



Association of State
Floodplain Managers

ASFPM INSURANCE COMMITTEE ANNUAL MEETING

September 23, 2020

Note:

- Audio is via your computer or call:
1-346-248-7799; 81625155206#
- All lines are muted, except presenters
- Please put all questions in the Chat Box
- A PDF of this presentation will be put on
the Committee's webpage

CO-CHAIRS

STEVE SAMUELSON, CFM

BRUCE A. BENDER, CFM



TODAY'S AGENDA

- Welcome
- Office of Federal Insurance Advocate Update
- NFIP Flood Insurance Marketing Update
- NFIP Flood Insurance Changes in 2020 & 2021
- Risk Rating 2.0 Update
- Pivot/PART Update
- NFIP Reauthorization/Reform Update
- Questions & Closing

Office of the Flood Insurance Advocate

Reducing complexity with compassion and fairness

Sep 2020 Association of State Floodplain
Managers (ASFPM) Insurance
Committee

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

Joe Cecil



FEMA

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 the NFIP.



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



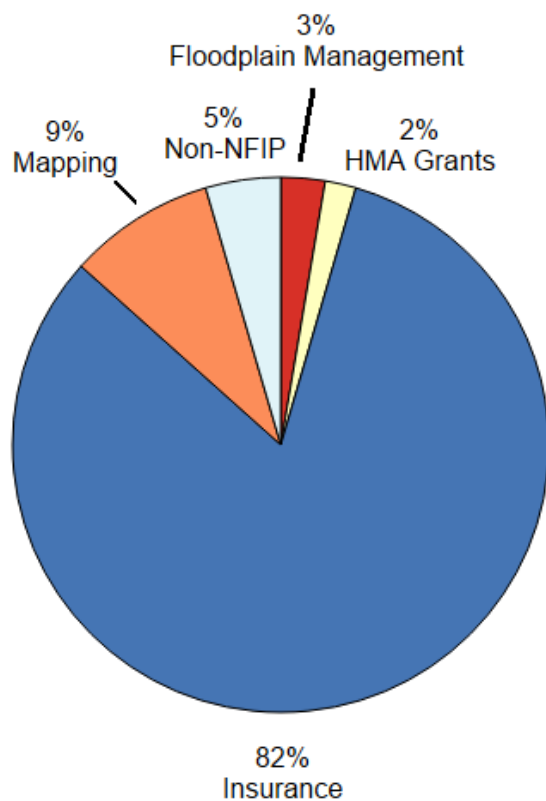
Identify trends and issues that appear to be impacting a broad range of FIMA's customers



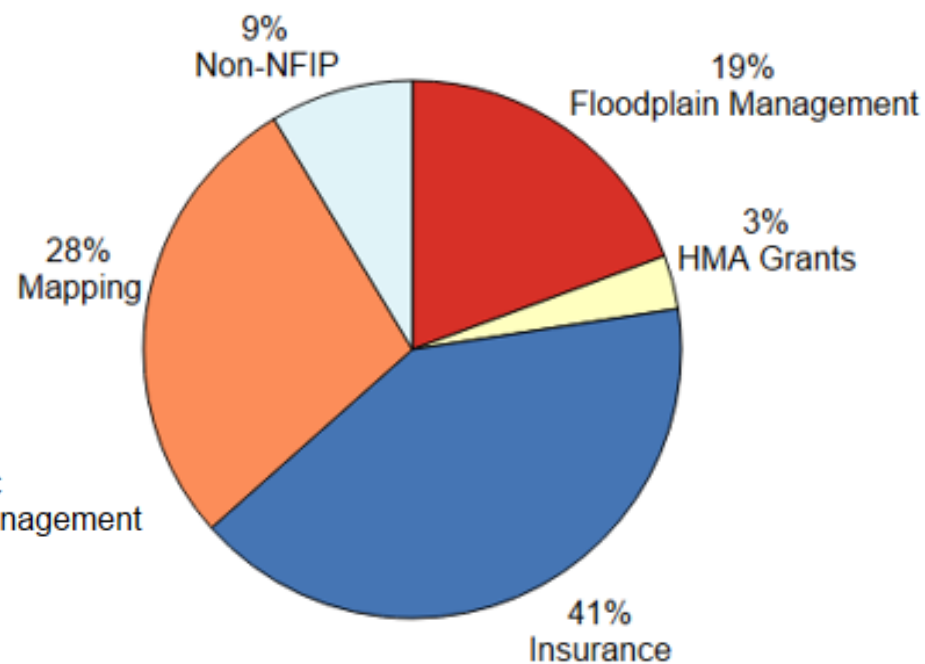
Make recommendations to FIMA and FEMA leadership intended to address the issues faced by customers and support programmatic improvements

Case Topics by Representation

Individual Inquiries by Case Topic 2016 - 2020



Community Inquiries by Case Topic 2016 - 2020

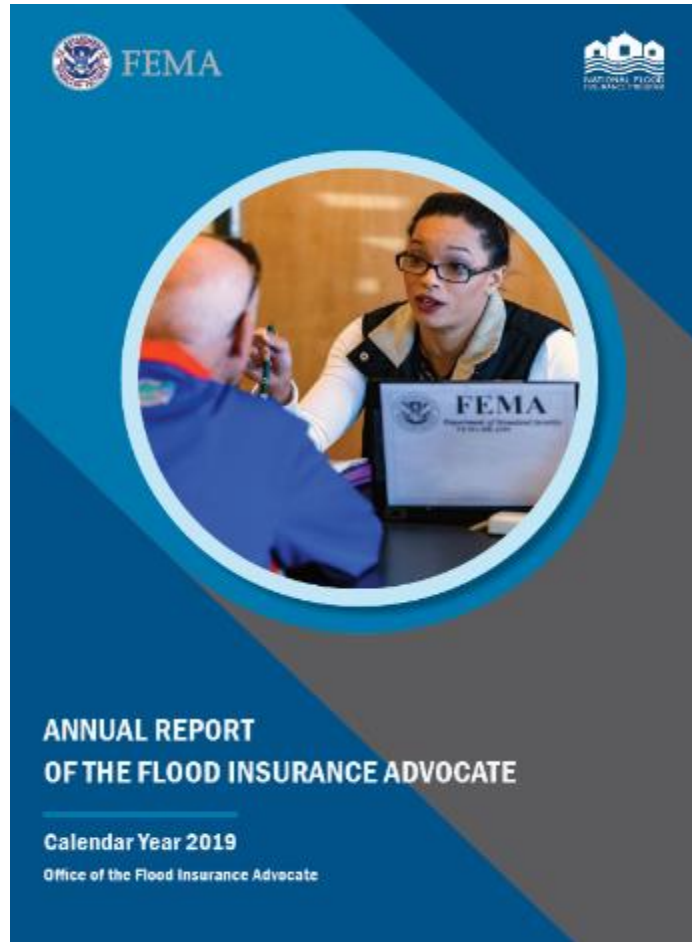


OFIA Case Topic

- Floodplain Management
- HMA Grants
- Insurance
- Mapping
- Non-NFIP

- Greater distribution of case topics among inquirers representing communities

The OFIA Annual Report



- The OFIA uses its casework to gather information and actionable data for FEMA
- The analysis helps identify trends that affect a broad population of policyholders and property owners or have significant financial impact on a subset of the policyholder population
- Annual Reports are the primary form of reporting for the OFIA
 - Typically 5 – 7 concerns are identified from inquiries submitted over a year and discussed with FIMA leadership
- The Annual Report is published on a calendar year basis and provided to Congress and the general public

Annual Reports are available online at:
www.fema.gov/flood-insurance-advocate

Customer themes in 2019

The OFIA identified the issues below while assisting customers with their questions and concerns:

1. Improper application of elevation rating using an Elevation Certificate (EC)
2. Loss of rating discounts following a lapse in coverage
3. Confusion regarding Group Flood Insurance
4. Limited refunds after receiving a Letter of Map Amendment, Out as Shown
5. Denial of Increased Cost of Compliance (ICC) funds when permits are issued before substantial damage letters

2020 Annual Report

- The 2020 Annual Report will recognize the OFIA's five-year anniversary, highlight program changes made to the benefit of customers, and discuss relevant topics that currently impact policyholders.

Five Year Retrospective

Progress Report (2015-2020)

Emerging Trends in Insurance and Mitigation



Moving Forward into 2020

The OFIA has identified five areas of focus that will require further analysis in the 2020 calendar year:

1. Risk Rating 2.0

The OFIA supports efforts to ensure that rates are equitable and reflect a property owner's unique risks. The new model aims to be more transparent and reduce the complexity of the NFIP.

2. Elevation Certificate Requirement for Flood Insurance

While Risk Rating 2.0 will alleviate this burden for most property owners, the EC requirements continue to be a source of frustration for many property owners.

3. Flood Risk Disclosure During Property Transfer

A lack of uniform flood risk disclosure laws during a property ownership transfer results in uncovered losses or price shock for new home owners.

4. Underserved and Socially Vulnerable Populations

OFIA is dedicated to reducing disaster suffering among underserved populations.

5. Affordability

Current NFIP policyholders will continue to face rising costs of flood insurance.

QUESTIONS?



FEMA

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

The National Flood Insurance Program

2020 Outreach & Marketing Initiatives



FEMA

What was on Butch's mind in FY20

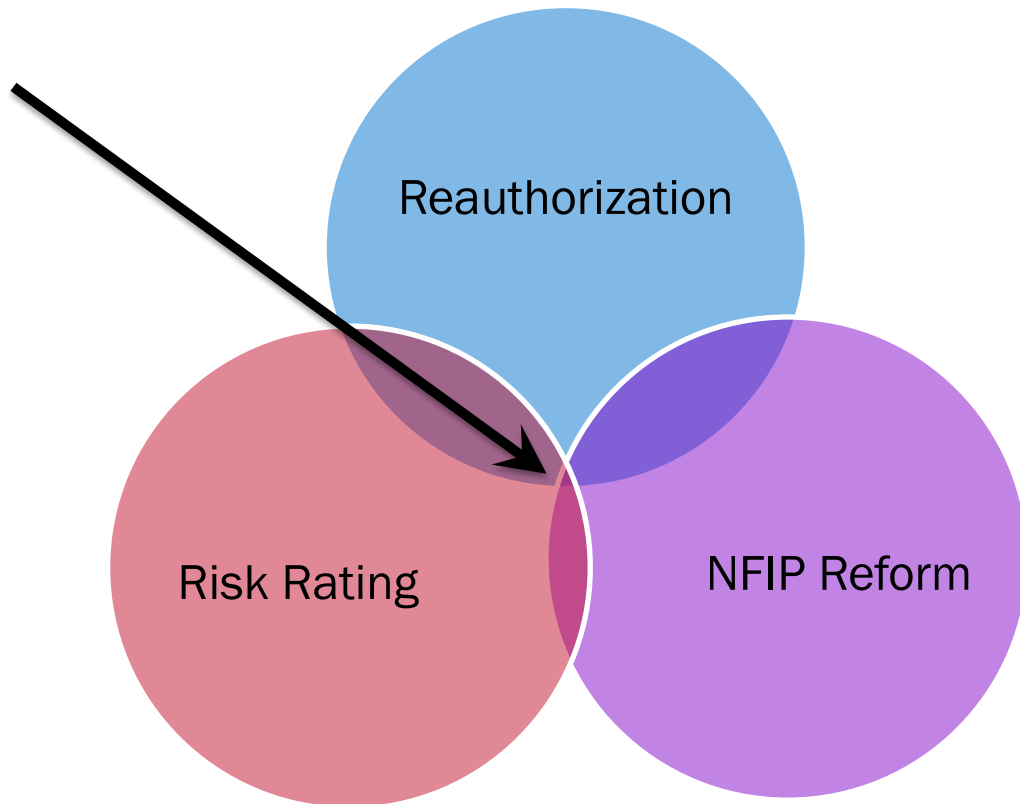
1. 3 Rs
 - a. Reauthorization
 - b. Reform
 - c. Risk Rating 2.0
2. Transition from C3
3. Digital Customer Engagement
 - a. Websites
 - b. Social media
 - c. Customer Relationship Management
4. 2020 amirite?
 - a. COVID
 - b. Hurricane Season
 - c. Fire Season
 - d. Murder Hornets
 - e. Kanye West running for president



FEMA

What's on Butch's mind in graphics

Marketing & Outreach and.....

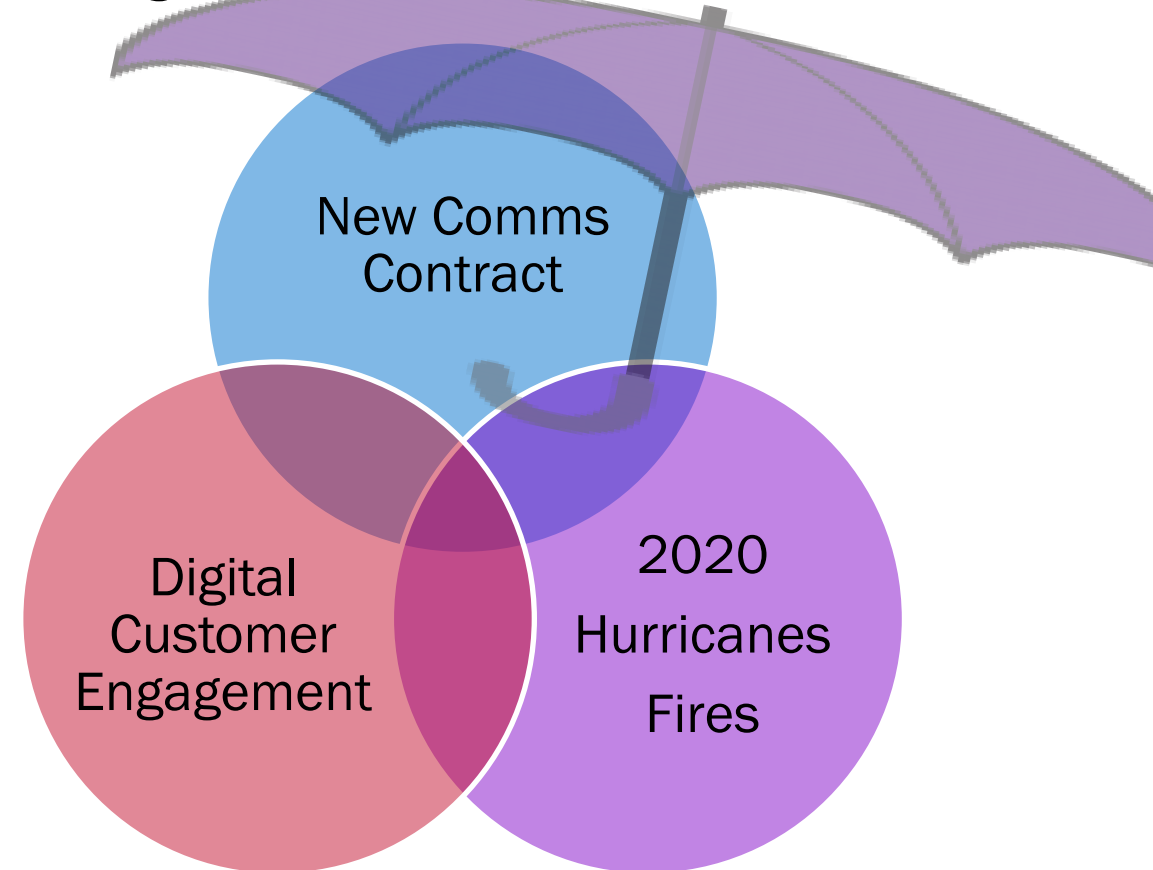


FEMA

Murder
Hornets

Kanye

Marketing & Outreach and....



Federal Emergency Management Agency

The FY20 Hurricane Season Campaign launched June 15; reached over 27 million adults



Out of home Chase the Rain billboard
delivers weather-triggered ads in Houston



New post-disaster video highlights how to begin
recovery



FEMA

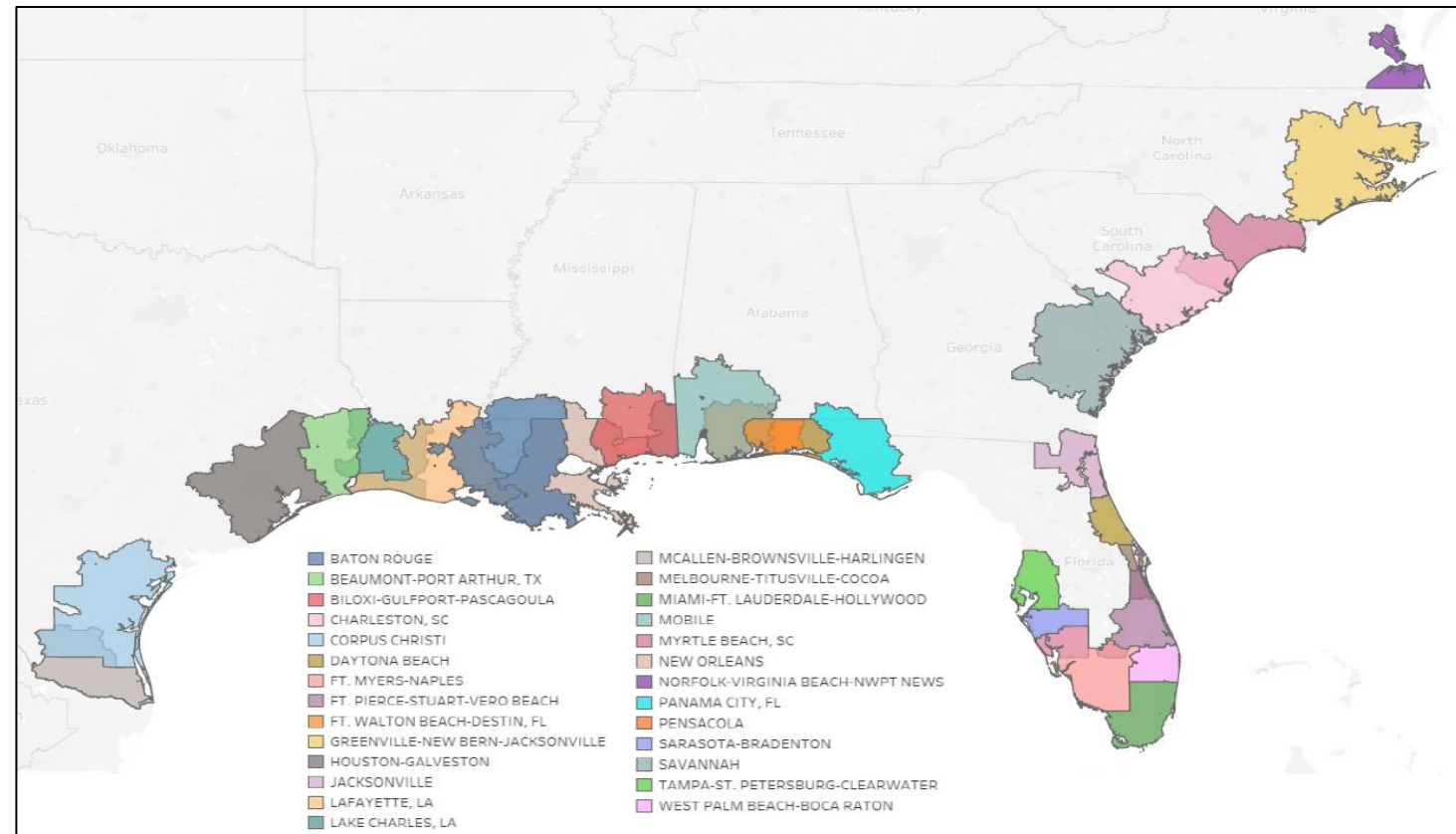
Federal Emergency Management Agency

Targeted Media Markets

Outreach efforts this year will be focused on 27 media markets that are at high risk for flooding in the event of a hurricane.

Selected target communities are located along the coasts of:

- Virginia
- North Carolina
- South Carolina
- Georgia
- Florida
- Alabama
- Mississippi
- Louisiana
- Texas



Paid Media Tactics & Assets

FY20 Hurricane Season Overview

NFIP is using digital ads:



- Banner ads for contextual display
- “Chase the Rain” dynamic display
- Out-of-home digital billboards



NFIP is using radio ads:

- FM/AM radio
- Spotify and Pandora

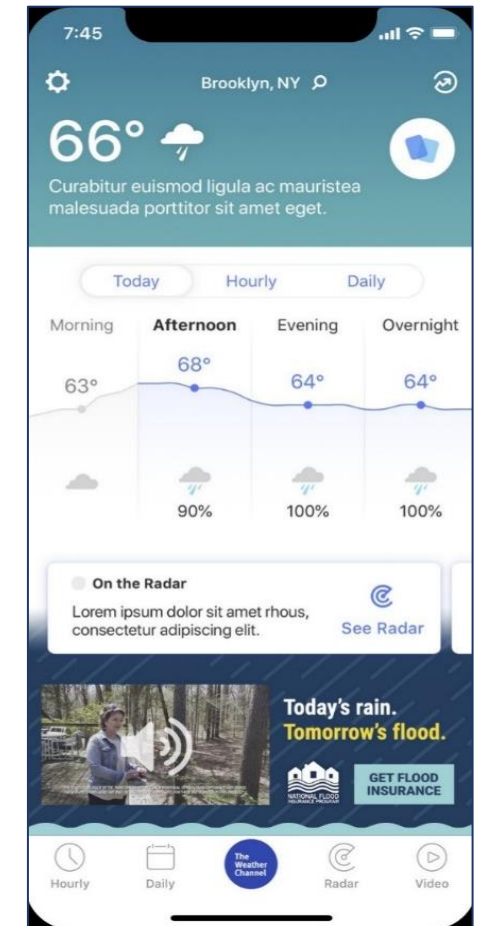


You can access the following videos:

- Flood informational videos
- Survivor Stories



To view the videos and other campaign materials go to:
Agents.floodsmart.gov/hurricanesaison



This year's Pacific Hurricane Initiative brings a local flair including PSAs in English and Native Hawaiian



Paid Media

Digital banners and radio



Earned Media and Public Information

Social and earned media toolkit, Audio News Release scripts, and Public Service Announcement in Native Hawaiian & English.

Stakeholder and Infomediary, Industry Engagement Media

Prior to Landfall



Understanding Flood Loss Avoidance

May 2018

What is a flood loss avoidance?

Flood loss avoidance is a protective action you take to minimize flood damage and losses to your buildings and personal property before a flood occurs.

What's covered under a Standard Flood Insurance Policy?

National Flood Insurance Program flood policies will cover up to \$1,000 in reasonable expenses incurred to protect your insured property, and up to \$1,000 to move your insured property away from a flood or imminent danger of a flood. To be eligible for this benefit, the insured property must be located in a community where:

- A general condition of flooding in the area exists; or
- An official has issued an evacuation order or other civil order for the community requiring measures to preserve life and property from flooding.

What is eligible?

Expenses to protect your property:

- Sandbags (including the sand to fill them)
- Fill to create temporary levees
- Water pumps
- Plastic sheeting and lumber used in connection with any of these items listed above
- Labor – you may claim labor, including your own or a family member's labor, at the federal minimum wage. Labor charged by a professional may also be reimbursed.

Expenses to move your property to safety:

- Up to \$1,000 for the reasonable expense to move your insured property in order to protect it from flood, or the imminent danger of flood.

What do you need to know?

- Personal property that is moved must be placed in a fully enclosed building or otherwise protected from the elements.
- Any property removed, including a moveable home (that meets the definition of a building in the flood policy), must be placed above ground level or outside of the special flood hazard area.
- Property removed is covered by your flood policy for 45 consecutive days from the date the move begins.
 - A deductible does not apply to these limits.
- The coverage does not increase the policy limits of the liability.

Paid Receipts

You should keep copies of all receipts and a record of the time spent performing the work. They should be submitted to your insurance adjuster when you file a claim to be reimbursed.

How to Report a Flood Claim

To report a claim, you should do the following:

- Contact your flood insurance agent or insurance company. Have your policy number available.
- If you do not have their policy number, call 1-800-427-4661. You will need the following information with you when calling:
 - The name of your insurance company

FEMA's mission is to help people before, during and after disasters.

Your NFIP flood insurance reimburses up to \$1,000



0:05 / 0:25



FEMA

How To File Your Claim

FEMA FACT SHEET

Starting Your Recovery

Recovering after a flood event takes time. This fact sheet describes important steps to begin your recovery process (NFIP).

Start the Claims Process

When it is safe to return to your home, report the damage to your insurance agent or company. An insurance adjuster will be assigned to work with you throughout the claims process. The adjuster will call to set up a time to inspect your property in-person or remotely within a few days. Ask if you can get an advance payment. Advance payments are deducted from the final claim payment.

If you are not sure how to contact your agent, call FEMA's toll-free helpline at 877-336-2627.

Make sure you have the following information:

- Policy declarations page (official document)
- Contact information to reach you: phone, email, and address
- The insured property location; and
- The name of your mortgage company

An insurance adjuster should contact you within 15 business days. If you do not hear from your insurance adjuster, you can contact your insurance company.

Prepare for the inspection and documentation

Make sure it's safe to re-enter your structure after the flood. Document the damage, including personal property, building, and contents. Your insurance adjuster will need evidence of the damage.

- For items like washers and dryers, be sure you take a photograph of the item before you clean or move it.



How to File a Flood Insurance Claim

May 2020

- ### 1 START YOUR CLAIM

If your property has flooded, promptly report the loss to your insurance agent or company. An insurance adjuster will be assigned to work with you throughout the claims process. The adjuster will call to set up a time to inspect your property in-person or remotely within a few days. Ask if you can get an advance payment. Advance payments are deducted from the final claim payment.

NOTE: Federal disaster assistance (available when there is a Presidential Disaster Declaration) can help with items not covered by flood insurance. Call 800-621-3362 (800-462-7585 TTY) or apply online at [DisasterAssistance.gov](https://disasterassistance.gov).
- ### 2 DOCUMENT YOUR LOSS

Return to your home when it's safe. Take as many photos and videos of your flood-damaged home and personal property as possible, including flood water levels on the outside and inside of the structure.

If you need help finding your insurance carrier, call 877-336-2627.
- ### 3 BEGIN CLEANUP

Keep samples of flood-damaged items — like carpet and other flooring, curtains, etc. — to show your adjuster. After you take photos and videos of the damaged items, throw out flood-damaged contents that pose a health threat.

It is your responsibility to do all you can to prevent the growth and removal of mold. Learn more about mold at [EPA.gov](https://epa.gov).
- ### 4 MEET WITH YOUR ADJUSTER

When you meet your flood insurance adjuster, ask to see their Flood Control Number (FCN) card and other official identification. Your adjuster will provide guidance and work with you to submit an estimate for your covered loss. Direct any questions to the adjuster to ensure you get paid everything you are entitled to for your loss. When you receive the adjuster's written estimate and report, review it for accuracy and ensure it's complete. The insurance adjuster will never ask you for money, collect your deductible amount, or charge you a fee for their services.
- ### 5 RECEIVE PAYMENT

Your claim payment amount will be based on the supporting documentation you provide and what's covered by your policy.

It's your responsibility to submit information that supports your claim and to meet required deadlines. If you still have questions or additional damage to report, contact the claims department at your flood insurance company to discuss any disputed amount or coverage issue with a claims examiner. Consulting with and getting estimates from general contractors can be helpful.

If you have a mortgage, your claim check will be written out to you and the mortgage company.

For more information, visit FloodSmart.gov/start.

¿Quién toca a su puerta?

Después de un desastre de inundación, espere a muchos visitantes que querrán ayudarle a recuperarse de los daños.

Es usual que varias personas lo visiten para evaluar los daños de su casa. No importa quién toque a su puerta, pida siempre su identificación y el propósito de su visita. Nunca dé información personal, como su seguro social, nunca debe.

Who's knocking at your door?

After a flood disaster, expect multiple visitors who will want to help you recover from your damage.

It's common to have multiple visitors to perform damage assessments on your home. No matter who's knocking, always ask for identification and the purpose of their visit. Never give personal information such as your social security or bank account number. Government officials will never ask for money and you should never pay for their service.

GOVERNMENT

FEMA Inspector
If you're applying for federal disaster assistance, a FEMA Inspector will phone and visit to assess your property damages. They'll have a FEMA ID badge.

SBA loss verifier
When you apply for a Small Business Administration (SBA) disaster loan, an SBA loss verifier may phone and visit to assess your property damages. They'll have an SBA ID badge.

Local building, permitting & government officials
They inspect damaged buildings to determine if it can be occupied. If you have damage, officials (state, county, or local) may visit to gather damage data and may visit weeks to months after an event to inspect and collect information. They should have an ID badge from their agency.

Local floodplain manager
If you live in a Special Flood Hazard Area, a local floodplain manager may phone or visit to determine if a structure is "substantially damaged" and explain how to comply with current floodplain management regulations. They should have an ID badge from their agency.

INSURANCE

Flood insurance adjuster
When NFIP policyholders file a claim, they'll receive a call and visit from an NFIP adjuster at a pre-arranged time to collect information, take photos and help fill out claims paperwork. They will have a Flood Adjuster Certification Card and picture ID.

Homeowners insurance adjuster
If you file a claim with your homeowners insurance, you'll also receive a call and a visit to assess non-flood damage. They should have a state-issued license or ID.

Auto insurance adjuster
May call or visit to assess damages to vehicles.

OTHER

Non-profits, charitable, religious & volunteer organizations
A group of highly competent organizations that provide a wide range of services to disaster survivors and impacted communities. These organizations have service-oriented missions and ministries that leverage skilled and passionate volunteers in their operations. They can be connected to the Voluntary Organizations Active in Disasters by government partners and should be easily identifiable with signage.

Public adjusters
Third-party certified public adjusters may offer their professional services to inspect damaged homes and help you file claims for insurance, grants, and loans. They usually charge a fee of 10% to 30% of your total settlement. Be sure to ask for credentials. One organization, the National Association of Public Insurance Adjusters, certifies members who must agree to a Code of Ethics and other requirements.

Community associations
A Homeowners' or Condo Association (HOA) representative may inspect damaged homes to make sure they are compliant with HOA and Condo regulations. Some HOAs or Condos carry flood insurance policies for condo or townhouse communities and may need to inspect damaged homes in order to file a claim.

Contractors & other repairers
Be cautious if a contractor or other repair professional approaches you directly and unsolicited. Ask for IDs, licenses, proof of insurance and references. Do not pay for all repairs up front, though legitimate contractors may request a percentage to begin work. Obtain a contract with both labor and cost estimates.

Engineers & other experts
During your insurance claim, your insurer may send additional experts like engineers to assist in determining the cause and extent of damage. If so, the expert will make arrangements in advance and only with your approval.

- Plain Language
- Attractive and customer-focused
- Available in multiple formats
- Multiple languages
- Sent to all partners/infomediaries



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Online Resources

Visit FloodSmart for Agents



- [Buying a Policy](#)
- [Renewing a Policy](#)
- [Flood Risks and Costs](#)
- [Before and After a Flood](#)
- [Flood Zones and Maps](#)

Steps to Prepare for Flooding

[How Do I Start My Flood Claim?](#)

[Document Damage and Start Clean Up](#)

[Appeal Your Flood Claim](#)

[Reducing Future Flood Damage](#)

Rebuilding after a flood can be difficult. We're here to help.

Whether your home experienced inches of flood water or a few feet, the National Flood Insurance Program (NFIP) can help you recover. If you're an NFIP policyholder, follow the steps below to begin filing your flood claim.

Start a claim	—
Report your loss immediately to your insurance agent or carrier. Be sure to ask them about advance payments. Need help finding your insurance agent or carrier? Call the NFIP at 877-336-2627.	
Prepare for your inspection	+
Work with your adjuster	+
Document your loss and receive payment	+

Apply for disaster assistance.



Visit FloodSmart for Agents

- [Buying a Policy](#)
- [Renewing a Policy](#)
- [Flood Risks and Costs](#)
- [Before and After a Flood](#)
- [Flood Zones and Maps](#)

Steps to Prepare for Flooding

[How Do I Start My Flood Claim?](#)

[Document Damage and Start Clean Up](#)

[Appeal Your Flood Claim](#)

[Reducing Future Flood Damage](#)

Document damage and start clean up

Rebuilding after a flood can be difficult. If you have flood insurance, you don't have to go through it alone.

[After you've started your claim](#) and [ensured it's safe to enter your home](#), you can begin the recovery process by documenting damage and taking steps to stop the spread of mold.

Document your flood damage

Before removing flood-damaged items from your home, policyholders should be sure to take the following steps:

Take photos and videos.	+
Record serial numbers.	+
Keep receipts.	+
Retain all material samples.	+
Contact repair services.	+



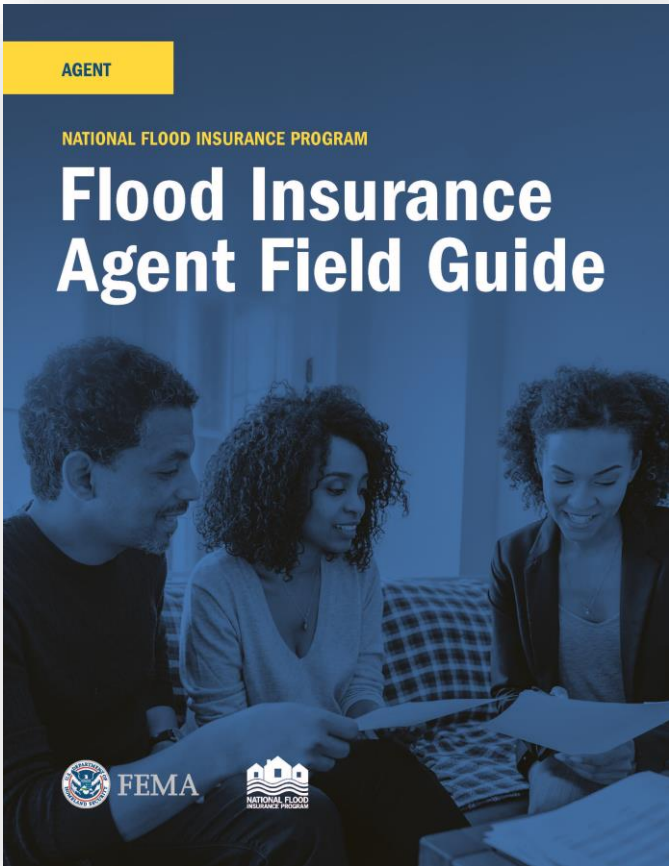
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After A Flood Talking Points (modified this year)

- We know that rebuilding after a flood can be very difficult
- The NFIP stands ready to help make it as easy as possible for policyholders
- 6000+ flood adjusters available to help policyholders file and adjust claims
- Your first step is to call your insurance company to file a claim
- Your adjuster may adjust your claim remotely or in person depending on your circumstances and severity of damage
- The NFIP has additional information on documenting your damage, re-entering safely and rebuilding stronger, and where to go if you have a problem available on [Floodsmart.gov/flood](https://www.floodsmart.gov/flood)



Post-Flood Agent Outreach



Flood Insurance: Make it your business.



Flooding can happen anywhere

Flooding is the most common and costly natural disaster in the United States, affecting every region and state. In fact, more than 20 percent of claims come from outside high-risk areas. Yet many property owners are unaware of their risk.

That is why FEMA's National Flood Insurance Program (NFIP) is committed to educating customers and communities about flood risk and protecting property owners through flood insurance. We're committed to partnering with agents across the country to provide lower-cost, effective insurance solutions, protecting property owners from the financial devastation caused by flooding, and ultimately building more flood resilient communities.

You can make a difference

In a moment, flooding can undo the financial security that took a lifetime to build. But you can make a difference. Talk to your clients about flood risk. Inform them of their flood insurance choices. By making flood insurance your business, you can help protect your clients and community while generating additional revenue.

Your clients may think they are protected

Nearly 1 in 4 property owners think their homeowners insurance covers damage caused by flooding. As you know, in most cases, it does not. Whatever the cause of the flood—heavy rains, a blocked creek, inadequate drainage, or an overtopped levee—for most people, flood insurance is the best way to protect against the financial devastation caused by flooding.

Protect your clients, protect yourself

People need flood insurance to protect their most important investment: their homes or businesses.

By offering flood insurance to your clients, you help protect them from financial harm, and protect yourself from errors and omissions liability.

Standard Flood Insurance Policies (SFIPs)

For property owners in high-risk flood areas, the purchase of a SFIP is required by federally backed lenders. As an agent, you can help clients living in high-risk flood areas understand the value of flood insurance, as well as important flood mitigation steps that they can take to lower their insurance costs and protect their home.

Even if flood insurance is not mandated for your client's property, they are still at risk. Encourage clients living in moderate- to low-risk areas to protect the lives they've built by purchasing a lower-cost Preferred Risk Policy.

For more information:

- Contact your company's underwriting department or marketing representative or contact NFIP Direct at **1-800-638-6620**.
- Attend a flood insurance training seminar. Visit **NFIPservices.FloodSmart.gov** for information about agent training.
- Visit **Agents.FloodSmart.gov** for more tools for agents and information on the NFIP.

Preferred Risk Policies (PRPs)

The preferred policy for clients with a choice

PRPs offer the same level of protection as standard policies, including contents coverage, with a lower premium. Preferred risk coverage can be obtained for both residential and commercial properties, and contents-only coverage is available for renters and business owners who lease their space.

PRPs help you retain flood insurance policies and commissions. Flood insurance, whether required or not, is always the right choice.

PRPs increase client satisfaction

Savings on premiums make for satisfied clients who know that their agent is looking out for the full range of their insurance needs.

PRPs are easy to write

Whether you are converting a standard policy to a PRP or writing a new policy, the process is simple and straightforward.

F-698



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Flood After Fire

When flames go out, the risk of flooding goes up.

GET FLOOD INSURANCE

 **FEMA** 



Floods follow fires. Wildfires raise your flood risk for years.

GET FLOOD INSURANCE

 **FEMA** 




FLOOD AFTER FIRE

Did you know that wildfires dramatically alter the terrain and increase the risk of floods?

Reduce your risk. The time to buy flood insurance is now.

Contact your local insurance agent for more information or visit the National Flood Insurance Program at www.fema.gov/national-flood-insurance-program



During normal conditions, vegetation helps absorb rainwater.

But after an intense wildfire, burned vegetation and charred soil form a water repellent layer, blocking water absorption.


During the next rainfall, water bounces off of the soil.

And as a result, properties located below or downstream of the burn areas are at an increased risk for flooding.

Heavy Excess rainfall through Properties affected those in downstream areas at for flood

Degree of Land Slope
Higher degrees of land slope speed up water flow and increase flood risk.

Flash Floods
Intense rainfall can flood low lying areas in less than six hours. Flash floods roll boulders, tear out trees and destroy buildings and bridges.



To learn more about what's covered, contact your insurance agent today.

FloodSmart.gov

 **FEMA** 



Regional Activations in FY20

FID is continuing to expand our Regional support capabilities by partnering with Regions to support one small-scale marketing and outreach initiatives during windows of customer demand and increased flood risk.

In FY20, we aligned our Regional initiative efforts with the following categories:

Flood Anniversary

Objective:

Drive flood insurance awareness and purchases during the incident period of a previous major flood event through a combination of paid media, earned media, and stakeholder engagement.

Map Change

Objective:

Drive awareness of a community's upcoming map change in your Region through earned media, capacity building, stakeholder engagement and agent outreach.

Flood Context

Objective:

Drive flood insurance awareness and purchases by capitalizing on a unique flood context in your Region (i.e. snowmelt flooding).



FEMA

Federal Emergency Management Agency

FY 21

- New Contract in Place
- Focus on more Digital Engagement
- Risk Rating 2.0
- Reform/Reauthorization
- Continue to build on successes



FEMA



Underwriting Branch

Suzan Krowel
Lead Insurance Examiner, Underwriting Branch



FEMA



April 2020 Flood Insurance Manual

Highlights

The April 2020 edition of the Flood Insurance Manual incorporated the NFIP program changes announced October 1, 2019, which:

- Streamlined the verification requirements for primary residence status if the property address and mailing address match.
- Updated the methodology FEMA uses to determine the non-residential floodproofing premium discount and updated the list of required documentation.
- Removed the V-Zone Risk Factor Rating Form since FEMA is discontinuing its use for policies effective on or after April 1, 2020.
- Updated the list of Community Rating System eligible communities effective May 1, 2020.
- Clarified that if Community's CRS class changes or given policy's eligibility for a CRS discount changes midway through a policy term, any resulting adjustment to the CRS discount applies only at the next policy renewal.
- Updated premium rates for policies written or renewed on or after April 1, 2020.
- Updated the Severe Repetitive Loss premium and Reserve Fund Assessment percentages for policies written or renewed on or after April 1, 2020.
- Acronym List was added at the end of the Manual



FEMA



April 2020 Premium Rates

- Updated Premium Rates
- Overall Premiums increased from an average of \$873 per policy to \$972—11.3 %
- SRL Premium Increase 10%
- Reserve Fund Assessment Fee went from 15% to 18%

For policies issued on or after April 1, 2020, there will be no changes to:

- ICC Premium
- Deductible Factors
- Federal Policy Fee
- HFIAA Surcharge
- Probation Surcharge



FEMA



January 1, 2021 Changes

- Updated premium rates for Preferred Risk Policies and Newly Mapped rated policies written or renewed on or after January 1, 2021.
- Updated the Premium multiplier tables for policies rated under the Newly Mapped Procedure
- Preferred Risk Policies (PRPs): Premiums will increased 14.9 percent, with a total amount billed increase of 12.5 percent.
- A99 and AR Zone Policies eligible for the PRP: Premiums increased 14.9 percent, with a total amount billed increase of 12.2 percent.
- Properties Newly Mapped into the SFHA. As a result of increases to the multiplier that will be effective January 1, 2021, premiums for Newly Mapped policies will increase 14.8 percent, with a total amount billed increase of 12.5 percent



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CRS UPDATE FOR OCTOBER 2020

The following Link will be in Appendix F

www.fema.gov/flood-insurance/rules-legislation/community-rating-system



FEMA



QUESTIONS?

Underwriting Branch

Suzan Krowel

Lead Insurance Examiner, Underwriting Branch

Suzan.Krowel@fema.dhs.gov



FEMA



Risk Rating 2.0

Tony Hake



**Pivot/PART Update
Flood Insurance
Committee
9/23/2020**

Niki Crewes



FEMA

Agenda

- Pivot update
- Ad hoc data requests
- Privacy Act
- Routine Use Letter's and ISAA's



PIVOT UPDATES



FEMA



Overview

- What is Pivot?
- PART Reports
 - Web Reports
 - Tableau Reports
 - Downloadable Data Types
- Coming Soon
- Ad-hoc Data Requests

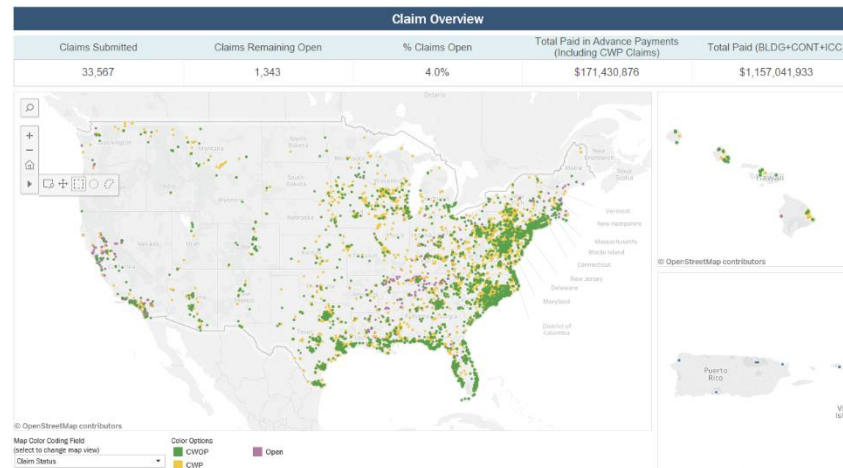
What is Pivot? What is PART?

Pivot: Near real-time data validation/feedback and improved awareness

- Near real-time validation of flood insurance data business rules; instead of waiting almost 60 days with the legacy solution
- Via data APIs, industry partners receive instant notification of data submission success/failure
- Same day information submitted by companies provides the NFIP and stakeholders w/more awareness

PART: Pivot Analytics and Reporting Tool

- Modernize reporting (Dynamic and Statistical)
- Replace Existing Reports on BN/DX
- Disaster Based Reporting
- Program Based Reporting



FEMA

Current Report Availability Status

Repetitive Loss Data: Property Locator

NFIP Repetitive Loss Update Worksheets AW-501

Loss Statistics by State and Calendar Year

Claims Summary Data

Company Policy Counts and Premiums by State

Negative Elevation-Rated Policies

Closed Claims During Current Month (with ICC Payment)

Claims Open by Company Number - More Than 120 Days

Community File Lookup

1316 Property Declarations and Rescissions

CBRS Ineligible Addresses

Address Lookup by State, City, Zip Drilldown

Policy and Claims – Community Details and Drilldown

NFIP Master Report

Financial Losses by State

Community Status Information

Policies and Contracts In Force by Geography and Company

Policies In Force (PIF) By Occupancy Type/Flood Zone

PRP and Other Discounted Policy Summary by Geography

Rolling History 12 Months: PIF, CIF, PRP

Policy And Loss Statistics by Flood Zone

Policy and Loss Data by Geography

Claims Explorer Dashboard

Policies Explorer Dashboard

Company Details Report

State Facts Sheet

Repetitive Loss Mitigation Action and Funding
Repetitive Loss Data: State and Community Summary

Company/Policy Lookup - Claims Data

Company/Policy Lookup - Policy Data

Address Lookup - Street Level Search

Insureds Name Search

Lookup By Address Key

Submit for Rate Policy Search





PART Reports

Log in to the Pivot Portal through <https://pivot.fema.gov> (from a non-government computer).

PIVOT

Help ▾

Login



You are accessing a U.S. Government information system, which includes (1) this computer, (2) this computer network, (3) all computers connected to this network and (4) all devices and storage media attached to this network or to a computer on this network. This information system is provided for U.S. Government-authorized use only. Unauthorized or improper use or access of this system may result in disciplinary action, as well as civil and criminal penalties. By using this information system, you understand and consent to the following:

You have no reasonable expectation of privacy when you use this information system; this includes any communications or data transiting, stored on or traveling to or from this information system. At any time, and for any lawful government purpose, the government may monitor, intercept, search and seize any communication or data transiting, stored on or traveling to or from this information system.

The government may disclose or use any communications or data transiting, stored on or traveling to or from this information system for any lawful government purpose.

You are NOT authorized to process classified information on this information system.

Login

* indicates field is required.


Username/Email*

Password*

☐ Remember Me

Login

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



FEMA PIVOT

fema-nfippivotsupport@fema.dhs.gov

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PART Reports

NFIP Files System of Records Notice (SORN) Routine Uses

As a State Hazard Mitigation Officer (SHMO)/NFIP Coordinator having a current signed Information Sharing Access Agreement (ISAA) with DHS/FEMA/FIMA/FID, each time you access PIVOT you must select one of the NFIP Files SORN Routine Uses shown below.

Note: If you do not need personally identifiable information (PII) and wish to access aggregate/summary level data reports only, enter a reason for access below and click the submit button without choosing any of the routine uses.

* indicates field is required.

<input type="checkbox"/> G. Routine Use (G) is for floodplain management enforcement only. Any other routine use (G) that involves investigating or prosecuting a violation or enforcing or implementing a law, rule, regulation, or order requires an ISAA that must be reviewed and cleared by the FEMA Privacy Office.	+
<input type="checkbox"/> I. Determine or verify eligibility for benefits/verify non-duplication of benefits/determine unmet needs.	+
<input type="checkbox"/> L. Ascertain the degree of financial burdens	+
<input type="checkbox"/> M. Further NFIP outreach and education activities	+
<input type="checkbox"/> N. For acquiring and relocating their flood prone properties	+
<input type="checkbox"/> O. Assist in hazard mitigation and floodplain management activities	+
<input type="checkbox"/> R. Conduct research, analysis, and feasibility studies	+
<input type="checkbox"/> T. Provide repetitive loss records of properties	+

Please state specifically how the data will be used (do not repeat the routine use). *

Provide reason for access...

Submit

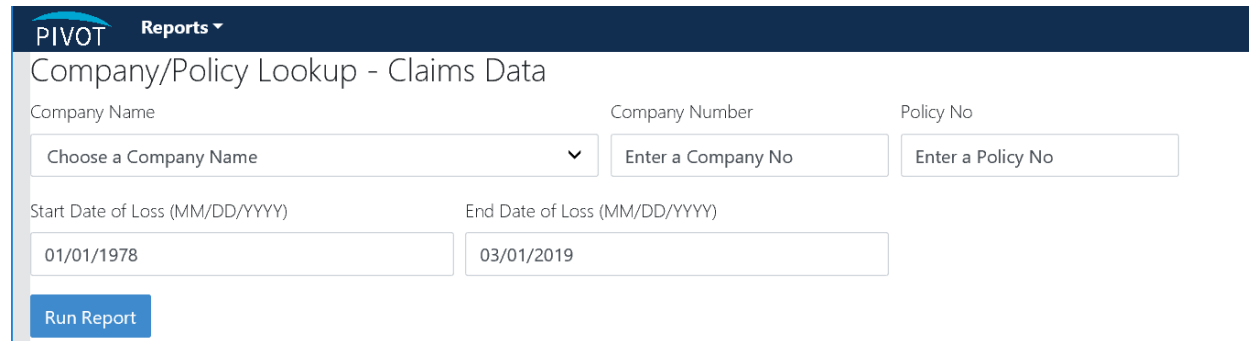
Remember, if you do NOT need PII, you can simply enter a reason in the box below



FEMA

PART Web Reports

When accessing any web report, the page will appear like the one shown below
(Company/Policy Claims Lookup used as an example)



The screenshot shows the PIVOT Reports interface. At the top, there is a dark blue header with the PIVOT logo and a 'Reports' dropdown menu. Below the header, the title 'Company/Policy Lookup - Claims Data' is displayed. The form contains several input fields: 'Company Name' with a dropdown menu showing 'Choose a Company Name', 'Company Number' with a text input field showing 'Enter a Company No', and 'Policy No' with a text input field showing 'Enter a Policy No'. Below these, there are two date input fields: 'Start Date of Loss (MM/DD/YYYY)' showing '01/01/1978' and 'End Date of Loss (MM/DD/YYYY)' showing '03/01/2019'. At the bottom left of the form is a blue button labeled 'Run Report'.

To generate a report:

1. Enter any known parameters.
2. Click Run Report to display the results.

These are:

Company/Policy Claims Lookup

Policy Search By Street Level

Company/Policy Lookup-Policy Data

Insured Name Search

Submit for Rate

Repetitive Loss Record/Summary Search

PART Tableau Reports

To view and download PART
Tableau Reports first
select the PART Reports Card

PIVOT


Reports ▾Admin ▾

Welcome to PIVOT

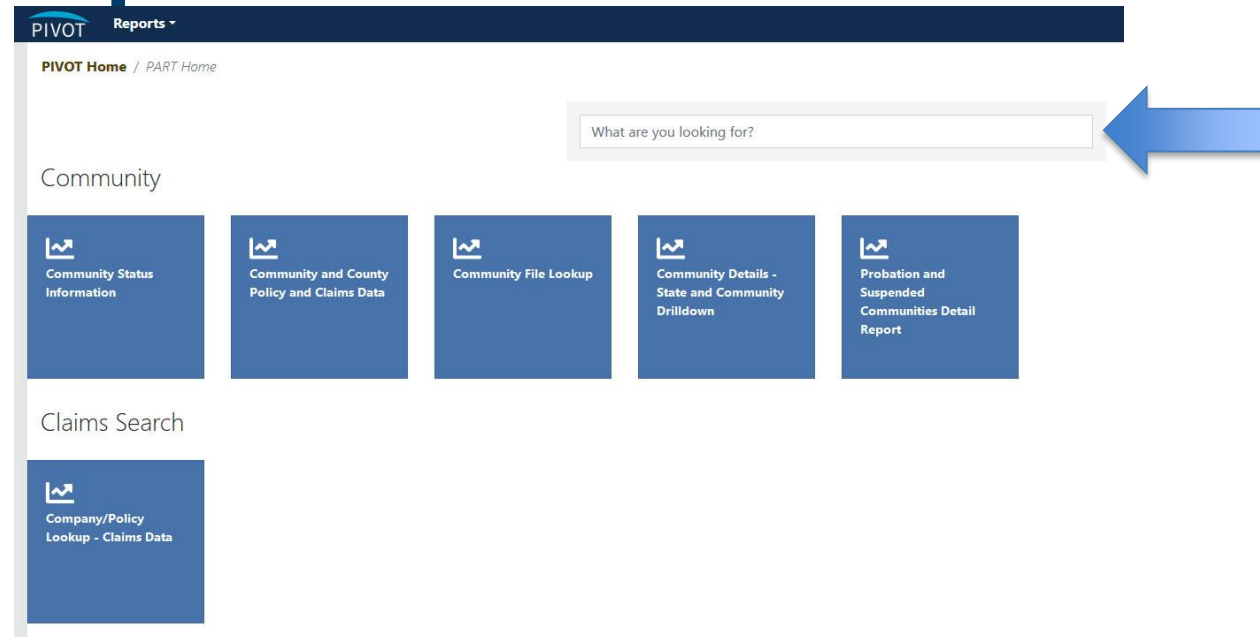
Quick Filter

What are you looking for?

Reports


PART Reports

PART Tableau Reports





- Search for the report you would like to download and click on the report tile.

PART Tableau Reports

Loss Statistics By State And Calendar Year

← Revert Refresh Pause Download

Cover Loss Statistics Data Dictionary Data Disclaimer Report Description

  **Loss Statistics by State**

Data as of: September 22, 2020

In order to drill down to the County and Community levels, hover over the State header and click the plus "+" sign.

Filters: Fiscal/Calendar Year: Fiscal Year Date of Loss Year: 2020 State: (All) County Name (Number): (All) Community Name (Number): (All) Company Name (Code): (All) Flood Event (FICO/EDN): (All)

Financial Losses for Company Name (Code): All

State	Number of Losses	Open Losses	CWP Losses	CWOP Losses	Net Building Payments	Net Contents Payments	Net ICC Payments	Total Net Payments
Grand Total	22,510	9,904	8,845	3,761	\$282,713,682	\$38,550,331	\$46,050	\$321,310,064
ALABAMA	2,485	1,177	182	126	\$4,857,631	\$1,303,896	\$0	\$6,161,527
ALASKA	15	5	9	1	\$282,646	\$32,587	\$0	\$315,233
ARIZONA	24	5	8	11	\$202,572	\$81,569	\$0	\$284,141
ARKANSAS	71	7	42	22	\$1,653,958	\$117,837	\$0	\$1,771,796
CALIFORNIA	160	22	73	65	\$1,761,918	\$231,468	\$0	\$1,993,386
COLORADO	16	3	3	10	\$149,616	\$10,043	\$0	\$159,659
CONNECTICUT	43	7	23	13	\$527,538	\$20,481	\$0	\$548,019
DELAWARE	76	19	35	22	\$771,407	\$67,788	\$0	\$839,196
DISTRICT OF COLUMBIA	56	38	10	8	\$63,253	\$1,708	\$0	\$64,962
FLORIDA	6,760	3,269	2,877	744	\$62,078,480	\$9,795,944	\$0	\$71,874,424

The “Download” button will be visible once you initially click into the report but this will not allow you to download any data – only screenshots. You must click on the report tab and filter data before downloading.

PART Tableau Reports

CBRS Ineligible Addresses


Cover

CBRS Ineligible Addresses


Data Dictionary

Data Disclaimer

Report Description



FEMA



NATIONAL FLOOD INSURANCE PROGRAM

CBRS Ineligible Addresses

Data as of: 3/31/2019

For the most current CBRS information, please visit the CBRS Validation Tool at <https://www.fws.gov/cbra/Documentation.html> and check the latest guidance in the NFI... Flood Manual at <https://www.fema.gov/flood-insurance-manual>.

Filters:

State
(Multiple values)

(All)

☐ AL

☐ CA

☐ CT

☐ DE

☐ FL

☐ GA

☐ LA

☐ MA

☒ MD

☐ ME

☐ MS

☐ NC

☐ NJ

☐ NY

☐ RI

☐ SC

☐ TX

☒ VA

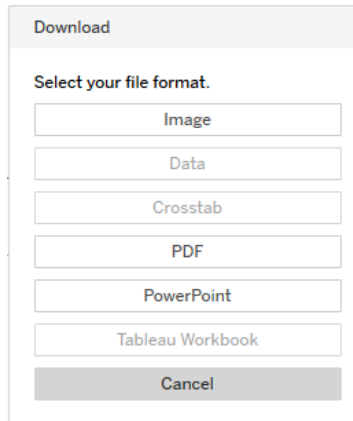
Full Address	Zip Code
17527 WHITE STONE DR	20690-2024
18521 HERRING CREEK RD UNIT 4	20690-2217
1723 SAND HILL DR, SAND HILL DRIVE, LOT 26	23310-1996
ACCOMACK COUNTY LOT 4A & 4B	23480
LOTS A&B, ACCOMACK COUNTY	
OCEAN AVENUE, LOT 4E	
9037 STATE PARK DRIVE	
646 SANDY PT TAX MP 53 PRC 252, 10664 HERON POINT RD OFF ST RD	23072-4110
2 INGRAM BAY DR	22473-4501
441 JARVIS POINT LN	22482-0000
12118 HERON DR	23405-2209
88 SHORELINE DR	22578-0000
	22578-3132

Filter your data accordingly

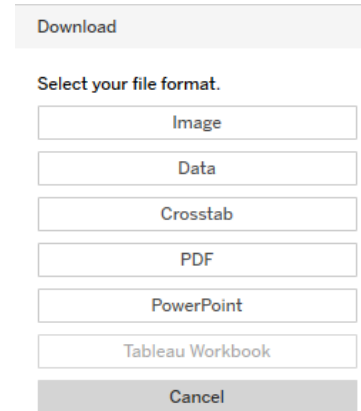
NOTE: Order matters, start with the largest geographic parameter (usually "State")

PART Tableau Reports

Disabled View



Enabled View



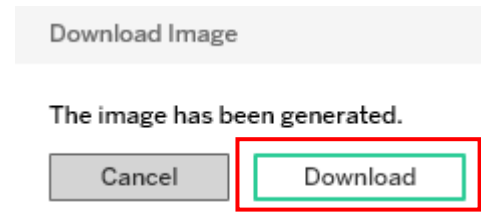
Make sure to click somewhere on the report. Not doing so will cause certain Download file formats to be disabled and grayed out. Select the drop-down fields based on the requirement and highlight the field value, then go to download file formats. Then you will see the file formats that are enabled or disabled based on user permission

***Tableau Workbooks are not currently available for download**

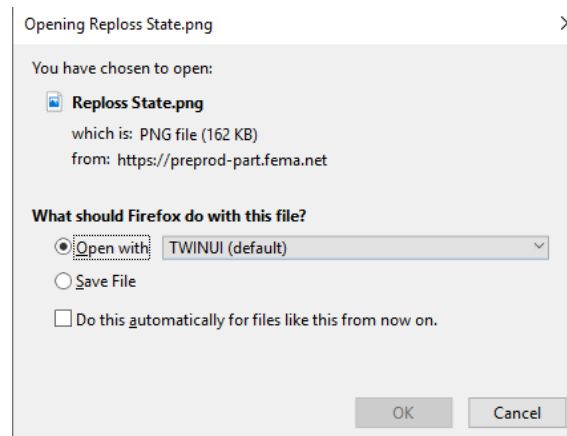
Downloadable Data Types

Image (.png)

This will only download a screenshot of the data on the screen.



Click on **Image** from the “Download” pop-up and another “Download Image” pop-up will appear. Click **Download**.



Downloadable Data Types

Data (.csv)

The Data option downloads the data in a separate browser window

2 tabs: **Summary** and **Full Data**

- i. Click on **Data** from the “Download” pop-up and a separate browser window “View Data” will open with a Summary and Full Data tab.
View the data in the new browser window or click on the “**Download all rows as a text file**” hyperlink to download as a spreadsheet (.csv).

View Data - Internet Explorer

Summary Full data

Showing first 13 rows.
[Download all rows as a text file](#)

Blank	City	Full Address	State	Zip Code
	TALL TIMBERS	17527 WHITE STONE DR.	MD	20690-2024
	TALL TIMBERS	18521 HERRING CREEK RD UNIT 4	MD	20690-2217
	CAPE CHARLES	1723 SAND HILL DR, SAND HILL DRIVE, LOT 26	VA	23310-1996
	CEDAR ISLAND	ACCOMACK COUNTY LOT 4A & 4B	VA	23480
	CEDAR ISLAND	LOTS A&B, ACCOMACK COUNTY	VA	
	CEDAR ISLAND	OCEAN AVENUE, LOT 4E	VA	
	HAMPTON	9037 STATE PARK DRIVE	VA	
	HAYES	646 SANDY PT TAX MP 53 PRC 252, 10664 HERON POINT RD OFF ST RD	VA	23072-4110
	HEATHSVILLE	2 INGRAM BAY DR	VA	22473-4501
	KILMARNOCK	441 JARVIS POINT LN	VA	22482-0000
	MACHIPONGO	12118 HERON DR	VA	23405-2209
	WHITE STONE	88 SHORELINE DR	VA	22578-3132
	WHITE STONE	88 SHORELINE DR	VA	22578-0000

Showing first 13 rows.
[Download all rows as a text file](#)

Downloadable Data Types

Data (.csv)

Excel will open

The screenshot shows the Microsoft Excel interface with a table of FEMA records. The table is titled 'Measure Names' and contains the following data:

Measure Names	Records to display	State Name (Code)	Measure Values
Average Payments	All Records	GUAM (66)	286856.2733
Average Payments	All Records	WYOMING (56)	187803.6827
Average Payments	All Records	DISTRICT OF COLUMBIA (11)	425025.7567
Average Payments	All Records	UTAH (49)	413447.3548
Average Payments	All Records	IDAHO (16)	389609.7138
Average Payments	All Records	UNKNOWN	1364717.836
Average Payments	All Records	ALASKA (02)	583603.8135
Average Payments	All Records	NEW MEXICO (35)	931454.4433
Average Payments	All Records	MONTANA (30)	1355546.559
Average Payments	All Records	NEVADA (32)	5459907.06
Average Payments	All Records	COLORADO (08)	2385419.615
Average Payments	All Records	VERMONT (50)	3630919.196
Average Payments	All Records	SOUTH DAKOTA (46)	4727408.689
Average Payments	All Records	HAWAII (15)	7631104.521
Average Payments	All Records	ARIZONA (04)	5886643.459
Average Payments	All Records	MAINE (23)	5920992.74
Average Payments	All Records	VIRGIN ISLANDS (78)	13829391.89
Average Payments	All Records	NORTH DAKOTA (38)	12242167.95
Average Payments	All Records	NEW HAMPSHIRE (33)	9010536.357
Average Payments	All Records	OREGON (41)	10319184.36
Average Payments	All Records	NEBRASKA (31)	7650247.536
Average Payments	All Records	RHODE ISLAND (44)	17650523.72
Average Payments	All Records	DELAWARE (10)	14151194.95
Average Payments	All Records	KANSAS (20)	13756808.61
Average Payments	All Records	WISCONSIN (55)	13900573.14
Average Payments	All Records	MINNESOTA (27)	12745195.11
Average Payments	All Records	MICHIGAN (26)	12860385.58
Average Payments	All Records	MARYLAND (24)	35912173.16
Average Payments	All Records	ARKANSAS (05)	31942951.79
Average Payments	All Records	OKLAHOMA (40)	27281213.89
Average Payments	All Records	IOWA (19)	37908629.73
Average Payments	All Records	WASHINGTON (53)	39596633.79
Average Payments	All Records	TENNESSEE (47)	35805705.19
Average Payments	All Records	INDIANA (18)	33808067.01

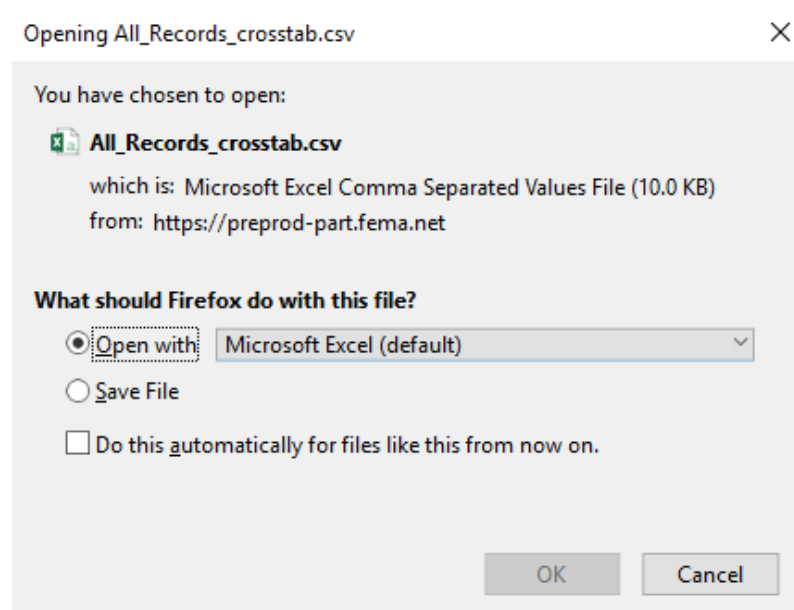


FEMA

Downloadable Data Types

Crosstab (.csv)

- The Crosstab option downloads all the data as a spreadsheet.
- Click on **Crosstab** from the “Download” pop-up and another “Download Crosstab” pop-up will appear. Click **Download**.



Downloadable Data Types

Crosstab (.csv)

Microsoft Excel will open

12	All Record VIRGINIA	18,997	6,732	\$351,142,862	\$61,684,933	\$412,827,795	\$140,538,447.49
13	All Record ILLINOIS	16,601	5,454	\$231,382,275	\$38,914,302	\$270,296,577	\$89,755,080.30
14	All Record ALABAMA	15,177	5,192	\$451,226,782	\$91,653,746	\$542,880,527	\$191,089,593.87
15	All Record MASSACH	11,010	3,458	\$187,382,782	\$34,490,805	\$221,873,587	\$65,995,710.72
16	All Record CALIFORN	10,125	3,512	\$190,389,491	\$42,982,522	\$233,372,013	\$78,935,406.63
17	All Record CONNECT	9,889	3,394	\$250,536,765	\$39,079,767	\$289,616,532	\$96,934,386.20
18	All Record SOUTH CA	9,378	3,510	\$261,421,388	\$43,084,169	\$304,505,557	\$116,634,312.97
19	All Record WEST VIR	8,359	3,127	\$105,484,103	\$44,476,166	\$149,960,269	\$53,765,023.28
20	All Record KENTUCKY	7,865	2,270	\$141,438,294	\$36,074,144	\$177,512,438	\$50,224,538.85
21	All Record OHIO (39)	7,746	2,699	\$122,134,678	\$35,464,097	\$157,598,775	\$51,842,591.97
22	All Record PUERTO RI	6,574	2,135	\$22,050,225	\$42,536,011	\$64,586,236	\$20,014,586.69
23	All Record GEORGIA	5,612	2,060	\$143,879,544	\$34,583,351	\$178,462,896	\$67,217,241.46
24	All Record INDIANA	5,256	1,842	\$81,345,728	\$15,136,807	\$96,482,535	\$33,808,067.01
25	All Record TENNESSE	4,388	1,520	\$83,148,670	\$20,196,302	\$103,344,972	\$35,805,705.19
26	All Record WASHING	4,385	1,508	\$97,207,090	\$19,314,840	\$116,521,931	\$39,596,633.79
27	All Record IOWA (19)	3,902	1,420	\$88,423,672	\$17,831,364	\$106,255,037	\$37,908,629.73
28	All Record OKLAHOM	3,842	1,193	\$72,048,103	\$18,995,941	\$91,044,044	\$27,281,213.89
29	All Record ARKANSA	3,230	1,150	\$72,615,112	\$14,911,114	\$87,526,226	\$31,942,951.79
30	All Record MARYLAN	3,126	1,248	\$72,632,167	\$21,801,109	\$94,433,276	\$35,912,173.16
31	All Record MICHIGAN	2,425	930	\$28,374,928	\$7,373,582	\$35,748,510	\$12,860,385.58
32	All Record MINNESO	1,856	724	\$28,624,266	\$5,437,707	\$34,061,972	\$12,745,195.11
33	All Record WISCONS	1,759	727	\$28,564,725	\$6,072,404	\$34,637,130	\$13,900,573.14
34	All Record KANSAS	1,557	556	\$29,706,120	\$10,548,811	\$40,254,931	\$13,756,808.61

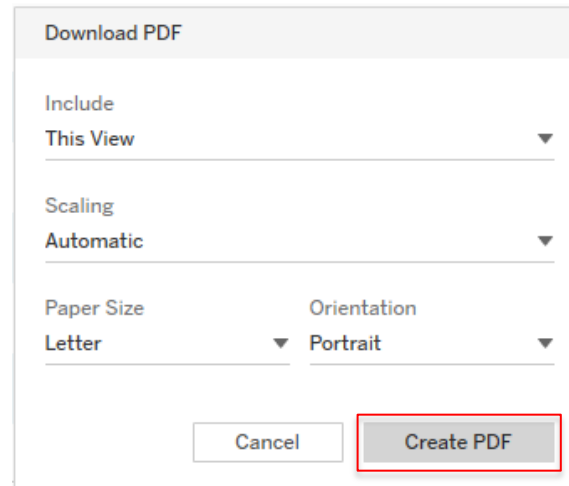


Downloadable Data Types

PDF(.pdf)

This will only download a screenshot of the data on the screen.

- i. Click on **PDF** from the “Download” pop-up and a “Download PDF” pop-up will appear. Select your Layout, Content, and Sheets to Download. Next click **Generate**.



Download PDF

Include
This View ▼

Scaling
Automatic ▼

Paper Size Orientation
Letter ▼ Portrait ▼

Cancel Create PDF

Downloadable Data Types

PDF(.pdf)

Adobe Acrobat will open

Reploss State.pdf - Adobe Acrobat Pro DC

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🔗 Share

Protected View: This file originated from a potentially unsafe location, and most features have been disabled to avoid potential security risks. ⓘ

Enable All Features X



Repetitive Loss Data State And Community Drill Down

Data as of: July 31, 2019

In order to view the report, do the following:
1. Select the data to be included in the search/results from 'Data Included' filter. (Default filter is 'All Records')
2. Select a State (optional)

Filters: Data Included All Records State Name (Code) All

All Records

State Name (Code)	Total Losses	Properties	Total Building Payments	Total Contents Payments	Total Payments	Average Payments
Grand Total	659,387	219,335	\$16,626,934,903	\$4,245,279,289	\$20,872,214,192	\$7,163,802,035.83
LOUISIANA (22)	113,382	34,399	\$2,702,765,666	\$793,751,621	\$3,496,517,287	\$1,147,576,594.12
TEXAS (48)	103,984	33,934	\$3,876,967,486	\$1,129,479,497	\$5,006,446,983	\$1,736,253,178.01
NEW JERSEY (34)	57,125	16,930	\$1,380,633,724	\$327,103,660	\$1,707,737,384	\$515,435,148.68
NEW YORK (36)	53,213	19,213	\$1,495,356,588	\$252,429,911	\$1,747,786,499	\$641,574,767.02
FLORIDA (12)	52,176	19,893	\$1,504,983,038	\$366,896,363	\$1,871,879,431	\$706,957,168.27
NORTH CAROLINA (37)	35,559	12,083	\$786,413,736	\$128,598,121	\$915,011,858	\$324,613,360.98
PENNSYLVANIA (42)	26,101	8,822	\$568,513,257	\$162,997,673	\$729,510,930	\$238,478,060.48
MISSOURI (29)	21,957	5,942	\$379,535,766	\$133,128,599	\$512,664,365	\$146,219,047.13
MISSISSIPPI (28)	20,451	6,987	\$532,106,957	\$153,154,477	\$685,261,434	\$259,795,746.27
VIRGINIA (51)	18,997	6,732	\$351,142,862	\$61,684,833	\$412,827,795	\$140,536,447.49
ILLINOIS (17)	16,601	5,454	\$231,382,275	\$38,914,302	\$270,296,577	\$89,755,080.30
ALABAMA (01)	15,177	5,192	\$451,226,782	\$91,653,746	\$542,880,527	\$191,089,593.87
MASSACHUSETTS (25)	11,010	3,458	\$187,382,782	\$34,490,805	\$221,873,587	\$65,995,710.72
CALIFORNIA (06)	10,125	3,512	\$190,389,491	\$42,982,522	\$233,372,013	\$78,935,406.63

Coming Soon

- Future releases will include refinement of the user interface to make data easier to access.
- If you have questions, comments, or suggestions regarding PART reporting, please contact:

fema-nfippivotsupport@fema.dhs.gov

Ad-hoc data requests

- Work with your Regional FEMA Office to generate a request ticket
- With every ad-hoc request:
 - Routine use
 - Need-to-know
 - additional information
- Our concern is protecting the information of our policyholders



PRIVACY ACT

PRIVACY ACT OF 1974 (5 U.S.C. 552A)



FEMA



Privacy Act

- The [Privacy Act of 1974, 5 U.S.C. § 552a](#), establishes a code of fair information practices that governs the collection, maintenance, use, and dissemination of information about individuals that is maintained in systems of records by federal agencies. A system of records is a group of records under the control of an agency from which information is retrieved by the name of the individual or by some identifier assigned to the individual.



FEMA



Privacy Act

Department of Homeland Security Federal Emergency Management Agency--003 National Flood Insurance Program Files System of Records.

- This system of records allows DHS/FEMA to collect and maintain records and information regarding applicants, policyholders, prospective policyholders, insurance agents, and other individuals associated with NFIP.
- In addition to those disclosures permitted under 5 U.S.C. 552a(b) of the Privacy Act, all or a portion of the records of information contained in this system may be disclosed outside DHS as a routine use pursuant to 5 U.S.C. 552a(b)(3).

Privacy Act

Personally Identifiable Information

- Personally Identifiable Information (PII) is any information that permits the identity of an individual to be directly or indirectly inferred, including other information that is linked or linkable to an individual.

INFORMATION SHARING ACCESS AGREEMENT (ISAA) & ROUTINE USE LETTER (RUL)



FEMA



ISAA

- As we transitioned from the NFIP legacy system to Pivot, we shut down broad access to NFIP data through the NFIP system in favor of instituting “least privileged role based access” principles. This enables us to put the policyholder first while balancing the needs of NFIP staff and partners to fulfill their duties.
 - Least privileged role based accessed is sharing only the data needed, at a particular point in time, for a specific purpose with only those who need to see it based on their function.



FEMA



ISAA

- Over the last few years, we have coordinated with DHS Privacy, FEMA Privacy, and FEMA OCC to develop standard data sharing agreements called “Information Sharing Access Agreements” (ISAAs) that can be used for most NFIP data sharing needs at the state and local level.
- The FIMA requires a signed data sharing agreement before distributing NFIP PII to all external parties.
- Currently we have a process for the state NFIP Coordinators, State Hazard Mitigation Officers (SHMOs) and Emergency Managers to access PII specific reports in Pivot.

ISAA

Regular ISAA:

- Sample of paragraph 1 purpose...

...to receive NFIP policy and claims information to be used internally for preparation of outreach materials and other activities required for CRS, repetitive loss information, floodplain management compliance, and hazard mitigation.

- In paragraphs 3.e., 5.b.i., and 5.b.iv., state the routine use(s) that are consistent with the purpose stated in paragraph 1.

...routine uses O, R, T.

ISAA for Pivot access:

- State NFIP Coordinators, State Hazard Mitigation Officers and Emergency Managers may sign the ISAA and have access to Pivot

Routine Use Letter

- FEMA uses a RU letter when an organization has a one-time need for FEMA data. When using a RU letter, it is expected that once the data are shared for a specific purpose a permitted organization or entity would not need to receive a refresh of the data within a year
- Simpler and require less administrative burden

QUESTIONS



FEMA





**Association of State
Floodplain Managers**



NFIP Reauthorization & Reform Update

Chad Berginnis, CFM
September 23, 2020



NFIP Reauthorization

- NFIP expires 9/30/20
- Yesterday House passed Continuing Resolution (CR)
 - Funds government through December 11, authorizes NFIP until September 30, 2021
- House bill HR 3167 and HR 3111 passed out of committee
 - Comprehensive bill, ASFPM supports
- Senate bill S 2187 introduced in July, similar to SAFE Act that was introduced last Congress
 - Comprehensive bill, ASFPM supports elements of the bill
- Highly likely no bill passes this Congress, we start over in 2021!



NFIP Reauthorization

- Similarities between House and Senate bills:
 - Positive changes to ICC (increase to 60K and allow payments in addition to claim amount)
 - State revolving loan fund for mitigation
 - Assistance to lower income property owners
 - Caps annual increases on flood insurance premiums
 - Begins to address urban flooding issue



NFIP Reauthorization

- Differences between House and Senate bills:
 - House bill doesn't address debt; Senate bill would use interest payments for mitigation
 - House bill authorizes \$500 million for flood mapping; Senate bill remains at \$400 million
 - House bill has authorization for CAP-SSSE program and doubles its funding from current levels; Senate bill doesn't have this
- ASFPM developed/updated Principles and Priorities documents for reform
 - Will likely add statutory relief from Privacy Act to ASFPM Priorities and work towards solving problems with accessing claims information



NFIP Reauthorization

- Track NFIP reform bills and other legislation of interest to floodplain managers on ASFPM Engage! webpage

FEDERAL LEGISLATION

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Federal bills of interest to floodplain managers

Federal - S 4462

FLOODS Act

Federal - HR 3702

Permanent Authorization of CDBG-DR

Federal - HR 3462

A bill to amend the Internal Revenue Code of 1986 to provide a credit against tax for disaster mitigation expenditures.

Federal - S 1958

A bill to amend the Internal Revenue Code of 1986 to provide a credit against tax for disaster mitigation expenditures.

Federal - S 1069

Digital Coast Act

Federal - HR 2189

Digital Coast Act

Federal - HR 1666

A bill to amend the National Flood Insurance Act of 1968 to allow for the consideration of private flood insurance for the purposes of applying continuous coverage requirements, and



Welcome to the **ASFPM Engage!** webpage where you can find current federal and state legislation, agency rulemaking actions, and opportunities for ASFPM members and those concerned about floodplain management issues to get involved!

Engage on an Issue!

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CLOSING AND QUESTIONS