



Association of State
Floodplain Managers



ASFPM INSURANCE COMMITTEE CALL

***CO-CHAIRS
STEVE SAMUELSON
BRUCE A. BENDER***

MARCH 20, 2019



TODAY'S AGENDA

- Welcome
- Removal of CBRIS/OPA Boundaries
- Renewal of Elevation Certificate Update
- Pivot & PART
- FEMA's Risk Rating 2.0
- Reauthorization of the NFIP
- Lender's Guidance for Private Flood Insurance
- 1316 and Private Flood Insurance
- Ag Guidance – ASFPM's response
- Insurance Committee Meeting – May 20th, 1:15
- Questions



CBRS/OPA Boundaries

- www.fema.gov/coastal-barrier-resources-system
- www.fema.gov/media-library/assets/documents/17075
- www.fws.gov/cbra/

Coastal Barrier Resources System: Changes to Flood Insurance Rate Maps




IMPORTANT NEWS: Beginning February 15, 2019, Coastal Barrier Resources System (CBRS) boundaries will no longer be depicted on static, legacy Flood Insurance Rate Maps (FIRMs) issued by the Federal Emergency Management Agency (FEMA), but will be available through the National Flood Hazard Layer (NFHL) Viewer. This change to the FIRM will not impact CBRS property determinations nor any applicable prohibitions. FEMA and the U.S. Fish and Wildlife Service (USFWS) are working together to update how customers access the most up-to-date information on CBRS boundaries.

WHAT IS THE COASTAL BARRIER RESOURCES ACT?

The Coastal Barrier Resources Act (CBRA) was passed by Congress in 1982.

WHERE CAN I FIND CBRS RESOURCES AND MORE INFORMATION?




Coastal Barrier Resources System


Google Custom Search


Ecological Services


CBRS Menu


- CBRS Home
- Legislation & Testimony
- Historical Changes
- CBRA Prohibitions
- Flood Insurance
- Official Maps and Data +
- Boundary Modifications
- Mapping Projects +
- CBRS Documentation
- Project Consultations +
- Help and Contacts

 Frequently Asked Questions

 Glossary

 Documents Library

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CBRS Documentation for Federal Flood Insurance and Other Purposes

The U.S. Fish and Wildlife Service (Service) is responsible for maintaining the official John H. Chafee Coastal Barrier Resources System (CBRS) maps. Within the CBRS, most new Federal expenditures and financial assistance, including Federal flood insurance through the Federal Emergency Management Agency's (FEMA) National Flood Insurance Program (NFIP), are prohibited. [Click here](#) for general information on CBRA's prohibitions on Federal expenditures. [Click here](#) for additional information on the prohibition of Federal flood insurance within the CBRS. Federal agencies may require documentation indicating whether or not a property or project site is within the CBRS before they approve Federal funding or financial assistance in areas that contain CBRS units. The Service provides two ways (described below) for Federal agencies and others to obtain such documentation.

CBRS Validation Tool

The "CBRS Validation Tool" is an automated tool accessible through the CBRS Mapper that allows any user (e.g., surveyors, property owners, insurance agents, real estate agents, Federal agencies, etc.) to select a particular location and produce a document entitled "CBRS Mapper Documentation" which indicates whether that location is within or outside of the CBRS. For locations within the CBRS, the documentation produced by the tool indicates the [flood insurance prohibition date](#) and the [System Unit establishment date](#) (where applicable). This documentation can be used to either obtain flood insurance through the NFIP for eligible structures or to otherwise document a location's status within or outside of the CBRS for other purposes (e.g., real estate transactions or applications for Federal financial assistance).

Please note that 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" letter from the Service (see below for additional information).

Note: Please read the [User Guide](#) (4MB PDF) for the CBRS Validation Tool prior to using.

[Use the CBRS Validation Tool](#)

CBRS Property Determinations

A "CBRS Property Determination" is an official letter from the U.S. Fish and Wildlife Service (Service) that indicates whether a specific property or project site is located within or outside of the CBRS. **As of December 1, 2018, the Service will only provide such determinations for properties that are within 20 feet of a CBRS boundary (i.e., areas within the "CBRS Buffer Zone" depicted in the CBRS Mapper). This includes structures bisected by the boundary. All other locations should be verified using the "CBRS Validation Tool" described above.**

The Service's determination is based upon materials provided by the requester and the [official CBRS map](#) of the area. The Service's response letter contains an in/out determination and the prohibition date for Federal flood insurance if the property is located within the CBRS.

CBRS maps may be added on the USFWS <https://fws.gov/index.html>

Up-to-date CBRS maps can be found via the Service's online CBRS map (Figure 2) at <https://www.fws.gov/cbra/maps/>

CBRS boundaries will be derived from the National Flood Hazard Layer (NFHL), the map service from the USFWS. The map service from the USFWS will be delivered along with the NFHL map service on <https://www.fws.gov/nfhl/>

Flood Insurance Manual information to help determine whether a building is within NFIP coverage. Park structures within OPAs are that existed prior to the flood insurance date for any given area. The information is available at <https://www.fws.gov/floodinsurance/>



Elevation Certificate Update

U.S. DEPARTMENT OF HOMELAND SECURITY
Federal Emergency Management Agency
National Flood Insurance Program

OMB No. 1660-0008
Expiration Date: November 30, 2018

ELEVATION CERTIFICATE

Important: Follow the instructions on pages 1-9.

Copy all pages of this Elevation Certificate and all attachments for (1) community official, (2) insurance agent/company, and (3) building owner.

SECTION A - PROPERTY INFORMATION		FOR INSURANCE COMPANY USE
A1. Building Owner's Name		Policy Number:
A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.		Company NAIC Number:
City	State	ZIP Code
A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.)		

When completing Item B12 on the EC, for the most current and best available CBRS maps and boundary data, please go to the U.S. Fish and Wildlife Service (FWS) [CBRS Mapper](#). The FWS website also provides additional information regarding CBRA [property determinations](#).

NOTE: The current version of the EC has an expiration date of November 30, 2018, and the revised version is pending approval. This webpage will be updated with the revised version once approved. The current version of the EC can be used until further notice.

d) Engineered flood openings? ☐ Yes ☐ No

SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFORMATION					
B1. NFIP Community Name & Community Number		B2. County Name		B3. State	
B4. Map/Panel Number	B5. Suffix	B6. FIRM Index Date	B7. FIRM Panel Effective/ Revised Date	B8. Flood Zone(s)	B9. Base Flood Elevation(s) (Zone AO, use Base Flood Depth)
B10. Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered in Item B9: <input type="checkbox"/> FIS Profile <input type="checkbox"/> FIRM <input type="checkbox"/> Community Determined <input type="checkbox"/> Other/Source: _____					
B11. Indicate elevation datum used for BFE in Item B9: <input type="checkbox"/> NGVD 1929 <input type="checkbox"/> NAVD 1988 <input type="checkbox"/> Other/Source: _____					
B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA)? <input type="checkbox"/> Yes <input type="checkbox"/> No Designation Date: _____ <input type="checkbox"/> CBRS <input type="checkbox"/> OPA					

FEMA Form 086-0-33 (7/15) Replaces all previous editions. Form Page 1 of 6



Pivot & PART

Pivot – New NFIP Rating System

PART – New Reporting System;
replaces BureauNet

Key Milestone	Old Date	New Date
Industry beta testing of Pivot	Underway	Wrapping up
PART replaces BureauNet and Data Exchange	January 22, 2019	Ongoing
Pivot Opening Day	January 22, 2019	March 1, 2019
Start of Parallel Processing	April 1, 2019	May 13, 2019
Cutover to Pivot as the SOR and decommission of legacy system	July 31, 2019	Oct 1, 2019
Decommission of TRRP Parser	October 1, 2019	Dec 1, 2019

PART-REPORTING

PART - Reporting

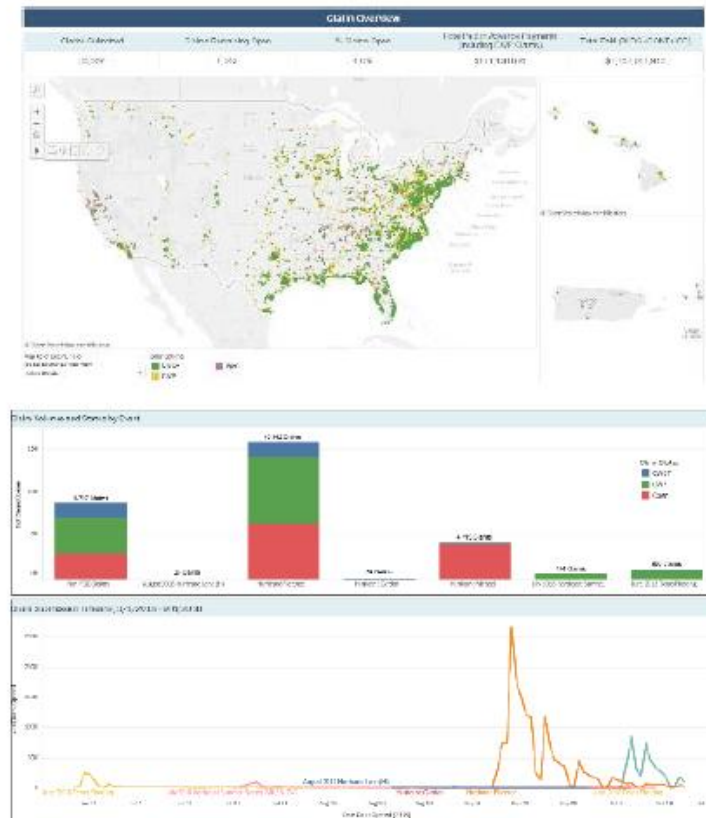


Goals:

- Modernize reporting (Dynamic and Statistical)
- Replace Existing Reports on FloodSmart/BN/DX
- Disaster Based Reporting
- Tailored Role Based Reporting and Dashboard
- Geographical Reporting

Data:

- TRRP Cycle Data Cleaned
- Active and Historical Data
- Protected via role based access



- ASFPM PART SUBCOMMITTEE



Risk Rating 2.0 - Benefits

- Make rates simpler and more transparent
- Reflect more types of flood risk
- Reflect the cost to rebuild
- Increase understanding of flood risk through intuitive rating variables
- Reduce flood risk nationwide through increased coverage and mitigation activity
- Reinforce the financial framework of the NFIP

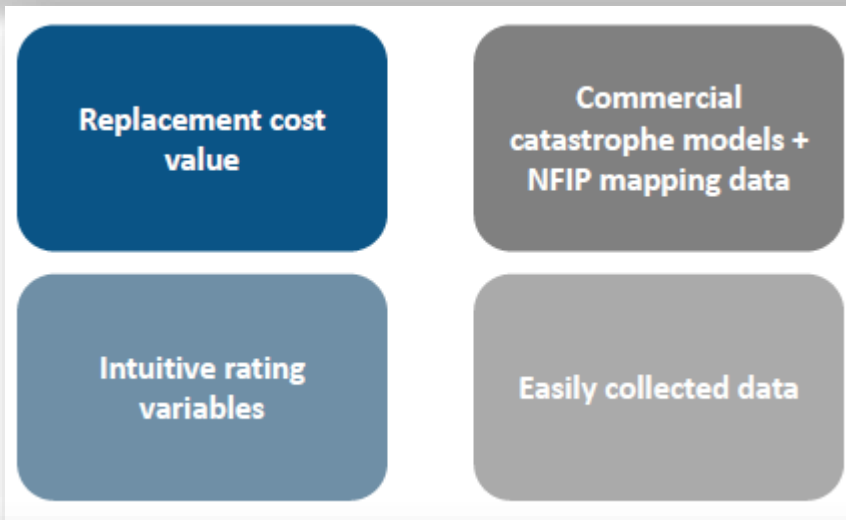


Risk Rating 2.0 - Rollout

- April 1, 2020
 - Rates released for all single-family homes
- October 1, 2020
 - Rates for single-family homes go into effect ***nationwide***



Risk Rating 2.0 Process





Potential New Policy Forms

NFIP Current State

- Dwelling
- General Property
- Residential Condominium Building Association Policy (RCBAP)

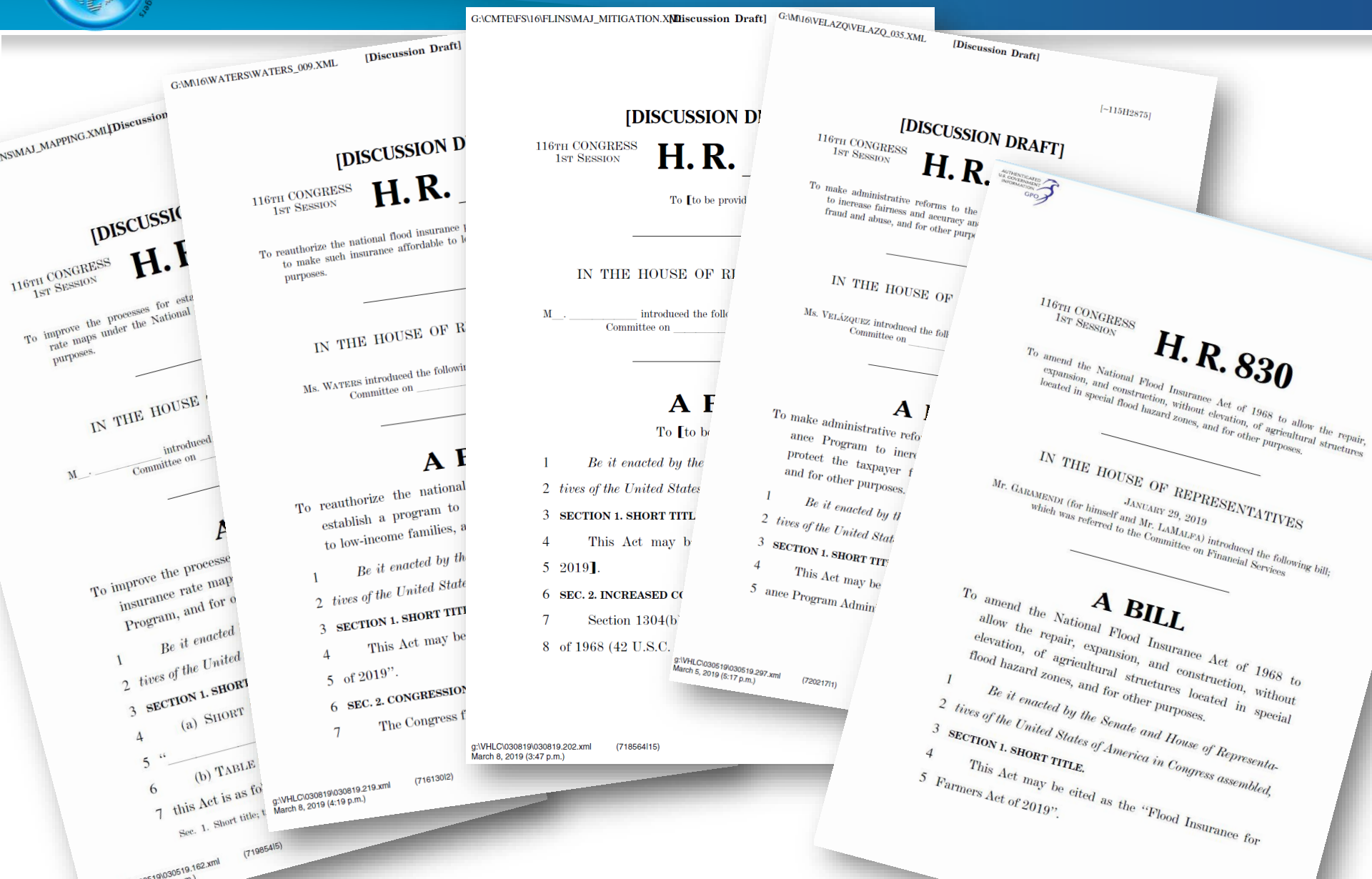
vs.

Proposed Future State

- Homeowners
- Tenants
- Group Flood
- Mobile Homes
- Landlord
- Condo Unit
- RCBAP
- Small Commercial
- Large Commercial



NFIP Reauth Cards – A Full House?





Regulators Guidance on Private Flood Insurance

BUSINESS INSURANCE

RISK MANAGEMENT WORKERS COMP INTERNATIONAL MEDIA RESEARCH & REPORTS PEOPLE

Risk Management

Lending rules could pave way for private flood insurance expansion

Matthew Lerner

February 12, 2019



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HUNTON
ANDREWS KURTH

**United States: New Final Rule Offers Welcome Relief And
Guidance On Private Flood Insurance Requirements**



National Credit
Union Administration

About NCUA > Regulation & Supervision > Analysis > Support Services > Consumers >

 [NCUA.gov / Newsroom](https://www.ncua.gov/newsroom)

February 2019

New Rule Covers Private Flood Insurance



1316 vs. Private Flood

Section 1316

The purpose of this page is to define Section 1316, a commonly used regulation in floodplain management.

▼ Collapse All Sections

▼ Definition/Description

Section 1316 of the National Flood Insurance Act of 1968, as amended, provides for the denial of flood insurance coverage for any property which the Administrator finds has been declared by a duly constituted State or local authority to be in violation of State or local floodplain management regulations. Once a duly constituted State or local authority declares a structure as being in violation, the Administrator must deny flood insurance coverage provided that the individual or office making the declaration has the authority to do so and that the law or regulations violated was, in fact, intended to discourage or otherwise restrict land development or occupancy in the flood-prone area.

Section 1316 was intended for use primarily as a backup for local enforcement actions (i.e., if a community could not force compliance through the enforcement mechanisms in its regulations, it could use Section 1316 as additional leverage) and was not intended merely as a mechanism to remove bad risks from the policy base. Section 1316 will only be implemented in instances where States or communities submit declarations specifically for that purpose.

▼ NFIP Requirement

- [61.5 \(a\) Denial of Insurance](#)
- [Part 73 - Procedures](#)

▼ Guidance

- [IS-9 Managing Floodplain Development Through The National Flood Insurance Program \(NFIP\)\(page 7-43\)](#)

▼ Related Keywords

- [Community Compliance Program](#)
- [Violation](#)



ASFPM Review of FEMA's Draft Ag Policy



FEMA POLICY: Floodplain Management Requirements for Agricultural Structures and Accessory Structures FEMA Policy #XXX-XX

BACKGROUND

This policy is intended to provide clarification and technical assistance to National Flood Insurance Program (NFIP) State Coordinators and local floodplain administrators regarding implementation of the minimum NFIP construction requirements for agricultural structures and accessory structures, as defined in this policy, which are located within floodprone areas. This policy supersedes portions of existing guidance related to agricultural structures and accessory structures found in FEMA Technical Bulletin 1 "Openings in Foundation Walls and Walls of Enclosures" and FEMA Technical Bulletin 7 "Wet Floodproofing Requirements".

PURPOSE

The purpose of this policy is to acknowledge the unique characteristics and uses of agricultural structures and accessory structures in order to ensure sound development within floodprone areas and promote public health, safety and welfare. This policy aims to clarify the definition of agricultural structures and accessory structures, and provide a clear, consistent process for ensuring compliance with NFIP requirements for those structures located within the Special Flood Hazard Area (SFHA).

This policy does not intend to provide clarification on eligibility or application of insurance for agricultural structures or accessory structures. Agricultural and accessory (or appurtenant) structures are generally eligible for flood insurance coverage under the NFIP. See FEMA's Flood Insurance Manual for information on the rules governing building coverage and/or contents coverage for agricultural structures.

PRINCIPLES

FEMA recognizes that clear criteria for agricultural structures and accessory structures supports floodplain management principles and provides a consistent approach to implementation. Agricultural structures and accessory structures are non-residential structures, and the NFIP requires non-residential structures to be elevated or dry-floodproofed. However, in accordance with NFIP statute and regulations, wet floodproofing may be an allowable alternative mitigation technique for certain agricultural structures and accessory structures in certain situations. This policy explains the minimum requirements for agricultural

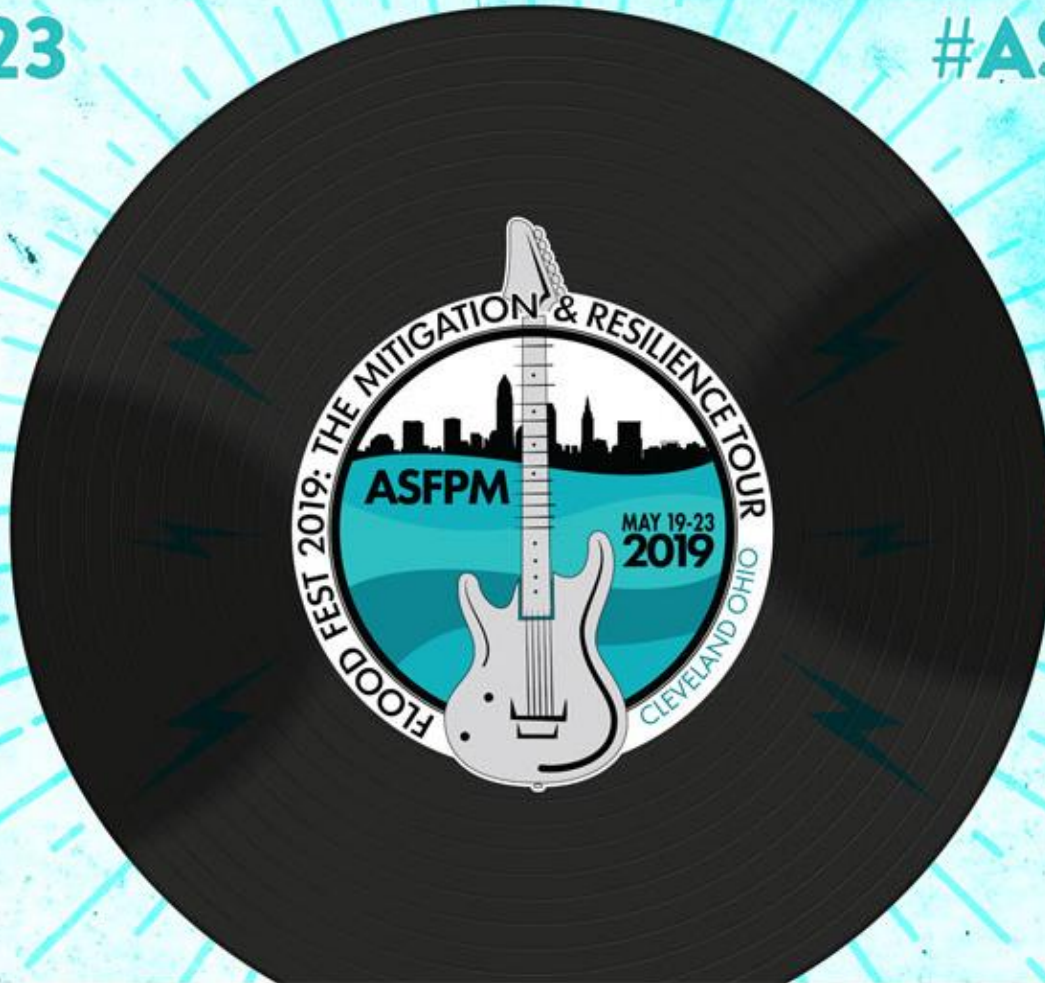


ASFPM Conference 2019

MAY 19-23

#ASFPM2019

**Insurance
Committee
Meeting
May 20th
1:15-3:30**



<http://asfpmconference.org/2019/>

Questions?

