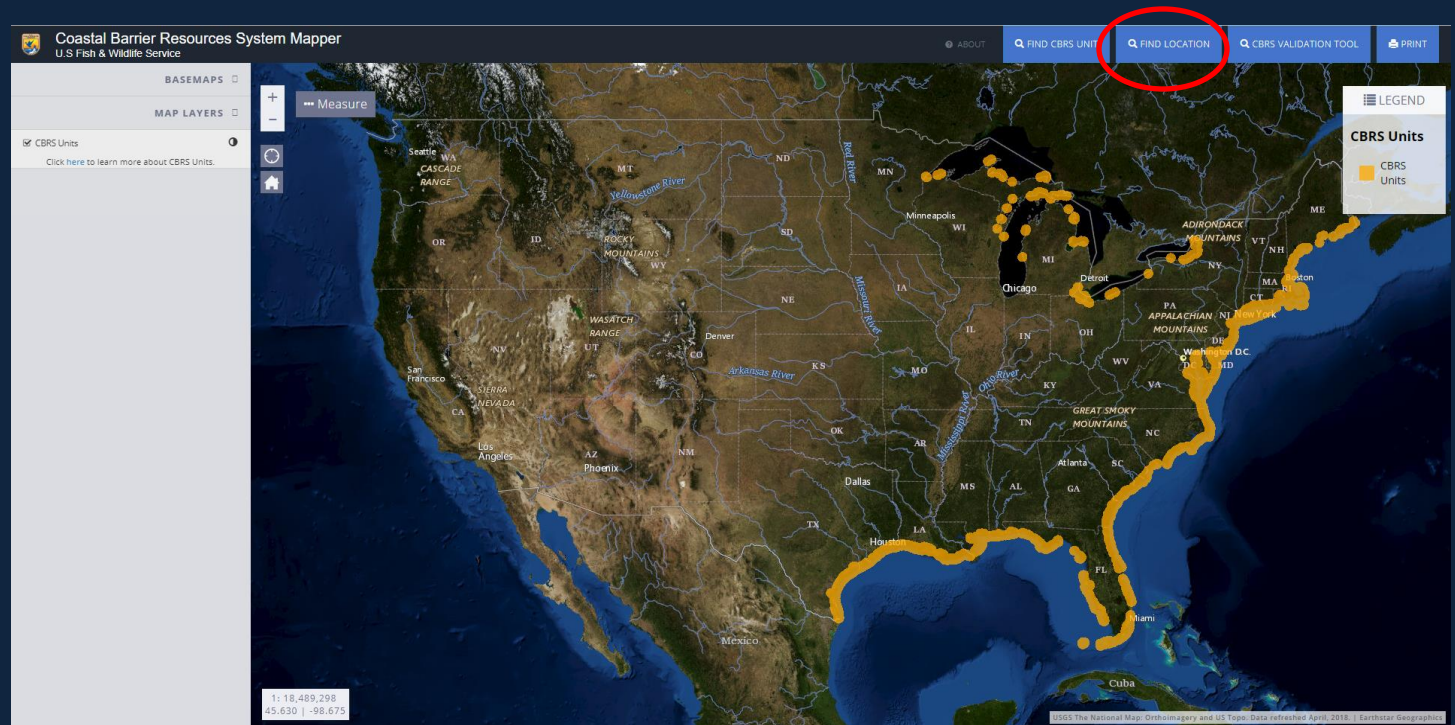
▶ Use this mapper to view DRAFT revised CBRS units. Data last modified March 30, 2018.

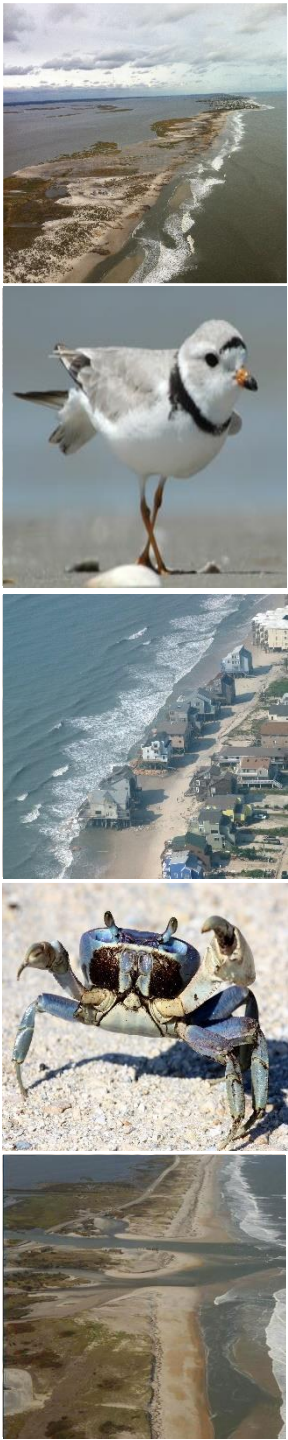
Note: The revised units depicted in this mapper are not currently effective.

Last updated: June 12, 2018

[U.S. Fish and Wildlife Service Home Page](#) | [Department of the Interior](#) | [USA.gov](#) | [About the U.S. Fish and Wildlife Service](#)
[Accessibility](#) | [Privacy](#) | [Notices](#) | [Disclaimer](#) | [FOIA](#)

Use the “Find Location” tool in the upper right corner of the CBRS Mapper to zoom to an area





Type an address or location in the search window and select it when it appears in the drop down window. If the address does not appear, you may need to search for the city and state or zip code and use the zoom tools to locate the property.

Coastal Barrier Resources System Mapper
U.S. Fish & Wildlife Service

BASEMAPS
MAP LAYERS
CBRS Units
Click here to learn more about CBRS Units.

Find Location

257 minorca beach way, new smyma

2 Results

Addresses and Other Suggestions (Closest Matches)

257 Minorca Beach Way, New Smyrna Beach, Florida, 32169
Volusia County, FL
99.9% match

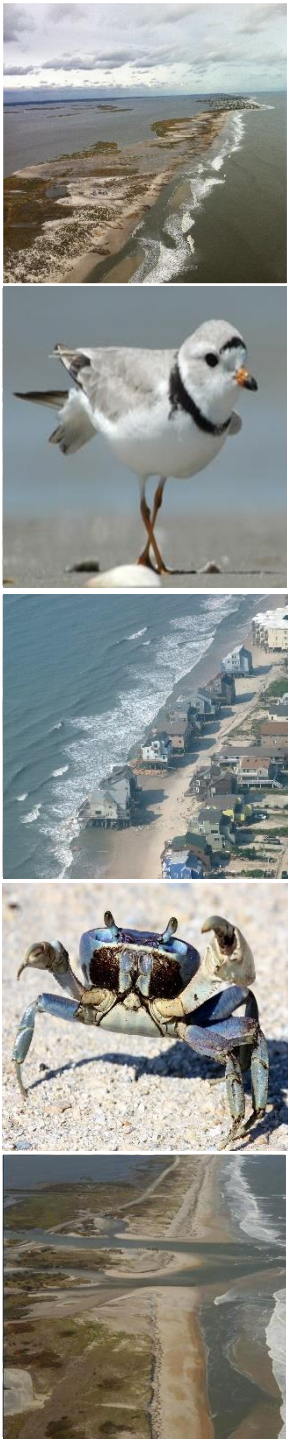
257 Minorca Beach Ln, New Smyrna Beach, Florida, 32169
Volusia County, FL
97.86% match

Unit: P08
FI Date: 11/16/1990
SU Date: 11/16/1990

LEGEND
CBRS Units
☒ CBRS Buffer Zone
☐ Otherwise Protected Area
☐ System Unit

1:16,056
29.025 | -80.828

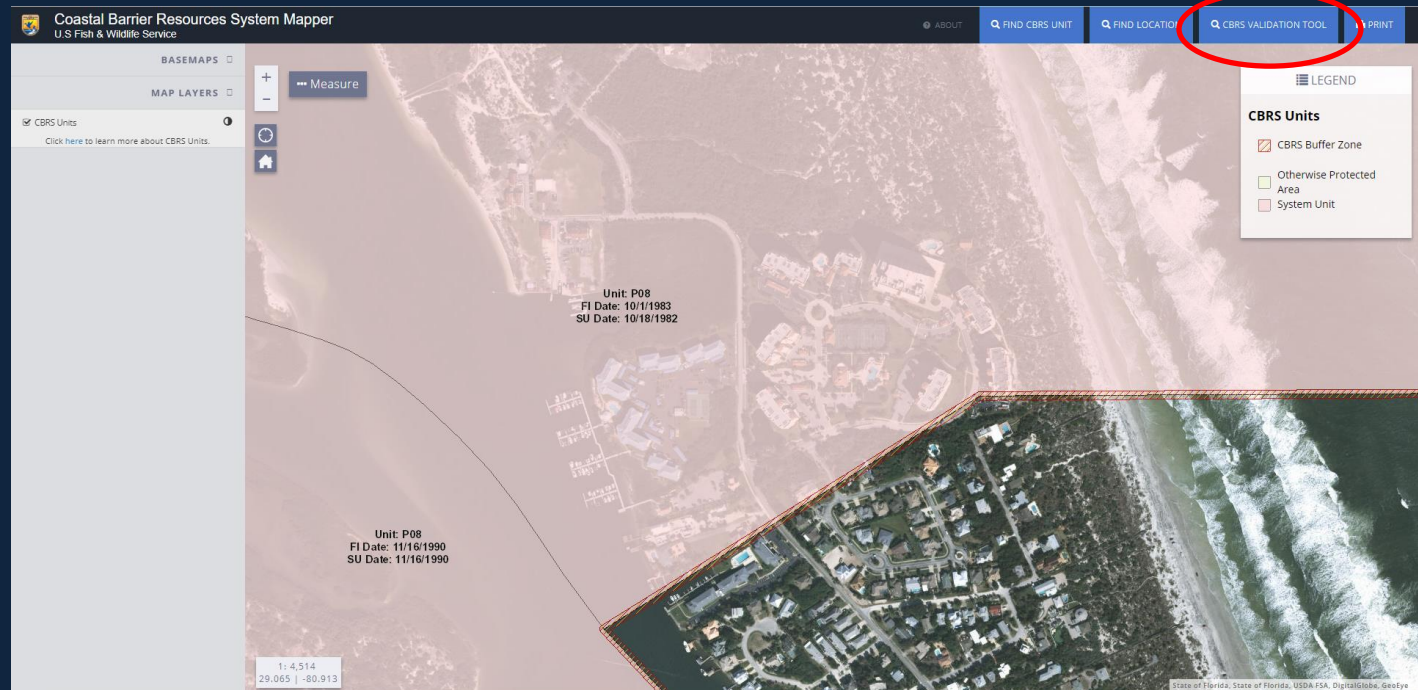
State of Florida, State of Florida, USDA/FSA, DigitalGlobe, GeoEye, CNES/Airbus DS, USGS The National Map, Orthomagery and US Topo, Data...

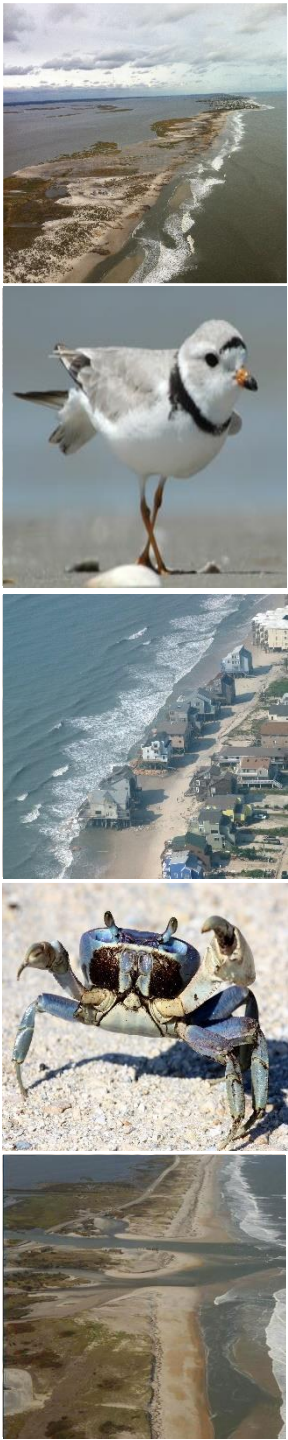


If producing CBRS documentation for a structure, verify that you have identified the correct structure. Because the Service cannot guarantee the placement of a marker by an automated address locator, the CBRS Mapper **does not** automatically put a marker on the property.

It is the user's responsibility to ensure that the pin location corresponds with the actual location of the subject property.

Click the “CBRS Validation Tool” button in the upper right corner of the mapper.





Follow the directions in the tool. First, click the pin icon to select your point of interest on the map (i.e., the structure or property for which you require CBRS information).

Coastal Barrier Resources System Mapper
U.S. Fish & Wildlife Service

ABOUT FIND CBRS UNIT FIND LOCATION CBRS VALIDATION TOOL PRINT

BASEMAPS > MAP LAYERS > CBRS Units
Click here to learn more about CBRS Units.

Measure

Unit: P08
FI Date: 11/16/19
SU Date: 11/16/19

1:9,028
29,072 | -60,899

USGS The National Map, Orthoimagery and US Topo. Data refreshed April, 2018. | State of Florida, State of Florida, USDA FSA, DigitalGlobe, G...

LEGEND
CBRS Units
☒ CBRS Buffer Zone
☐ Otherwise Protected Area
☐ System Unit

CBRS Validation Tool

Step 1: Click the pin icon below to select your point of interest on the map (e.g., the structure or property for which you require CBRS information). A structure bisected by the CBRS boundary (i.e., both partially in and partially out) is within the CBRS. A pin placed on a bisected structure must be placed on the portion of the structure within the unit (including any attached features such as a deck or stairs).

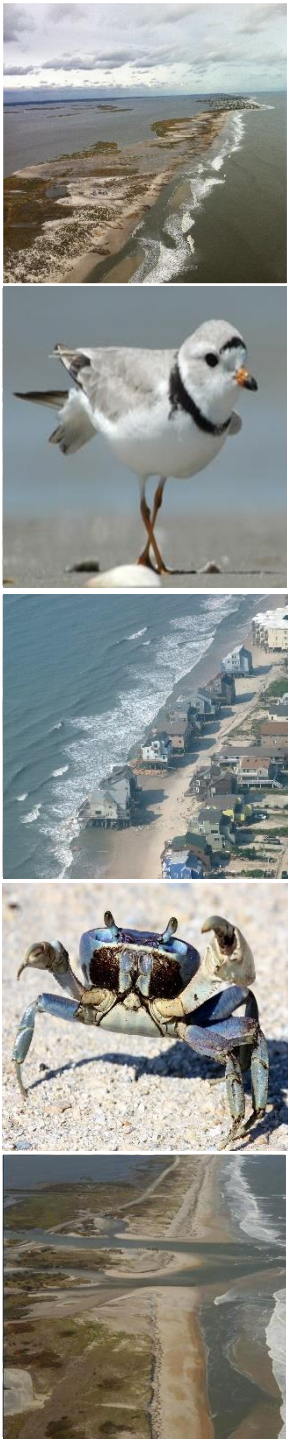
Step 2: Enter address or description of point location (e.g., 123 Ocean Drive, Seatown, Maryland) in the space below.

Type here

Please note that false statements or representations may be subject to the criminal penalties under 18 U.S. Code section 1001.

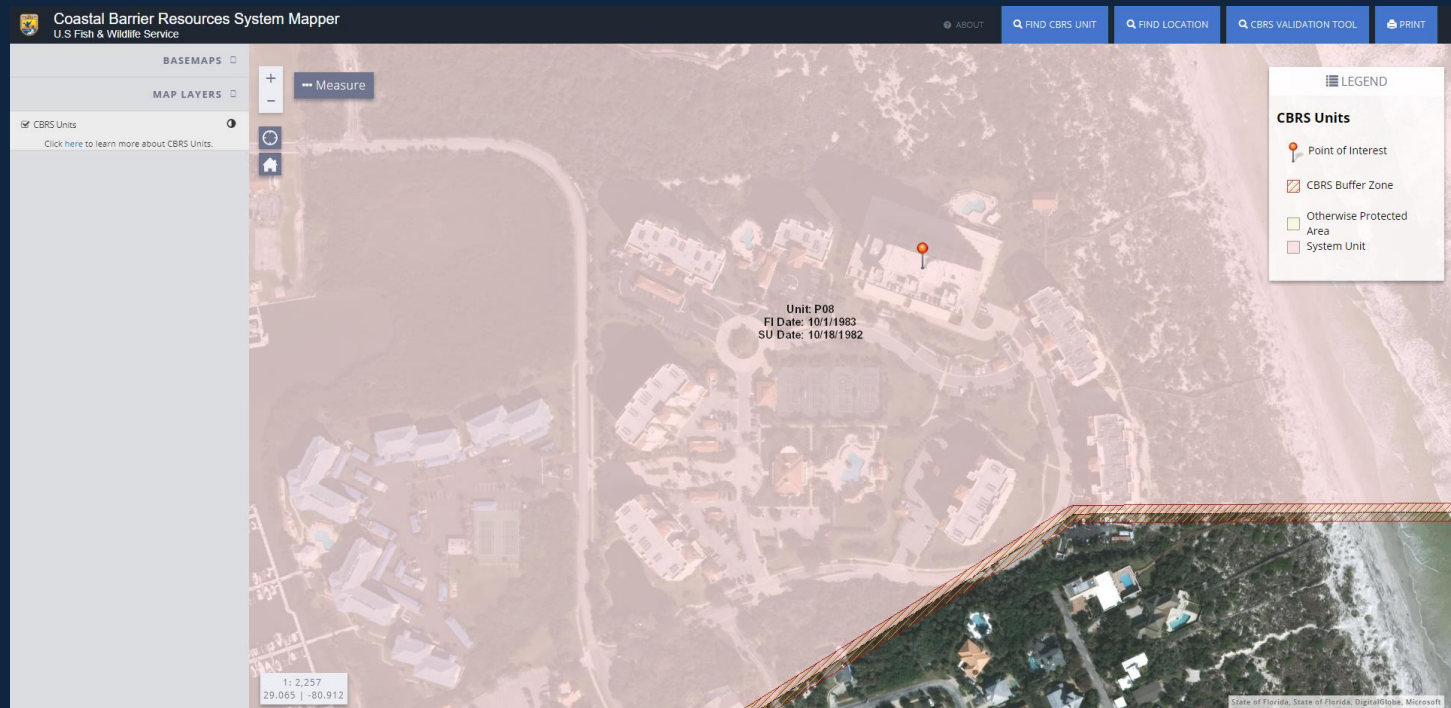
Point Placement Certification Statement: I certify that the pin location corresponds to the property address or description that I provided. Additionally, I certify that if pin is placed on a structure that is bisected by the CBRS boundary, I placed the pin on the portion of the structure within the unit.

CBRS Documentation
No print jobs yet

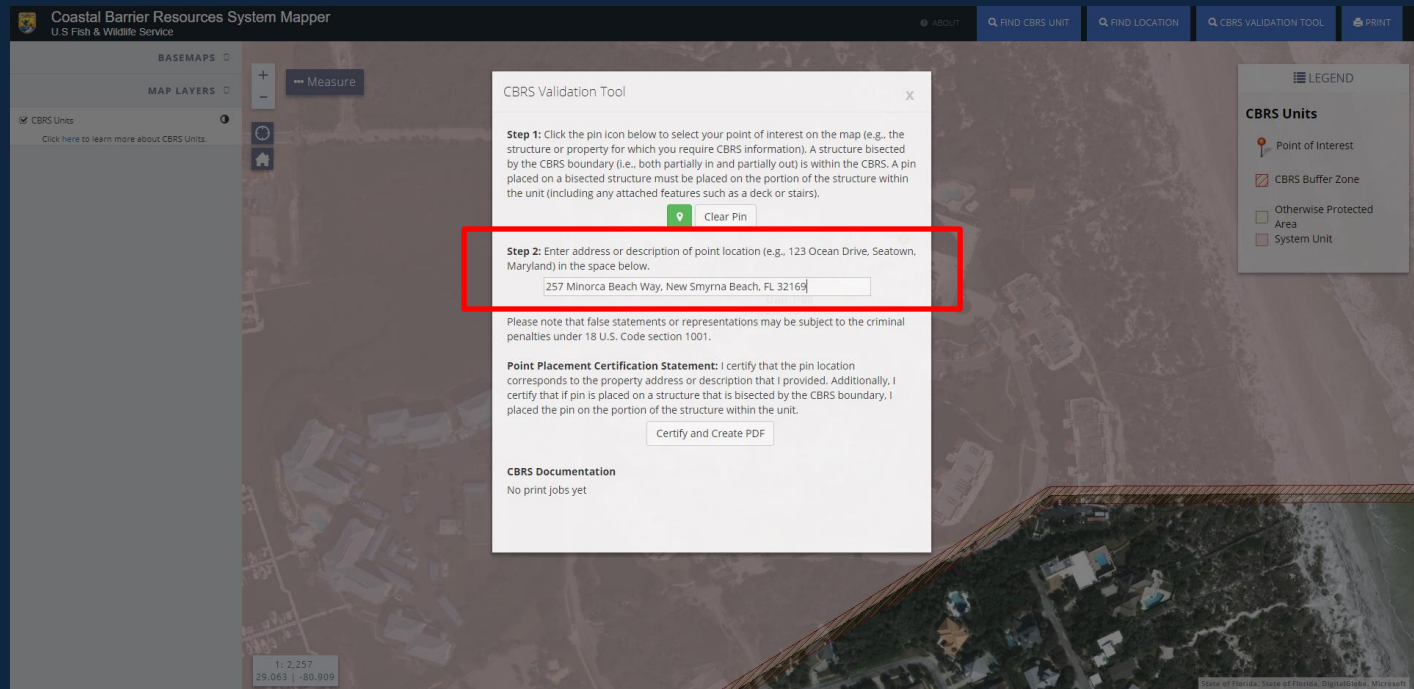
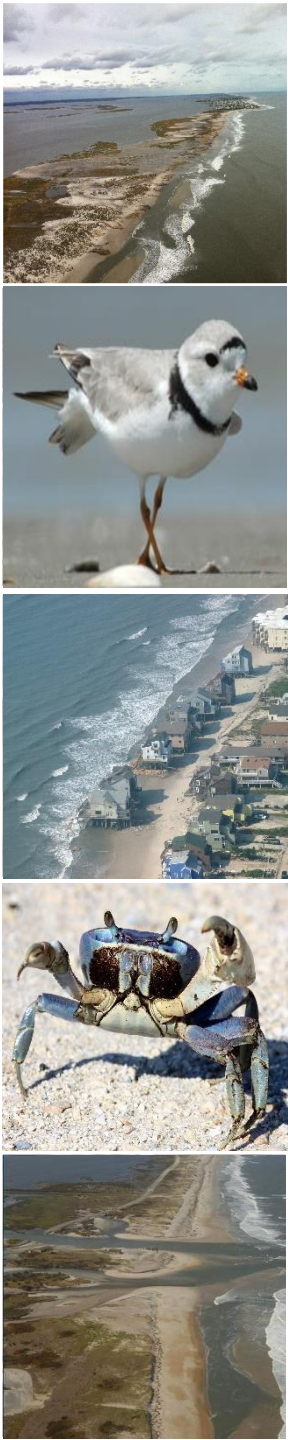


Click the point on the map where you would like to place your point. In this case, the structure that corresponds to the address that we searched for at 257 Minorca Beach Way, New Smyrna Beach, FL 32169 is located here (see pin).

NOTE: A structure bisected by the CBRS boundary (i.e., both partially in and partially out) is within the CBRS. A pin placed on a bisected structure must be placed on the portion of the structure furthest within the unit (including any attached features such as a deck or stairs).



Once you have selected your point, enter the address or description of the point location in the window under “Step 2.”



Coastal Barrier Resources System Mapper
U.S. Fish & Wildlife Service

ABOUT FIND CBRS UNIT FIND LOCATION CBRS VALIDATION TOOL PRINT

BASEMAPS
MAP LAYERS
CBRS Units
Click here to learn more about CBRS Units.

Measure

CBRS Validation Tool

Step 1: Click the pin icon below to select your point of interest on the map (e.g., the structure or property for which you require CBRS information). A structure bisected by the CBRS boundary (i.e., both partially in and partially out) is within the CBRS. A pin placed on a bisected structure must be placed on the portion of the structure within the unit (including any attached features such as a deck or stairs).

Clear Pin

Step 2: Enter address or description of point location (e.g., 123 Ocean Drive, Seatown, Maryland) in the space below.

257 Minorca Beach Way, New Smyrna Beach, FL 32169

Please note that false statements or representations may be subject to the criminal penalties under 18 U.S. Code section 1001.

Point Placement Certification Statement: I certify that the pin location corresponds to the property address or description that I provided. Additionally, I certify that if pin is placed on a structure that is bisected by the CBRS boundary, I placed the pin on the portion of the structure within the unit.

Certify and Create PDF

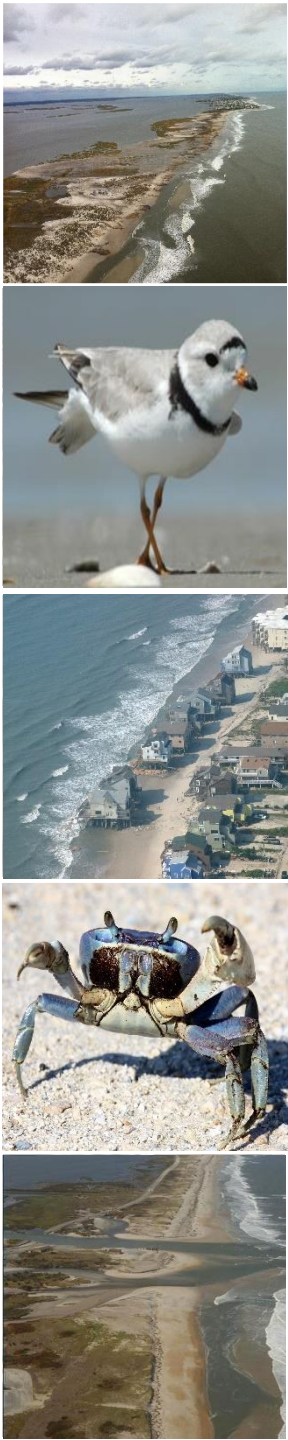
CBRS Documentation
No print jobs yet

LEGEND
CBRS Units
Point of Interest
CBRS Buffer Zone
Otherwise Protected Area
System Unit

1-2,257
29.063 | -80.909

State of Florida, State of Florida, DigitalGlobe, Microsoft

Once you have entered the address, read the “Point Placement Certification Statement” and click “Certify and Create PDF.”



Coastal Barrier Resources System Mapper
U.S. Fish & Wildlife Service

ABOUT FIND CBRS UNIT FIND LOCATION CBRS VALIDATION TOOL PRINT


BASEMAPS MAP LAYERS

CBRS Units
Click here to learn more about CBRS Units.

Measure

CBRS Validation Tool

Step 1: Click the pin icon below to select your point of interest on the map (e.g., the structure or property for which you require CBRS information). A structure bisected by the CBRS boundary (i.e., both partially in and partially out) is within the CBRS. A pin placed on a bisected structure must be placed on the portion of the structure within the unit (including any attached features such as a deck or stairs).


 Clear Pin

Step 2: Enter address or description of point location (e.g., 123 Ocean Drive, Seatown, Maryland) in the space below.

257 Minorca Beach Way, New Smyrna Beach, FL 32169

Please note that false statements or representations may be subject to the criminal penalties under 18 U.S. Code section 1001.





Point Placement Certification Statement: I certify that the pin location corresponds to the property address or description that I provided. Additionally, I certify that if pin is placed on a structure that is bisected by the CBRS boundary, I placed the pin on the portion of the structure within the unit.

 Certify and Create PDF

CBRS Documentation
No print jobs yet

LEGEND

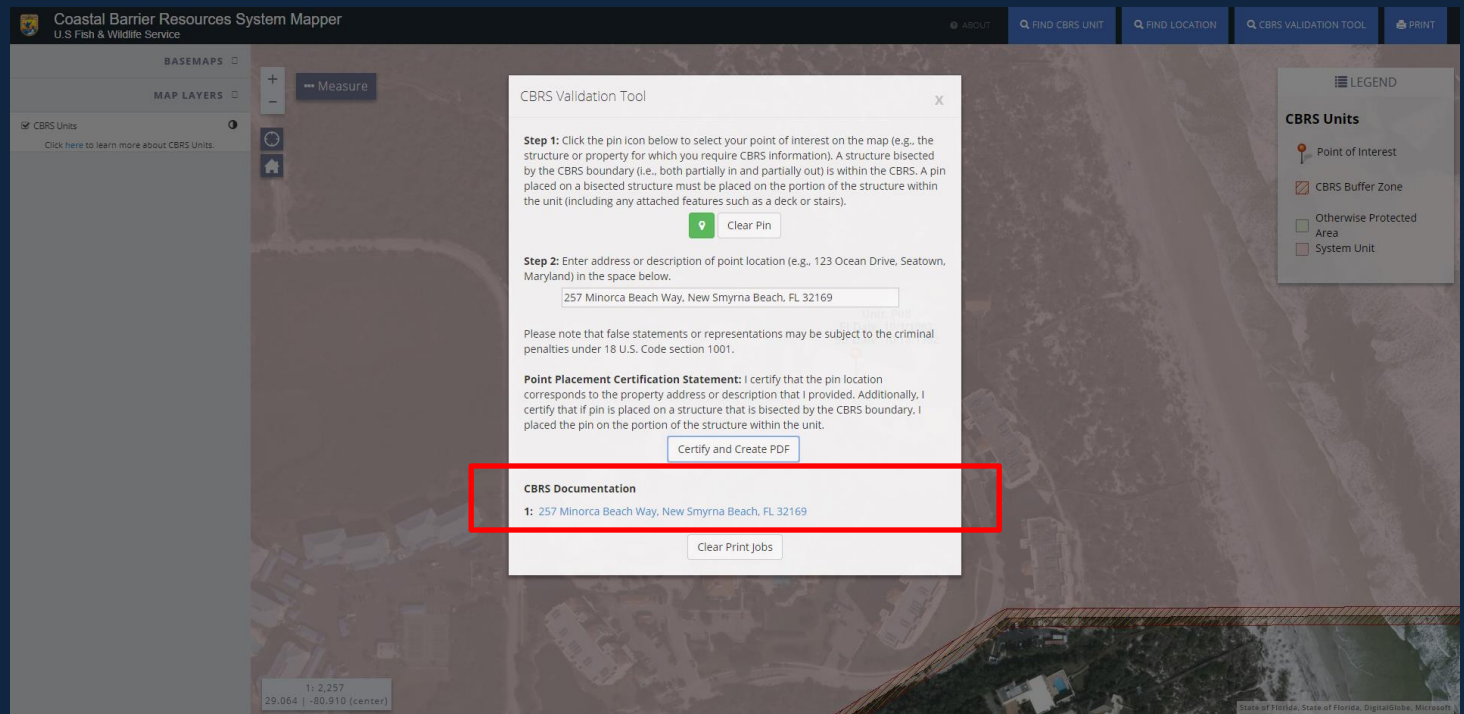
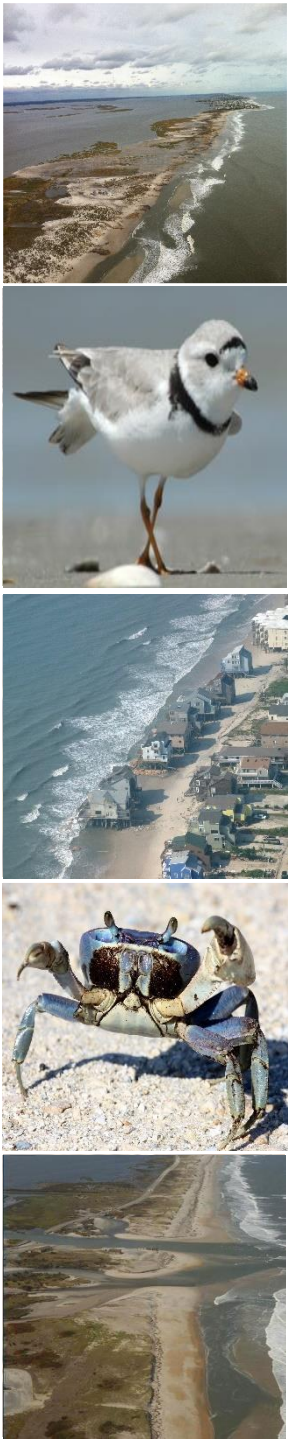
CBRS Units

-  Point of Interest
-  CBRS Buffer Zone
-  Otherwise Protected Area
-  System Unit

1: 2,257
29,063 | -80,809

State of Florida - State of Florida, DigitalGlobe, Microsoft

Once you have clicked the “Certify and Create PDF” button, a link will appear at the bottom of the window. Click this link to open your PDF.



Coastal Barrier Resources System Mapper
U.S. Fish & Wildlife Service

ABOUT FIND CBRS UNIT FIND LOCATION CBRS VALIDATION TOOL PRINT

BASEMAPS
MAP LAYERS
CBRS Units
[Click here to learn more about CBRS Units.](#)

Measure

CBRS Validation Tool

Step 1: Click the pin icon below to select your point of interest on the map (e.g., the structure or property for which you require CBRS information). A structure bisected by the CBRS boundary (i.e., both partially in and partially out) is within the CBRS. A pin placed on a bisected structure must be placed on the portion of the structure within the unit (including any attached features such as a deck or stairs).

Clear Pin

Step 2: Enter address or description of point location (e.g., 123 Ocean Drive, Seatown, Maryland) in the space below.

257 Minorca Beach Way, New Smyrna Beach, FL 32169

Please note that false statements or representations may be subject to the criminal penalties under 18 U.S. Code section 1001.

Point Placement Certification Statement: I certify that the pin location corresponds to the property address or description that I provided. Additionally, I certify that if pin is placed on a structure that is bisected by the CBRS boundary, I placed the pin on the portion of the structure within the unit.

Certify and Create PDF

CBRS Documentation

1: 257 Minorca Beach Way, New Smyrna Beach, FL 32169

Clear Print Jobs

LEGEND

CBRS Units

- Point of Interest
- CBRS Buffer Zone
- Otherwise Protected Area
- System Unit

1: 2,257
29.064 | -80.910 (center)

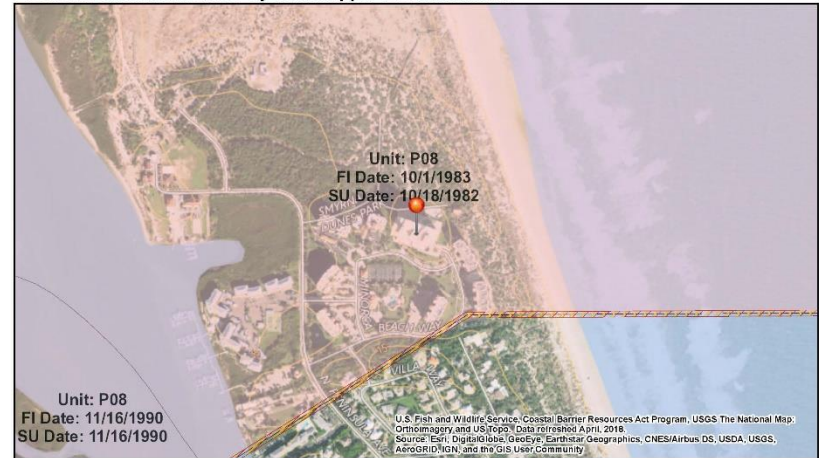
State of Florida, State of Florida, DigitalGlobe, Microsoft

The CBRS Mapper Documentation produced by the CBRS Validation Tool includes:

- * A map depicting the pin location with respect to the CBRS unit(s) in the area
- * The user supplied address
- * A statement indicating whether the pin location is within or outside of the CBRS (or in the "CBRS Buffer Zone")
- * The flood insurance prohibition date (where applicable)
- * The System Unit establishment date (where applicable)
- * Information regarding the official CBRS map for the area
- * Notes regarding any applicable restrictions on Federal funding and financial assistance
- * Links for more information

U.S. Fish and Wildlife Service

Coastal Barrier Resources System Mapper Documentation



CBRS Units

- Otherwise Protected Area
- System Unit
- CBRS Buffer Zone
- 80.909849, 29.063693

0 145 290 580 870 ft 1:9,610

The pin location displayed on the map is a point selected by the user. Failure of the user to ensure that the pin location displayed on this map correctly corresponds with the user supplied address/location description below may result in an invalid federal flood insurance policy. **The U.S. Fish and Wildlife Service (Service) has not validated the pin location with respect to the user supplied address/location description below. The Service recommends that all pin locations be verified by federal agencies prior to use of this map for the provision or denial of federal funding or financial assistance.** Please note that a structure bisected by the Coastal Barrier Resources System (CBRS) boundary (i.e., both "partially in" and "partially out") is within the CBRS and therefore affected by CBRA's restrictions on federal flood insurance. A pin placed on a bisected structure must be placed on the portion of the structure within the unit (including any attached features such as a deck or stairs).

User Supplied Address/Location Description: 257 Minorca Beach Way, New Smyrna Beach, FL 32169
Pin Location: Within Unit P08
Pin Flood Insurance Prohibition Date: 10/1/1983
Pin System Unit Establishment Date: 10/18/1982

The user placed pin location is within System Unit P08 of the CBRS. For the official CBRS map depicting this area, please see the map numbered 12-035A, dated 1/11/2016. The official CBRS maps are accessible at <https://www.fws.gov/cbra/maps/index.html>.

The Coastal Barrier Resources Act (Pub. L. 97-348) and subsequent amendments (16 U.S.C. § 3501 et seq.) prohibit most new federal funding and financial assistance within System Units, including flood insurance.

The prohibition on federal flood insurance for this pin location took effect on 10/1/1983. Federal flood insurance through the National Flood Insurance Program is available if the subject building was constructed (or permitted and under construction) before the area's flood insurance prohibition date, and has not been substantially improved or substantially damaged since. For more information about the restrictions on federal flood insurance, please refer to the Federal Emergency Management Agency's (FEMA) regulations in Title 44 Part 71 of the Code of Federal Regulations and FEMA's Flood Insurance Manual: <https://www.fema.gov/flood-insurance-manual>. The prohibition on all other federal expenditures and financial assistance (besides flood insurance) for this pin location took effect on 10/18/1982.

The CBRS information is derived directly from the CBRS web service provided by the Service. This map was exported on 9/27/2018 and does not reflect changes or amendments subsequent to this date. The CBRS boundaries on this map may become superseded by new boundaries over time.

This map image may be void if one or more of the following map elements do not appear: basemap imagery, CBRS unit labels, prohibition date labels, legend, scale bar, map creation date. For additional information about flood insurance and the CBRS, visit: <https://www.fws.gov/cbra/flood-insurance.html>.



This page was produced by the CBRS Mapper

What happens when your point is within the “CBRS Buffer Zone”?

The CBRS Validation Tool will not provide in/out CBRS documentation for locations that are within the “CBRS Buffer Zone” (i.e., areas within about 20 feet of a CBRS boundary). Such locations require a “CBRS Property Determination.”

A CBRS Property Determination is an official letter from the Service that indicates whether or not a specific property or project site is located within the CBRS.

See the Service’s website for additional information about determinations:
<https://www.fws.gov/cbra/docmentation.html>

U.S. Fish and Wildlife Service

Coastal Barrier Resources System Mapper Documentation



CBRS Units

- Otherwise Protected Area
- System Unit
- CBRS Buffer Zone
- 80.298952, 27.480322

The pin location displayed on the map is a point selected by the user. Failure of the user to ensure that the pin location displayed on this map correctly corresponds with the user supplied address/location description below may result in an invalid federal flood insurance policy. **The U.S. Fish and Wildlife Service (Service) has not validated the pin location with respect to the user supplied address/location description below. The Service recommends that all pin locations be verified by federal agencies prior to use of this map for the provision or denial of federal funding or financial assistance.** Please note that a structure bisected by the Coastal Barrier Resources System (CBRS) boundary (i.e., both “partially in” and “partially out”) is within the CBRS and therefore affected by CBRA’s restrictions on federal flood insurance. A pin placed on a bisected structure must be placed on the portion of the structure within the unit (including any attached features such as a deck or stairs).

User Supplied Address/Location Description: 2323 Oak Drive, Fort Pierce, FL 34949

Pin Location: Within CBRS Buffer Zone

Pin Flood Insurance Prohibition Date: Undetermined

Pin System Unit Establishment Date: Undetermined

The user placed pin location is within the CBRS Buffer Zone. The CBRS Buffer Zone represents the area immediately adjacent to the CBRS boundary where users are advised to contact the Service for an official determination as to whether the property or project site is located “in” or “out” of the CBRS. For information on obtaining an official CBRS Property Determination, please visit: <http://www.fws.gov/cbra/Determinations.html>

The CBRS information is derived directly from the CBRS web service provided by the Service. This map was exported on 9/27/2018 and does not reflect changes or amendments subsequent to this date. The CBRS boundaries on this map may become superseded by new boundaries over time.

This map image may be void if one or more of the following map elements do not appear: basemap imagery, CBRS unit labels, prohibition date labels, legend, scale bar, map creation date. For additional information about flood insurance and the CBRS, visit: <https://www.fws.gov/cbra/Flood-Insurance.html>



This page was produced by the CBRS Mapper

FEMA Flood Insurance Manual Changes

- * FEMA's Flood Insurance Manual was updated in April 2019. For communities containing CBRS units, the manual now requires the following documentation:

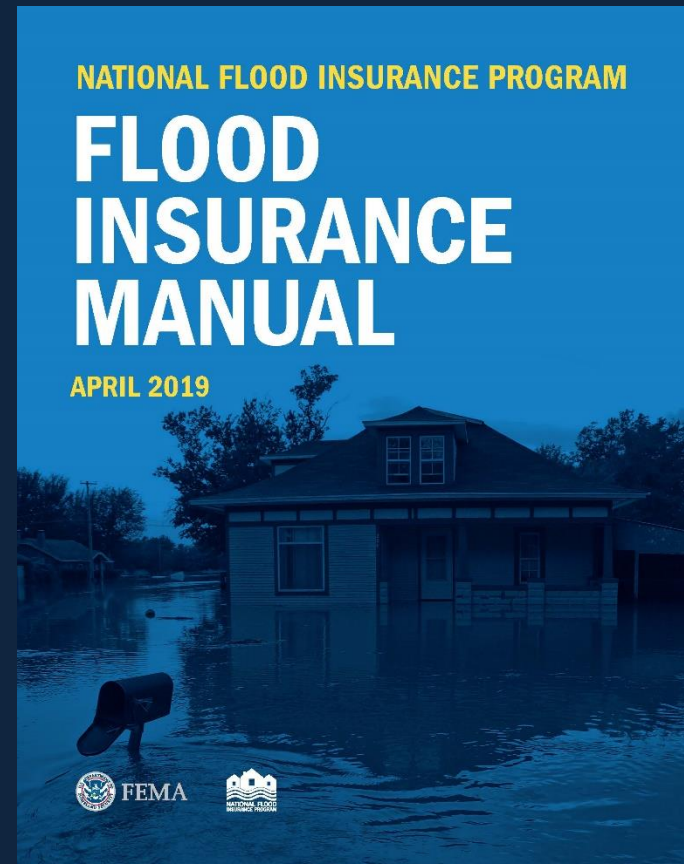
- 1) the output from the CBRS Validation Tool

or

- 2) a letter from the U.S. Fish and Wildlife Service (for structures within the CBRS Buffer Zone)

See Appendix D of the manual for additional information:

<https://www.fema.gov/media-library/assets/documents/178743>



Subscribe to the CBRA Listserv

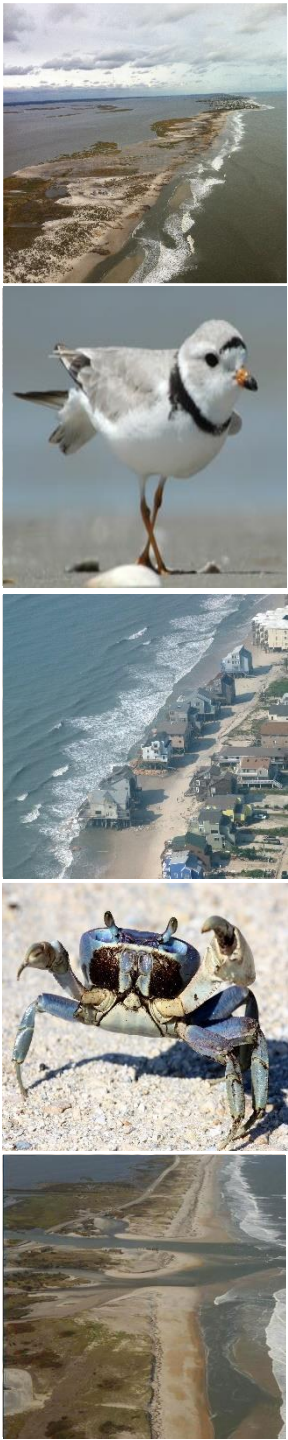


The CBRA listserv electronic mailing list will provide subscribers with updates when there are changes to the CBRS boundaries or other news items related to CBRA.

To subscribe via email, send a blank message to:
CBRA-join@lists.fws.gov.

You will receive an email indicating that your request has been received. To confirm you want to be added to the mailing list, simply reply to that message, keeping the Subject: header intact. If you do not receive a confirmation email, please check your spam filter.

For more information, visit: <https://www.fws.gov/cbra/Listserv.html>





Questions?

Email cbra@fws.gov

What is the difference between an Otherwise Protected Area (OPA) and a System Unit?

The CBRS includes two types of units, **System Units** and **Otherwise Protected Areas (OPAs)**.

System Units are predominately comprised of privately owned areas, though they may also contain areas that are held for conservation and/or recreation. System Units are depicted in pink in the CBRS Mapper. Most new Federal expenditures and financial assistance, including Federal flood insurance, are prohibited within System Units.

OPAs are predominantly comprised of conservation and/or recreation areas, though they may also contain private areas that are not held for conservation and/or recreation. OPAs are denoted with a “P” at the end of the unit number and are depicted in green in the CBRS Mapper. The only Federal spending prohibition within OPAs is the prohibition related to Federal flood insurance.



What is the “Flood Insurance Prohibition Date”?

The date on which the prohibition on Federal flood insurance first took effect for a given area. The NFIP uses this date to determine whether a structure located within the CBRS is eligible for Federal flood insurance.

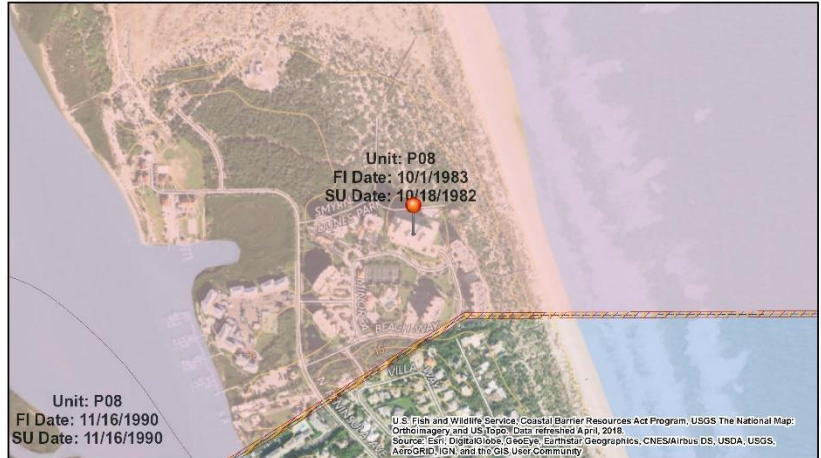
Federal flood insurance is available within the CBRS for structures that were constructed (or permitted and under construction) before the area’s flood insurance prohibition date (which is generally tied to the date that the area was first established as either a System Unit or OPA, but may differ in some cases).

If an existing insured structure within the CBRS is substantially improved or damaged (i.e., over 50 percent of the structure’s market value), its Federal flood insurance policy cannot be renewed.

See <https://www.fws.gov/cbra/flood-insurance.html> and FEMA’s Flood Insurance Manual for additional information.

U.S. Fish and Wildlife Service

Coastal Barrier Resources System Mapper Documentation



CBRS Units
Otherwise Protected Area
System Unit
CBRS Buffer Zone
-90.906949, 29.063693

The pin location displayed on the map is a point selected by the user. Failure of the user to ensure that the pin location displayed on this map correctly corresponds with the user supplied address/location description below may result in an invalid federal flood insurance policy. **The U.S. Fish and Wildlife Service (Service) has not validated the pin location with respect to the user supplied address/location description below. The Service recommends that all pin locations be verified by federal agencies prior to use of this map for the provision or denial of federal funding or financial assistance.** Please note that a structure bisected by the Coastal Barrier Resources System (CBRS) boundary (i.e., both “partially in” and “partially out”) is within the CBRS and therefore affected by CBRA’s restrictions on federal flood insurance. A pin placed on a bisected structure must be placed on the portion of the structure within the unit (including any attached features such as a deck or stairs).

User Supplied Address/Location Description: 257 Minorca Beach Way, New Smyrna Beach, FL 32169

Pin Location: Within Unit P08

Pin Flood Insurance Prohibition Date: 10/1/1983

Pin System Unit Establishment Date: 10/18/1982

The user placed pin location is within System Unit P08 of the CBRS. For the official CBRS map depicting this area, please see the map numbered 12-035A, dated 1/11/2016. The official CBRS maps are accessible at <https://www.fws.gov/cbra/maps/index.html>.

The Coastal Barrier Resources Act (Pub. L. 97-348) and subsequent amendments (16 U.S.C. § 3501 et seq.) prohibit most new federal funding and financial assistance within System Units, including flood insurance.

The prohibition on federal flood insurance for this pin location took effect on 10/1/1983. Federal flood insurance through the National Flood Insurance Program is available if the subject building was constructed (or permitted and under construction) before the area’s flood insurance prohibition date, and has not been substantially improved or substantially damaged since. For more information about the restrictions on federal flood insurance, please refer to the Federal Emergency Management Agency’s (FEMA) regulations in Title 44 Part 71 of the Code of Federal Regulations and FEMA’s Flood Insurance Manual: <https://www.fema.gov/flood-insurance-manual>. The prohibition on all other federal expenditures and financial assistance (besides flood insurance) for this pin location took effect on 10/18/1982.

The CBRS information is derived directly from the CBRS web service provided by the Service. This map was exported on 9/27/2018 and does not reflect changes or amendments subsequent to this date. The CBRS boundaries on this map may become superseded by new boundaries over time.

This map image may be void if one or more of the following map elements do not appear: basemap imagery, CBRS unit labels, prohibition date labels, legend, scale bar, map creation date. For additional information about flood insurance and the CBRS, visit: <https://www.fws.gov/cbra/Flood-Insurance.html>.

This page was produced by the CBRS Mapper

What is the “System Unit Establishment Date”?

The date on which prohibitions on Federal expenditures besides flood insurance (e.g., dredging and disaster assistance) went into effect.

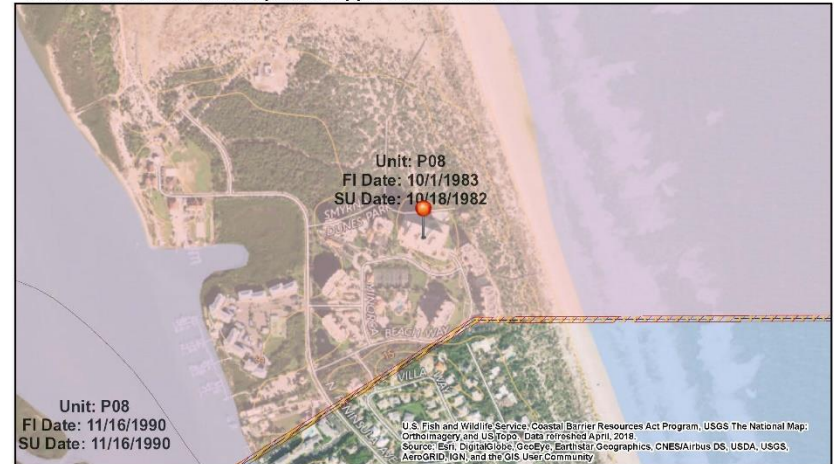
This is the date that FEMA uses to determine whether a road, structure, or facility is an “existing facility” as defined by its regulations implementing CBRA and the Stafford Act (44 CFR Part 206.342(c)).

Additionally, this is the date used to determine whether Federal navigation channels and related structures were authorized prior to the date on which the area was included in a System Unit (16 U.S.C. 3505(b)).

In most cases, the System Unit establishment date is the same as the flood insurance prohibition date. However, these dates differ in areas that were first designated in 1982 and also in areas that have been reclassified from OPA to System Unit.

U.S. Fish and Wildlife Service

Coastal Barrier Resources System Mapper Documentation



CBRS Units

- Otherwise Protected Area
- System Unit
- CBRS Buffer Zone

0 145 290 580 870 1,910

The pin location displayed on the map is a point selected by the user. Failure of the user to ensure that the pin location displayed on this map correctly corresponds with the user supplied address/location description below may result in an invalid federal flood insurance policy. The U.S. Fish and Wildlife Service (Service) has not validated the pin location with respect to the user supplied address/location description below. The Service recommends that all pin locations be verified by federal agencies prior to use of this map for the provision or denial of federal funding or financial assistance. Please note that a structure bisected by the Coastal Barrier Resources System (CBRS) boundary (i.e., both “partially in” and “partially out”) is within the CBRS and therefore affected by CBRA’s restrictions on federal flood insurance. A pin placed on a bisected structure must be placed on the portion of the structure within the unit (including any attached features such as a deck or stairs).

User Supplied Address/Location Description: 257 Minorca Beach Way, New Smyrna Beach, FL 32169

Pin Location: Within Unit P08

Pin Flood Insurance Prohibition Date: 10/1/1983

Pin System Unit Establishment Date: 10/18/1982

The user placed pin location is within System Unit P08 of the CBRS. For the official CBRS map depicting this area, please see the map numbered 12-035A, dated 1/11/2016. The official CBRS maps are accessible at <https://www.fws.gov/cbra/maps/index.html>.

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This page was produced by the CBRS Mapper



Office of the Federal Insurance Advocate (OFIA) Update

Office of the Flood Insurance Advocate

Reducing complexity with compassion and fairness

David Stearrett, CFM
Director, Office of the Flood Insurance Advocate
ASFPM Insurance Committee Meeting
OFIA 2018 Annual Report and Progress Report



FEMA

Office of the Flood Insurance



<https://www.fema.gov/flood-insurance-advocate>

The OFIA's Mission

The Office of the Flood Insurance Advocate (OFIA) advocates for the fair treatment of policyholders and property owners by providing education and guidance on all aspects of the NFIP, identifying trends affecting the public, and making recommendations for program improvements to FEMA leadership.



The Office of the Flood Insurance Advocate

The OFIA advocates for the fair treatment of policyholders and property owners by providing education and guidance on all aspects of the NFIP. The OFIA assists **frustrated and confused policyholders and property owners** affected by the NFIP.



Provide assistance to individual policyholders and property owners, especially in the most complex of cases.



Identify trends and issues that appear to be impacting a broad range of FIMA's customers.



Make recommendations to FIMA and FEMA leadership intended to address the issues faced by customers and support programmatic improvements.

OFIA 2018 Annual Report and Summary



The Annual Report Summary
OFFICE OF THE FLOOD INSURANCE ADVOCATE

The OFIA 2018 Annual Report will be available online at:

www.fema.gov/flood-insurance-advocate

- Each year, OFIA delivers an **Annual Report** to the FEMA Administrator with recommendations for NFIP program improvements to ensure fair treatment of policyholders and property owners.
- **In 2018**, the OFIA received a variety of cases from policyholders requiring **assistance navigating the claims process**,
- From this 2018 casework, OFIA identified **four customer frustrations warranting more systemic solutions** to reach fair outcomes for policyholders:
 - Confusion Regarding Premium Increases
 - Confusion Regarding Condominium Coverage
 - Claims Impacts When Assuming a Non-Primary Residence
 - Lack of Refunds for Prior Policy Terms After a LOMA Is Issued

OFIA 2018 Annual Report Recommendations

Frustration	Recommendation
1. Confusion Regarding Premium Increases	<ul style="list-style-type: none">•Modify the description of a misrating contained in the NFIP Flood Insurance Manual to exclude losses incurred after the initial flood insurance application.•Develop a mechanism to transition a property from one rate class to another while remaining within the maximum amount of premium chargeable under the law.

OFIA 2018 Annual Report Recommendations

Frustration	Recommendation
2. Confusion Regarding Condominium Coverage	<ul style="list-style-type: none">• Update or create new educational material that includes information about how the Residential Condominium Building Association Policy (RCBAP) and Dwelling Form policy interacts at the time of loss.• Develop a procedure to identify condominium unit-owners with Dwelling Form policies within a building covered by an RCBAP and ensure they receive new or updated materials.• Develop a disclosure form to be signed by the owners of condominium units at the time of application for flood coverage and make it available to insurance agents.• Price Dwelling Policies that are covering a unit that is already covered by an RCBAP differently than a unit that is in a building not covered by RCBAP.

OFIA 2018 Annual Report Recommendations

Frustration	Recommendation
3. Claims Impacts When Assuming a Non-Primary Residence	<ul style="list-style-type: none">• Instruct the NFIP insurers, that at the time of Application, residency status must be correct and not assumed either primary or non-primary.• Instruct NFIP insurers to identify and review policies initially quoted and paid for by policyholders as if they were for a primary residence, but issued as if they were for a non-primary residence on or after April 1, 2015, particularly PRPs.• Instruct NFIP insurers to validate the residency status of each dwelling at the time of loss. If the status is incorrect, the claim should be adjusted based on the amount of coverage originally requested before the coverage limits were reduced by the policyholder's underpayment of premium. The claim should not be delayed while the policy is being corrected.

OFIA 2018 Annual Report Recommendations and Responses

Frustration	Recommendation
4. Lack of Prior Term Refunds After a LOMA Is Issued	<ul style="list-style-type: none">• FID should allow rating endorsements for Letter of Map Amendment (LOMA) removals back to the date of the effective flood map or up to five years.• FID should revise the NFIP Flood Insurance Manual to reflect the updated procedure.• The Risk Management Directorate (RMD) should update all LOMA outreach materials to educate policyholders on the allowance of premium refunds for policy terms.

OFIA Progress Report on Annual Report Recommendations



OFIA Progress Reports will be available online at:
www.fema.gov/flood-insurance-advocate

- In 2019, **OFIA published the first Progress Report** to track progress made on implementing OFIA recommendations from the Annual Reports.
- Key findings include:
 - **Program progress on all 2015-2016 recommendations.**
 - **45% of all 2015-2016 recommendations are fully implemented.**
 - **Positive outcomes** for completed issues
For example customers who were denied prior-term refunds in 2015 can now receive up to five years of refunds.
 - **75 to 85% reduction in related casework.**
- **OFIA's next Progress Report** tracking progress implementing the **2016-2017 recommendations** will be issued in **2020**.



FEMA



Other Updates – Steve Samuelson

-Ag: ASFPM, via subcommittee, provided comments on Ag properties int; waiting to hear from FEMA

-PART: Pivot Analytics Reporting Tool. ASFPM, via subcommittee, provided recommendations to consider when creating new reports for new system. FEMA has walked through recommendations one-by-one with ASFPM and is open to further recommendations; here is a brief description what their goal is with PART:

<https://www.youtube.com/watch?v=mT8uBiGwjw0>



General Discussion