

FEMA REGION II: INSURANCE WORKSHOP RESOURCE GUIDE

The National Flood Insurance Program (NFIP) provides a wealth of information to help property owners better understand what flood insurance is and why it is important. There are also numerous resources to help insurance, real estate, and lending professionals not only understand, but also communicate the need for flood insurance. This resource guide is not all-inclusive, but it provides examples of available materials and training.

INFORMATION FOR INSURANCE PROFESSIONALS

THE BASICS FOR WRITING FLOOD INSURANCE

- **Flood Smart** website for insurance professionals – <https://agents.floodsmart.gov/>
- **NFIP Flood Insurance Manual** – www.fema.gov/flood-insurance-manual
- **NFIP Community Status Book** for New Jersey – <https://www.fema.gov/cis/NJ.pdf>
- **Increased Cost of Compliance** web page and resources – www.fema.gov/increased-cost-compliance-coverage
- **Specific Rating Guidelines Manual** provides the rules and rates for Submit-for-Rate risks <https://go.usa.gov/xpEKH>
- **NFIP Lowest Floor Guide** - <https://go.usa.gov/xpEKe>



FLOOD MAPS AND INSURANCE OPTIONS

- **FEMA Map Service Center** website to identify a property's flood zone – <https://msc.fema.gov>
- **FEMA Flood Map Changes Viewer** website to compare effective maps to preliminary maps - <http://msc.fema.gov/fmfv>
- **FEMA Letters of Map Change** web page – <https://go.usa.gov/xpEKJ>
- **Tips and Talking Points for Insurance Agents on Flood Map Changes** fact sheet – <https://go.usa.gov/xpEKS>
- **Lower-Cost Rating Option for Buildings Newly Mapped Into High-Risk Areas** fact sheet – <https://go.usa.gov/xpEkq>
- **NFIP Grandfathering Rules for Insurance Agents** fact sheet – <https://go.usa.gov/xpEk3>
- **Converting a Standard-Rated Policy to a Preferred Risk Policy** fact sheet – <https://go.usa.gov/xpEka>
- **Information Regarding Current Flood Map Change Activities Across the Nation:** www.fema.gov/status-map-change-requests
- **Post Sandy ABFE Flood Maps and Flood Map Changes** – <https://bit.ly/2rZcUWz>

FLOOD INSURANCE MARKETING

- **FloodSmart Resource Library** for agents – <https://agents.floodsmart.gov/Resource-Library>
- **Interactive FloodSmart Cost of Flooding Tool** (Downloadable) – <https://go.usa.gov/xpEkr>

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TRAINING

- **FEMA Training** (search for course numbers below) – <https://training.fema.gov>

Training for Agents	<ul style="list-style-type: none"> • Basic Agent Tutorial – IS-1101.b • Theory of Elevation Rating – IS-1102 • Writing Commercial Exposures – IS1110.a • Coastal Barrier Resources Act – IS-1113 • Insuring Condominiums – IS1108 • Claims Process for Agents – IS-1115 • Sales for Agents – IS-1116 • Severe Repetitive Loss for Agents – IS-1117
Training for Adjusters	<ul style="list-style-type: none"> • NFIP Claims Review for Adjusters – IS-1104 • Introduction to Flood Claims – IS-1112 • Adjuster Customer Service – IS-1107 • Understanding Basement Coverage – IS1109.a • Introduction to Commercial Claims – IS-1111 • Adjusting RCBAP/Condo-Unit Owner Claims – IS-1114

- **NFIP Training Courses** website (classroom, webinar, online) – <https://nfpiservices.floodsmart.gov/home/training>

SIGNALS

THE BASICS

- **What Real Estate Professionals Need to Know and Say about Flood Risk and Flood Insurance** fact sheet – <https://go.usa.gov/xpEk2>
- **Questions and Answers About Flood Insurance for Real Estate Professionals** pamphlet – <https://go.usa.gov/xpEkZ>
- **NFIP** website – www.FloodSmart.gov
- **FEMA Map Service Center** website to identify a property’s flood zone – <https://msc.fema.gov>
- **FEMA Flood Map Changes Viewer** website to compare effective maps to preliminary maps - <http://msc.fema.gov/fmfv>
- **Window to the Law: Flood Insurance & Disclosures: What You Need to Know Now** video (by the National Association of Realtors) – www.nar.realtor/window-to-the-law/flood-insurance-and-disclosures
- **FDIC Compliance Manual** - <https://go.usa.gov/xpEkB>

WHAT CLIENTS NEED TO KNOW

- **Flood Insurance: What Your Clients Should Know Before Closing** fact sheet – <https://go.usa.gov/xpEk9>
- **Why Do I Need Flood Insurance** brochure – <https://go.usa.gov/xpEkN>
- **Lower-Cost Flood Insurance: The Preferred Risk Policy** brochure – <https://go.usa.gov/xpEkN>
- **Flood Insurance Marketing Agent Field Guide** – <https://go.usa.gov/xpEkU>

PROPERTY OWNERS

INFORMATION FOR REAL ESTATE PROFESSIONALS

ADDITIONAL INFORMATION TO SHARE WITH


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IMPORTANT CONTACTS

FEDERAL EMERGENCY MANAGEMENT AGENCY REGION II	FLOOD IN COVERAGE CLAIMS	FEMA Region II <i>Risk Analysis Branch Chief</i>	MICHAEL FOLEY Michael.Foley3@fema.dhs.gov 347-610-1847
		FEMA Integration Team Region II – New Jersey	JOHN A. MILLER, P.E., CFM, CSM
		<ul style="list-style-type: none"> • FEMA's Flood Insurance Claims Process fact sheet - https://go.usa.gov/APENVI • Consumer Compliance Outlook, a Federal Reserve System publication dedicated to consumer compliance issues https://consumercomplianceoutlook.org 	
	FLOOD MAPS AND FLOOD MAP CHANGES	<ul style="list-style-type: none"> • FEMA Map Service Center website to identify a property's flood zone – https://msc.fema.gov • FEMA Flood Map Changes Viewer website to compare effective maps to preliminary maps - http://msc.fema.gov/fmfv • FEMA Region II What's My BFE? Website and tool to identify a property's Base Flood Elevation – http://www.region2coastal.com/ • Map Changes and Flood Insurance: What Property Owners Need to Know fact sheet – https://go.usa.gov/xpEke 	

ADDITIONAL RESOURCE

RESOURCES FOR ALL PROFESSIONALS

TRAINING	<p>Visit the training web page and search for the below course numbers – https://training.fema.gov</p> <ul style="list-style-type: none"> • EC Made Easy: Elevation Certificate Overview – IS-1105.a • Increased Cost of Compliance – IS1100.a • FEMA Mapping Changes – IS-1106.a 	
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