

# **Canvass of Floodplain Management Professionals on Flood Insurance Successes & Concerns**

For the

**Office of the Flood Insurance Advocate**

By

**Flood Science Center  
Association of State Floodplain Managers**

Through

**COOPERATING TECHNICAL PARTNERS  
FEMA APPROVED-SPECIAL PROJECT  
EMW-2016-CA-APP-00047**

**January 2018**



**FEMA**

## Executive Summary

In May of 2017, the Federal Emergency Management Agency's Office of Flood Insurance Advocate tasked the Association of State Floodplain Managers with conducting a canvass of floodplain management professionals at ASFPM's national conference in Kansas City, MO. The purpose of this canvass was to identify concerns and successes associated with implementing the National Flood Insurance Program.

More than 1,026 individuals from the fields of floodplain management, emergency management, planning and engineering participated in the 2017 ASFPM conference. Of the 1,026 individuals who attended the conference, 103 (approximately 10%) completed the canvass questionnaire. The questionnaire consisted of 45 questions and collected information on five topics: background information on the respondent, general knowledge of the NFIP, professional experience with the NFIP, personal experience with the NFIP and other concerns about the NFIP. The questionnaire was available for the duration of the conference and was disseminated online through SurveyMonkey.

Because only ASFPM conference attendees were eligible to complete the questionnaire, it is not appropriate to generalize the results of this canvass to floodplain management professionals nationally. This is because it is likely that there are systematic differences between floodplain management professionals who choose to attend the conference and those who do not. Specifically, the sampled population is likely more motivated and engaged, and more likely to be a Certified Floodplain Manager, than the average floodplain management professional. As a result, these data should only be used to make generalizations about the conference attendees.

That said, the canvass revealed several surprising findings that warrant further investigation by ASFPM and OFIA.

1. Many of the floodplain management experts gathered at ASFPM's national conference struggled to answer nuanced questions about the NFIP correctly, suggesting that additional training may be necessary for floodplain management professionals.
2. Many respondents cited limited knowledge of local flood insurance agents as a challenge faced by their community, highlighting a need for additional NFIP training.
3. Affordability of flood insurance is a significant concern for many canvassed floodplain management professionals.

Each of these findings has critical implications for ASFPM and OFIA, and could influence future decision making around training and capacity building opportunities for local officials. As a result, OFIA and ASFPM should consider investigating these findings further, specifically to determine if they are also found at the national-level.

# Table of Contents

Executive Summary	i
Table of Contents	ii
Introduction	1
Methods	1
Results	2
Section 1: Background Information	2
Section 2: General Knowledge of the National Flood Insurance Program	4
Section 3: Professional Experience with the National Flood Insurance Program	7
Section 4: Personal Experience with the National Flood Insurance Program	12
Section 5: Other Concerns with the National Flood Insurance Program	14
Conclusions and Recommendations	15
Works Cited	17
Appendix	18
Appendix A. Canvass Questions	18
Appendix B. "Other" Responses to Question 1	29
Appendix C. "Other" Responses to Question 2	30
Appendix D. "Other" Responses to Question 23	31
Appendix E. "Other" Responses to Question 25	32
Appendix F. "Other" Responses to Question 29	33
Appendix G. "Other" Responses to Question 34	34
Appendix H. "Other" Responses to Question 37	35
Appendix I. Open Ended Responses to Question 45	36

## **Introduction**

The objective of a Federal Emergency Management Agency-Approved Special Project is to recognize activities undertaken by Cooperative Technical Partners to support the National Flood Insurance Program and actions that reduce the risk of loss of life and property. Section 24 of the Homeowner Flood Insurance Affordability Act of 2014 directed FEMA's administrator to establish a flood insurance advocate to promote the fair treatment of NFIP policyholders.

The Office of the Flood Insurance Advocate is available to the public and staffed by professionals who are experts in all aspects of the NFIP, including the claims process, map review and amendment process, floodplain management and flood mitigation techniques and resources. The OFIA, among other responsibilities, is also tasked with identifying trends and making recommendations to the FEMA administrator to improve the NFIP.

As it matures, the OFIA will conduct regional mapping outreach and education, and develop a process to aid potential NFIP policyholders to obtain and verify accurate flood insurance premium information when purchasing or renewing a flood insurance policy.

ASFPM and the FEMA's OFIA, through the CTPs, initiated FEMA-Approved Special Project EMW-2016-CA-APP-00047 in an effort to better identify concerns and successes associated with implementing the NFIP. The project consisted of canvassing floodplain management or similar professionals on their experiences with flood insurance at ASFPM's 2017 annual conference.

## **Methods**

A web-based questionnaire was developed to ask floodplain management or similar professionals about their successes and concerns with the NFIP. This questionnaire was deployed at the 2017 ASFPM annual conference in Kansas City, MO. Of the 1,026 registered participants at the conference, 103 participants (approximately 10% of conference attendees) shared their experiences.

The canvass queried all participants about a series of topics related to their floodplain management experience, understanding of the NFIP and experiences with various aspects of the NFIP. Participants were also asked to identify which floodplain management sector they worked in and were presented with questions specific to their professional experience.

The results of this canvass are limited in that they are not representative of the population of floodplain management professionals across the nation. The individuals who interface with ASFPM, earn their CFM and/or invest resources to attend ASFPM's national conference are generally more motivated than their peers. Furthermore, only the most invested conference attendees would voluntarily complete this questionnaire. As a result, the results of this canvass cannot be extrapolated or generalized to the national population of floodplain management professionals. That said, it is reasonable to assume these results have a high degree of internal

validity, and can be reasonably taken to represent the knowledge and experiences of the most engaged members of the floodplain management community.

## Results

The questionnaire was comprised of 45 questions that can be group broadly into five different categories: background information on the respondent, general knowledge of the NFIP, professional experience with the NFIP, personal experience with the NFIP and other concerns about the NFIP. What follows is a summary of these canvass data, key findings and recommendations for enhancing the efficacy of the NFIP. A complete copy of the questionnaire including skip logic can be found in Appendix A.

### Section 1: Background Information

The questionnaire began with a series of questions regarding participants' background including their profession, duties and responsibilities, and licenses or certifications. Participants were first asked, "What floodplain management duties do you perform?" Table 1 is a summary of participants' floodplain management duties. Approximately 50% of the participants identified three or more floodplain management duties, with less than 28% performing one or no floodplain management duties.

**Table 1. Floodplain Management Duties**

<b>Duties</b>	<b>Percent of Participants</b>
Technical Assistance	62.1%
Training and Outreach	58.3%
Engineering	42.7%
Planning and/or Zoning	36.9%
Modeling	32.0%
Insurance	11.7%
None of the above	2.9%
Other	19.4.0%
<b>Response Rate (n=103)</b>	<b>100.0%</b>

Approximately 19% of respondents reported completing "other" duties including policy work, program management, mitigation, emergency action planning and research. A complete listing of the "other" duties is summarized in Appendix B.

Participants were also asked "Which certification(s) or license(s), if any, do you have?" The dominant certification was the CFM with over 76.7% of the participants indicating they were a CFM. Licensed Professional Engineers made up more than a third of the participants (Table 2). Approximately 18% of the participants had no certification or licenses. Approximately 15% of the participants identified an "Other" certification or license. The "Other" certifications or licenses identified by more than one participant included Geographic Information System Professional, Project Management Professional, American Institute of Hydrology, Professional Land Survey

and Certified Building Official. A full list of all the “other” certifications and licenses held by respondents can be found in Appendix C.

**Table 2. Certifications or Licenses**

<b>Certification/License</b>	<b>Percent of Participants</b>
Certified Floodplain Manager	76.7%
Professional Engineer	35.9%
American Institute of Certified Planners	3.9%
American Institute of Architects	0.0%
Certified Emergency Manager	0.0%
None	17.5%
Other	15.5%
<b>Response Rate (n=103)</b>	<b>100%</b>

Nearly 95% of PEs also reported being a CFM. Similarly, over 80% of participants that indicated they had a license or certification not listed in the questionnaire also reported being a CFM. Overall, more than 45% of questionnaire respondents had two or more licenses and or certifications.

Canvass participants were then asked to share what sector they worked in (public, private, nonprofit or citizen). Table 3 provides a breakdown of canvass participants by employment sector. The two dominant floodplain management employment sectors participating were the private and public sectors. Combined, they made up more than 90% of canvass respondents. These participant numbers are comparable to the total attendance breakdown of ASFPM conference attendees. The overall breakdown by employment sector from the conference registration materials was 48.7% private, 45.9% public, 3.6% non-profit and 1.8% other.

**Table 3. Floodplain Management Employment Sector**

<b>Employment Sector</b>	<b>Percent of Participants</b>
Private Sector	47.6%
Public Sector	43.7%
Non-profit Sector	6.8%
Citizen	1.9%
<b>Response Rate (n=103)</b>	<b>100%</b>

Next, canvass participants were asked a set of sector-specific questions in an attempt to learn about the communities respondents work for and determine if they provide floodplain management services in a professional context. Of the public sector workers who responded to this questionnaire, most (80.0%) worked at the state or local level on floodplain management issues. Of the private sector workers who responded to this questionnaire, most (77.5%) performed floodplain management-related services for a state or local government. Finally, of

the non-profit sector workers who took this questionnaire, just 16.7% indicated they perform floodplain management-related services for a state or local government.

## Section 2: General Knowledge of the National Flood Insurance Program

The second section of the questionnaire was designed to assess respondents' general knowledge of the NFIP. This section of the questionnaire was comprised of six questions. Each question was formatted with true or false, or select all that apply response options. Questions ranged with respect to their degree of difficulty from easy to challenging.

Respondents were first asked, *"True or false: The National Flood Insurance Program is the only provider of flood insurance in the United States."* In total, 88.3% of respondents were able to accurately identify this as a false statement. Similarly, when asked, *"True or false: All communities that participate in the National Flood Insurance Program have Flood Insurance Rate Maps"* 74.8% of respondents were able to correctly identify this statement as false. When asked two additional true or false questions regarding the NFIP, respondents' answers fell within a similar range of accuracy. For example, when asked, *"True or False: You do not need flood insurance if you live in an area that is not mapped in as a high risk area on a Flood Insurance Rate Map"* and *"True or False: Flood insurance policies become effective upon payment of the premium"* 83.5% and 76.7% of respondents respectively were able to correctly identify these as false statements.

Respondents were then asked two questions with "select all that apply" response options. When asked, *"Which of the following types of insurance-holders can purchase flood insurance in a participating community? Please select all answers that apply."* the accuracy of respondents' answers varied greatly (Table 4, red and green indicate incorrect and correct answers respectively). For example, 100% of the individuals who responded to this question were able to correctly identify private property owners as a type of insurance-holder who can purchase flood insurance in a NFIP community. In contrast, 35.3% of respondents incorrectly identified farmers (to cover crop losses) as a type of insurance-holder who can purchase flood insurance in a NFIP community.

**Table 4. Types of Insurance-holders who can Purchase Flood Insurance in a NFIP Community**

<b>Type of Insurance-holder</b>	<b>Percent of Respondents</b>
Private Property Owner	100%
Private Business Owner	96.1%
Renter	79.4%
Local Unit of Gov't	55.9%
State Gov't Agency	48.0%
Federal Gov't Agency	22.5%
Farmers (to cover crop losses)	35.3%
<b>Response Rate (n=102)</b>	<b>99.0%</b>

When asked, “Which of the following items can be covered by flood insurance? Please select all that apply.” the accuracy of respondents’ answers again varied (Table 5, red and green indicate incorrect and correct answers respectively). A majority of respondents correctly indicated that many of the items conventionally covered by flood insurance (private residences, condominiums and apartments) could in fact be covered. Similar to the previous question, a substantial number of respondents incorrectly indicated that crops could be covered by flood insurance.

**Table 5. Which Items can be Covered by Flood Insurance**

Items	Percent of Respondents
Primary Residences	99.0%
Vacation Residences	84.3%
Condominiums	95.1%
Apartments	93.1%
Commercial Structures	97.1%
Farm Structures	68.6%
Nonresidential Structures	80.4%
Crops	25.5%
Open Spaces	6.9%
Undeveloped Land	8.8%
<b>Response Rate (n=101)</b>	<b>98.1%</b>

Upon further analysis of these data, it seems as though being a CFM has an impact on respondents’ likelihood of answering these questions accurately. For example, when asked the previously mentioned true or false questions, CFMs answered incorrectly at a rate that was, on average, 50% lower than their non-CFM peers (Tables 6, 7, 8 and 9).

**Table 6. True or False: The NFIP is the Only Provider of Flood Insurance in the U.S.**

	Percent of CFM Respondents	Percent of Non-CFM Respondents
True	7.6%	25.0%
False	92.4%	75.0%
<b>Response Rate (n=103)</b>	<b>100%</b>	

**Table 7. True or False: All Communities that Participate in the NFIP have FIRMs**

	Percent of CFM Respondents	Percent of Non-CFM Respondents
True	22.8%	33.3%
False	77.2%	66.7%
<b>Response Rate (n=103)</b>	<b>100%</b>	

**Table 8. True or False: You do not need Flood Insurance if you live in an area that is not Mapped as a high-risk area on a FIRM**

	Percent of CFM Respondents	Percent of Non-CFM Respondents
True	13.9%	25.0%
False	86.1%	75.0%
<b>Response Rate (n=103)</b>	<b>100%</b>	

**Table 9. True or False: Flood Insurance Policies Become Effective upon Payment of the Premium**

	Percent of CFM Respondents	Percent of Non-CFM Respondents
True	16.5%	37.5%
False	81.0%	62.5%
<b>Response Rate (n=103)</b>	<b>98.1%</b>	

Further highlighting the knowledge gap between CFMs and non-CFMs are the results of the previously mentioned “select all that apply questions.” Upon closer examination, CFMs are also less likely to incorrectly indicate that farmers can take out a flood insurance policy for their crops or that things like crops, open spaces and undeveloped lands can be covered by flood insurance (Tables 10 and 11).

**Table 10. CFM vs. Non-CFM: Types of Insurance-holders who can Purchase Flood Insurance in a NFIP Community**

Type of Insurance-Holder	Percent of CFM Respondents	Percent of Non-CFM Respondents
Private Property Owner	100%	95.8%
Private Business Owner	97.5%	87.5%
Renter	81.0%	70.8%
Local Unit of Gov't	54.4%	58.3%
State Gov't Agency	44.3%	58.3%
Federal Gov't Agency	20.3%	29.2%
Farmers (to cover crop losses)	30.4%	50.0%
<b>Response Rate (n=102)</b>	<b>99%</b>	

**Table 11. CFM vs. Non-CFM: Which Items can be Covered by Flood Insurance**

Items	Percent of CFM Respondents	Percent of Non-CFM Respondents
Primary Residences	98.7%	95.8%
Vacation Residences	86.1%	75.0%
Condominiums	93.7%	95.8%

Apartments	94.9%	83.3%
Commercial Structures	97.5%	91.7%
Farm Structures	64.6%	79.2%
Nonresidential Structures	81.0%	75.0%
Crops	19.0%	45.8%
Open Spaces	2.5%	20.8%
Undeveloped Land	3.8%	25.0%
<b>Response Rate (n=101)</b>	<b>98.1%</b>	

That said, there are several data points that contradict this trend (bolded in Tables 10 and 11). Specifically, CFMs were less likely to correctly indicate that local, state and federal government agencies are eligible to purchase flood insurance in participating communities. Also, CFMs were less likely to indicate that farm structures can be covered by flood insurance. While these data do not indicate why this may be the case, it is critical to note that a significant number of supposed floodplain management experts are unable to correctly answer questions on the intricacies of flood insurance. Clearly, there is a need for further education amongst certified and uncertified individuals who work in the floodplain management field on the details of flood insurance. Finally, further research is needed to determine the statistical significance of these results.

**Section 3: Professional Experience with the National Flood Insurance Program**

The next series of questions was designed to determine what kinds of insights canvass respondents were tasked with offering professionally, as well as the resources floodplain management professionals leverage to ensure individuals in the communities they serve get their flood insurance-related questions answered.

Canvass respondents were first asked, *“In your professional experience, have you ever been asked to provide information about flood insurance?”* More than 80% of respondents indicated they had been asked to provide information about flood insurance in a professional setting. The 84 respondents who indicated they had provided information about flood insurance in their professional experience were then asked, *“Which of the following topics did you discuss? Please select all responses that apply.”* Respondents were then given a list of response options that ranged from general to specific, as well as the option to provide an “other” response (Table 12). Overall, more than 90% of respondents indicated they discussed general information about the NFIP and Flood Zone Determinations while just 30.1% of respondents discussed flood policy ratings in their professional experience. A full summary of “other” responses can be found in Appendix D.

**Table 12. Flood Insurance Topics Discussed in Respondents’ Professional Experience**

Flood Insurance Topics	Percentage of Respondents
------------------------	---------------------------

General Information on the NFIP	92.8%
Flood Policy Ratings	30.1%
Flood Zone Determinations	90.4%
Newly Mapped Areas	72.3%
Grandfathered Structures	56.6%
Repetitive Loss or Severe Repetitive Loss Structures	68.7%
Increased Cost of Compliance	51.8%
Other	14.5%
<b>Response Rate (n=84)</b>	<b>98.8%</b>

Respondents who reported having been asked to provide information about flood insurance professionally were then asked if they had ever directed questions about flood insurance to other individuals or organizations. Of 84 respondents who indicated they had provided information about flood insurance in their professional experience, 79 (94.0%) had directed individuals with questions about flood insurance to other individuals or organizations for more information.

Those 79 individuals were then asked, *“Where do you typically direct individuals for more information on flood insurance? Please select all responses that apply.”* In this case, respondents were given the option of selecting from a wide range of flood insurance experts, including federal agency staff, local insurance agents, as well as an “other” response option (Table 13). Of the response options available to respondents, the most commonly selected was FEMA staff. The entity that respondents indicated directing questions to the least was local community officials. Common “other” answers to this question included ASFPM and the state NFIP coordinator. A full summary of the “other” responses to this question can be found in Appendix E of this report.

**Table 13. Entities Floodplain Management Professionals Typically Direct Individuals to for more Information**

<b>Typical Entities</b>	<b>Percentage of Respondents</b>
Local Insurance Agents	50.0%
Local Floodplain Administrator	52.6%
Local Community Officials	21.8%
FEMA Staff	70.5%
Floodsmart.gov	66.7%
Other	28.2%
<b>Response Rate (n=79)</b>	<b>98.7%</b>

Respondents were then asked whether or not they answer questions about flood insurance for a community as either an employee, official or contracted employee. Of the 84 respondents who

indicated they had provided information about flood insurance in their professional experience, 45 (53.6%) reported doing so as an employee, official or contracted employee. Of the 45 professionals who reportedly provided information on flood insurance while acting as an employee, official or contracted employee, 44 (97.8%) were serving communities that had flood insurance policies.

Participants who indicated they have provided information about flood insurance as an employee, official or contracted employee were then asked to characterize successful outcomes of participation in the NFIP. Specifically, those 45 respondents were asked, *“Which of the following list of potential outcomes of a community’s participation in the National Flood Insurance Program would you characterize as a success? Please select all responses that apply.”* Respondents were given a variety of response options ranging from replacement of damaged structures and their contents, to changes in policy rates as a result to new or amended maps (Table 14). Respondents were also given the option to provide an “other” answer. Only one respondent elected to provide an “other” answer to this question. This “other” potential outcome of a community’s NFIP participation that a respondent would characterize as a success was an increase in the number of flood insurance policies due to effective risk communication.

**Table 14. Potential Outcomes of NFIP Participation Would be Characterized as a Success**

<b>Potential Outcomes of NFIP Participation</b>	<b>Percentage of Respondents</b>
Policies Restored or Replaced Damaged Structures	82.2%
Policies Restored or Replaced Damaged Contents	73.3%
Access to Increased Cost of Compliance led to Mitigation at Property	73.3%
Availability of Flood Insurance Helps Residents Feel Safer	80.0%
Policy Rates Increased due to New or Amended Flood Maps	40.0%
Policy Rates Decreased due to New or Amended Flood Maps	68.9%
Community Rating System Participation makes Flood Insurance more Affordable	86.7%
Other	2.2%
<b>Response Rate (n=45)</b>	<b>100%</b>

In this case, a majority of respondents indicated that all of the above listed potential outcomes of NFIP participation would be characterized as a success except the increase of flood insurance policy rates due to new or amended flood maps.

Following in the same line of questioning, the same subset of canvass participants were asked, *"Which of the following list of flood insurance-related issues would you characterize as a challenge faced by the community that you serve? Please select all responses that apply."* Respondents were able to select from a list of 11 response options. Response options varied, ranging from policy-related issues like a community opting to not participate in the NFIP to economic challenges like the unaffordability of flood insurance (Table 15). Respondents were also given the option to provide an "other" answer. A fully summary of the "other" answers participants reported for this question can be found in Appendix F.

**Table 15. Flood Insurance-Related Issues Respondents Would Characterize as a Challenge Faced by their Community**

<b>Challenges Faced by the Community Respondents Serve</b>	<b>Percentage of Respondents</b>
My Community Does Not Participate in the NFIP	1.9%
My Community Does Not Participate in the CRS	14.6%
No Licensed Flood Insurance Agents Located in the Community	3.9%
Limited Number of Licensed Flood Insurance Agents Located in the Community	30.2%
Limited Knowledge of Flood Insurance Providers	74.4%
Availability of Flood Insurance Led to Development in High-hazard Locations	18.6%
Affordability of Flood Insurance in my Community	65.1%
Increased Cost of Compliance Payments are Inadequate for full Mitigation of Damaged Properties	48.8%
Policy Rates Increased due to new or Amended Flood Maps	62.8%
Policy Rates Decreased Due to New or Amended Flood Maps	14.0%
Other	7.0%
<b>Response Rate (n=45)</b>	<b>95.6%</b>

Of the challenges faced by respondents' communities, issues related to affordability of flood insurance and the limited knowledge of flood insurance providers were the most commonly cited. In contrast, a community's failure to participate in the NFIP and limited access to flood insurance agents were the least commonly cited challenges faced by respondents' communities.

These results are reassuring in that it seems many communities that would benefit from participation in the NFIP are already enrolled in the program. At the same time, that limited knowledge of flood insurance providers is cited as a challenge by nearly 75% of respondents is concerning. As the individuals tasked with helping property owners to negotiate the already complicated process of obtaining flood insurance and ensuring policyholders are paying the appropriate rate, flood insurance providers should be NFIP experts. There is seemingly a need for additional training for flood insurance providers. Finally, more than 60% of respondents to this question indicated flood insurance affordability is a challenge faced by their community. Given that flood insurance premiums are only expected to increase as they move towards actuarially sound rates, this statistic is similarly concerning. Flood insurance affordability is undoubtedly going to challenge communities and property owners across the nation. Further study is needed to determine the feasibility of mitigation or, in the most extreme case, buyout strategies to ensure that property owners are not forced out of their homes as a result of the rising cost of flood insurance.

The final three questions in this section of the canvass regarded respondents' experience with the flood insurance claims process. Out of the 45 respondents eligible to answer these questions, 42 (95.5%) indicated that one or more individuals in the community they serve had made a flood insurance claim. Of those 42 respondents, 23 (54.8%) indicated a person in the community they serve reached out to them during the flood insurance claim process. Of those 23 respondents, three did not think the outcome of the claims process was acceptable. Those three respondents were then asked to provide a reason as to why the claim outcome was not successful. Respondents were asked to select all options that apply from a list seven different reasons why a flood insurance claim outcome could be deemed unsuccessful (Table 16). Respondents were also invited to provide an "other" reason for the claim outcome being unsuccessful. Only one "other" response to this question was shared by a respondent and was in regards to being unable to get an ICC insurance adjuster to make a site visit.

**Table 16. Reasons a Flood Insurance Claim Resolution Outcome was not Successful**

<b>Reasons Claim Resolution Outcome was not Successful</b>	<b>Percentage of Respondents</b>
Inadequate Coverage – Claimant Chose a Policy that Didn't Cover full Value of Structure	33.3%
Inadequate Policy Type – Damage Sustained not Covered by Policy	0.0%
Timing – Time Elapsed Between Claim and Payment	33.3%
Coverage Limitations – Losses Exceed Coverage Maximums	33.3%
Inadequate Loss Documentation	0.0%

Regulatory Standards Delayed Process	33.3%
ICC-related Issues	33.3%
Other	33.3%
<b>Response Rate (n=3)</b>	<b>100%</b>

These results should be interpreted with extreme caution given that only three sampled individuals were able to respond to this question. That said, it does not seem as though there is any one reason why flood insurance claim outcomes are deemed unsuccessful. Rather, a host of issues were faced by respondents and these issues varied. The specific circumstances surrounding the claim filed (i.e. the severity of the damage, socioeconomic status of the individual filing the claim and insurance policy selected by the claimant) are potentially-significant determinants that impact the likelihood of any given flood insurance claim outcome being perceived as a success. Further research should be conducted to determine whether there is a consensus surrounding reasons why a flood insurance claim resolution outcome may not be deemed a success.

#### **Section 4: Personal Experience with the National Flood Insurance Program**

The canvass then asked participants a series of questions regarding their personal experiences with the NFIP. These questions were similar to those asked in Section 3 and generally sought to discern where respondents go (or refer others to go) to find more information on the NFIP, whether or not respondents had negotiated the flood insurance claims process personally, and if their experience with the claims processes was satisfactory.

First, respondents were asked, " *What source(s) would you typically use on a personal basis to obtain information on flood insurance? Please select all responses that apply.*" Respondents were presented with five potential response options ranging from community officials to online resources as well as an "other" response option (Table 17).

**Table 17. Sources of Obtaining Flood Insurance Information Used by Respondents Personally**

<b>Sources of Information</b>	<b>Percentage of Respondents</b>
Local Insurance Agents	38.2%
Local Floodplain Administrator	48.0%
Local Community Officials	22.5%
FEMA staff	65.7%
Floodsmart.gov	78.4%
Other	19.6%
<b>Response Rate (n= 103)</b>	<b>99.0%</b>

The overwhelming majority of respondents reported going to federal resources on a personal basis to obtain information on flood insurance. In contrast, just 22.5% of respondents reported turning to local community officials to get more information on flood insurance. The most

common “other” source of information respondents’ reported using was the state NFIP coordinator. A full summary of the “other” responses to this question can be found in Appendix G.

Next, respondents were asked if they had ever provided someone with advice about purchasing a flood insurance policy. In total, 64 (62.1%) respondents reported having provided someone with advice about purchasing a flood insurance policy. In addition, when asked if they had ever directed someone with questions about purchasing a flood insurance policy to an individual or agency for more information, 79 (76.7%) respondents indicated that they had.

The 79 respondents who indicated they had directed someone with questions about purchasing a flood insurance policy to an individual or agency for more information, were then asked, *“Where do you typically direct individuals for more information on purchasing flood insurance? Please select all responses that apply.”* Respondents were given five response options ranging from local community officials to online resources, as well as an “other” response option (Table 18).

**Table 18. Typical Resources Respondents Directed Individuals for more Information on Purchasing Flood Insurance**

<b>Resources Respondents Direct Individuals to for more Information</b>	<b>Percentage of Respondents</b>
Local Insurance Agents	58.2%
Local Floodplain Administrator	45.6%
Local Community Officials	16.5%
FEMA staff	57.0%
Floodsmart.gov	68.4%
Other	16.5%
<b>Response Rate (n=79)</b>	<b>100%</b>

Similar to the results displayed in Table 13, canvass participants typically direct other individuals to FEMA staff or floodsmart.gov for more information on flood insurance. Interestingly, it seems as though respondents are much more likely to direct others to local insurance agents or the floodplain administrators for more information, than they are to turn to these resources themselves. While these data cannot reveal why this is the case, it is an interesting finding and seemingly speaks to knowledge of these practitioners. The most commonly stated “other” resource respondents reportedly directed individuals to for more information on purchasing flood insurance was the state NFIP coordinator. A full summary of the “other” responses to this question can be found in Appendix H.

Respondents were then asked a series of questions about their personal experience with flood insurance, beginning with the question, *“Have you ever purchased a flood insurance policy?”* Of the 103 individuals who took this questionnaire, 18 (17.5%) reported having bought a flood insurance policy. According to a 2016 poll by the Insurance Information Institute, only 12% of

Americans have purchased flood insurance policies for their homes ([Insurance Information Institute, n.d.](#)). From a pessimistic standpoint, this seemingly implies the canvass population comprised of supposed flood insurance experts are no wiser than the generally uninformed American populous about living in a floodplain. From an optimistic standpoint, it could be argued this population is more likely to purchase flood insurance regardless of their proximity to the floodplain because of their knowledge of flood risk. It is impossible to know which interpretation is correct without conducting further research.

The 18 individuals who reported having purchased flood insurance were then asked if they had ever made a flood insurance claim. In response to this question, just two (11.1%) respondents reported having ever made a flood insurance claim. Those two respondents were then asked, *“Have you ever sought assistance from any of the following parties in the claim process? Please select all responses that apply.”* Though they were presented with seven response options (including an “other” response option) ranging from local officials or insurance agents to federal resources and even the private sector, both noted they had only ever sought assistance from local insurance agents during the claims process.

These respondents were then asked if they found the outcome of their respective claims processes acceptable. Just one of the two who were eligible to respond to this question found the outcome of their claims process unacceptable. When asked why the outcome of this claims process was unacceptable, this respondent indicated that regulatory standards delayed the processes and the time elapsed between claim and payment were contributing factors.<sup>1</sup>

## **Section 5: Other Concerns with the National Flood Insurance Program**

The last section of the canvass sought to determine if respondents had any additional concerns with the NFIP they would like to share with ASFPM and OFIA. The first question asked respondents if they had any *“specific feedback relating to flood insurance that [they] would like to discuss further?”* To this question, 18.4% of the 103 individuals who took this canvass indicated they had flood insurance-related feedback they would like to discuss further. Respondents were asked to provide canvass administrators with their email address. Finally, respondents were asked to share a 2-3 sentence description of their concern or issue. While just 18.4% of individuals reported having a concern to share, when asked explicitly to describe their concern, 27.2% of respondents provided an answer.

Upon further analysis, two commonly held concerns emerged. First, many respondents were concerned that insurance agents lacked essential knowledge of the NFIP. This is undoubtedly a major concern as insurance agents are ultimately responsible for helping property owners to select an appropriate policy and ensure that structures and their contents are rated correctly.

---

<sup>1</sup> Note that both of these response options were selected by the respondent from a list of seven pre-determined answers. This respondent was also given the option to provide an “other” response to this question. A full list of the response options to this question can be found in Appendix A, question 42.

Another common concern expressed by respondents was the need for better messaging around non-mandatory purchase of flood insurance. Specifically, respondents said there was not enough messaging around the idea that even people that do not live in the SFHA should buy flood insurance. A full summary of the responses to this open-ended question can be found in Appendix I.

## Conclusions and Recommendations

The results of this canvass highlighted several issues that could be jointly addressed by ASFPM and OFIA. While the results of this canvass should not be used to make generalizations about floodplain management professionals nationally, they do highlight several issues that warrant further investigation.

1. Many of the floodplain management experts gathered at ASFPM's national conference struggled to answer nuanced questions about the NFIP correctly, suggesting additional training may be necessary for floodplain management professionals.

While the results of the canvass indicated CFMs were *generally* more likely to answer factual questions about the NFIP correctly relative to their non-CFM counterparts, both struggled to correctly identify unusual entities that can purchase flood insurance and unconventional but insurable structures. This is concerning given that ASFPM's national conference draws experts in the floodplain management field. Further research should be conducted to determine whether or not these knowledge gaps exist on the national scale, and if becoming a CFM has a statistically-significant impact on knowledge of the NFIP.

2. Many respondents cited limited knowledge of local flood insurance agents as a challenge faced by their community, highlighting a need for additional training on the NFIP.

When property owners purchase structures in the floodplain, insurance agents are amongst the first individuals they will interface with when looking to buy a flood insurance policy. It is imperative insurance agents be experts in the NFIP in order to ensure that current and future policyholders can obtain accurate information, sound advice, and importantly, fair insurance rates. OFIA can meet this need by strengthening training requirements for local flood insurance agents and by providing more voluntary training on the NFIP. Further research should be conducted to assess the state of flood insurance agents' knowledge of the NFIP in order to identify specific gaps in their understanding and opportunities for training development.

3. Flood insurance affordability is a significant concern for many canvassed floodplain management professionals.

Concern over the affordability of flood insurance was repeatedly expressed by canvass respondents. Given that flood insurance premiums are expected to increase in the future, enabling communities and property-owners to mitigate at-risk structures could help to reduce rates and address this concern. OFIA can support these activities by creating more opportunities

for education on mitigation and conducting research on the interest and capacity of these entities to implement mitigation strategies.

## Works Cited

Insurance Information Institute. (n.d.). *Flood Insurance*. Retrieved from Insurance Information Institute: <http://www.iii.org/fact-statistic/flood-insurance>

# Appendix

## Appendix A. Canvass Questions

Page 1:

### Introduction

The Association of State Floodplain Manager's Flood Science Center is conducting a canvass of floodplain professionals registered attending the 2017 ASFPM annual conference in Kansas City, MO.

The purpose of this effort is to gather data on flood insurance concerns and successes. Specifically, we would like to learn about your knowledge of, personal and professional experience with the National Flood Insurance Program. These data will be shared with the Office of the Flood Insurance Advocate to inform and assist the Advocate of concerns and successes identified by floodplain professionals attending the 2017 ASFPM Conference.

If at any time you do not feel comfortable answering a question, you may choose not to answer. This questionnaire will take approximately 3-5 minutes.

Next [Click button]

Page 2:

### Background Information

Thank you for agreeing to take our survey. We would like to begin by asking a few questions about you.

1) What floodplain management duties do you perform? Select all that apply:

[Check boxes; can select more than one]

- Technical assistance
- Engineering
- Modeling
- Training and outreach
- Planning and/or zoning
- Insurance
- None of the above
- Other (please specify) [One-line text answer; respondent may fill in]

2) Which certification(s) or license(s), if any, do you have?

[Check boxes; can select more than one]

- None
- Certified Floodplain Manager (CFM)

- American Institute of Certified Planners (AICP)
- Professional Engineer (PE)
- American Institute of Architects (AIA)
- Certified Emergency Manager (CEM)
- Other (please specify) [One-line text answer; respondent may fill in]

3) What sector do you work in?

[Radio buttons; **must** only select one; logic applied to answer]

- **Public sector** → Go to page 3 (Q4)
- **Non-profit sector** → Go to page 4 (Q8)
- **Private sector** → Go to page 5 (Q11)
- Citizen (does not work in floodplain management) → Go to page 6 (Q14)

Page 3

Public Sector

Questions pertaining to public sector respondent.

4) At what level of government do you work?

[Radio buttons; **must** select only one]

- Federal
- State
- Regional
- Local

5) What state do you work in?

[One-line text answer; can fill in]

6) What is the name of the agency or community and department that you work for?

[One-line text answer; can fill in]

7) What is your job title?

[One-line text answer; can fill in]

**GO TO PAGE 7 (Q16)**

Page 4

Non-Profit Sector

8) What is your job title?

[One-line text answer; can fill in]

9) As part of your job, do you perform floodplain management-related services for a local or state government?

[Radio buttons; can only select one]

- Yes
- No

10) Are you contracted by FEMA to perform floodplain management-related services?

[Radio buttons; can only select one]

- Yes
- No

**GO TO PAGE 7 (Q16)**

Page 5

Private Sector

11) What is your job title?

[One-line text answer; can fill in]

12) As part of your job, do you perform floodplain management-related services for a local or state government?

[Radio buttons; can only select one]

- Yes
- No

13) Are you contracted by FEMA to perform floodplain management-related services?

[Radio buttons; can only select one]

- Yes
- No

**GO TO PAGE 7 (Q16)**

Page 6

Citizen

14) What community do you live in?

[One-line text answer; can may fill in]

15) What state do you live in?

[One-line text answer; can may fill in]

**GO TO PAGE 7 (Q16)**

Page 7

## General Knowledge of the National Flood Insurance Program

The next series of questions are about your general knowledge of the National Flood Insurance Program.

16) True or false: The National Flood Insurance Program is the only provider of flood insurance in the United States.

[Radio buttons; can only select one]

- True
- False

17) True or false: All communities that participate in the National Flood Insurance Program have Flood Insurance Rate Maps.

[Radio buttons; can only select one]

- True
- False

18) True or false: You do not need flood insurance if you live in an area that is not mapped as a high risk area on a Flood Insurance Rate Map.

[Radio buttons; can only select one]

- True
- False

19) True or false: Flood insurance policies become effective upon payment of the premium.

[Radio buttons; can only select one]

- True
- False

20) Which of the following types of insurance-holders can purchase flood insurance in a participating community? Please select all answers that apply.

[Check boxes; can select more than one]

- Private Property Owner
- Private Business Owner
- Renter
- Local Unit of Government
- State Government Agency
- Federal Government Agency
- Farmers (to cover crop losses)

21) Which of the following items can be covered by flood insurance? Please select all that apply.

[Check boxes; can select more than one]

- Primary Residences

- Vacation Residences
- Condominiums
- Apartments
- Commercial Structures
- Farm Structures
- Nonresidential Structures
- Crops
- Open Spaces
- Undeveloped Lands

GO TO PAGE 8 (Q22)

Page 8

Professional Experience with the National Flood Insurance Program

The next few questions are about your professional experience with the National Flood Insurance Program.

22) In your professional experience, have you ever been asked to provide information about flood insurance?

[Radio buttons; **must** only select one; logic applied to answer]

- Yes → Go to page 9 (Q23)
- No → Go to page 17 (Q34)

Page 9

Experience with Providing NFIP Information

23) Which of the following topics did you discuss? Please select all that apply:

[Check boxes; can select more than one]

- General information on the National Flood Insurance Program
- Flood policy ratings
- Flood zone determinations
- Newly mapped areas
- Grandfathered structures
- Repetitive Loss or Severe Repetitive Loss structures
- Increased Cost of Compliance
- Other (please specify) [One-line text answer; respondent may fill in]

24) Have you ever directed individuals with questions about flood insurance to another individual or organization for more information?

[Radio buttons; **must** only select one; logic applied to answer]

- Yes → Go to page 10 (Q25)

- No → Go to page 11 (Q26)

Page 10

Sources of NFIP Information

25) Where do you typically direct individuals for more information on flood insurance? Please select all resources that apply.

[Check boxes; can select more than one]

- Local Insurance Agents
- Local Floodplain Administrator
- Local Community Officials
- Federal Emergency Management Agency staff
- Floodsmart.gov
- Other (please specify) [One-line text answer; respondent may fill in]

GO TO PAGE 11 (Q26)

Page 11

26) In your professional experience, do you answer questions about flood insurance for a community as either an employee/official or a contracted employee?

[Radio buttons; **must** only select one; logic applied to answer]

- Yes → Go to page 12 (Q27)
- No → Go to page 17 (Q34)

Page 12

Community-Level: Flood Insurance

27) Are there flood insurance policies in the community that you serve?

[Radio buttons; **must** only select one; logic applied to answer]

- Yes → Go to page 13 (Q28) at end of page
- No → Go to page 17 (Q34) at end of page

28) Which of the following list of potential outcomes of a community's participation in the National Flood Insurance Program would you characterize as a success? Please select all responses that apply.

[Check boxes; can select more than one]

- Policies restored or replaced damaged structures
- Policies restored or replaced damaged contents
- Access to Increase Cost of Compliance led to mitigation at property
- Availability of flood insurance helps residents feel safer

- Policy rates increased due to new or amended flood maps
- Policy rates decreased due to new or amended flood maps
- Community Rating System participation makes flood insurance more affordable to residents
- Other (please specify) [One-line text answer; respondent may fill in]

29) Which of the following list of flood insurance-related issues would you characterize as a challenge faced by the community you serve? Please select all responses that apply.

[Check boxes; can select more than one]

- My community does not participate in the NFIP
- My community does not participate in the CRS
- No licensed flood insurance agents located in the community
- Limited number of flood insurance agents located in the community
- Limited knowledge of insurance providers
- Availability of flood insurance led to development in high hazard locations
- Affordability of flood insurance in my community
- Increased Cost of Compliance payments are inadequate for full mitigation of damaged properties
- Policy rates increased due to new or amended flood maps
- Policy rates decreased due to new or amended flood maps
- Other (please specify) [One-line text answer; respondent may fill in]

Page 13

#### Community-Level NFIP Claims

30) Has anyone in the community that you serve ever made a flood insurance claim?

[Radio buttons; **must** only select one; logic applied to answer]

- Yes → Go to page 14 (Q31)
- No → Go to page 17 (Q34)

Page 14

#### Community-Level NFIP Assistance Provided

31) Has anyone in the community that you serve ever reached out to you during a flood insurance claim process?

[Radio buttons; **must** only select one; logic applied to answer]

- Yes → Go to page 15 (Q32)
- No → Go to page 17 (Q34)

Page 15

## Community NFIP Claim Success

32) In your opinion, was the outcome of the claim's process acceptable?

[Radio buttons; **must** only select one; logic applied to answer]

- Yes → Go to page 17 (Q34)
- No → Go to page 16 (Q33)

Page 16

## Community-Level NFIP Unacceptable Claim Outcome

33) Why was a claim resolution outcome not successful?

[Check boxes; can select more than one]

- Inadequate coverage – claimant chose a policy that didn't cover full value of structure
- Inadequate policy type – damage sustained not covered by policy
- Timing – time elapsed between claim and payment
- Coverage limitations – losses exceed coverage maximums
- Inadequate loss documentation
- Regulatory standards delayed process
- Increased Cost of Compliance-related issues
- Other (please specify) [One-line text answer; respondent may fill in]

**GO TO PAGE 17 (Q34)**

Page 17

## Personal Level – Sources of NFIP Info

34) What source(s) would you typically use on a personal basis to obtain information on flood insurance? Please select all resources that apply.

[Check boxes; can select more than one]

- Local Insurance Agents
- Local Floodplain Administrator
- Local Community Officials
- Federal Emergency Management Agency staff
- Floodsmart.gov
- Other (please specify) [One-line text answer; respondent may fill in]

**GO TO PAGE 18 (Q35)**

Page 18

## Personal Experience with the National Flood Insurance Program.

35) Have you ever provided someone with advice about purchasing a flood insurance policy?

[Radio buttons; can only select one]

- Yes
- No

36) Have you ever directed someone with questions about purchasing a flood insurance policy to an individual or agency for additional information?

[Radio buttons; **must** only select one; logic applied to answer]

- Yes → Go to page 19 (Q37)
- No → Go to page 20 (Q38)

## Page 19

### Personal Level NFIP Information

37) Where do you typically direct individuals for more information on purchasing flood insurance? Please select all responses that apply.

[Check boxes; can select more than one]

- Local Insurance Agents
- Local Floodplain Administrator
- Local Community Officials
- Federal Emergency Management Agency staff
- Floodsmart.gov
- Other (please specify) [One-line text answer; respondent may fill in]
- 

GO TO PAGE 20 (Q38)

## Page 20

### Personal NFIP Policy

38) Have you ever purchased a flood insurance policy?

[Radio buttons; **must** only select one; logic applied to answer]

- Yes → Go to page 21 (Q39)
- No → Go to page 24 (Q43)

## Page 21

### Personal - NFIP Claim Made

39) Have you ever made a flood insurance claim?

[Radio buttons; **must** only select one; logic applied to answer]

- Yes → Go to page 22 (Q40)
- No → Go to page 24 (Q43)

Page 22

Personal - NFIP Assistance Sought

40) Have you ever sought assistance from any of the following parties in the claim process?

Please select all responses that apply.

[Check boxes; **must** select more than one]

- Local Insurance Agents
- Local Floodplain Administrator
- Local Community Official
- Federal Emergency Management Agency staff
- Floodsmart.gov
- Other (please specify) [One-line text answer; respondent may fill in]

41) In your opinion, was the outcome of the claim's process acceptable?

[Radio buttons; **must** only select one; logic applied to answer]

- Yes → Go to page 24 (Q43)
- No → Go to page 23 (Q42)

Page 23

Personal - NFIP Claim Outcome Unacceptable

42) Why was a claim resolution outcome not successful?

[Check boxes; can select more than one]

- Inadequate coverage – claimant chose a policy that didn't cover full value of structure
- Inadequate policy type – damage sustained not covered by policy
- Timing – time elapsed between claim and payment
- Coverage limitations – losses exceed coverage maximums
- Inadequate loss documentation
- Regulatory standards delayed process
- Increased Cost of Compliance-related issues
- Other (please specify) [One-line text answer; respondent may fill in]

GO TO PAGE 24 (Q43)

Page 24

### Other Concerns with the National Flood Insurance Program

These final questions are intended to provide you with the opportunity to share concerns or issues that you have with the National Flood Insurance Program that we did not ask you about in this survey.

43) Do you have any specific feedback relating to flood insurance that you would like to discuss further?

[Radio buttons; can only select one]

- Yes
- No

44) Please provide us with your email address so that we can contact you in the future.

[One-line text answer; respondent may fill in]

45) Please provide us with a brief (2-3 sentence) description of your concern/issue.

[Paragraph text answer; respondent may fill in]

## Appendix B. “Other” Responses to Question 1

Question 1: What floodplain management duties do you perform?

- building codes
- Community Rating System
- Coordination among state and federal agencies for project review, hazard mitigation and other tasks including flood fight
- emergency action planning
- emergency action planning
- GIS and Mapping
- hazard mitigation
- Hazus
- Mitigation, baby!
- Mitigation
- Nature Based Flood Management
- Outreach
- Permitting
- policy analysis
- Policy, program management
- Program management
- Program, policy
- Research
- Research
- State Hazard Mitigation Officer
- Support contractor PMO
- Surveying

## Appendix C. “Other” Responses to Question 2

Question 2. Which certification(s) or license(s), if any, do you have?

- ANFI
- Associate of Business Continuity Planning
- Certified Building Official
- Diplomat, Water Resources Engineering (D.WRE)
- EIT
- GISP
- GISP
- GISP
- Hazus Certified Professional
- I.C.C. Hsg Maint, Insp.
- ICC Building Inspector
- PMP
- PMP, AIH
- Professional Hydrologist
- Professional Land Surveyor, Professional Planner (state)
- Professional Surveyor

## Appendix D. “Other” Responses to Question 23

Question 23. Which of the following topics did you discuss?

- Community Rating System (CRS)
- How to handle dam breach inundation zones.
- PRP 2-year extension, etc.
- Premium increases
- How to appeal determinations
- Design requirements for compliance (new construction and SI/SD)
- Elevation certificates, effects that mitigation may have on the annual premium, the "new" FEMA letters coming out, why different WYOs might give different quotes, etc, etc.
- Eligibility, private flood insurance intersection with NFIP, claims, substantial improvement/damage
- Mitigation
- SI/SD implications,
- I cover the basics of insurance, and give the person that has inquired the contact information of the NFIP Bureau and Statistical Agent for R 7.
- NFIP Reform / Reauthorization

## Appendix E. "Other" Responses to Question 25

Question 25. Where do you typically direct individuals for more information on flood insurance?

- My office supervisor
- State NFIP coordinator
- Internal experts
- State NFIP coordinator
- NYS floodplain official
- Insurance agents, but only reluctantly given "track record"
- State NFIP coordinator
- The regional i-service consultant (Tom Young, Region I)
- NFIP Direct
- [www.cityoflacrosse.org](http://www.cityoflacrosse.org) GIS floodplain map
- Paul Osman, IDNR OWR
- State NFIP Coordinator
- State NFIP coordinator
- State NFIP Coordinator
- NFIP Bureau and Statistical Agent for Region VII
- NFIP Bureau and Statistical Agent
- SEMA
- NFIP Direct
- ASFPM
- State NFIP coordinator
- FEMA Regional Branch
- ASFPM!

## Appendix F. “Other” Responses to Question 29

Question 29. Which of the following list of flood insurance-related issues would you characterize as a challenge faced by the community you serve? Please select all responses that apply.

- NA
- People hate the govt.
- Answers provided from statewide perspective

## Appendix G. “Other” Responses to Question 34

Question 34. What source(s) would you typically use on a personal basis to obtain information on flood insurance?

- State NFIP Office
- State NFIP Coordinator and State Map-Mod coordinator
- ASFPM and FEMA technical bulletins
- FIS and DFIRM data, Lake GIS mapping
- Nebraska DNR
- Expert
- ASFPM and FEMA technical bulletins
- State NFIP Coordinator
- nyfloods.org
- Tom Young, tyoung@nfip-iservice.com and Bruce Bender :o)
- Realtors
- State NFIP staff
- My boss Greg Thorpe and Paul Osman
- State NFIP Coordinator
- NFIP Bureau and Statistical Agent
- NFIP
- State NFIP Coordinator
- Other web sources
- Web research
- State NFIP coordinator

## Appendix H. “Other” Responses to Question 37

Question 37. Where do you typically direct individuals for more information on purchasing flood insurance?

- State NFIP Office
- State NFIP Coordinator
- State NFIP Coordinator
- nyfloods.org
- County Emergency Management Director, State Floodplain Coordinator
- Tom Young
- I never refer people to local insurance agents because so often they tell them they can't get flood insurance and they are wrong!
- State NFIP Coordinator
- State NFIP Coordinator
- NFIP Bureau Statistical Agent
- NFIP Bureau and Statistical Agent
- State NFIP Coordinator
- State NFIP Coordinator

## Appendix I. Open-ended Responses to Question 45

Question 45. Please provide us with a brief (2-3 sentence) description of your concern/issue.

- Can we give folks a time frame on when FloodSmart.gov or FloodSmart's replacement will be available? New map issues seem to be numerous from individuals. Concern with grandfathering, or future ending of grandfathering seem to be the biggest local community issue.
- Increasing the purchase of flood insurance outside the mapped SFHA
- Although it has been raised as an issue in the past, the idea of treating flood insurance like fire/homeowners insurance (mandatory purchase/buy in) needs to be fully explored. The ability of an at-risk homeowner to enter/exit a policy during/after an expected emergency likely prohibits long-term sustainability of the NFIP. Perhaps communities can incorporate this policy as a higher standard with CRS implications.
- At least in non-coastal communities, very few agents have a good understanding of flood insurance and of the few that do have an understanding there is too much focus on getting rates down for individuals rather than paying for their risk. They will try and find any loophole they can to get a lower rate.
- Biggert Waters caught many by surprise. While I agree the premiums need to be moved actuarial standard, there shouldn't be any passes. The coastal home owners must not be given preferential waivers since they are the types of owners who should be able to afford the increased cost of compliance.
- More areas of the US need to be mapped and all SFHA maps should have BFEs.
- We are concerned with some of the issues related to acquiring accurate flood zone determinations.
- Issues with elevation certificates. Surveyor most often have errors. The standard under CRS for 90% of EC's to be 100% correct in an issue. We understand a correct EC is vital to be properly rated for insurance purposes, but we also use them to show compliance for new structures. We are in compliance but have some issues getting 100% correct EC's.
- After 25+ years as an NFIP coordinator, I am convinced the government should NOT be in the insurance business.
- Encouraging homeowners to purchase flood insurance in the SFHA when it is not mandatory.
- Our community needs more flood insurance agents who are better trained in the NFIP. We hear complaints of limited understanding by insurance agents and varying flood insurance quotes when they should be exactly the same. We love FloodSmart.gov as a resource for citizens....please restore it to full function as soon as possible!
- I have two concerns - one I think that there needs to be a regulation that legally requires identification of properties that are for sale and are in the designated floodplain. Perhaps a mandatory elevation certificate prior to contract. Secondly, there should be restrictions

on developments along waterways and in floodplains with prior multiple damages - someone has to stop the re-building in these areas. The local planning board doesn't have the courage and FEMA will generally cave to political pressure.

- WYOs and agents get 30% of the premium (billions!) every year! And yet I heard all sorts of situations where buildings are mis-rated. It shouldn't be FEMA's responsibility to train agents, what else are the companies doing with their billions?
- There's got to be a way to mitigate severe rep loss properties that's much more effective than the annual FMA program, as well as mandatory mitigation for other properties that have extreme annual premiums....?
- I would be happy to discuss the issue of contents-only coverage policies and how they affect individuals in communities that I work with in Nebraska.
- With increases in rates on standard policies, La Crosse is seeing areas turn into "rental" communities which do not carry the insurance. There is a general downturn in quality in these areas.
- There is a disconnect in my opinion between the regulatory side and the underwriting side of the NFIP. The claims process is very dependent on qualified claims adjusters and too often the adjuster is not assisting the insured and becomes a barrier to a favorable experience for the property owner.
- More opportunities for local re agents and insurance agents to receive training from the experts who have the time to keep up on all the updates in the NFIP. I have 5 jobs in a small underfunded local government agency. Lack of \$\$\$ at all levels of government for mitigation. Since DHS absorbed FEMA mitigation has suffered greatly. Locally, in IL no state budget is a real issue in just keeping our department afloat much less doing everything we should be doing.
- Hopefully these will be addressed in the reauthorization - 1. Policy coverage on mobile homes (affordability) 2. Knowledge of local agents is generally very poor. Yearly/biannual CEC required for agents to sell insurance. 3. More information put out about the insurance benefits of mitigation for pre-FIRM structures.
- Continuing Education on Submit for Rate Policies and the use of the Elevation Certificate. Need to increase ICC amount so that it can be used for acquisition.
- Uncertainty for future of NFIP.
- Increased cost while managing the realities of risk in flood hazard areas. How do you tell a community their downtown is too risky to continue to exist..? When the rates increase to unaffordable levels in smaller, poor communities, we're effectively telling these towns that they need to close up.
- Make it easier for people to understand what's going on with their claim. Best way to describe it is "dumb it down" for the normal person that just lost their \$20K mobile home.
- Mapping of future conditions
- You need to do a better job of letting people know that just because they don't live in a floodplain, it doesn't mean they won't flood. When neighborhoods are taken out of a

SFHA, the message should NOT be "Yay, I don't have to buy flood insurance anymore."  
Message should be, "Yay, my flood insurance is going to be MUCH CHEAPER now!"

- None at this time. Thank you! Nice survey...
- I am concerned that the coastal adaptation / flood risk management functions of the program (including CRS) will be undermined by reauthorization efforts that concentrate on building a private market.
- NFIP is geared towards a narrow definition/type of flooding impact and does not always provide assistance to policy holders when they are impacted by a flood which is caused from a source outside the NFIP definition. NFIP does not do a great job communicating about what flooding is covered or the program generally in plain easy to understand language. Therefore people are only inclined to obtain policies if required due to their mortgage etc.