



# WATERMARK

2003, NUMBER 2

NATIONAL FLOOD INSURANCE PROGRAM

Effective May 1, 2003, NFIP premium rates have been modified and several changes have been made to clarify procedures described in the *Flood Insurance Manual*. In addition, the Elevation Certificate has been revised, and a number of communities have improved their class in the NFIP's incentive program—the Community Rating System (CRS).

## Rates Adjusted

Flood insurance premiums have increased an average of 2.6 percent for policies written or renewed on or after May 1, 2003. The premium increases vary by zone as described on page 3. These rate changes are reflected in the RATE, CONDO, PRP, and MPPP sections of the manual.



# CHANGES TO THE NFIP

continued on page 3

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## Easy E-Notification!

Save time, save paper! Read the NFIP's *Watermark* newsletter online weeks before the printed publication is delivered to others through the U.S. Postal Service.

Visit the NFIP web site ([www.fema.gov/nfip](http://www.fema.gov/nfip)) to sign up for the NFIP e-mail subscription list. Click on the mailbox icon located in the lower left corner of the NFIP home page to access the subscription sign-up screen. Enter your name and e-mail address in the appropriate boxes. Select your affiliation from among the following NFIP stakeholder constituencies.



- |                                      |                         |
|--------------------------------------|-------------------------|
| Claims Adjuster                      | Lender                  |
| Consumer                             | Real Estate Agent       |
| Federal Government                   | State or Local Official |
| Flood Zone Determination Company     | Surveyor                |
| Government Sponsored Enterprise      | Other                   |
| Insurance Professional/Agent/Company |                         |

Make sure that the default "Subscribe" option is selected at the bottom of the screen, then click the "Submit" button. That's all there is to it!

As soon as the next *Watermark* is placed on the NFIP web site, you will receive an e-mail message containing a link to the newsletter. If, at a later date, you wish to cancel this free service, you may do so at the same screen by selecting the "Unsubscribe" option before clicking the "Submit" button.

In addition to notification that the latest *Watermark* has been placed on the NFIP web site, you will periodically receive e-mail messages containing the newest information and updates about flood insurance and the NFIP.

# Message from the Administrator

Dear *Watermark* Reader,

As I approach the end of my first year with the Mitigation Division, Emergency Preparedness and Response, in the new U.S. Department of Homeland Security, I'm excited about how our role is shaping up. As you may know, FEMA officially became part of the Department of Homeland Security on March 1.

Our mission at the NFIP is to use the relationships we have developed over the years in the insurance and mitigation fields to help make America more secure. We will build on these relationships to promote prevention, protection, and partnerships at the Federal, State, local, and individual levels to lessen the social and economic impact of disasters.

Over the next year or so, I will use *Watermark* as a vehicle for informing you about the tools that we at FEMA plan to use to reach our goals.

For more about our specific roles in the Department of Homeland Security, take a look at the article about the new department on page 8.

As always, we seek to **prevent** harm from a wide variety of disasters through hazard awareness and mitigation. The last 2 years have shown us that we must broaden our approach beyond natural hazards to man-made hazards as well. We are doing that. Core responsibilities of the Department of Homeland Security are to prepare for and respond to emergencies and disasters of all kinds and to bring about scientific and technological advances to reduce the vulnerability of our national infrastructure from hazards. I am proud to report that our mitigation capability is well developed to address both issues—preparation and response. We also have enough expertise in mitigation sciences and technologies to take a leadership role in **protecting** the nation and our vital infrastructures.

People can **prepare** only if they have relevant, accurate, and timely information. We believe we can help Americans to better prepare through all-hazard risk management to identify, assess, and mitigate risks. We will continue to build on our awareness and training network to give all Americans the information they need to be strong and prepared.

Finally, one of the key tools to helping assure our security is our partnerships with government at all levels, with private industry and organizations, and with individual citizens. We have worked with all of these constituencies for the entire 35 years of the National Flood Insurance Program's history, and we look forward to developing these partnerships further.

We will continue to focus on our three basic goals of flood hazard mitigation, map modernization, and insurance issues such as increasing our insurance policy base. I hope that, as we take on new goals, our knowledge and relationships grow and flourish in proportion and that we can use those assets for the benefit of the nation.

Sincerely,



Anthony S. Lowe  
Administrator  
National Flood Insurance Program



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We welcome your comments and suggestions, as well as submissions for articles and departments. In addition, we encourage you to reproduce articles and departments contained in the **Watermark** and include them in your own newsletters or other communications. Send your questions, comments, suggestions, and submissions to:

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Click on the mailbox icon in the lower left corner of the page to access the EMail List.

## May 1, 2003, Rate Changes

### V ZONES (COASTAL HIGH-VELOCITY ZONES)

Larger rate increases have been implemented again this year as a result of the Heinz Center's Erosion Study. This study indicates that the previous rates seriously underestimated the increasing hazard presented by steadily eroding coastlines.

Post-FIRM V Zones                      Premiums have increased approximately 9 percent—just slightly less than the maximum 10 percent allowed by the National Flood Insurance Reform Act of 1994.

Pre-FIRM V Zones                      Premiums have increased 4.9 percent.

### A ZONES (NON-VELOCITY PRIMARILY RIVERINE ZONES)

Modest increases will keep Post-FIRM rates at actuarial levels and will slightly decrease the amount of Pre-FIRM rate subsidy.

Post-FIRM A Zones                      Premiums have increased 1.8 as indicated by the NFIP's actuarial rate model.

Pre-FIRM AE Zones                      Premiums have increased approximately 1.8 percent.

AO, AH, AOB, AHB Zones              In these shallow flooding zones where the loss experience has been favorable, premiums have increased .2 percent.

Unnumbered A Zones                      Premiums have increased approximately 1.8 percent in these remote A Zones where elevations have not been determined. This increase is designed to keep premiums in line with those for Post-FIRM AE Zones.

A99 Zones                                  Premiums have increased 2.8 percent for these zones, which contain approved flood mitigation projects (such as levees) that are still in the course of construction.

AR Zones                                      Premiums have increased 2.9 percent.

### B, C, AND X ZONES (OUTSIDE SPECIAL FLOOD HAZARD AREAS)

Moderate increases have been implemented in these zones.

Standard Flood Insurance Policy      Premiums have increased 3.6 percent.

Preferred Risk Policy                      Policyholders will see their combined premium and Federal Policy Fee increase 5.1 percent. This includes an increase of the Federal Policy Fee to \$10.

### Expense Constant Eliminated

As of May 1, 2003, the Expense Constant has been eliminated. NFIP application forms, rate tables, and text throughout the manual have been revised to reflect this change.

The Expense Constant was a flat fee that policyholders had been charged on each new or renewal policy to defray Federal expenses related to flood insurance.

### Deductible Options Increased

On pages CONDO 22 and RATE 13, adjustments have been made to the Deductible Factors tables to reflect several new options. The RCBAP deductible options now include \$10,000 and \$25,000. The Dwelling Form and General Property Form deductible options for "non-residential" and "other residential" buildings now include \$10,000, \$25,000, and \$50,000.

### ICC Coverage Boosted

Effective May 1, the limit of liability under the Increased Cost of Compliance (ICC) coverage was increased to \$30,000 without any change to premiums. Under the liberalization clause of the policy, all policyholders had their limit increased effective May 1.

The Standard Flood Insurance Policy (SFIP) pays for complying with State or local floodplain management ordinances affecting repair or reconstruction of buildings that have been damaged by flood. Previously, up to \$20,000 of ICC coverage had been available to property owners who opted to elevate, floodproof, relocate,

or demolish insured buildings that had sustained substantial flood damage.

ICC funds may be used as a matching source for the Flood Mitigation Assistance Program (FMA), the Pre-Disaster Mitigation Program (PDM), and the Hazard Mitigation Grant Program (HMGP).

## Tour the Remaining Changes

Agents, pull out your *Flood Insurance Manual* (or access it on line at [www.fema.gov/nfip/manual.shtml](http://www.fema.gov/nfip/manual.shtml)), and let's walk through the remaining May 1 changes and how they may affect you.

## Reference Section

The *Flood Insurance Manual* opens with a reference section that provides background and contact information for the NFIP. Several changes have been made to the telephone, fax, and web site listings included on pages REF 3 and 4. The recently updated telephone numbers also are listed on the tear-off flap at the end of *Watermark*.

On page REF 7, the manual lists the amount of time anticipated to perform selected NFIP paperwork tasks. A revision has been made to the number of hours projected to complete the V-Zone Risk Factor Rating Form. It is now expected to take approximately 6 hours to complete this form.

## General Rules Section

The next section of the manual is devoted to general rules. Following are several revisions to this section that became effective May 1.

### Greenhouses and Hot Tubs

Section VII on page GR 6 provides examples of risks that are not eligible

for NFIP coverage. Text was added to this section to explain that greenhouses, normally ineligible for coverage, may qualify if they have at least two rigid walls and a roof. Hot tubs and spas have been added to the list of ineligible risks, though they may qualify for coverage if they are installed as bathroom fixtures.

### RCBAB Waiting Period

Section VIII reviews rules governing a policy's effective date. On page GR 8, a new paragraph (C.5.) has been added to affirm that the 30-day waiting period before a policy goes into effect also applies to a condominium association purchasing a Residential Condominium Building Association Policy (RCBAB) unless the coverage is in response to the NFIP's mandatory purchase requirement.

## Application Section

The next section in the manual provides information about filling out the flood insurance application form.

### Crawl Space

Section II, page APP I describes the choices listed in the building section on the front of the application form. Bullet 5 in this section notes elevation information. Text was added to this bullet to clarify that elevated buildings with enclosures may include crawl spaces.

## Rating Section

See a description of the rate table changes in the table provided on page 3.

## Condominiums Section

In addition to the rate changes and global changes caused by elimination

of the Expense Constant and higher limits of ICC coverage, deductible options for condominiums now include \$10,000 and \$25,000.

## Lowest Floor Guide Section

Five pages have been added to this section of the manual. The new pages provide diagrams that illustrate sub-grade crawl spaces and garages with openings on elevated buildings.

## Special Certifications Section

This section of the manual provides detailed instructions for completing the NFIP Floodproofing Certificate and the NFIP Elevation Certificate (EC). Included in this section is a copy of the EC form.

As shown on page CERT 10, a new item (E4.) regarding machinery and equipment has been added to Section E of the Elevation Certificate. Instructions for the new item are provided on page CERT 14

Surveyors often don't enter a building when taking elevation measurements. However, if the building has a basement, sunken living room, split-level construction, or machinery and equipment, it is important that the surveyor take elevation measurements inside the building. The instructions for Section C on page CERT 12 have been rewritten to guide surveyors taking measurements in these situations. Details also have been added for taking measurements in situations in which surveyors cannot gain access to crawl spaces to shoot the elevation of the crawl space floor.

Also in Section C, a line was added to the instructions for item C1. on page CERT 13 that asks surveyors to use a Comments section to provide

elevations obtained from construction plans or drawings.

Surveyors are now directed in the instructions for items C3.f-g to use a Comments section to provide lowest adjacent grade measurements if the EC will serve as documentation for a Letter of Map Amendment or Letter of Map Revision Based on Fill. A line was also added to the instructions for items C3.h-i that explains how to note whether flood vents are in the foundation walls supporting the building and/or in the walls of the attached garage.

The instructions for Section E on page CERT 14 address building elevation information in cases in which a survey is not required for Zones AO and Zone A (without BFE). A line has been added to the instructions for item EI. that directs surveyors to use a Comments section to indicate whether the elevation measurement was based on the "natural grade."

## **PRP and MPPP Sections**

Other than rate changes and the global changes caused by elimination of the Expense Constant and higher limits of ICC coverage, there were no additional updates to these sections of the manual.

## **General Change Endorsement Section**

A new item D has been added to the explanation of endorsement rules on page END 2. Entitled "Changing Property Locations," the text emphasizes that NFIP policies cannot be endorsed to change the location of coverage, even from one unit to another in the same building, unless

the endorsement is correcting an erroneous address.

A new bullet has been added on page END 3 to the "Preparation of Form" section that spells out the conditions under which the insured must sign a General Change Endorsement form.

## **Policy Renewals Section**

On page REN 1, a new numbered item has been added to C, the section that lists the situations in which NFIP renewal invoices will not be generated. Now included on the list are "Section 1316" properties (such as those subject to continuous flooding caused by closed basin lakes).

Please note that all references to the old 3-year policy have been removed.

## **Cancellation/Nullification Section**

Section I.B provides Reason Codes for the cancellation or nullification of NFIP policies. A couple of Reason Codes in this section were eliminated. Text has been added on page CN 2 to Reason Code 4, "Duplicate NFIP Policies," to clarify when the NFIP will allow cancellation of duplicate coverage that was force placed under the Mortgage Portfolio Protection Program.

On page CN 3, a line has been added to Reason Code 10, "Condominium Policy (Unit or Association) Converting to RCBAP," that provides the specific terms under which duplicate coverage can occur. "Duplicate coverage occurs when the unit owner policy and the RCBAP limits are more than the cost of the unit,

up to the maximum limits of the program."

## **Claims and Policy Sections**

Other than the global changes caused by elimination of the Expense Constant and higher limits of ICC coverage, there were no additional changes to these sections of the manual.

## **Flood Maps Section**

The web site address of FEMA's Map Service Center (MSC) has been added to page MAP 1. The first paragraph about how to order maps on page MAP 3 has been rewritten to include information about the new digital FIRMettes available through the MSC web site (see page 17 of the Summer 2002 *Watermark* for a description of the FIRMettes and how to access them).

Prices for the paper maps have gone up, as have the costs to ship them. The new prices are noted in the "Prices" section on page MAP 3 and in greater detail in the table of MSC products and services on page MAP 5.

## **Provisional Rating and CBRS Sections**

Other than the global changes caused by elimination of the Expense Constant and higher limits of ICC coverage, there were no additional changes to these sections of the manual.

## **Community Rating System Section**

The following tables summarize CRS changes as of May 1, 2003.

The first table lists the class ratings and premium discounts of the 20 communities that have joined the CRS since October 2002.

Number of New Communities	Entering Class Rating	Premium Discount
10	9	5%
8	8	10%
2	7	15%

The second table lists the numbers of communities that improved their class rating by one since October 2002.

Number of Communities	Class Change	New Premium Discount
10	9 to 8	10%
6	8 to 7	15%
2	7 to 6	20%

Three communities engaged in mitigation activities that warranted so many credit points that their rating leapfrogged over an entire class. These communities earned significantly improved discounts for area policyholders.

Community	Class Change	Premium Discount Change
Bozeman, Montana	9 to 7	5-15%
Wayne County, North Carolina	9 to 7	5-15%
Myrtle Beach, South Carolina	7 to 5	15-25%

As of May 1, 2003, there were 978 CRS communities spread throughout the United States.


DEF 8. According to the new definition, a Repetitive Loss Structure is "An NFIP-insured structure that has had at least two paid flood losses of more than \$1,000 each in any 10-year period since 1978."

### Time to Resubscribe

Twice each year, the NFIP *Flood Insurance Manual* is updated to reflect changes in the Program. Subscribers are sent printed copies of the revised pages to insert into their manual binder.

Every 2 years, the entire manual is revised to integrate the Program's most recent rate and rule changes. The updated May 2003 *Flood Insurance Manual* is now available through FEMA's Map Service Center (MSC) for \$25.00.

To subscribe and receive future manual updates through December 31, 2004, call the MSC at 800-358-9616. A copy of the manual order form can be found on the FEMA web site ([www.fema.gov/msc/orderfrm.pdf](http://www.fema.gov/msc/orderfrm.pdf)).

The full *Flood Insurance Manual* can be accessed and printed free of charge at the NFIP web site ([www.fema.gov/nfip/manual.shtm](http://www.fema.gov/nfip/manual.shtm)). 

### Repetitive Loss Properties Section

Text has been added to the "Notification Requirements" section on page RL 1 to explain that policies are transferred out of the Special Direct Facility as appeals are successful and FEMA or its designee approves properties for mitigation.

The notification letters on pages RL

2 and 4 were fine-tuned to emphasize that properties are identified as belonging to the Repetitive Loss Target Group if they meet the loss criteria based on paid losses since 1978, *regardless of ownership*.

### Definitions Section

There is a new definition for Repetitive Loss Structure on page

## Definition

### Anchored

Boats in harbor often are anchored. Television newscasts usually are anchored. Insured buildings always are anchored to the property on which they are located to reduce the possibility that they will be swept away by floodwaters or high waves. In fact, even mobile homes and travel trailers without wheels may be insured against flood losses if they are securely tied to the site and meet the other terms of the NFIP's definition of a building (see this definition on page 13).

The *Flood Insurance Manual* states that, to be considered by the NFIP to be anchored, a building must be: "Adequately secured to prevent flotation, collapse, or lateral movement."

# 10 Years Ago

Spring came in like a lion in 1993, but it refused to go out like a lamb. Day after day, heavy rainfall blanketed the nation's midsection. Summer arrived, and driving rain continued to soak the Midwest. And it kept raining. Rivers and streams crept higher and higher, breaching their banks and flowing into a nine-state region that stretched more than 800 miles long and 500 miles across at its widest point. In some locations, flooding lasted for nearly 200 days. As many as 150 major rivers and tributaries were affected; 14 rivers reported record crests. Several of these rivers—the Mississippi and the Missouri—are among the largest in the nation.

Of more than a thousand levees built to hold back the floodwaters, 800 were breached. At least 75 entire communities were submerged. According to a report issued by the National Weather Service, 50 people died as a result of the floods, tens of thousands of people were evacuated (many for

months, some never to return to their homes), at least 10,000 homes were destroyed, and damages approached \$15 billion.

## On "The List"


The Great Midwest Flood of 1993 ranks sixth among FEMA's list of top ten disasters. A total of 534 counties in nine states received federal disaster aid, and more than \$1.17 billion was provided in disaster assistance from FEMA. Hardest hit was Iowa, where each of the 99 counties in the state received a federal disaster declaration.

In addition to disaster assistance, federal agencies such as the Small Business Administration and the Farm Service Agency and private relief organizations such as the American Red Cross provided loans and grants to help facilitate disaster recovery in affected communities.

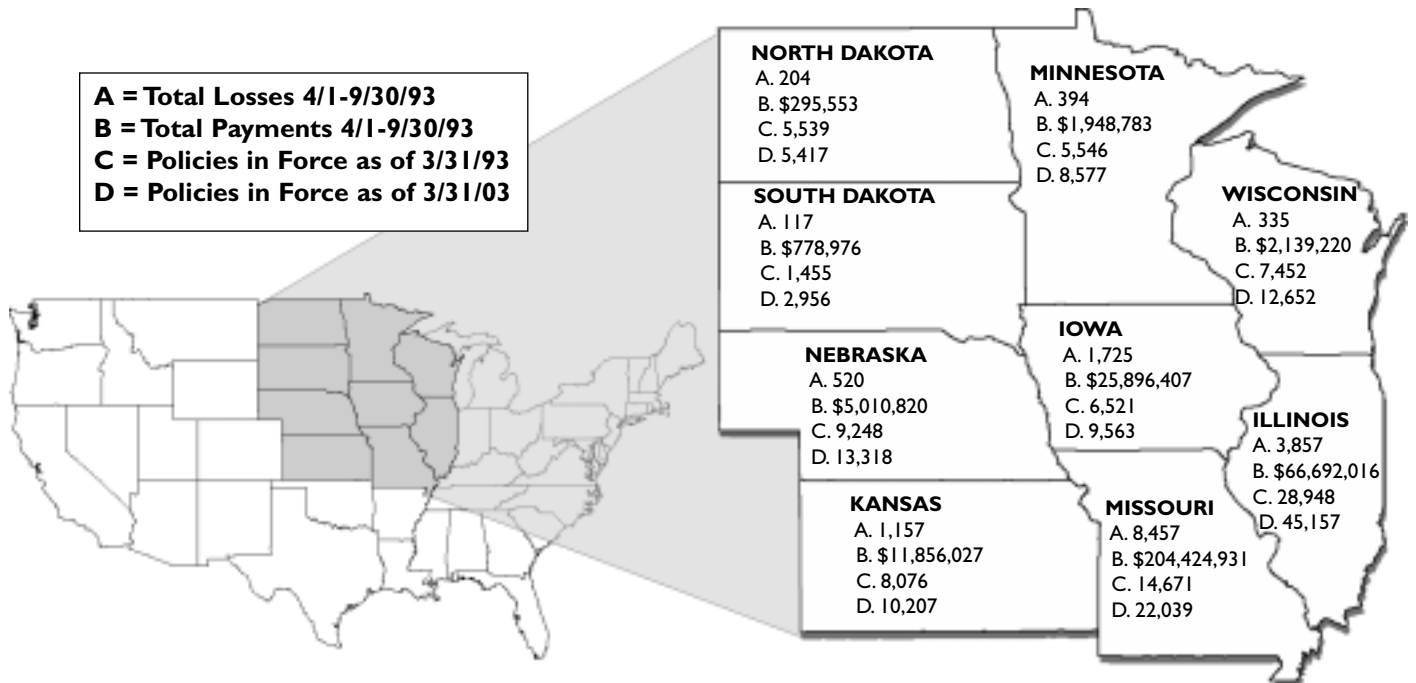
## 1993:2003

According to Census Bureau figures, there were more than 12.7 million households in the nine states that flooded during the spring and summer of 1993. When the rains began in April, 87,456 NFIP policies were in force in the affected states. By the time the floodwaters receded and all insurance claims were closed, the NFIP had paid more than \$319 million for almost 16,800 losses. More than 15 percent of these losses were in B, C, and X Zones, where flood insurance is recommended but not required for properties with federally backed mortgages.

There are now more than 14.1 million households in the nine states that endured the Great Midwest Flood of 1993. The NFIP policy base in this region also has grown during the last decade. At the beginning of April 2003, there were 129,886 NFIP policies in force in this area.

What will happen the next time the rain refuses to stop? 

**A = Total Losses 4/1-9/30/93**  
**B = Total Payments 4/1-9/30/93**  
**C = Policies in Force as of 3/31/93**  
**D = Policies in Force as of 3/31/03**



## FEMA's New Home

*Ed Pasterick, FEMA*

FEMA is one of the agencies that have become a part of the new Department of Homeland Security. Although the primary mission of the Department of Homeland Security is preventing terrorism against the United States, a major continuing role is planning for and facilitating recovery from man-made and natural hazards—FEMA's

been broadened to encompass even more man-made disasters. We now lead the national response to biological attack and coordinate other federal assets such as the National Guard. In addition, we will develop an extensive national incident management system for responding to natural disasters and to acts of terrorism.

essential because many of these support systems are privately owned. For example, more than 65 percent of the dams in the United States are under private ownership.

FEMA's responsibilities for the NFIP, disaster response and recovery, and mitigation are overseen by the Department of Homeland Security's

Office of the Undersecretary for Emergency Preparedness and Response. Government programs such as the NFIP exist because there is a need. No matter what its platform—flood insurance has been in HUD




principal area of responsibility. And, while floods are one of the leading natural hazards affecting the U.S., we do a lot more than just mitigate against and respond to floods.

Our work with emergency preparedness, mitigation, and response continues in the context of today's realities. We will exercise authority over federal programs for local and State first responders (fire, police, emergency medical personnel) in the event of disasters and focus on risk mitigation in advance of emergencies by promoting disaster-resistant communities.

In the new Department of Homeland Security, our emphasis has

The Department of Homeland Security will build on FEMA's past efforts to reduce the loss of life and property and to protect the nation's institutions through a comprehensive, risk-based, all-hazards emergency management program of preparedness, mitigation, response, and recovery. We will change the emergency management culture from reactive to proactive—that's something the National Flood Insurance Program (NFIP) has been doing for a long time. The Agency will also coordinate a national effort to secure critical U.S. infrastructure, which includes energy, transportation, banking and finance, and dams. National coordination is

and FEMA—the NFIP has responded to the needs of the American public without missing a beat and it will continue to do so as part of the Department of Homeland Security. 

*Edward Pasterick is the Chief of the Industry Performance Branch of FEMA's Mitigation Division and has been active in the NFIP for almost 30 years.*



# Selling Flood Runs in the Family

Tom Martin, Secure, Inc.

"Are you nuts? Why would you want to write a flood policy? It pays—what? Ten-dollars-per-policy commission? And you have to deal with the government and all those goofy forms and regs?"

"Look, my customer has to have it and nobody else wants to write it. Besides, sometimes a 10-dollar bill looks as big as a bed sheet to me."

This was my introduction to the flood insurance program back in 1973. It was a challenge I accepted to help a customer in need. In those days—not just before computers but even before inexpensive, electronic calculators—it was indeed a challenge.

Over the years, the process got better, the commissions got higher, and my hard-won experience and great staff got me known as "The Flood Guy." Many agents in Atlanta, Georgia, had only two or three requests for flood insurance each year and felt that this did not justify having to manage the manuals, maps, bulletins, and rates and to keep up with the changes in all of them. So, they sent their clients to me.

My stockroom shelves were loaded with maps from floor to ceiling. Since a lot of those maps did not show street names, we'd place a flood map beside a street map, follow the shapes and contours of the roads and creeks to determine a street name, and then try to locate the property on the flood map.

In the early days, nobody knew what they were doing—not the customers, not the agents, not the mortgagees, and not the lawyers. In the beginning, even the NFIP didn't know what to do, but we all muddled through. Some survey-

ors did not know what a flood elevation was. At times, agents would quote the highest possible rate they could find to keep from underquoting. The fact that my quotes were lower and, more importantly, correct, got me a lot of business from lenders and attorneys. Everybody is smarter now and better organized. Pity, it was more fun the old way!

Like most things, when it becomes familiar, it becomes easy. The agency and the flood business prospered. Twenty-three years later, I retired. My book of flood business was substantial, considering our area. Atlanta is not coastal, so we had only rivers and creeks to contend with. Our flood book was not as big as those of agencies insuring in hurricane country, but it wasn't chopped liver either.

My daughter, Cindy Sisk, had worked with me before she took over the business, and it grew handsomely under her skill and care. Now running the business in McConough, Georgia, under the name of the Sisk Agency, Cindy has become known as "The Flood Gal." She says that she likes it when my old friends call her and tell her that they now count on her to be their flood source. According to Cindy, "It's nice to be able to offer an area of expertise to my fellow agents, some of whom I have known since childhood!"


Last year, my enterprising granddaughter—who maintains a 4.0 grade point average in college—asked me if I



(From left) Tom Martin, granddaughter Lindsay Hill, and daughter Cindy Sisk.

would start another insurance agency so she can run it and grow it when she graduates. I knew insurance, I had all of the licenses, I had spare time, and I could work for nothing. I was the obvious choice for the job. We cut a deal. I would get the agency started if she would maintain that 4.0 GPA.

I am back in the insurance business again. I've returned to my love, NFIP flood insurance. The government wants the agents to sell the policies to those who need them. The agents want to sell the policies to those who need them. I foresee a day when these two parties will merge their interests and a Golden List of uninsured addresses in the floodplain will become available. Agents will be off to a flying start with thousands of prospects who really need what we are selling. Until then, we'll just keep working it out.

I wonder if my great-granddaughter will want an insurance agency, too? 

*Tom Martin, CLU and CPCU, began selling insurance in 1963 in suburban Atlanta, Georgia. He sold his first flood policy in 1973. Although he retired in 1996, Martin restarted his insurance career in 2002.*

# Protect Your Agency

Melanie Ross-Padron, Bankers Insurance Group

One in four businesses that close after a natural disaster never reopens. It's sad, but true. While you can't stop floods, you can prevent flood losses from closing down your insurance agency forever. By taking simple steps before and after a storm, you can minimize your property loss, reduce the disruption of your business, and restore your agency to full operation faster.

## Steps to Take Now

The most important element of protecting your agency from flood losses is to make sure you have sufficient flood coverage. An NFIP flood insurance policy for your building—including contents coverage for your office equipment, furnishings, electronics, and other items—provides comprehensive coverage.

Once your coverage is in place, review and update it annually. Then follow the steps below to minimize your losses, expedite your insurance settlement, and restore your agency operation.

### **Create an itemized inventory**

Make a detailed list of property, including furnishings, electronics, equipment, and supplies. Include manufacturers' names/model names/serial numbers, dates and places of purchase, and prices paid. Locate receipts or other proofs of purchase, especially for major items. Attach photographs of costly items, as well as shots of the interior and exterior of your building. Keep copies of your receipts and photographs off site.

### **Develop a catastrophe plan**

Meet with your staff and identify what will need to be done if your office cannot be used. Clearly outline each task and assign it to a staff member. If you have personnel changes during the year, make sure that new staff members become knowledgeable about your catastrophe plan. Keep a copy of your catastrophe plan off site.

### **Identify backup location(s)**

Flooding could make your office unusable. If this happens, you will need one or more alternative locations to continue operations. Make arrangements now for any alternative business sites you might need. Write out the names, addresses, and telephone numbers of your alternative sites. Keep a copy of this list off site.

### **Provide for basic services**

Make arrangements with your Internet service provider, electric and telephone companies, office equipment dealer, office supply vendor, and other business partners to provide service in an emergency. Find out what their capabilities are and how fast they can get services up and running at alternative locations. Document these arrangements by listing the company, contact name, phone, fax, and email information, and any notes regarding emergency services. Keep a copy of this list off site. You may want to purchase a gas- or diesel-powered electrical generator to provide backup power in an emergency.

### **Create a store of emergency supplies**

After a storm, goods and materials may be in short supply—if available at all. Gathering these basic supplies now is crucial. Catastrophe provisions should include: a 1- to 2-week supply of water for drinking and for washing hands; paper towels and tissues; first aid kit; extension cords; heavy plastic sheeting and heavy trash bags; batteries; cell phones; and portable lights.

### **Keep files up to date**

Set up a system for frequently backing up your computer files. Daily or weekly backups will do the trick. The worst time to find out that your information is out of date is when a storm hits and you're working to keep your agency operational. Keep copies of your backups off site.

### **Tell customers about your business continuity plan**

Send staffers or separate mailings to customers indicating their options, "In the event that severe weather disrupts our office operations...." Writing scripts in advance for outgoing messages on your telephone is also a smart idea. Once phone service is restored, your outgoing message should advise callers how to file their claims.

## Steps to Take as the Flood Approaches

Safety is always the most important consideration. Don't stay at your agency when the situation becomes dangerous.

While you still have time, take the following steps:

- Back up all computer data.
- Pre-print ACORD forms.
- File everything away. Secure all documents, computer disks, files, etc.
- Move as many items as possible (including modems, power strips, files, and books) from the floor to desktops, shelves, or other high surfaces.
- Cover furnishings and equipment with heavy plastic sheeting or trash bags.
- Unplug all electronics and turn off the utilities.
- Board up windows or install shutters.
- Place sandbags around doors to keep rainwater from blowing in.
- Place towels around windows to keep wind-driven rain out.
- Leave! Take evacuation orders seriously.

## Steps to Take After the Storm

If your agency has flood damage, an orderly cleanup will save time, work, and money. It's a long and difficult process at best, but a common-sense approach will help speed your insurance settlement, which in turn will help restore your agency operations sooner.

### **Use caution when returning to your agency**

Remember, flooding is the nation's number-one weather-related killer. Only 2 to 6 inches of swiftly moving water can sweep a person away, and 2 feet of water can float a car!

Once it's safe to return to your agency, check first to see that the power is turned off: electricity travels through water. Be sure to wear heavy,

rubber boots to protect yourself from electrical shock and contaminated floodwater.

### **Document the damage**

Make a quick survey of the damage and call your insurance carrier to report your flood claim. Then, prevent further water damage by putting temporary tarps over roof leaks and attaching plastic over cracked windows.

Next, take photographs of everything "as is"—interior and exterior—to show the water level and extent of damage to walls, furniture, flooring, and contents. Locate the contents inventory list you made before the flood and have it ready to show the adjuster. Then, make a room-by-room list of missing or damaged items, separating damaged from undamaged property.

### **Remove, dispose, clean**

It's best to remove all wet upholstered furniture, draperies, and other large items to someplace where they can be stored (like a garage) until the adjuster can determine whether they can be cleaned, reupholstered, or salvaged. You can dispose of wet carpet and padding, but save a large piece of both so that your adjuster can see their type and quality.


When cleaning furniture and other solid surfaces, use disinfectant and soapy water to eliminate as much dirt and bacteria as possible. Once all the wet furniture and carpets have been moved out of the way, get rid of any standing water and mud that remain by cleaning the floor with the same solution of soapy water and disinfectant.

Damaged property that presents a health hazard or that may hamper local cleanup operations should be disposed of; but, before doing so, be sure to include them in your inventory.

## Use This Experience to Plan for Next Year

Once your agency has resumed normal operations and the volume of claim calls has decreased, gather your staff for a catastrophe debriefing session. Assign someone to take detailed notes of the meeting. Ask your staff what occurred that they weren't prepared for, what aspects of the preparedness efforts worked especially well, what common questions insureds asked that could have been answered better, and what else they learned that could be incorporated into planning for future years. The information from this debriefing session will help your agency be better prepared for the next storm.

At least 1 month before next year's flood season, review the entire preparedness plan, including the results of this year's debriefing session(s). Then update the plan and take the steps necessary to be ready for the coming storm season.

After a flood, the greatest thing you can do for your agency and your customers is to restore your operations with as little interruption as possible. Good planning, preparation, and mitigation measures—plus appropriate insurance coverage—will guarantee that your agency weathers the storm. 

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# Multi-Hazard Mapping

FEMA's mission—like that of the new Department of Homeland Security, of which FEMA is now a part—includes mitigation of, preparedness for, response to, and recovery from all hazards. FEMA's Multi-Hazard Map Modernization Program endeavors to achieve this mission while supporting the goals of the Department of Homeland Security by systematically modernizing the nation's maps in an all-hazards context.

## Applications

In Fiscal Year 2003, the White House requested \$300 million for map modernization. The Fiscal Year 2003 Omnibus Appropriations Act included \$150 million for flood map modernization, which, combined with our regular mapping budget of \$51 million from fees, is a five-fold increase over Fiscal Year 2002 allocations. The boost in Fiscal Year 2003 funding will enable us to begin converting the current flood hazard map inventory from paper to digital format and complete the entire map inventory with increased funding in subsequent years. Homeland security brings additional urgency for us to focus the applications of geospatial data for natural and man-made hazards in support of many community-based activities.

FEMA's map modernization initiative employs technology that creates a community-level GIS tool that can be applied to asset management, community development, planning, zoning, and building code enforcement. This has many implications for NFIP stakehold-

ers. We will be able to improve the format and quality of our flood hazard information. Floodplain management programs will be easier to administer with better information and with data in a digital format.

Flood zone determinations will be faster and more accurate. Flood hazard data will be readily accessible for response and recovery efforts.

Future map changes will be more efficient and accurate. Users of flood map data at every level will find FEMA maps much more accessible, easier to understand, and easier to change.

## Improved Technology

Our nation's flood hazard maps are currently used 15-20 million times annually by a varied group of public and private users. FEMA's map modernization program will enhance the accessibility and usefulness of the data for all these users through a flexible geospatial framework for natural and man-made hazards. By taking advantage of new technology, we will also build a framework from our map modernization effort for broader, multi-hazard data dissemination with State and local communities. And, through an open GIS system, users will be able to access

multiple layers and types of data.

Data distribution systems will be Internet based, will facilitate integration and interoperability with other information technology (IT) systems, will



FEMA's new Multi-Hazard Mapping Initiative web site ([www.hazardmaps.gov](http://www.hazardmaps.gov)).

recognize Federal Geographic Data Committee standards, and will enable the integration of data for other hazards, including those that are man made.

## Partnerships


Developing and maintaining partnerships and leveraging resources are fundamental to the success of map modernization. Exchanging accurate risk information with our State and local partners is an important part of this process. State and local ownership of the maps reinforces greater and broader participation in the development and maintenance of the data. The Cooperating Technical Partners pro-

gram, in operation since 1999, is one of the ways in which communities and regional agencies are already able to work with the NFIP to improve and maintain the quality and accuracy of flood hazard data.

The hazard data and IT infrastructure used to manage the data facilitate multi-hazard risk management strategy and programs, accommodating the growing use of hazard information by a variety of public and private stakeholder groups. Close coordination of haz-

ard data development and distribution using advanced technologies among Federal agencies is essential. Some of the FEMA offices participating in and benefiting from the Multi-Hazard Map Modernization Program are the National Earthquake Hazards Reduction Program, HAZUS, Dam Safety Program, Pre-Disaster Mitigation Planning Program, National Hurricane Program, disaster response programs, and other elements of the new Department of Homeland Security.

## Everyone Wins


Through the Multi-Hazard Map Modernization Program, we will continue to provide technical support, mentoring, and training to enhance regional, State, and local capabilities. By producing digital flood hazard data and implementing a nationwide, state-of-the-art infrastructure that enables all-hazard mapping, this program will promote more effective risk management and mitigation, and quicker recovery from disasters of all kinds. 

## FEMA Outreach to CAI

Flood insurance and mitigation specialists from FEMA participated in several panels at the Community Associations Institute (CAI) annual conference held May 1, in Dallas, Texas.

The "Lessons Learned During Tropical Storm Allison and the RCBAP" panel highlighted two flood insurance experiences in relation to Allison, a killer storm that hit Texas in June 2002. One presentation was a success story provided by a management company

that placed adequate coverage on a building under the NFIP's Residential Condominium Building Association Policy (RCBAP) and, subsequently, was paid more than \$1.4 million for losses resulting from Allison. An insurance agent provided attendees with an example of insufficient loss protection of a building association that suffered flood damage during Allison but did not have adequate flood coverage.

A second presentation, addressing the Department of Homeland Security's response to terrorism, featured specialists from FEMA Region VI, from the Citizens Corps, and from the Small Business Administration. Discussion at this panel focused on response and recovery as well as mitigation activities after Tropical Storm Allison and how these are similar to the response to a declared disaster due to an act of terrorism. 

## Definition

### Building

A couple of walls and a roof, right? Partly right—but they must be attached to a permanent floor, too. For a structure to be considered a building, its outside walls must be rigid and the roof must be fully secured, according to the *Flood Insurance Manual*. So, as cozy as that RV "home away from home" may be, it is not insurable against flooding unless it meets the Manual's definition for a "building":

*"A structure with two or more outside rigid walls and a fully secured roof, that is affixed to a permanent site; or*

*A manufactured home (a 'manufactured home,' also known as a mobile home, is a structure built on a permanent chassis, transported to its site in one or more sections, and affixed to a permanent foundation); or*

*A travel trailer without wheels, built on a chassis and affixed to a permanent foundation, which is regulated under the community's floodplain management and building ordinances or laws.*

*'Building' does not mean a gas or liquid storage tank or a recreational vehicle, park trailer, or other similar vehicle, except as described above."*

## Safe and Sound

Floodwaters can roar through town with the terrifying swiftness of a flash flood, or they can rise slowly and inexorably over a period of days or weeks as rivers and streams overflow from continuous rainfall or snowmelt. Communities that have flood warning systems and emergency response and evacuation plans are most effective at protecting the lives and portable property of their citizens. Flood damages also can be decreased when communities operate and maintain local flood protection structures such as levees and dams.

All residents and business owners in a community benefit from the safety afforded by effective levees, dams, and flood threat recognition systems. Citizens of communities that participate in the NFIP's Community Rating System (CRS) can receive an added benefit from local flood protection structures and flood recognition systems: discounted NFIP insurance premiums.

### Inventive Incentive

The CRS was created in the early 1990s to help communities and their residents avoid or reduce flood damage by engaging in activities that exceed the minimum floodplain management ordinances required for participation in the NFIP. Communities receive two significant benefits for taking part in CRS activities: a reduction in the loss of life and damage to property due to flooding, and a reduction in annual flood insurance premiums for NFIP policyholders. As of May 1, 2003, there were 978 communities across the United States participating in the CRS.

The CRS has defined 18 floodplain management activities that can earn credit toward premium reductions. These activities are grouped into four categories. The first category—public information—credits programs that advise the public about flood hazards, flood insurance, and ways to reduce flood damage. Activities in this category also provide data needed by insurance agents to accurately rate flood insurance.

The second category—mapping and regulations—credits programs that focus on protecting new development from flooding. These activities include mapping areas not shown on Flood Insurance Rate Maps (FIRMs), preserving open space, enforcing higher regulatory standards, and managing stormwater.

### Watermark Reports About CRS Activities

**Public Information**—Series 300 activities  
See Summer 2002 *Watermark*, pages 1-7.

**Mapping and Regulations**—Series 400 activities  
See Fall 2002 *Watermark*, pages 23-27.

**Flood Damage Reduction**—Series 500 activities  
See 2003, Number 1 *Watermark*, pages 9-11.

**Flood Preparedness**—Series 600 activities  
See 2003, Number 2 *Watermark*, pages 14-16.

*Watermark* is available at the NFIP web site ([www.fema.gov/nfip/wm.shtm](http://www.fema.gov/nfip/wm.shtm)) or by sending a fax to Lynd Morris at 301-918-1471 to request free copies or to be added, at no cost, to the *Watermark* subscription list.

The third category—flood damage reduction—credits programs that focus on protecting developed areas at risk of flooding. Activities in this category include generating a comprehensive floodplain management plan; relocating, elevating, or retrofitting flood-prone structures; and maintaining drainage systems.

This article, the final in a series of *Watermark* reports about the four CRS categories, focuses on the fourth category—flood preparedness. Communities can receive as many as 1,300 CRS credit points for flood warning systems and dam and levee safety programs.

### Activity 610: Flood Warning

Given enough warning, citizens can move furniture, cars, and themselves out of harm's way. Flood warning systems are most effective when combined with an emergency response plan that includes flood protection activities such as evacuation, sandbagging, and moving building contents above anticipated flood levels.

For more than 100 years, the National Weather Service (NWS) has issued flood warnings for locations along major rivers and coastlines and recently has established the StormReady program to help local governments improve the effectiveness of weather-related warnings for the public. Now, a growing number of communities are implementing their own flood threat recognition systems on smaller rivers. These communities as well as those that rely on NWS or other river and storm monitoring agencies for flood data can earn as

many as 225 CRS points for implementing their own flood warning programs. Eligible communities must develop and maintain a recognition system that identifies impending flood threats. To receive full credit for this CRS activity, the community also must develop a flood response plan in which local officials coordinate the dissemination of warnings to the public, identify and implement flood response tasks, and coordinate response activities with operators of critical facilities such as hospitals and hazardous materials companies.

### Flood Warning Program Resources

**CRS Credit for Flood Warning Systems**—Available at the CRS section of the FEMA web site ([www.fema.gov/pdf/nfip/pub-610.pdf](http://www.fema.gov/pdf/nfip/pub-610.pdf)) or in print or on CD-ROM by calling 317-848-2898 (free item).

**Guidelines on Community Local Flood Warning and Response Systems**—Available from the National Technical Information Service (NTIS) of the U.S. Department of Commerce at 800-553-6847; ask for order number PB86109717 (\$36.50).

**Community Handbook on Flood Warning and Preparedness Programs**—Also available from NTIS; ask for order number ADD108669 (\$31.50).

### Activity 620: Levee Safety

Many communities are protected to some extent by levees or floodwalls. On Flood Insurance Rate Maps (FIRMs), an area protected by a levee that is high enough to withstand a base flood (a flood that has a 1 percent chance of being equaled or exceeded in any given year) is designated as a B, C, or X Zone. Flood insurance rates for buildings located in these moderate

flood risk areas are lower than if the levee were not in place.

Even if a levee is not high enough to meet the NFIP base flood criteria, the community can earn CRS credit points



*Marchand to Darrow levee on the Mississippi River, Louisiana.*

if the levee was built before January 1, 1991, provides protection to at least the 25-year-flood elevation, and is properly maintained and operated. To earn CRS credit, communities must also have an emergency response plan for situations in which the levee is threatened with overtopping or failure. Other requirements for receiving CRS credit for this activity are that the land protected by the levee must be identified as a Special Flood Hazard Area on the FIRM and that the base flood eleva-

### Levee Safety Resources

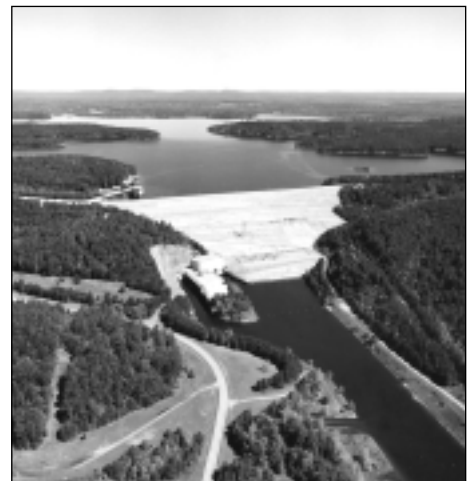
**Design and Construction of Levees**—Available online from the U.S. Army Corps of Engineers ([www.usace.army.mil/publications/eng-manuals/em1110-2-1913/toc.htm](http://www.usace.army.mil/publications/eng-manuals/em1110-2-1913/toc.htm)).

tion must be the same on both sides of the levee.

### Activity 630: Dam Safety

Approximately 76,000 dams are listed in the U.S. Army Corps of Engineers' National Inventory of Dams (NID), last updated in 1998. According to the Association of State Dam Safety Officials, some 22,000 additional dams are too small to be listed in the NID. Every state has hundreds of dams; some have thousands. For example, with almost 5,900 dams listed in the NID, the State of Kansas has among the greatest number of dams.

Dams can create a false sense of security for those who live downstream. Unlike levees, dams can fail in the absence of flood conditions. They



*DeGray Dam, Arkansas.*

can be breached with little or no warning and send a wall of water downstream. As many as 11,000 dams in the U.S. are classified as "high hazard" dams whose failure would threaten life and property. Fewer than half of the potentially affected communities have dam failure action plans in place.

One way to minimize dam failure is to enforce construction and

## Resources for Dam Safety Programs

### National Dam Safety Program—

This section of the FEMA web site ([www.fema.gov/fima/damsafe/](http://www.fema.gov/fima/damsafe/)) has details about the history, goals, and research and training activities of this program. The resource page ([www.fema.gov/fima/damsafe/resources.shtm](http://www.fema.gov/fima/damsafe/resources.shtm)) lists a number of relevant FEMA publications that can be ordered by calling the FEMA Distribution Center (800-480-2520).

### Association of State Dam Safety Officials—

This organization provides resources and support for dam safety professionals. The association's web site ([www.damsafety.org/](http://www.damsafety.org/)) publishes dam-related news and lists information about dam safety by State.

### Emergency Action Planning for Dams—

This video can be requested from FEMA at no cost by e-mail ([rita.henry@fema.gov](mailto:rita.henry@fema.gov)).

### Dam Seepage Monitoring System—

This interactive CD-ROM allows dam professionals to store and plot their instrument data on their personal computers. Request this free CD-ROM from FEMA by e-mail ([gene.zeizel@fema.gov](mailto:gene.zeizel@fema.gov)).

maintenance standards. This is usually done through a State dam safety program. As many as 175 CRS credit points can be earned if a community is in compliance with its FEMA-approved State dam safety program and has put in place a dam failure emergency response plan. Even communities that are not located downstream from a

dam can receive CRS credit if the state has a dam safety program approved by FEMA.

## Decreased Damage, Lower Premiums

Community participation in the CRS is voluntary. All communities that participate in the NFIP may apply for a CRS classification at any time. The next step is to schedule a community visit from FEMA representatives, who will review its creditable activities, set the credit to be granted, and designate the community's class upon entering the CRS. (See page 6 for a list of the most recent class improvements.) Each year, communities must recertify their activities. They are also afforded an opportunity to modify their applications, which may improve the CRS classification and the premium discount offered to citizens.

There are ten CRS classes: class 1 requires the most credit points and gives the largest premium reduction;

class 10 receives no premium reduction. Once participating in the CRS, a community needs only 500 points to move from one CRS class to the next, with a 5 percent insurance premium discount for each class improvement.

## CRS Training

CRS specialists are available at any time to assist community officials in applying to the program and designing, implementing, and documenting the activities that earn even greater premium discounts. In addition, a week-long CRS course for local officials is offered free at FEMA's Emergency Management Institute. State and local workshops and other CRS training activities are periodically available. A list of resources is available at the CRS web site ([www.fema.gov/nfip/crs.htm](http://www.fema.gov/nfip/crs.htm)). For information about the CRS or an application, contact the Insurance Services Office by telephone (317-848-2898) or by e-mail ([nfipcrs@iso.com](mailto:nfipcrs@iso.com)).

Credit Points	Class	Premium Reduction for Property Located in SFHA <sup>1</sup>	Premium Reduction for Property Located Outside SFHA or in AR or A99 Zone <sup>2</sup>
500-999	9	5%	5%
1,000-1,499	8	10%	5%
1,500-1,999	7	15%	5%
2,000-2,499	6	20%	10%
2,500-2,999	5	25%	10%
3,000-3,499	4	30%	10%
3,500-3,999	3	35%	10%
4,000-4,499	2	40%	10%
4,500+	1	45%	10%

<sup>1</sup>SFHA=Special Flood Hazard Area

<sup>2</sup>Preferred Risk Policies are not eligible for CRS premium discounts.



# Insuring a Dream

**P**iled at the building site are lumber and other materials. Why hasn't construction begun? Because authorization for the contractor's first draw has not been made. To receive a federally backed loan, the property owner must obtain flood insurance. Without flood insurance, the contractor and property owner will not go to settlement.

Insurance professionals may be hesitant to write flood insurance coverage on construction that has not yet begun. They may think that coverage is unavailable, or they may not understand the insuring process.

## Coverage Caveats

The NFIP's *Flood Insurance Manual* states (pages GR 4 and DEF 2) that buildings under construction, and not yet walled and roofed, are eligible for coverage, although certain restrictions apply:

- Coverage ceases on construction that has been halted for more than 90 days. Coverage begins again when construction resumes.
- There is no coverage for a building under construction if the lowest floor used for rating is below the Base Flood Elevation (BFE).
- Deductibles are doubled until the building has in place at least two rigid, exterior walls and a fully secured roof.
- Building materials and supplies intended for use in construction are covered if located within an enclosed building on the premises or an adjacent property.

## Calculating the Premium

Insurance premiums for properties in high-risk areas are based on the ele-


vation of the building's lowest floor in relation to the BFE. Therefore, a FEMA Elevation Certificate (EC) must be completed and provided to the flood insurance agent. This requirement becomes a problem only when the insured is unable to secure an EC from a surveyor, architect, or engineer. Understandably, these professionals may be hesitant to certify measurements that are based on drawings and not on actual construction. They may need to be assured that the NFIP recognizes drawing measurements as estimates.

The EC includes two places in which certifying professionals can indicate that measurements are estimates. A box in item CI. of the EC is to be "checked" by the professional completing the form when the figures provided have been based on drawings. In addition, the certifier may note any concerns regarding the property or drawings in the comment portion of the EC's Section D.

Once construction is complete, a new EC is required. Because measurements between the first and last EC may vary, and because coverages and deductibles also change, the property owner must be informed up front about the two-phase process of insuring a building that is under construction.

## Dreams Can Come True

Insurance professionals will find that placing flood insurance on buildings in the course of construction is profitable. Be the agent who gets the client to settlement on time. Be the agent in whom property owners have confi-

dence. Be the agent who insures the dream. 

## Construction Coverage Resources

Each NFIP policy form spells out the "Building in the Course of Construction" provisions under Section III: Property Covered and Section VI: Deductibles. See pages POL 5 and 12 (Dwelling Form), POL 26 and 32 (General Property Form), and POL 45 and 51 (Residential Condominium Building Association Policy) in the Policy section of the NFIP *Flood Insurance Manual*. Access the May 2003 revised manual through the FEMA web site ([www.fema.gov/nfip/manual.shtml](http://www.fema.gov/nfip/manual.shtml)) or order a copy by calling 800-358-9616.

FEMA's *Mandatory Purchase of Flood Insurance Guidelines* provides information about lenders' requiring coverage on structures being built in Special Flood Hazard Areas. See item 6, "Buildings in the Course of Construction," on pages 25 and 26 of the guidelines. Access the guidelines through the FEMA web site ([www.fema.gov/nfip/mpurfi.shtml](http://www.fema.gov/nfip/mpurfi.shtml)) or order a free copy by calling 800-480-2520.

If you have additional questions about when or how to offer construction coverage, contact your NFIP Regional Office (see telephone listing on the tear-off flap on the back cover).

## Seasonal Campaigns

**A**t almost any time of year it is flood season somewhere in the United States. By tying flood insurance marketing efforts and tailoring flood awareness campaigns to seasonal weather conditions, NFIP stakeholders can use historical flood statistics to reach consumers whose attention is already focused on the risks of seasonal storms.

Costly weather-related disasters are the norm rather than the exception in the United States and its territories. According to the National Oceanic and Atmospheric Administration (NOAA), weather-related disasters costing a billion dollars or more have struck the United States 52 times since 1980. Of these, 34 included severe flooding. (See NOAA's web site at [lwf.ncdc.noaa.gov/oa/reports/billionz.html](http://lwf.ncdc.noaa.gov/oa/reports/billionz.html) for a wealth of data and special reports about many of these events.)

Although much of the United States has encountered drought conditions for the last 5 years, serious floods have continued to wreak damage on property owners from Florida to Maine and from the Gulf States to the Midwest, Rockies, and Pacific Coast states. No place in the United States has year-round flooding, but every region has seasons in which it is more susceptible to floods. Waiting until a flood threatens is a doomed protection strategy. With a 30-day waiting period after flood insurance is purchased before it goes into effect, NFIP stakeholders must plan ahead to reach out to consumers with information about protecting themselves before seasonal floods hit.

### Local Outreach

Direct contact with the public when property owners are already sensitized to the flood hazard is probably the most effective way to influence those who are most at risk of flood losses. Through their public awareness and outreach projects, hundreds of commu-



nities participating in the NFIP's Community Rating System (CRS) have demonstrated how varied that contact can be. For example, community newsletters are natural vehicles for flood protection messages. There are many other ways to promote awareness of flood risk and protection. Some communities, such as Florida's Dade, Alachua, Orange, and Palm Beach Counties, publish flood-awareness information—including the availability of Elevation Certificate and map information services—in local telephone directories. Novi and Midland, Michigan, have community calendars that address flood-related topics during floodprone months. Every year, Denver's Urban Drainage and Flood Control District sends an outreach brochure to all communities in the metropolitan area. Tillamook, Oregon, uses a billboard (erected on a former repetitive loss property that was

bought out) to promote flood protection. And in Iowa, a placard about flood awareness is hung on the doors of every building in the Des Moines floodplain each year.

Direct mailings can be expensive. An enterprising CRS coordinator in Charlotte County, Florida, successfully appealed to area banks to include a flood awareness flyer with one of the monthly statements mailed to their depositors. In St. Petersburg, Florida, a Girl Scout troop earned a community badge by delivering a flood awareness flyer to homes in an area containing numerous repetitive loss buildings. Fort Collins, Colorado, and St. Tammany Parish, Louisiana, are among a growing number of communities that offer flood information—including flood zone maps—on their web sites.

Making presentations to community organizations is an excellent form of outreach. Insurance agents who become known as the local flood insurance specialists are often in demand by local business organizations during flood season. Many Florida emergency management officials attend meetings at manufactured home park and neighborhood associations to discuss flood preparation and response in coastal communities. In Grand Forks, North Dakota, an annual "Flood Fight" open house is held at a local library to combat spring flooding on the Red River of the North. Grand Forks also exhibits a flood awareness booth at the annual local builders' show to make contact with architects and contractors.

FEMA has developed dozens of public awareness and marketing materials

to alert citizens about the dangers of flooding and the financial protection available from the NFIP. Almost all of these materials are free and can be ordered in quantity for use in direct mailings or distribution at public events. See the NFIP web site ([www.fema.gov/nfip/libfacts](http://www.fema.gov/nfip/libfacts)) for a list of flood-related consumer items. Public awareness materials and related information also can be found at the NFIP web site ([www.fema.gov/nfip/order](http://www.fema.gov/nfip/order)).

### Finding the Facts

Timing outreach efforts so that they take place prior to periods of highest flood risk enhances the effectiveness of any flood awareness campaign. So does tailoring information to include local and regional data. But where can you find good statistics about flooding?

Information about flooding frequency is available from a number of sources. The State Stats tables on pages 34-38 provide a decade of seasonal loss data for each U.S. region as well as each state. It is easy to see from the

bar graphs which months are most floodprone in your area.


The FEMA web site offers a variety of policy and claims statistics by month, calendar year and fiscal year, and state (access this information at [www.fema.gov/nfip/pcstat.htm](http://www.fema.gov/nfip/pcstat.htm)).

NOAA's Hydrologic Information Center provides excellent storm summaries and predictions (visit it on line at [www.nws.noaa.gov/oh/hic/archive/index.shtml](http://www.nws.noaa.gov/oh/hic/archive/index.shtml)).

Uncovering local damage statistics can be more challenging because NFIP loss data informs you only of how many insured losses were paid. What about uninsured losses? Uninsured flood victims must rely on disaster assistance or other forms of relief. FEMA reports Federal disaster response for floods that resulted in Presidential Disaster Declarations (see the FEMA web site at [www.fema.gov/library/drcys](http://www.fema.gov/library/drcys)). However, the statistics you'll find imbedded in press releases provided at this site do not include funding from Small Business

Administration loans or assistance provided by the American Red Cross or other relief organizations. Explore local sources of disaster information such as your community's Red Cross office, community floodplain officials, and community emergency response officials. They may be able to provide you with access to their reports on historical losses in your community.

### Seasonal Series

On pages 20-25 you'll find an article about hurricanes that has been designed to supply you with material you can use in your community to communicate the greater risk of flooding during this season. Let us know what was useful and what additional information would be helpful (send your feedback to [lynd.morris@fema.gov](mailto:lynd.morris@fema.gov)). We will present similar material regarding winter storms, spring flood risks, and summer flooding that is not hurricane related in future editions of *Watermark*. 

## Adjuster Cards

Claims adjusters must show proof that they have been certified to adjust NFIP flood insurance claims. In the past, Flood Certifications were issued in a letter format. Recently, these letters have been replaced with Flood Certification cards, which were first distributed to certified adjusters in February. Displaying the same information as the certification letters, each wallet-size card includes the adjuster's name, Flood Certification Number, and the loss categories in which the adjuster is certified. The Flood Certification Number replaces the adjuster's Social Security Number for identification purposes on all NFIP forms and reports.

Adjusters are required to have this card available at all times. Each time they contact the NFIP Bureau and Statistical Agent, attend any NFIP workshops or training classes, or submit flood estimates, adjusters will need to use their Flood Certification Number.

Adjusters must safeguard their Flood Certification cards, because lost cards cannot be replaced. New cards will be issued only when adjusters upgrade their loss categories.

If you have any questions, contact Marleny Casanova, NFIP Claims Analyst, at 301-731-5300, extension 746. 

# Hurricane Watch

Lynd Morris, NFIP Bureau and Statistical Agent

Summer and fall bring more than just good weather and tourists to America's coasts and islands. June 1 through November 30 is hurricane season along the Atlantic's shores; the Pacific hurricane season runs May 15-November 30. In the past decade alone, hurricanes have done billions of dollars of damage to property on America's eastern and western seaboard as well as in the Gulf States and island territories.

Hurricanes, typhoons, tropical storms, and tropical depressions all begin as storm systems known collectively as tropical cyclones. As winds pick up speed, the designation of the cyclone changes. Most tropical cyclones that form in the Atlantic and Pacific Oceans never become hurricanes, and, of those that do, few make landfall. But it isn't necessary for the eye of a hurricane to pass over land for flooding to occur. When even the edges of a tropical storm system brush land, flooding usually follows. In fact, a storm system that did not progress beyond numbered tropical depression status caused flooding in Louisiana and Texas during early September 2000, resulting in flooding damage and more than \$161,500 in NFIP loss payments. And, this figure reflects only damage to property that was insured.

Flooding doesn't result just from the increased precipitation that is associated with tropical storm systems. Storm surge—a dome of ocean water sometimes 20 feet high at its peak and 50 to 100 miles wide—can drive creeks and rivers over their banks far inland. The surge rises even higher and travels farther when it coincides with high tide.

Hurricane-related flood damage is not just a coastal phenomenon. Rain from dissipating hurricanes frequently moves far inland, causing flooding in states hundreds of miles from the beach. Since 1970, 59 percent of all U.S. tropical cyclone deaths were caused by inland flooding.

## A Decade of Tropical Cyclones

The table on page 21 lists the storm systems that formed during the past decade and either made landfall, brushed the coast, or produced precipitation that continued to move onto land even after the storm no longer maintained cyclone status. The severity of winds in these tropical storms is reflected in the designation that precedes the name (see sidebar at right). Designations in the table refer to each storm's most intense status, although many of the tropical cyclones listed were downgraded before they or their remnants reached land.

Also listed in the table on page 21 are the states and territories affected by these storm systems. Not included in this table are numerous Atlantic storms that made landfall in Central America or in Caribbean islands that are not U.S. Territories. The table does include both Pacific and Atlantic tropical cyclones. Although the last tropical cyclone to hit Hawaii was Hurricane Iniki in

## What's in a Name?

**Tropical Depression** - An organized system of clouds and thunderstorms with a defined circulation and maximum sustained winds of 38 mph or less.

**Tropical Named Storm** - An organized system of strong thunderstorms with a defined circulation and maximum sustained winds of 39-73 mph.

**Hurricane and Typhoon** - An intense tropical weather system with a well-defined circulation and maximum sustained winds of more than 74 mph. Hurricanes are called "typhoons" in the Western Pacific. These are tropical cyclones with wind speeds of 74-149 mph.

**Major Hurricane** - An intense hurricane (Category 3, 4, or 5 on the Saffir-Simpson Scale) with surface winds of at least 111 mph.

**Super Typhoon** - A typhoon with maximum sustained winds of 150 mph or greater (equivalent to a category 4 or 5 on the Saffir-Simpson Scale).

September 1992, the U.S. Territories of Guam, the Federated States of Micronesia, and the Northern Mariana

*continued on page 22*

## Saffir-Simpson Scale

Category	Maximum Sustained Wind Speed (Miles per hour)	Storm Surge (Feet)
1	74-95	3-5
2	96-110	6-8
3	111-130	9-12
4	131-155	13-18
5	156+	19+

## Tropical Cyclone Activity Affecting the U.S.

1993-2002

Year	Tropical Cyclones (or their remnants)	Affected States/Territories	Year	Tropical Cyclones (or their remnants)	Affected States/Territories	
2002	Tropical Storm Bertha	LA, MS, TX	1998	Hurricane Bonnie	GA, NC <sup>2</sup> , SC <sup>2</sup> , VA <sup>2</sup>	
	Super Typhoon Chata'an <sup>1</sup>	Guam <sup>2</sup> , Micronesia <sup>2</sup> , Mariana Islands <sup>2</sup>		Tropical Storm Charley	TX <sup>2</sup>	
	Hurricane Edouard	FL		Hurricane Earl	FL <sup>2</sup>	
	Tropical Storm Fay	TX <sup>2</sup>		Tropical Storm Frances	AR, IA, KS, LA <sup>2</sup> , MO, OK, TX <sup>2</sup>	
	Hurricane Gustav	NC		Hurricane Georges	AL <sup>2</sup> , FL <sup>2</sup> , GA, LA <sup>2</sup> , MS <sup>2</sup> , PR <sup>2</sup> , VI <sup>2</sup>	
	Tropical Storm Hanna	AL <sup>2</sup> , GA, KY, NC, SC, VA		Tropical Storm Hermine	LA	
	Tropical Storm Isidore	AL <sup>2</sup> , KY, LA <sup>2</sup> , MS <sup>2</sup> , OH, TN		Hurricane Mitch	FL <sup>2</sup>	
	Tropical Storm Kyle	NC, SC		1997	Hurricane Danny	AL, FL, GA, LA, MA, NC, SC, VA
	Hurricane Lili	AR, LA <sup>2</sup> , TN			Hurricane Ignacio <sup>1</sup>	CA
	Super Typhoon Mitag <sup>1</sup>	Micronesia <sup>2</sup>			Typhoon Isa <sup>1</sup>	Mariana Islands
Super Typhoon Pongsona <sup>1</sup>	Guam <sup>2</sup> , Mariana Islands <sup>2</sup> , CA, OR	Super Typhoon Keith <sup>1</sup>	Guam, Mariana Islands			
2001	Tropical Storm Allison	AL, DE, FL <sup>2</sup> , GA, LA <sup>2</sup> , MD, MS <sup>2</sup> , NJ, NC, PA <sup>2</sup> , SC, TX <sup>2</sup> , VA <sup>2</sup>	Hurricane Linda <sup>1</sup>		CA, NV, OR	
	Tropical Storm Barry	FL	Hurricane Nora <sup>1</sup>		AZ, CA	
	Tropical Storm Dean	PR, VI	Super Typhoon Paka <sup>1</sup>		Guam <sup>2</sup> , Mariana Islands <sup>2</sup>	
	Tropical Storm Gabrielle	FL <sup>2</sup>	1996		Tropical Storm Arthur	NC, SC
	Hurricane Juliette <sup>1</sup>	AZ, CA, NM			Hurricane Bertha	CT, DE, FL, GA, ME, MD, MA, NJ, NY, NC <sup>2</sup> , PA, PR, RI, SC, VI <sup>2</sup> , VA
2000	Hurricane Debbie	PR			Typhoon Fern <sup>1</sup>	Micronesia <sup>2</sup>
	Tropical Depression 9	LA, TX		Hurricane Fran	MD <sup>2</sup> , NC <sup>2</sup> , OH, PA <sup>2</sup> , SC <sup>2</sup> , VA <sup>2</sup> , WV <sup>2</sup>	
	Tropical Storm Gordon	FL, GA, NC, SC, VA		Hurricane Hortense	PR <sup>2</sup>	
	Tropical Storm Helene	FL <sup>2</sup> , GA, NC, SC		Tropical Storm Josephine	FL, GA, NC, SC, VA	
	Tropical Storm Lane <sup>1</sup>	CA, OR, WA		1995	Hurricane Allison	FL, GA, NC, SC
	Tropical Storm Leslie	FL			Tropical Storm Dean	LA, TX
1999	Hurricane Bret	TX <sup>2</sup>			Tropical Storm Erin	AL, FL <sup>2</sup> , MS
	Hurricane Dennis	NC <sup>2</sup> , PA <sup>2</sup> , SC, VA			Tropical Storm Jerry	FL, GA, NC, SC
	Hurricane Floyd	CT <sup>2</sup> , DE <sup>2</sup> , FL <sup>2</sup> , GA, ME <sup>2</sup> , MD <sup>2</sup> , MA, NH <sup>2</sup> , NJ <sup>2</sup> , NY <sup>2</sup> , NC <sup>2</sup> , PA <sup>2</sup> , RI, SC <sup>2</sup> , VT <sup>2</sup> , VA <sup>2</sup>	Hurricane Luis		PR, VI	
	Tropical Storm Harvey	FL	Hurricane Marilyn		PR <sup>2</sup> , VI <sup>2</sup>	
	Hurricane Irene	FL <sup>2</sup>	Hurricane Opal		AL <sup>2</sup> , FL <sup>2</sup> , GA <sup>2</sup> , NC, SC, TN	
Hurricane Jose	VI	1994	Tropical Storm Alberto		AL <sup>2</sup> , FL <sup>2</sup> , GA <sup>2</sup>	
Tropical Storm Lenny	PR, VI <sup>2</sup>		Tropical Storm Beryl		FL, GA, NC, SC, VA	
			Tropical Storm Gordon		FL <sup>2</sup>	
		1993	Hurricane Arlene	TX		
			Hurricane Emily	NC <sup>2</sup>		

<sup>1</sup>Pacific storms

<sup>2</sup>Federal Disaster/Emergency Declaration

**Hurricane Watch**, continued from page 20

Islands have weathered several devastating tropical cyclones in the last decade. In 2002 alone, FEMA issued Federal Disaster Declarations twice in all three territories following typhoons (see page 25 for a description of these storms).

No tropical cyclone has officially made landfall in the mainland Western United States since 1939. However, included in the table are several Pacific storms that affected Mexico's west coast before sending heavy rainfall up the California coast and even inland into the southwestern United States. For example, in 1997, the remnants of three Pacific hurricanes—Ignacio, Linda, and Nora—drove rain into California, Arizona, Nevada, and Oregon, resulting in almost \$486,000 in NFIP loss payments. Paid losses would have been higher had property owners in these states expected the unexpected and purchased flood protection in advance.

Although rainfall resulting from dozens of tropical cyclones has caused serious flooding during the last decade, only a fraction of these events produced Federal Disaster Declarations that provided Federal Disaster Assistance for flood recovery. States that received Federal Disaster Declarations for assistance following a tropical cyclone are noted in the table on page 21 (see footnotes).

### When Does Hurricane Season Peak?

In the past decade, tropical cyclones have formed during every 2-week period of the June-through-November hurricane season except the final 2-week period, though several have come ashore at the end of November. Hurricane Allison in 1995 and Tropical

Storm Allison in 2001 both formed in the first week in June. Tropical Storm Gordon in 1994 and Hurricane Lenny in 1999 both formed in mid-November. Most tropical cyclones (or their remnants) that made landfall in the United States and its territories during the past decade formed primarily in late August and throughout September.

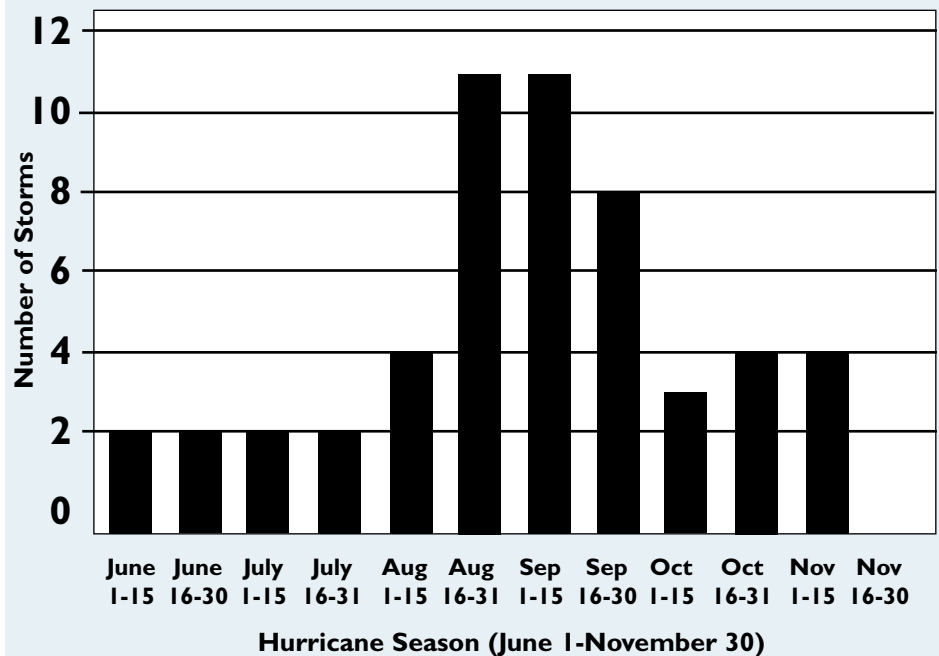
The following graph illustrates the concentration of Atlantic storms that affected the U.S. and its territories. Dates used to prepare this graph were

ing Pacific tropical cyclones have been generated throughout the year. In 2002 alone, the first of three super typhoons resulting in Federal Disaster Declarations formed in late February (Mitag), the second at the end of June (Chata'an), and the third at the beginning of December (Pongsona)!

### Where Do They Hit?

Tropical cyclones or severe rainfall associated with these storms have touched more than 30 states and terri-

**Tropical Cyclone Peak Periods of Formation 1993-2002**



drawn from the Unisys Hurricane Archive (formerly the Purdue University Hurricane Archive), and reflect the period within each month in which storms were formed—not necessarily when their winds or precipitation made landfall.

In the east and west Pacific Ocean, typhoons or their remnants that made landfall formed primarily in September. However, in the past decade, devastat-

ories in the last decade. Some of these are inland states that have been drenched by tropical precipitation only a few times. Others, such as Florida and the Carolinas, have been struck frequently, sometimes several times each year. The table on page 24 lists the states and territories that have been visited most often by tropical cyclones or the damaging rainfall associated with them in the last decade.

## Tailoring Hurricane Outreach Efforts

If property owners don't believe that hurricane season poses a flood risk, they aren't likely to protect themselves against flood losses. Most consumers depend on authoritative sources from within their community to provide information about where, when, and how to protect themselves from dangerous situations. When it comes to hurricane-related flood hazards, the NFIP's stakeholders are those authorities.

Following are just a few ways you can alert your community to the increased flood risk during hurricane season:

- There is no substitute for direct contact when it comes to community outreach and public awareness. Throughout hurricane season, offer to make presentations about flood exposure and hurricane preparedness to local business, service, and educational organizations.
  - Provide a "hurricane information" presence at local consumer events such as fairs and mall expos. The NFIP produces numerous free pamphlets and flyers about flooding and each year publishes a "Worst Guest List" flyer—a roster of Atlantic storm names that have been designated for that season, with contact information for those who want to know more about flood insurance. Displaying these publications at a booth can serve as an opener to conversations with consumers about flood risk and protection.
  - Contact news media and offer local hurricane damage and insurance coverage statistics as well as experts who can be interviewed about hurricane preparedness.
  - Conduct direct mailings of NFIP literature to consumers as part of a hurricane preparedness campaign.
- When possible, insert local flooding statistics into whatever form of outreach you employ. Quote from the tables included in this article about hurricane frequency and severity. The web sites listed below were used in researching this article. Visit them for more information about the storms listed and about how to prepare for, weather, and recover from a hurricane.

## Online Resources for Hurricane Season

Resource	Web Site
Background information from FEMA about hurricanes	<a href="http://www.fema.gov/hazards/hurricanes/hurfacts">www.fema.gov/hazards/hurricanes/hurfacts</a>
Home page of the National Weather Service (NWS) Tropical Prediction Center (formerly the National Hurricane Center)	<a href="http://www.nhc.noaa.gov/index.shtml">www.nhc.noaa.gov/index.shtml</a>
Map of NWS offices across the United States with links to each office for researching local weather history	<a href="http://www.wrh.noaa.gov/wrhq/nwspage.html">www.wrh.noaa.gov/wrhq/nwspage.html</a>
Specific flood data (1997 to present) from the NWS Hydrologic Information Center	<a href="http://www.nws.noaa.gov/oh/hic/archive/index.shtml">www.nws.noaa.gov/oh/hic/archive/index.shtml</a>
Free online hurricane tracking data, text, and maps for Atlantic, Pacific, and Indian Ocean storms from the Unisys Hurricane Archive	<a href="http://www.weather.unisys.com/hurricane/index.html">www.weather.unisys.com/hurricane/index.html</a>
Map of Regional Climate Centers that are part of the NWS National Climate Data Center, with links to each state for researching historical climate patterns	<a href="http://www.ncdc.noaa.gov/oa/climate/regionalclimatecenters.html">www.ncdc.noaa.gov/oa/climate/regionalclimatecenters.html</a>
FEMA page of Federal Disaster Declarations, listed by state within calendar year	<a href="http://www.fema.gov/library/drcys.shtm">www.fema.gov/library/drcys.shtm</a>
Hurricane resource pages hosted by <i>USA Today</i> with multiple links to other hurricane resource sites	<a href="http://www.usatoday.com/weather/hurricane/whhistory.htm">www.usatoday.com/weather/hurricane/whhistory.htm</a> <a href="http://www.usatoday.com/weather/hurricane/whur0.htm">www.usatoday.com/weather/hurricane/whur0.htm</a>

Establish partnerships among public officials, insurance associations, lenders, and other stakeholders for sharing ideas, information, and funding. These partnerships can enable a wider outreach effort.

Local floodplain coordinators often can furnish information about properties located in the floodplain. Find the office of your State NFIP coordinator on pages 34-38 of this *Watermark* or on the FEMA web site ([www.fema.gov/fima/statecoor.shtml](http://www.fema.gov/fima/statecoor.shtml)) and contact it to identify your local floodplain coordinators. In addition, the Association of State Floodplain Managers maintains a list of national, state, and local links on their web site ([www.floods.org/theorganization/links.asp](http://www.floods.org/theorganization/links.asp)).

Local or regional insurance associations will be able to provide insurance expertise about flood coverage. In addition, you can find a list of companies that issue Federally backed flood insurance at the NFIP web site ([www.fema.gov/nfipInsurance/companies.jsp](http://www.fema.gov/nfipInsurance/companies.jsp)). The NFIP's Telephone Response Center (800-720-1093) can provide contact information for insurance agents in every area who sell flood insurance.

Extend your outreach through the local media. Involve local meteorologists in your awareness campaign by inviting participation in outreach events. Remember, although the first wave of media interest in flooding occurs at the beginning of the hurricane season in June, most hurricanes make landfall in late August and during September. Generate media interest when it is needed most by contacting newspapers and radio and TV stations with mid-season data in late July or early August.

## States/Territories Affected by Five or More Tropical Cyclones

(1993-2002)


State/ Territory	No. of Storms	Name and Year of Storm
Florida	22	Edouard (2002); Allison, Barry (2001); Gordon, Helene, Leslie (2000); Floyd, Harvey, Irene (1999); Earl, Georges, Mitch (1998); Danny (1997); Arthur, Bertha, Josephine (1996); Allison, Erin, Jerry, Opal (1995); Alberto, Gordon (1994)
North Carolina	18	Gustav, Hanna, Kyle (2002); Allison (2001); Gordon, Helene (2000); Dennis, Floyd (1999); Bonnie (1998); Danny (1997); Arthur, Bertha, Fran, Josephine (1996); Allison, Jerry, Opal (1995); Emily (1993)
South Carolina	16	Hanna, Kyle (2002); Allison (2001); Gordon, Helene (2000); Dennis, Floyd (1999); Bonnie (1998); Danny (1997); Arthur, Bertha, Fran, Josephine (1996); Allison, Jerry, Opal (1995)
Georgia	14	Hanna (2002); Allison (2001); Gordon, Helene (2000); Floyd (1999); Bonnie, Georges, (1998); Danny (1997); Bertha, Josephine (1996); Allison, Jerry, Opal (1995); Alberto (1994)
Louisiana	10	Bertha, Isidore, Lili (2002); Allison (2001); Tropical Depression 9 (2000); Frances, Georges, Hermine (1998); Danny (1997); Dean (1995)
Virginia	10	Hanna (2002); Allison (2001); Gordon (2000); Dennis, Floyd (1999); Bonnie (1998); Danny (1997); Bertha, Fran, Josephine (1996)
Texas	10	Bertha, Fay (2002); Allison (2001); Tropical Depression 9 (2000); Bret, Charley, Frances (1998); Danny (1997); Dean (1995); Arlene (1993)
Puerto Rico	8	Dean (2001); Debbie (2000); Lenny (1999); Georges (1998); Bertha, Hortense (1996); Luis, Marilyn (1995)
Virgin Islands	7	Dean (2001); Jose, Lenny (1999); Georges (1998); Bertha (1996); Luis, Marilyn (1995)
California	6	Pongsona (2002); Juliette (2001); Lane (2000); Ignacio, Linda, Nora (1997)
Mississippi	5	Bertha, Isidore (2002), Allison (2001); Georges (1998); Erin (1995)



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## A Dependable Risk

Flooding due to hurricanes will continue to present a hazard to a large portion of the United States and its territories in spite of extensive mitigation and evacuation efforts. The NFIP cannot stop hurricanes from making landfall, but our stakeholders can minimize the risks of flood damage to their

communities by conducting public awareness campaigns that alert their neighbors about impending danger. Property owners need the chance to insure themselves against financial flood losses resulting from hurricanes so that they can recover more quickly after the winds die down and the waters recede. 

*Lynd Morris has worked with the NFIP as a communications specialist since 1983 and has been the writer and associate editor of the Watermark for the last 5 years.*

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## Hurricane Review of 2002

**D**uring the 2002 hurricane season there were 12 named tropical storms in the Atlantic, 4 of which became hurricanes. In all, 8 Atlantic tropical cyclones or their remnants affected the United States.

The Gulf Coast was hit by the first storm of the season when rainfall associated with Tropical Storm Bertha soaked Mississippi and Louisiana in early August. A month later, Hurricane Edouard—weakened to tropical storm status before it made landfall—crossed Florida before heading out to sea. Next, Tropical Storm Fay battered the coast of Texas in early September, prompting a Federal Disaster Declaration. In mid-September, Tropical Storm Hanna came ashore at the Alabama-Mississippi border before moving east through Georgia, where it dropped up to 14 inches of rain in some areas. A few days later, Hurricane Isidore was downgraded to a tropical storm just before it came ashore in Louisiana. Damage resulting from Hanna and Isidore prompted Federal Disaster Declarations in several Gulf Coast states.


The Atlantic seaboard escaped direct hits from hurricanes in 2002,

although Gustav showered North Carolina as a tropical storm before it tracked up the East Coast and into Canada, where it made landfall as a hurricane on September 12. Kyle formed in the mid-Atlantic and wandered for 3 weeks—gaining hurricane status for 3 days near the end of September—before it weakened to a tropical storm and brushed the Carolina coast in early October.

The last and strongest of the four Atlantic hurricanes, Hurricane Lili, will not be fondly remembered by Gulf Coast residents. One of eight named storms that were generated in the Atlantic Ocean Basin during September (the most for any month on record), Lili formed late in the month and spawned a major rollout of Federal, State, and local emergency forces when she grew into a powerful Category 4 hurricane in the Gulf of Mexico. Lili weakened just before she swept ashore on Louisiana's central coastline on October 3, leaving hurricane experts baffled and Gulf Coast residents breathing a sigh of relief. This hurricane soaked the entire Gulf Coast—which just 2 weeks before had been battered by Hanna and Isidore—and wrought

enough devastation for President Bush to declare an immediate major disaster for Louisiana.

In the Pacific Ocean, 25 named tropical cyclones formed in 2002. Three of these struck several U.S. territories with such severity that Federal disasters were declared. The worst of these—Pongsona—hit Guam, Micronesia, and the Mariana Islands at the beginning of December 2002 before crossing the Pacific and soaking northern California and Oregon with its remnants. Pongsona packed such high winds that it rated a Super Typhoon designation (see sidebar on page 20). The Federal government released more than \$50 million in Federal Disaster Assistance in Guam and the Mariana Islands, where the damage was most severe. According to FEMA records, this typhoon was rated as the most damaging and costly storm ever to hit Guam.

How will the 2003 hurricane season compare to the last one? As shown by Dr. William Gray's predictions for 2003 (see page 26), there is every probability that this will be a damaging year. All information points toward the need for flood insurance. 

# 2003 Hurricane Forecast


Dr. William Gray and his team of scientists at Colorado State University's Tropical Meteorology Project have been forecasting tropical storms for 20 years. This year, Gray's team notes that the recent upturn in Atlantic Basin hurricane activity (which began in 1995) is expected to continue in 2003. Gray and team anticipate an above-average probability for Atlantic Basin tropical storms to make landfall in the U.S.

The Gray research team forecasts that 12 Atlantic tropical storms will develop during the 2003 hurricane season (June through November). Eight of these storms will develop into hurricanes, and three of these hurricanes will be major; Gray predicts—packing winds of at least 111 mph (see "What's in a Name?" on page 20 for storm definitions). According to Tropical Meteorology Project data, hurricane seasons in the second half of the 20th century averaged 9.6 tropical named storms, 5.9 hurricanes, and 2.3 major hurricanes. Where are major hurri-

canes most likely to hit this year? Gray's team offers the probability for at least one intense (Saffir-Simpson Scale Categories 3-5, see page 20) hurricane to make landfall on each of the coastal areas listed in the "Location" table below.

Visit the Tropical Meteorology Project web site for forecast updates and additional information about tropical storm prediction (<http://tropical.atmos.colostate.edu/forecasts/>).

## New NOAA Predictions

The National Oceanic and Atmospheric Administration (NOAA) is now issuing Atlantic Basin seasonal hurricane forecasts independent of those made by Dr. Gray and the Colorado State University Tropical Meteorology Project. Unlike Dr. Gray, NOAA does not issue individual month or landfall probability forecasts. Visit the NOAA web site for more information ([www.noaa.gov](http://www.noaa.gov)). 

## 2003 Tropical Storm Names

Atlantic	Pacific
Ana	Andres
Bill	Blanca
Claudette	Carlos
Danny	Dolores
Erika	Enrique
Fabian	Felicia
Grace	Guillermo
Henri	Hilda
Isabel	Ignacio
Juan	Jimena
Kate	Kevin
Larry	Linda
Mindy	Marty
Nicholas	Nora
Odette	Olaf
Peter	Patricia
Rose	Rick
Sam	Sandra
Teresa	Terry
Victor	Vivian
Wanda	Waldo
	Xina
	York
	Zelda

This information was excerpted from the National Weather Service Tropical Prediction Center's web site ([www.nhc.noaa.gov/aboutnames.shtml](http://www.nhc.noaa.gov/aboutnames.shtml)).

Tropical Storms	Forecast for 2003
Tropical Named Storms—winds of 39 mph and above	12
Hurricanes—winds of 74 mph to 110 mph	8
Major Hurricanes—winds of 111 mph or more	3

Location	Hurricane Probability 2003	Hurricane Probability 1950-2000
Entire U.S. coastline	68%	52%
U.S. East Coast	48%	31%
Gulf Coast from the Florida Panhandle westward to Brownsville, Texas	38%	30%
Caribbean	Above average	—

# Participation and Compliance

**A**mong the most important aspects of the NFIP are enrollment of new communities and continued monitoring of community eligibility and compliance with floodplain management regulations. By December 31, 2002, there were 19,859 communities participating in the NFIP. Of these, 683 were in the NFIP's Emergency Program and 19,176 were in the Regular Program.

There were 149 new communities participating in the NFIP during 2002. Much of this activity was driven by flooding disasters. Of the 149 new communities, 73 were placed in the Emergency Program; 76, in the Regular Program.

Following are highlights of NFIP floodplain management activities during 2002.

## CACs and CAVs

FEMA regional staff and NFIP State Coordinators visit or telephone representatives of thousands of NFIP participating communities annually. These contacts, called Community Assistance Contacts (CACs) and Community Assistance Visits (CAVs), allow flood specialists an opportunity to provide technical consultation to communities. A community's implementation of its floodplain management program can also be monitored.

During a CAV, officials discuss current local ordinances, the number of floodplain insurance policies in the community, floodplain administration, permitting, and annexation issues. Information gathered at a CAV is

## Community Status

**The Emergency Program** of the NFIP is the initial phase of a community's participation in the NFIP and is designed to provide a limited amount of insurance at less than actuarial rates. A community participating in the Emergency Program is usually provided with a Flood Hazard Boundary Map, and the community is required to adopt limited floodplain management requirements to control future use of its floodplains.

**The Regular Program** of the NFIP provides participating communities with a Flood Insurance Rate Map; a detailed engineering study, termed a Flood Insurance Study, is often conducted. Under the NFIP's Regular Program, more comprehensive floodplain management standards are required of a community in exchange for higher amounts of flood insurance coverage.

**"Mapped but Not Participating"** communities (there were 1,600 of them by the end of 2002) have been issued flood hazard maps by FEMA, but have chosen not to participate in the NFIP. Flood insurance is not available in these communities. After these communities have been mapped for 1 year, federal financing for purchase or construction of buildings in the floodplain is prohibited. In a Presidentially declared flood disaster, a nonparticipating community is not eligible for federal financial assistance for permanent repair or reconstruction of insurable buildings in the floodplain.

recorded in FEMA's Community Information System. During 2002, there were 1,588 CACs and 661 CAVs recorded.

## Map Actions and Ordinance Amendments

Three types of map action letters are issued by FEMA's Community Assistance Branch. They are the Letter of Final Determination (LFD), the 90-day letter, and the 30-day letter.

LFDs finalize the Base Flood Elevations for the community and start the 6-month ordinance adoption period. During 2002, FEMA issued 600 LFDs, each representing an ordinance that had to be adopted or amended.

Communities are sent 90-day letters as reminders that they have 90 days to adopt or amend the ordinances or be suspended from the program. There were 429 of these 90-day letters issued in 2002.

If a community fails to adopt or amend its ordinance properly after receiving the 90-day letter, the community is sent a 30-day letter as the official notice that the community will be suspended in 30 days if the required floodplain management actions are not taken. During 2002, there were 363 of these 30-day letters issued.

Typically, fewer 90- and 30-day letters are sent than LFDs because more communities become compliant as the suspension date approaches. However, during the next several years—as a result of FEMA's Map Modernization Program—the number of all of these

map action letters could increase three-fold or more.

When FEMA provides a community with a revised or updated Flood Insurance Rate Map (FIRM), the community is obligated to ensure that its floodplain management ordinance adequately incorporates the new flood data. Sometimes only the new map's date of issue needs to be referenced in the ordinance. In other cases, an ordinance may need to be significantly amended to incorporate new floodplain management provisions required as a result of more detailed data provided on the map.

### **Submit for Rate Actions**

Submit for Rates are instances in which, during the process of gathering data about a building while completing a flood insurance application, it is discovered that the building may be in violation of its community's floodplain management ordinance. Submit for Rates that indicate potential violations of NFIP floodplain management criteria are referred to the FEMA Region in which the property is located to allow for local follow-up with the community. Not all Submit for Rates are violations. However, the Submit for Rate process is a valuable tool for monitoring floodplain compliance in communities, and it helps to identify CAC and CAV priority communities. The Submit for Rate process also can be used to educate local officials about the insurance consequences of their community's non-compliance. During 2002, there were 4,257 Submit for Rates referred to FEMA Regional offices.

### **Section 1316 Declarations**

Community officials can request that the NFIP deny flood insurance cover-

age for a building that they declare to be in violation of local floodplain management ordinances when the property owner refuses to correct the violation. These coverage denials are called Section 1316 Declarations. Once a building becomes compliant, the Section 1316 Declaration can be rescinded.

During 2002, FEMA processed 25 Section 1316 Declarations, and insurance was denied to these buildings. During the same period, 10 declarations were rescinded. Most of the rescinded declarations came from Texas, where communities have had some success in getting property owners to correct outstanding floodplain management violations.

### **Probation**

Probation is FEMA's formal notification to a community that its floodplain management program does not meet NFIP criteria. When put on probation, the community is in jeopardy of being suspended unless it takes the steps necessary to correct program deficiencies and resolve violations. During 2002, FEMA issued probation notices to two communities, although one was able to take corrective action before probation became effective. During the same period, two communities were removed from FEMA's community probation list, leaving six communities on probation as of December 31, 2002.

### **Suspension and Reinstatement**

During 2002, FEMA suspended 20 communities for failure to adopt compliant floodplain management regulations. However, in the same time period, 38 suspended communities adopted compliant regulations and were rein-

stated into the NFIP, representing a net gain of 18 participating communities due to suspensions and reinstatements.

### **LOMC Violations**

A Letter of Map Change (LOMC) is issued by FEMA to exclude land (and any building located on that land) from the Special Flood Hazard Area on a FIRM. LOMCs provide another means for FEMA to monitor community compliance and identify communities that need technical assistance. Occasionally, when a LOMC request sent to FEMA indicates that a floodplain management violation has occurred, the request is sent for resolution to the FEMA Region with jurisdiction for the area in which the property is located. Common violations uncovered in the LOMC process include fill in the floodway, buildings with their lowest floors below the Base Flood Elevation, and buildings constructed on fill in V-Zones.

During 2002, there were 44 LOMC violations referred to FEMA Regions, and 6 LOMC violations were resolved.

### **A Safer America**


Communities that meet FEMA's basic floodplain management requirements may participate in the NFIP, making them safer to live and work in and less likely to require disaster assistance after a flood. And, the bottom line is that flood insurance may be purchased only in those communities that participate in the NFIP. Once a community is mapped and enters the Regular Program, full limits of flood insurance are available. If FEMA has determined that the community is properly implementing its floodplain management responsibilities, it may be eligible to participate in the NFIP's incentive program, the Community Rating System

(CRS). CRS communities receive discounts on flood insurance premiums for NFIP policyholders in exchange for engaging in activities that exceed the NFIP's basic floodplain management requirements.

In 35 years, the NFIP has grown to almost 20,000 communities. But if the NFIP is to cover America with its flood protection safety net most effectively, many more communities must take advantage of its benefits.

What can you do to further this goal?

Talk about the benefits of participating in the NFIP with your colleagues at trade association meetings and other events. Give them the NFIP web site address ([www.fema.gov/nfip](http://www.fema.gov/nfip)) and other contact information listed on *Watermark's* back tear-off flap. And, as always, send us your ideas for how to reach those communities that have not yet joined the program (see page 2 for

*Watermark's* editorial addresses). With your help, we can make America safer from all hazards! 

## Tuning Up the NFIP

Two studies under way are expected to present recommendations for streamlining NFIP operations. The first study is an evaluation of the entire NFIP; the second, nearing completion, investigates the feasibility of making elevation data available online.

### A Report Card

The laws and regulations governing the NFIP have changed a number of times since the program's implementation in 1968. Experience with flooding, disaster assistance, and hazard identification and mitigation, along with a desire to improve the program, have given rise to yearly program revisions and updates. Because of the program's size, scope, and national importance, FEMA convened a committee in May 1999 to establish a framework for conducting the first comprehensive evaluation of the NFIP.

The committee—consisting of FEMA staff, retired government executives, and experts from universities and the private sector—produced a set of research questions designed to guide

an assessment of the NFIP's effectiveness as well as to make recommendations for improving operations. The questions were grouped into six areas of inquiry: (1) Occupancy and Use of Floodplains, (2) Costs and Consequences of Flooding, (3) Insurance Rating and Indemnity Functions, (4) Floodplain Management and Enforcement, (5) Hazard Identification and Risk Assessment, and (6) Marketing and Communications.

Has the NFIP affected public knowledge, occupancy, and use of the nation's floodplains and other erosion-prone or flood-prone areas? Has the NFIP (and other government programs) been able to reduce, redistribute, or otherwise control total flood losses or have they increased? Are the NFIP's mitigation efforts cost effective? When this study is completed, we hope to be able to answer these and other questions of concern to NFIP stakeholders. The study also examines the NFIP's effect on the need for, or cost of, federal disaster relief. What has been the impact on risk exposure and property loss of

the program's minimum construction standards in Special Flood Hazard Areas? The committee is exploring the implications of making the 1-percent-probability flood a threshold for mandatory insurance purchase and flood management ordinances.

This study will continue through 2004.

### Online ECs

In December 2000, FEMA held a forum for industry, government agencies, and academia on the possibility of developing online rating (e-rating) systems for flood insurance. As a result of the forum, FEMA determined that numerous preliminary steps must precede the development of e-rating. The first step was a study to determine whether it is appropriate, feasible, and legally possible for the NFIP to obtain Elevation Certificate (EC) data for individual buildings and then make it available online.

Study tasks include legal analysis of EC information ownership. For

example, who owns elevation information—the property owner who paid for the EC, the community that required it, the company writing the policy, the government, or other parties? The study also examines issues of liability such as who is responsible when erroneous elevation information furnished by the government results in a loss for a homeowner, mortgagor or others, and, what are the government’s responsibilities for errors and omissions that result in losses? Issues arising from requirements of the Privacy Act also are included in the study. Can the government collect data on privately owned structures and make it available to the public?


Two possible strategies have been developed to obtain elevation information. Neither strategy is exclusive, and the final choice may be a combination of these or other approaches.

Strategy A calls for a means to gather into a single, accessible database all available ECs for buildings in the floodplain. This database would be continually updated as additional or better elevation information becomes available.

Strategy B calls for exploring new mapping technologies and combining these with other property data to gather elevation data and other important information such as estimates for a building’s lowest floor elevation. Possible technologies include Light Detection and Ranging (LIDAR) and Interferometric Synthetic Aperture Radar (IFSAR).

Both strategies would consider questions such as, how will the NFIP obtain elevation information relative to the flood risk? How can we be sure that existing elevation information is reliable and lawful? What applicable technologies for collecting, disseminat-

ing, and maintaining data are available now? Do databases for this information already exist? Are there opportunities for developing partnerships to obtain the required data? What will the short- and long-term costs of this initiative be, and how will the NFIP pay for them? Both strategies will identify operation and cost trends in collecting and making accessible to users the ground elevation data and other information.

By making elevation information easier to get, we intend to foster the development of a future e-rating system that supports the actuarial rating of a flood insurance policy and the floodplain management requirements of the NFIP. 

## 35 Years of NFIP Highlights

Since 1968, when the National Flood Insurance Act created the NFIP, the program has come a long way. Following is a summary of the last 35 years. Visit the NFIP web site ([www.fema.gov/nfip](http://www.fema.gov/nfip)) to view the full historical perspective.

### In the Beginning

The first communities to join the NFIP were Metairie, Louisiana, and Fairbanks, Alaska. The first flood policy was sold in June 1969 in Louisiana. By the start of the program’s second year, four communities were enrolled in the Regular Phase of the program, and 16 flood insurance policies had been sold.

### The 1970s

In 1970, the first NFIP regulations for floodplain management were published. Congress passed the Coastal Zone Management Act in 1972. That year, Hurricane Agnes hit the Eastern Seaboard, killing more than 120 people. There were 95,000 policies in force; less than 1 percent of insurable damage was covered. This led Congress to amend the National Flood Insurance Act of 1968 with the Flood Disaster Protection Act of 1973.

In 1974, amendments to the Disaster Relief Act authorized the President to make contributions to

State and local governments to help repair or replace public facilities damaged or destroyed by a major disaster—the first Congressional mandate for hazard mitigation as a precondition for Federal disaster assistance. That year, the first Letter of Map Amendment (LOMA) was issued.

By 1978, more than 19,000 Flood Hazard Boundary Maps had been produced.

FEMA began operation in 1979, and was charged with coordinating Federal disaster response and recovery efforts. The Federal Insurance Administration and the NFIP were administered by

FEMA. Late that year, Hurricane Frederic caused more than \$2 billion in damage, resulting in the incorporation of wave heights into Base Flood Elevations for coastal flood hazard zones. By the end of 1979, nearly 16,600 communities were participating in the NFIP. More than 1.6 million flood insurance policies were in force. Total cumulative claims exceeded 146,000, and loss payments topped \$572 million.

### The 1980s

In 1981, a new rating system for Post-FIRM V-Zone buildings was implemented to reflect the additional risk of storm surge and wave height and to offer an individual risk-rating option.

The Write Your Own (WYO) Program began in 1983. In the next year, 48 companies became participants.

In 1986, the first digital FIRM was produced for Tulsa, Oklahoma, beginning a 5-year, \$20-million FEMA program to digitize 25,000 FIRM panels for about 75 percent of all properties at risk.

In 1989, the NFIP introduced the Condominium Master Policy (CMP) and the Preferred Risk Policy (PRP). In September, Hurricane Hugo struck the Carolinas after wreaking havoc in Puerto Rico and the Virgin Islands. Buildings that had been constructed to

meet the NFIP's requirements for floodplain management performed well.

By the end of the 1980s, nearly 17,968 communities were participating in the NFIP. More than 2.2 million policies were in force. Total cumulative paid claims exceeded 386,800, and loss payments topped \$3.1 billion. The number of WYO companies writing flood insurance had risen to 83.

### The 1990s

In 1990, the Community Rating System (CRS) was created to reward communities that voluntarily initiate activities to reduce flood losses or to increase the number of flood insurance policies.

The Mortgage Portfolio Protection Program (MPPP) began in 1991, allowing lenders to bring their portfolios into compliance with flood insurance purchase requirements.

During the summer of 1993, the Great Midwest Flood showed that the nation had not yet reached an accommodation between nature and human occupancy. The President declared 505 counties in nine states to be Federal disaster areas. Damage was estimated as high as \$16 billion. Most structures were not insured by the NFIP. That year, the NFIP experienced more than twice its historic loss level and borrowed \$100 million from the

Department of the Treasury. The borrowed funds were repaid during the following year.

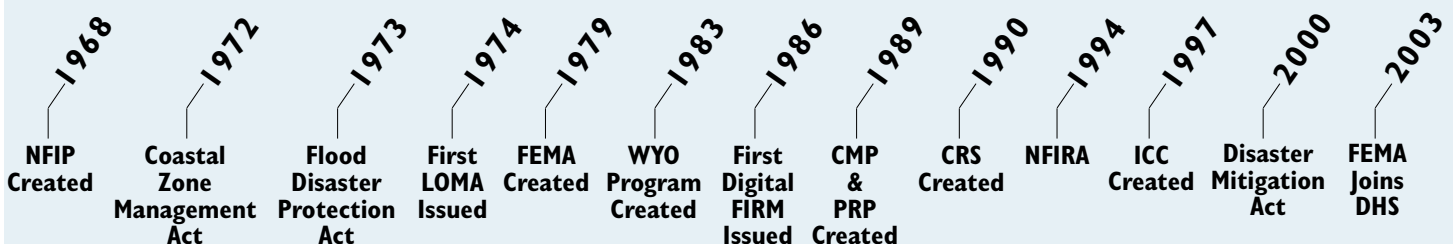
In September 1994, the National Flood Insurance Reform Act (NFIRA) of 1994 was passed. That year the Residential Condominium Building Association Policy (RCBAP) was introduced.

In 1997, the Increased Cost of Compliance (ICC) coverage mandated by NFIRA was included in all new and renewal flood insurance policies. FEMA announced its Map Modernization Program, estimated to prevent approximately \$26 billion in flood damages to new buildings over a 50-year period.

In 1999, Hurricane Floyd struck the Eastern Seaboard, requiring more than \$100 million in disaster assistance in North Carolina alone.

By the end of the decade, more than 4.2 million flood insurance policies were in force, total cumulative paid claims exceeded 782,300, and loss payments topped \$9.7 billion. FEMA had mapped 100 million acres of Special Flood Hazard Area (SFHA) and designated about 6 million acres of floodways along 40,000 stream and river miles. There were 19,431 communities in the NFIP; 895 of these were participating in the CRS.

### NFIP Milestones



## The New Millennium


In 2000, the International Building Code and the International Residential Code were published. For the first time there were national model building codes that included the NFIP's construction provisions. That year, the Standard Flood Insurance Policy was reformatted to more closely resemble a homeowner's policy and use of the FEMA Elevation Certificate became mandatory. Also that year, the Stafford Act was amended by the Disaster Mitigation Act to establish a program

of predisaster hazard-mitigation measures and require States to prepare comprehensive plans for emergency and disaster mitigation prior to receiving funds from FEMA.

In 2001, the NFIP eliminated its outstanding debt to the Department of the Treasury. This debt, which rose and fell over the years, had reached as much as \$922 million in February 1999.

By December 2002, more than 4.4 million policies were in force, distributed among 19,859 communities, including 19,176 in the Regular

Program and 683 in the Emergency Program. The number of WYO companies writing flood insurance had risen to 93. At this point, 959 communities were participating in the Community Rating System.

In 2003, FEMA became a part of the new Department of Homeland Security, and the NFIP became linked to FEMA's multihazard approach to prevention, partnership, and protection initiatives. 

## WYO Why Is the NFIP So FIRM?

**D**o you find yourself awash in acronyms when you read NFIP publications? If you could use a little help translating NFIP shorthand, here is a list of FUAs (Frequently Used Acronyms) for your reading pleasure. Keep it in your *Flood Insurance Manual*, your desk drawer, or some other handy place, and you could find that this list will save you time in demystifying NFIP terminology.

ACV	Actual Cash Value	LAG	Lowest Adjacent Ground [grade]
BFE	Base Flood Elevation	LODR	Letter of Determination Review
CBRA	Coastal Barrier Resources Act of 1982	LOMA	Letter of Map Amendment
CBRS	Coastal Barrier Resources System	LOMR	Letter of Map Revision
CCO	Claims Coordinating Office	LOMR-F	Letter of Map Revision Based on Fill
CRS	Community Rating System	MPPP	Mortgage Portfolio Protection Program
CTP	Cooperating Technical Partner	MSC	Map Service Center
DFIRM	Digital Flood Insurance Rate Map	NFIP	National Flood Insurance Program
DHS	Department of Homeland Security	NFIRA	National Flood Insurance Reform Act of 1994
EC	Elevation Certificate	OPA	Otherwise Protected Area
EMI	Emergency Management Institute	PDM	Pre-Disaster Mitigation [Program]
FEMA	Federal Emergency Management Agency	RLP	Repetitive Loss Property
FHBM	Flood Hazard Boundary Map	RLTG	Repetitive Loss Target Group
FICO	Flood Insurance Claims Office	PRP	Preferred Risk Policy
FIRM	Flood Insurance Rate Map	RCBAP	Residential Condominium Building Association Policy
FMA	Flood Mitigation Assistance [Program]	RCV	Replacement Cost Value
FRO	Flood Response Office	SDF	Special Direct Facility
GIS	Geographic Information System	SFHA	Special Flood Hazard Area
HAG	Highest Adjacent Ground [grade]	SFIP	Standard Flood Insurance Policy
HAZUS	Hazards – United States	TRC	Telephone Response Center
HMGP	Hazard Mitigation Grant Program	WYO	Write Your Own [Program]
ICC	Increased Cost of Compliance [coverage]		



# JUST AROUND THE BEND

Many more workshops will have been added to our schedule since publication of this issue. Please visit the NFIP web site ([www.fema.gov/nfip/wshops.htm](http://www.fema.gov/nfip/wshops.htm)) for updated workshop information or contact the NFIP Bureau and Statistical Agent Regional Offices (listed on the detachable telephone sheet on the back cover) for specific information about NFIP events for agents, lenders, and other stakeholders.

STATE/EVENT	CITY	DATE	STATE/EVENT	CITY	DATE
<b>CALIFORNIA</b>			<b>MINNESOTA</b>		
Agent and Lender Seminar	Santa Rosa	September 17	Lender Seminar	Edina	August 28
Agent and Lender Seminar	Napa	September 25	<b>MONTANA</b>		
MBA Annual Conference	San Diego	October 19-22	Agent and Lender Seminar	Missoula	September 23
NAIC Winter Meeting	Anaheim	December 5-10	Agent and Lender Seminar	Libbey	September 24
			Agent and Lender Seminar	Kalispell	September 25
<b>COLORADO</b>			<b>NEVADA</b>		
Agent and Lender Seminar	Denver	September 17	IIABA Annual Conference	Las Vegas	September 21-24
Agent and Lender Seminar	Denver	October 15	<b>NEW JERSEY</b>		
Agent and Lender Seminar	Denver	November 14	Agent Workshop	Iselin	September 24
Agent and Lender Seminar	Denver	December 9	<b>NEW MEXICO</b>		
Agent and Lender Seminar	Greeley	December 16	NCOIL Annual Conference	Santa Fe	November 20-23
Agent and Lender Seminar	Loveland	December 17	<b>NEW YORK</b>		
<b>CONNECTICUT</b>			Agent Workshop	New York City	October 31
Agent Workshop	Wethersfield	September 16	<b>NORTH DAKOTA</b>		
Agent Workshop	Norwalk	September 17	Agent and Lender Seminar	Bismark	November 10
Agent Workshop	Norwich	September 18	Agent and Lender Seminar	Fargo	November 11
Lender Seminar	Bridgeport	October 10	Agent and Lender Seminar	Grand Forks	November 12
Agent Workshop	Middletown	December 4	<b>OHIO</b>		
<b>FLORIDA</b>			Lender Seminar	Rossford	September 10
IBHS Natural Hazard Loss Reduction Congress	Orlando	November 13-14	Agent Workshop	Zanesville	September 23
<b>GEORGIA</b>			Agent Workshop	Chillicothe	September 24
Agent Workshop	Dunwoody	September 9	Agent Workshop	Miamisburg	September 25
Lender Seminar	Dunwoody	September 10	<b>PENNSYLVANIA</b>		
NAII Annual Conference	Atlanta	November 9-12	Agent Workshop	Harleysville	September 10
<b>ILLINOIS</b>			Agent Workshop	Harleysville	September 18
Lender Seminar	Schaumburg	August 12	Agent Workshop	Carlisle	October 18
Lender Seminar	Springfield	August 21	<b>RHODE ISLAND</b>		
NAIC Fall Meeting	Chicago	September 13-17	Agent Workshop	Warwick	August 26
<b>INDIANA</b>			<b>TENNESSEE</b>		
Agent Workshop	Scottsburg	October 21	ICC Codes Forum	Nashville	September 5-14
Agent Workshop	Jasper	October 22	<b>WYOMING</b>		
Agent Workshop	Terre Haute	October 23	Agent and Lender Seminar	Rock Springs	October 6
<b>IOWA</b>			Agent and Lender Seminar	Greybull	October 7
Agent and Lender Seminar	Council Bluffs	August 26	Agent and Lender Seminar	Lander	October 8
Agent and Lender Seminar	Sioux City	August 27			
Agent and Lender Seminar	Des Moines	August 28			
<b>KANSAS</b>					
Agent Workshop	Wichita	September 25			
<b>LOUISIANA</b>					
NAMIC Annual Meeting	New Orleans	September 21-24			
<b>MARYLAND</b>					
Agent Workshop	Lanham	September 23			
Lender Seminar	Lanham	September 24			
<b>MASSACHUSETTES</b>					
Agent Workshop	Martha's Vineyard	August 21			
Surveyor Seminar	Hyannis	October 24			

## Acronyms used in JUST AROUND THE BEND:

IBHS	Institute for Business and Home Safety
IIABA	Independent Insurance Agents and Brokers of America
MBA	Mortgage Bankers Association
NAIC	National Association of Insurance Commissioners
NAII	National Association of Independent Insurers
NAMIC	National Association of Mutual Insurance Companies

How can you use this data to better promote flood awareness? See the article "Seasonal Campaigns" on pages 18 and 19.

### Region I

FEMA Region I Office...617-223-9540

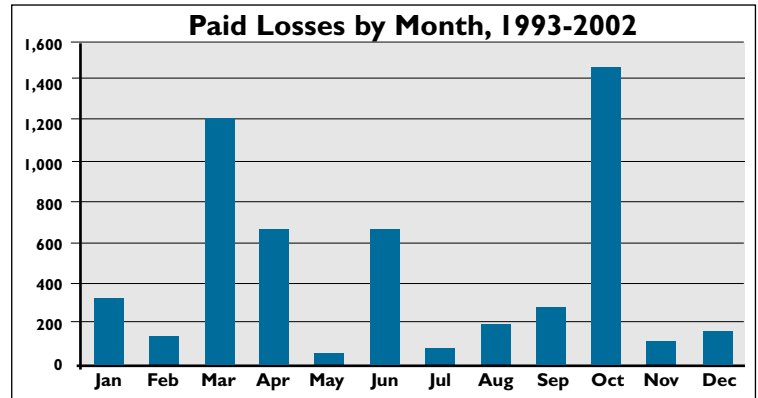
NFIP Bureau Region I Office...781-848-1908

#### Facts at a Glance 1993-2002

Flood-related Federal Disaster Declarations . . . . . 27  
 Paid losses . . . . . 5,416  
 Total amount of loss payments (\$ millions) . . . . . \$61.2

#### State NFIP Coordinators<sup>1</sup>

Connecticut . . . . . 860-424-3873  
 Maine . . . . . 207-287-8063  
 Massachusetts . . . . . 508-820-1447  
 New Hampshire . . . . . 603-271-2231  
 Rhode Island . . . . . 401-462-7114  
 Vermont . . . . . 802-241-3770



#### Seasonal Paid Losses 1993-2002

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Connecticut	100	60	113	349	17	54	10	130	168	330	52	38
Maine	37	1	47	104	3	42	6	0	3	160	5	5
Massachusetts	118	63	881	131	9	378	22	13	101	797	51	68
New Hampshire	16	5	31	31	14	78	2	0	3	182	8	8
Rhode Island	40	11	128	16	3	40	2	14	7	2	5	22
Vermont	22	3	9	45	13	78	38	42	0	1	1	30

### Region II

FEMA Region II Office...212-680-3600  
 FEMA Caribbean Office...787-296-3500

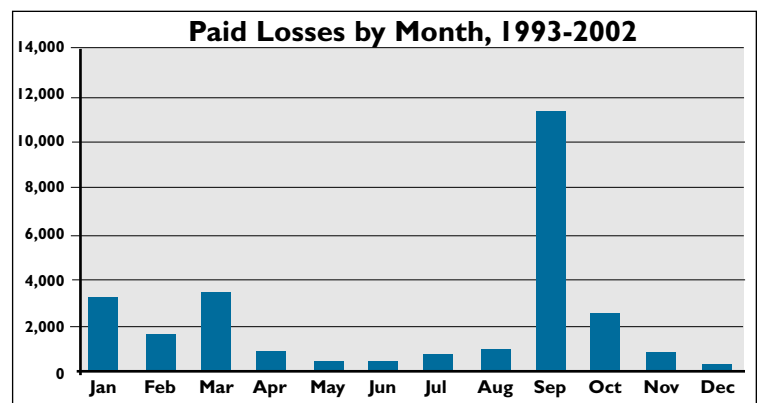
NFIP Bureau Region II Office...732-603-3875  
 NFIP Bureau Caribbean Number...281-829-6880

#### Facts at a Glance 1993-2002

Flood-related Federal Disaster Declarations . . . . . 21  
 Paid losses . . . . . 28,185  
 Total amount of loss payments (\$ millions) . . . . . \$423.1

#### State NFIP Coordinators<sup>1</sup>

New Jersey . . . . . 609-292-2296  
 New York . . . . . 518-408-8146  
 Puerto Rico . . . . . 787-723-6200  
 Virgin Islands . . . . . 340-774-3320



#### Seasonal Paid Losses 1993-2002

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
New Jersey	1,407	1,582	1,967	104	192	328	451	719	6,296	1,408	192	138
New York	1,856	195	1,593	828	191	316	334	193	683	1,161	246	310
Puerto Rico	25	16	16	71	172	11	35	97	4,128	66	247	27
Virgin Islands	1	3	0	0	11	0	8	2	355	9	191	4

<sup>1</sup>For the most recent updates to the telephone numbers listed for State NFIP Coordinators, visit the NFIP web site ([www.fema.gov/fima/statecoor.shtml](http://www.fema.gov/fima/statecoor.shtml)).

**FEMA Region III Office...215-931-5608**

**Region III**

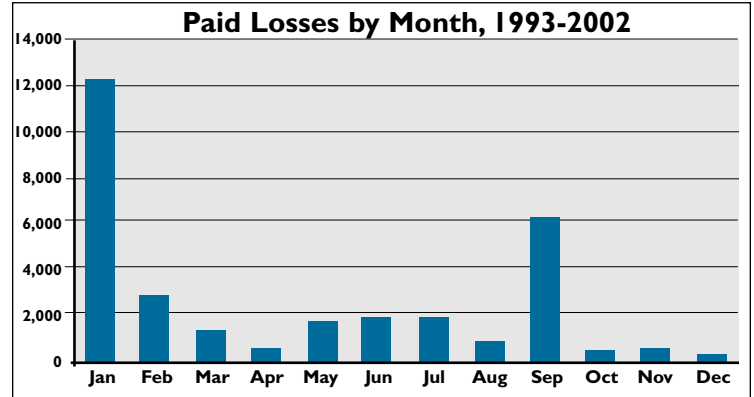
**NFIP Bureau Region III Office...856-489-4003**

**Facts at a Glance 1993-2002**

Flood-related Federal Disaster Declarations . . . . . 32  
 Paid losses . . . . . 30,259  
 Total amount of loss payments (\$ millions) . . . . . \$473.0

**State NFIP Coordinators<sup>1</sup>**

Delaware . . . . . 302-739-4411  
 District of Columbia . . . . . 202-535-2248  
 Maryland . . . . . 410-631-4164  
 Pennsylvania . . . . . 717-720-7445  
 Virginia . . . . . 804-786-8073  
 West Virginia . . . . . 304-558-5380



**Seasonal Paid Losses 1993-2002**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Delaware	130	487	146	4	1	6	6	10	179	2	3	8
District of Columbia	11	0	1	0	0	0	0	1	9	0	1	0
Maryland	410	329	59	4	11	100	40	53	766	7	23	8
Pennsylvania	8,469	213	173	372	169	912	656	538	2,217	219	457	164
Virginia	898	1,068	259	43	55	314	209	130	2,402	184	35	26
West Virginia	2,294	706	662	36	1,429	530	973	73	551	1	3	4

**FEMA Region IV Office...770-220-5200**

**Region IV**

**NFIP Bureau Region IV Office...770-396-9117**

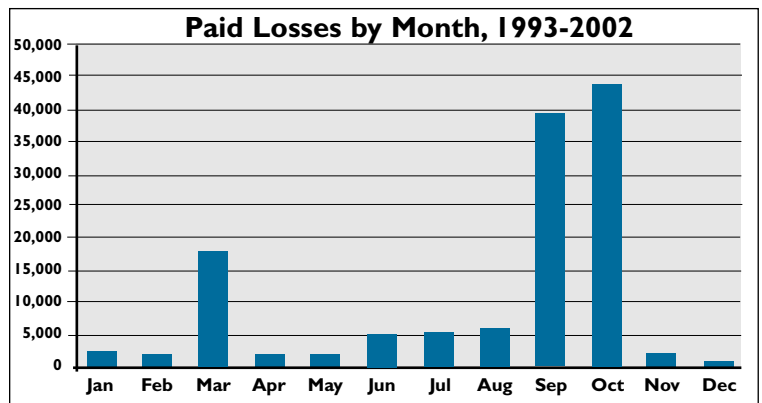
**NFIP Bureau Florida Office...813-975-7451**

**Facts at a Glance 1993-2002**

Flood-related Federal Disaster Declarations . . . . . 65  
 Paid losses . . . . . 132,007  
 Total amount of loss payments (\$ millions) . . . . . \$2,256.7

**State NFIP Coordinators<sup>1</sup>**

Alabama . . . . . 334-353-1966  
 Florida . . . . . 850-413-9959  
 Georgia . . . . . 404-656-6382  
 Kentucky . . . . . 502-564-3410  
 Mississippi . . . . . 601-960-9973  
 North Carolina . . . . . 919-715-8000  
 South Carolina . . . . . 803-734-9120  
 Tennessee . . . . . 615-741-2211



**Seasonal Paid Losses 1993-2002**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Alabama	294	54	807	137	66	318	878	29	4,159	1,345	11	28
Florida	927	707	9,591	575	218	1,942	944	1,376	10,174	40,285	1,865	671
Georgia	77	146	1,004	42	19	1,094	1,378	143	249	911	27	21
Kentucky	232	288	4,101	261	412	220	109	63	5	0	32	15
Mississippi	542	439	741	838	1,228	936	308	115	3,942	179	94	131
North Carolina	276	230	1,400	262	131	143	1,717	4,666	19,408	262	190	69
South Carolina	115	218	194	28	20	136	147	251	1,352	913	13	114
Tennessee	207	57	587	163	235	291	104	93	15	111	113	33

How can you use this data to better promote flood awareness? See the article "Seasonal Campaigns" on pages 18 and 19.

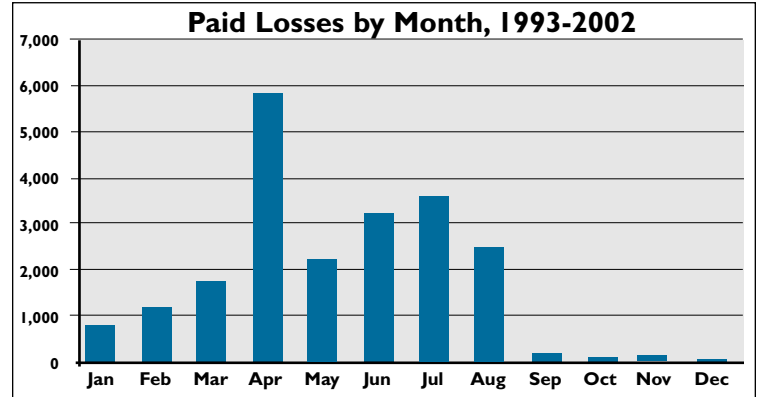
### Region V

FEMA Region V Office...312-408-5500

NFIP Bureau Region V Office...630-577-1407

#### Facts at a Glance 1993-2002

Flood-related Federal Disaster Declarations . . . . . 46  
 Paid losses . . . . . 22,369  
 Total amount of loss payments (\$ millions) . . . . . \$319.7



#### State NFIP Coordinators<sup>1</sup>

Illinois . . . . . 217-782-4435  
 Indiana . . . . . 317-234-1107  
 Michigan . . . . . 517-335-3182  
 Minnesota . . . . . 651-296-0444  
 Ohio . . . . . 614-265-6750  
 Wisconsin . . . . . 608-266-8039

#### Seasonal Paid Losses 1993-2002

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Illinois	66	782	201	1,133	1,412	783	2,797	1,350	154	159	38	8
Indiana	229	57	510	187	206	242	151	81	16	10	163	7
Michigan	16	206	22	157	95	126	48	28	59	12	4	3
Minnesota	0	3	53	3,618	281	454	254	132	23	6	6	1
Ohio	531	179	1,069	462	221	868	346	260	13	10	6	11
Wisconsin	2	24	11	334	49	818	125	666	13	2	0	0

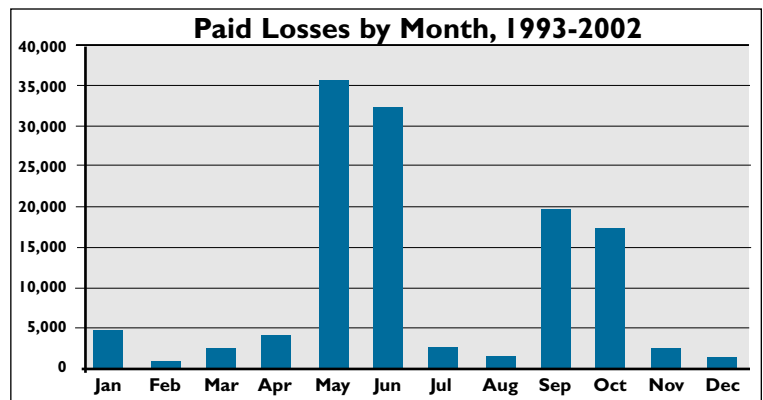
### Region VI

FEMA Region VI Office...940-898-5399

NFIP Bureau Region VI Office...281-829-6880

#### Facts at a Glance 1993-2002

Flood-related Federal Disaster Declarations . . . . . 30  
 Paid losses . . . . . 125,660  
 Total amount of loss payments (\$ millions) . . . . . \$2,802.5



#### State NFIP Coordinators<sup>1</sup>

Arkansas . . . . . 501-682-3907  
 Louisiana . . . . . 225-274-4354  
 New Mexico . . . . . 505-476-9681  
 Oklahoma . . . . . 405-530-8800  
 Texas . . . . . 512-239-6155

#### Seasonal Paid Losses 1993-2002

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Arkansas	54	27	78	85	106	73	38	35	11	26	55	111
Louisiana	3,556	389	1,401	2,803	32,541	6,506	609	326	12,575	3,034	334	462
New Mexico	0	0	2	1	4	14	25	29	23	5	0	0
Oklahoma	4	0	15	348	935	530	106	73	166	190	49	6
Texas	1,191	229	1,133	999	2,062	25,060	2,026	1,069	6,991	14,070	2,185	885

<sup>1</sup>For the most recent updates to the telephone numbers listed for State NFIP Coordinators, visit the NFIP web site ([www.fema.gov/fima/statecoor.shtml](http://www.fema.gov/fima/statecoor.shtml)).

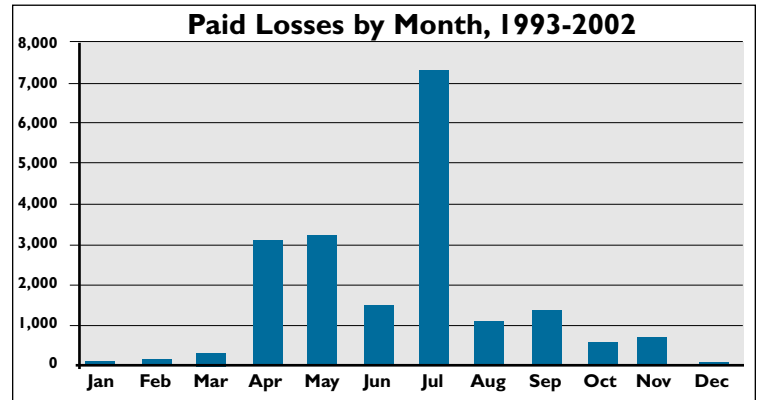
FEMA Region VII Office...816-283-7061

**Region VII**

NFIP Bureau Region VII Office...913-780-4238

**Facts at a Glance 1993-2002**

Flood-related Federal Disaster Declarations ..... 28  
 Paid losses ..... 19,457  
 Total amount of loss payments (\$ millions)..... \$386.2



**State NFIP Coordinators'**

Iowa ..... 515-281-8942  
 Kansas ..... 785-296-2513  
 Missouri ..... 573-526-9141  
 Nebraska ..... 402-471-3934

**Seasonal Paid Losses 1993-2002**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Iowa	0	16	55	552	444	384	1,384	350	3	2	0	0
Kansas	0	2	2	94	184	288	641	72	93	254	268	0
Missouri	30	60	109	2,442	2,616	736	4,868	592	1,291	319	424	28
Nebraska	4	97	153	16	24	74	402	80	4	0	0	0

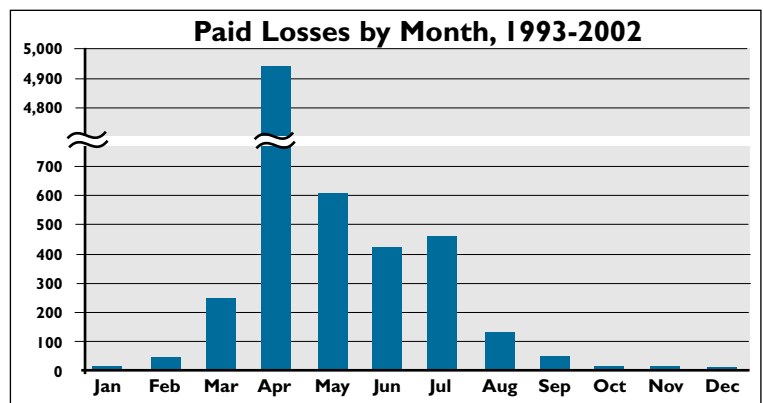
FEMA Region VIII Office...303-235-4800

**Region VIII**

NFIP Bureau Region VIII Office...303-275-3475

**Facts at a Glance 1993-2002**

Flood-related Federal Disaster Declarations ..... 21  
 Paid losses ..... 6,974  
 Total amount of loss payments (\$ millions)..... \$140.0



**State NFIP Coordinators'**

Colorado ..... 303-866-3441  
 Montana ..... 406-444-6654  
 North Dakota ..... 701-328-4898  
 South Dakota ..... 605-773-3239  
 Utah ..... 801-538-3750  
 Wyoming ..... 307-777-4918

**Seasonal Paid Losses 1993-2002**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Colorado	1	0	1	61	144	58	141	75	11	6	0	2
Montana	5	31	23	13	129	191	19	3	0	1	0	1
North Dakota	4	6	153	4,301	263	104	186	35	12	5	8	0
South Dakota	0	2	88	568	57	48	120	16	15	3	2	2
Utah	1	0	3	0	5	2	6	2	3	1	0	1
Wyoming	0	1	0	1	4	25	1	4	0	0	0	0

How can you use this data to better promote flood awareness? See the article "Seasonal Campaigns" on pages 18 and 19.

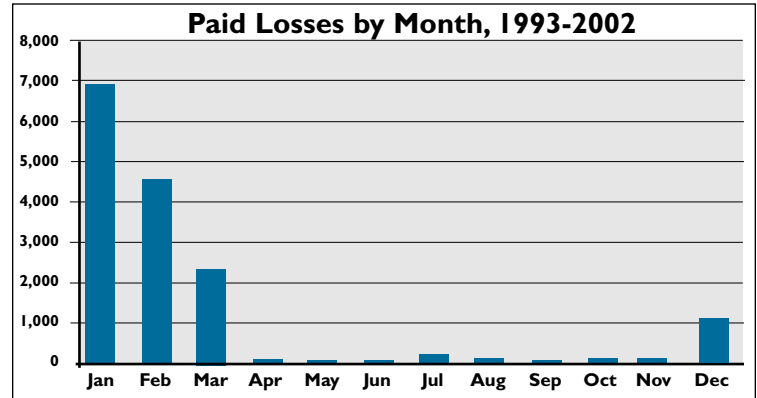
### Region IX

FEMA Region IX Office...510-627-7100

NFIP Bureau Region IX Office...916-780-7889

#### Facts at a Glance 1993-2002

Flood-related Federal Disaster Declarations . . . . . 21  
 Paid losses . . . . . 16,153  
 Total amount of loss payments (\$ millions) . . . . . \$284.1



#### State NFIP Coordinators<sup>1</sup>

Arizona . . . . . 602-231-6327  
 California . . . . . 916-653-5440  
 Guam<sup>2</sup> . . . . . 671-646-3108  
 Hawaii . . . . . 808-587-0248  
 Nevada . . . . . 775-687-4380

#### Seasonal Paid Losses 1993-2002

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Arizona	148	103	74	1	2	4	68	73	54	55	1	0
California	6,330	4,514	2,222	125	48	21	52	24	21	39	86	1,123
Guam <sup>2</sup>	0	0	0	0	0	0	18	1	2	0	0	61
Hawaii	47	32	14	1	3	11	14	23	14	19	165	16
Nevada	373	8	13	0	2	4	83	8	25	0	0	8

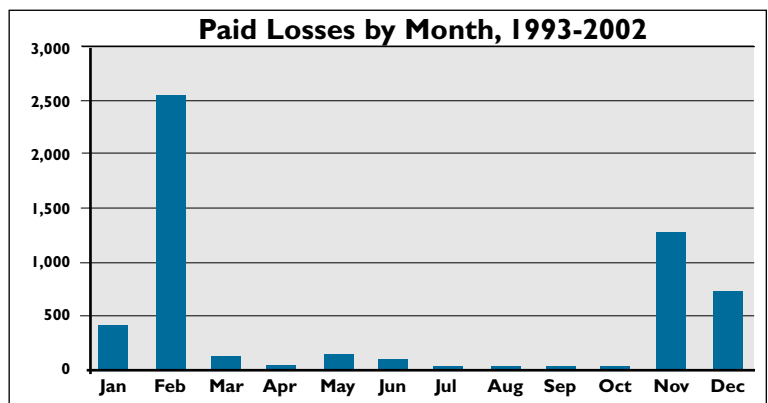
### Region X

FEMA Region X Office...425-487-4600

NFIP Bureau Region X Office...425-488-5820

#### Facts at a Glance 1993-2002

Flood-related Federal Disaster Declarations . . . . . 17  
 Paid losses . . . . . 5,564  
 Total amount of loss payments (\$ millions) . . . . . \$111.4



#### State NFIP Coordinators<sup>1</sup>

Alaska . . . . . 907-269-4567  
 Idaho . . . . . 208-327-7993  
 Oregon . . . . . 503-373-0050  
 Washington . . . . . 360-407-6796

#### Seasonal Paid Losses 1993-2002

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Alaska	1	1	2	6	18	6	0	5	25	5	1	1
Idaho	23	83	2	17	43	51	2	0	4	0	1	12
Oregon	242	1,041	21	7	52	4	4	3	1	15	592	292
Washington	152	1,430	117	25	49	46	11	5	5	10	694	437

<sup>1</sup>For the most recent updates to the telephone numbers listed for State NFIP Coordinators, visit the NFIP web site ([www.fema.gov/fima/statecoor.shtml](http://www.fema.gov/fima/statecoor.shtml)).

<sup>2</sup>Also includes the U.S. Territories of the Northern Mariana Islands and the Federated States of Micronesia.

# RESOURCES

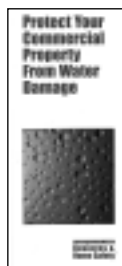
*Watermark* seeks to serve its readers with as wide a variety of resources as possible. We remain dedicated to disseminating information about flood insurance. As our readership expands to include more engineers, surveyors, and community planners, we hope to increase the available resources to ensure that all of our stakeholders can provide themselves, their clients, and their community members with the tools needed to better protect against flood losses.

We offer this information for reference but do not endorse any product, company, or service. Web site addresses may have changed since this edition of *Watermark* went to press.

## Publications

### ***Protect Your Commercial Property From Water Damage***

The Institute for Business and Home Safety (IBHS) has produced a flier designed to help business owners protect their commercial buildings and manufacturing facilities from water damage.



Visit the IBHS online ([www.ibhs.org](http://www.ibhs.org)) for more information about this organization's initiatives to make communities safer from a wide range of hazards. Click on "Flood" to access the link to *Protect Your Commercial Property From Water Damage*.

### ***Floods: They Only Happen to 10 Million Other Households***

This pamphlet, produced by the U.S. Army Corps of Engineers, is designed to encourage property owners to investigate the degree of flood risk to their property and outlines protective actions they can take. It is available by e-mail ([joseph.remondini@usace.army.mil](mailto:joseph.remondini@usace.army.mil)) or by telephone (918-669-7197).

### ***Off the Charts***

This publication produced by the Tropical Storm Allison Recovery Project (TSARP) is a post-disaster report discussing damage, relief, and recovery after a devastating tropical storm. It is available at the TSARP web site ([tsarp.org/products.asp](http://tsarp.org/products.asp)).



## Web Sites

### **[fima.fema.net/state\\_profiles.html](http://fima.fema.net/state_profiles.html)**

FEMA's State Mitigation Profiles page links to contact and background information for each State's emergency management officials and their FEMA regional counterparts. The Profiles are used as a tool for facilitating a constructive dialogue between FEMA and State officials for reducing disaster losses nationwide through mitigation. The Profiles are also used to prepare speeches, congressional briefings, and press releases. Updated annually, the Profiles provide an accurate overview of each State's mitigation strengths and areas that would benefit from FEMA resources.

### **[vu.iaa.net/Courses/CoursesMain.htm](http://vu.iaa.net/Courses/CoursesMain.htm)**

Flood insurance training is now part of the commercial lines and personal property insurance courses offered by the Independent Insurance Agents & Brokers of America's online Virtual University. Visit the first web site listed above for information about commercial and personal lines.


### **[www.fema.gov/fhm/frm\\_soft.shtm](http://www.fema.gov/fhm/frm_soft.shtm)**

The National Flood Frequency (NFF) program software was developed by the U.S. Geological Survey (USGS) to estimate approximate peak discharges for river basins without gauges. Learn how the NFF is used in the NFIP to estimate peak discharges by taking the new NFF tutorial, designed as a companion to the latest release of the NFF. Be sure to scroll down to the USGS listing. Additional information about the NFF program is available at the USGS web site ([www.water.usgs.gov](http://www.water.usgs.gov)).

### **[www.fema.gov/mit/tsd/ot\\_main.shtm](http://www.fema.gov/mit/tsd/ot_main.shtm)**

FEMA released LOMA and LOMR-F tutorials this spring. These tutorials, based on the revised MT-EZ and MT-I forms published in 2002, respectively, are intended to walk users through the Letter of Map Amendment (LOMA) and Letter of Map Revision Based on Fill (LOMR-F) application processes. The tutorials provide users with helpful tips and links, as well as interactive forms that are available for downloading.

### **[www.fema.gov/nfip/condo\\_time.shtm](http://www.fema.gov/nfip/condo_time.shtm)**

A range of flood insurance condominium information is available at this site for community associations, condominium unit owners, cooperatives, timeshare, and other common-interest living entities. 

# NFIP TELEPHONE NUMBERS

NUMBER	SERVICE
800-638-6620	DIRECT BUSINESS
800-720-1093	AGENT INFORMATION
800-427-4661	GENERAL INFORMATION
800-611-6125	LENDER INFORMATION
800-427-5593	TDD
877-336-2627	FEMA MAP ASSISTANCE CENTER (INFORMATION ABOUT FLOOD HAZARD MAPS AND MAP CHANGES)
800-358-9616	FEMA MAP SERVICE CENTER (ORDER FLOOD MAPS AND FIS STUDIES, FLOOD INSURANCE MANUAL, AND COMMUNITY STATUS BOOK)
800-480-2520 301-497-6378 FAX	FEMA DISTRIBUTION CENTER (ORDER FREE NFIP FORMS AND PUBLIC AWARENESS MATERIALS)

[WWW.FEMA.GOV/NFIP](http://WWW.FEMA.GOV/NFIP)

## REGIONAL OFFICE TELEPHONE NUMBERS

REGION	FEMA	NFIP BUREAU AND STATISTICAL AGENT
REGION I CT, MA, ME, NH, RI, VT	617-223-9540	781-848-1908
REGION II NJ, NY CARIBBEAN OFFICE-PR,VI	212-680-3600 787-296-3500 <sup>1</sup>	732-603-3875 281-829-6880 <sup>2</sup>
REGION III DC, DE, MD, PA, VA, WV	215-931-5608	856-489-4003
REGION IV AL, GA, KY, MS, NC, SC, TN	770-220-5200	770-396-9117
FLORIDA	770-220-5400 <sup>3</sup>	813-975-7451 <sup>4</sup>
REGION V IL, IN, MI, MN, OH, WI	312-408-5500	630-577-1407
REGION VI AR, LA, NM, OK, TX	940-898-5399	281-829-6880
REGION VII IA, KS, MO, NE	816-283-7061	913-780-4238
REGION VIII CO, MT, ND, SD, UT, WY	303-235-4800	303-275-3475
REGION IX AZ, CA, GUAM, HI, NV	510-627-7100	916-780-7889
REGION X AK, ID, OR, WA	425-487-4600	425-488-5820

<sup>1</sup>FEMA contact number for Puerto Rico and the Virgin Islands.

<sup>2</sup>NFIP B&SA contact number for Puerto Rico and the Virgin Islands.

<sup>3</sup>FEMA contact number for Florida.

<sup>4</sup>NFIP B&SA contact number specifically for the Florida office.



**NATIONAL FLOOD  
INSURANCE PROGRAM**

**IMPORTANT  
TELEPHONE  
NUMBERS**



**FEMA**

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