

Alabama Flood Advisory & NFIP Plain Talk



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Alabama Office of Water Resources Floodplain Management Unit, NFIP Newsletter

Summer Edition | August 2014

What's New in the Community Rating System



CRS will benefit the citizens in your community's flood zones.

With the passage of the Bigert-Waters Flood Insurance Reform Act of 2012 (BW-12) and the more recent passage of the Homeowner Flood Insurance Affordability Act (HFIAA) in March 2014, there is an increased interest in the National Flood Insurance Program's (NFIP's) Community Rating System (CRS). CRS is a voluntary incentive program that recognizes communities for implementing floodplain management practices that exceed the Federal minimum requirements of the NFIP to provide protection from flooding. In exchange for a community's proactive efforts to re-

duce flood risk, policyholders can receive reduced flood insurance premiums for buildings in the community.

These reduced premiums reflect the reduced flood risk resulting from community efforts toward achieving the three CRS goals:

- Reduce flood damage to insurable property,
- Strengthen and support insurance aspects of the NFIP, and
- Encourage a comprehensive approach to floodplain management.

Participation in the Community Rating System (CRS) is voluntary. By participating, communities earn credit points that determine classifications. There are 10 CRS Classes: Class 1 requires the most credit points and provides the largest flood insurance premium reduction (45 percent), while Class 10 means the community does not participate in the CRS or has not

earned the minimum required credit points, and residents receive no premium reduction. Currently, 14 Alabama communities participate in the CRS Program with the City of Birmingham and Baldwin County holding the highest rating of Class 6; the policyholders in high-risk areas in their community get a 20% discount on their flood insurance policies. The Cities of Orange Beach and Auburn have a Class 7 rating for a 15% discount.

CONGRATULATIONS!!

To the City of Auburn and Madison County for becoming the newest Alabama NFIP communities to the CRS Program effective May 1, 2014. This is a great step toward making your communities more resilient to flood risks. A special congratulations to Auburn for making its debut in the CRS Program as a Class 7.

See more CRS information on page 2 of this newsletter.

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SAVE THE DATES

NFIP Community Rating System Workshops:

- September 17, 2014
Alabama Center for Commerce, Montgomery, AL
8:30 am - 4:00 pm
- September 18, 2014
Birmingham Botanical Gardens, Birmingham, AL
8:30 am - 4:00 pm

Alabama Association of Floodplain Managers Annual Conference

- October 14 - 16, 2014
The Hotel at Auburn University and Dixon Conference Center

New OWR Floodplain Management Staff Members

We are very excited to have two new staff members join our Floodplain Management Unit. They are Caitlin Meadows and Jason Masters. Both are Alabama natives and each a graduate from the two different Alabama universities with the most storied football rivalries in the country. Caitlin is originally from Wetumpka and a graduate from the University of Alabama with a BS degree in Industrial Engineering. Jason is from Millbrook and a graduate from Auburn University with a BS degree in Civil Engineering.

Caitlin is the new CRS Coordinator and has

been tasked with developing the support capabilities in the Floodplain Management Unit to expand the CRS Program in Alabama and get more communities enrolled in the program. Also, we want to help those communities that are currently in the CRS to move up in Class. With her background in Industrial Engineering (which is process oriented), we want to use her experience at evaluating various systems for process improvements now to assist communities interested in the CRS program. She will also be assisting the Cooperating Tech-

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Comments & Questions

The Alabama Flood Advisory & NFIP Plain Talk is a quarterly publication of the AL OWR Floodplain Management Unit. For editorial comments or questions, please contact Corey Garyotis at corey.garyotis@adeca.alabama.gov or by phone at 334-353-0853. If you'd like to receive newsletter by email, contact Corey.

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PREREQUISITES FOR CRS

1. Must be in regular phase of NFIP at least one year
2. Must be in full compliance with NFIP criteria ("Letter of Good Standing" from FEMA)
3. Agree to maintain Elevation Certificates
4. Assess and address repetitive loss properties
5. Maintain all flood insurance policies required for community-owned buildings
6. Coastal communities must agree to show LiMWA on FIRM

Is Your Community a Good Candidate to Join CRS?

Take a look at what your community currently does related to flood hazards and stormwater drainage. You may already be a good candidate for CRS if your community's doing one or more of the following:

- Prepared and adopted a hazard mitigation plan, which addresses flooding issues in the community.
- Adopted a freeboard requirement.
- Have an established floodplain use permitting process.
- Have adopted erosion setback requirements and/or habitat conservation plans to protect

the natural and beneficial functions of the floodplain.

- Have set aside flood prone land for recreational uses such as parks and golf courses.
- Enforce low density zoning criteria in flood prone areas.
- Adopted the International Building Code®.
- Perform outreach activities to inform the public of their flood risk and options to minimize risk.
- Have an effective early warning system to avoid loss of life and property damage.
- Relocate or remove buildings that are currently in the SFHA.

New Staff Members

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nical Partner Program with outreach for the Risk MAP projects.

Jason is the new Risk MAP Coordinator and has been tasked with providing support to the project managers for the flood studies, technical assistance to communities, support for the coastal storm surge outreach, continuing the development of the Alabama dam inventory and other dam safety initiatives, and supporting the Floodplain Management staff with GIS mapping needs. Jason will also be working with local,

state, and federal agencies to identify potential partnerships and resources that can be leveraged to assist the Floodplain Management Unit's objective of reducing flood risks in Alabama communities.

Please join the staff at OWR in welcoming these two young, enthusiastic engineers to our programs. Their emails are:

Caitlin.Meadows@adeca.alabama.gov

Jason.Masters@adeca.alabama.gov

CRS RESOURCES

CRSResources.org - frequently updated CRS information is provided here.

CRSResources.org/200-2 - updated summary of NFIP- and CRS-related information for Alabama and other states. Includes list of CRS credits available to communities in Alabama for state laws and regulations.

CRSResources.org/Training - listing of upcoming webinars and other activities designed to improve floodplain management programs and working with in CRS.

[Atkins Webex Meeting & Training Center](#) - Several webinar trainings for CRS and other floodplain management topics are available. Type "CRS" in search field to view.

FloodSmart.gov/CRS - explains in plain language what the CRS is, how it works, its benefits, and why to join. Good for stakeholders, community officials, lay-people and others somewhat new to CRS.

Caitlin.Meadows@adeca.alabama.gov - Email for Caitlin Meadows, Alabama CRS Coordinator at OWR.

Janice.Mitchell@fema.dhs.gov - Email for Janice Mitchell at FEMA Region IV. Phone: (770) 220-5441

Jonathon.Smith@verisk.com - Email for Jonathon Smith, ISO's CRS regional representative.

FEMA's New Map Service Center



On Monday, July 28th, the Risk MAP Customer and Data Services (CDS) team unveiled a completely overhauled [FEMA Flood Map Service Center \(MSC\)](#). A streamlined design and interface, significant technical improvements, and a set of new user features enable the new MSC to serve as both an intuitive and user-friendly source of information for the general public and a powerful flood hazard product portal for those working in flood insurance, hazard mitigation, and floodplain management.

Improvements include:

- **All products free** - All products and services will now be completely online and free of charge, reducing both costs to the public and costs to FEMA associated with processing payments, shipping physical media, and maintaining parallel systems for paying and fee-exempt customers.
- **Quick & easy downloads** - An enhanced map search will enable the public to find and download their flood map, and any revisions or amendments to it, in a matter of seconds.

- **Everything in one place** - An integrated product search will allow users to locate every flood hazard product available for their area of interest in just a few clicks.
- **Free subscriptions** - Free customizable email subscriptions will make it possible for floodplain managers, local officials, and others to know immediately when new information comes out for their community.

The CDS team encourages you to spread the word about this exciting enhancement to FEMA's risk communication efforts. We welcome any comments you may have and any

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An Alabama Perspective...Orange Beach CRS Activities

- by Lannie Smith, Orange Beach Building Code Official and Floodplain Administrator; AAFM President

The City of Orange Beach, Alabama is unique compared to other Alabama communities due to the location along the northern Gulf of Mexico and the fact that 80% of the buildable properties lie within a Special Flood Hazard Area. Due to this location Orange Beach is put at risk from coastal storms, not only when hurricane season arrives, but the subtropical climate often brings heavy rainfall events with the potential to cause flash flooding to low-lying areas. As a coastal community, the city's position along the shoreline places its citizens and the built environment at risk from flooding. That is a result of storm surge from the Gulf of Mexico and from tidally influenced wetlands, bays, and watersheds.

As a participating member of the National Flood Insurance Program's (NFIP) Community Rating System (CRS), the City of Orange Beach, Alabama has developed a sustainable and integrated floodplain management and emergency response system throughout the community that improves public safety, protects and enhances environmental and cultural resources, supports economic growth by reducing the probability of flooding due to coastal storms and promotes the beneficial floodplain processes. All these factors combine to decrease the damages caused by flooding. The City is dedicated to reducing the risk to life and property by effectively administering Floodplain Regulations. It is important that citizens are aware of not only the risks of residing in a flood hazard area, but are also aware that education, prevention and mitigation are steps that can be taken in advance of an event. The City of Orange Beach recognizes that the entire community is susceptible to flooding,

not just those structures located within the flood hazard areas. It is also recognized that the entire community must be targeted by a comprehensive outreach program. The Floodplain Management Committee which is made up of City staff and State Agency representatives and citizens, directs outreach projects in an effort to raise awareness of the risks and actions that should be taken before and after a flood event occurs.

Outreach is a large part of the overall CRS Activity matrix for Orange Beach. As part of that strategy Orange Beach was chosen as one of only six communities in the Nation to participate in a pilot High Water Mark program. Orange Beach is incorporating the high water mark signage into an outreach program targeted at individual single-family neighborhoods. FEMA and seven other federal agencies developed the "Know Your Line: Be Flood Aware" initiative to improve the public's awareness of flood risk and encourage them to take action to reduce it. The initiative helps communities showcase their local flooding history and motivate their residents to take action by posting high water mark signs in prominent places to show how high flood waters have risen in the past.

The Activity Matrix that Orange Beach utilizes attempts to maximize the point credits for activities that fit within the plan adopted by the committee. Open space credits are considered when the elected officials consider utilization of City owned properties and possible land acquisitions. The Floodplain Administrator and the Floodplain Management Committee are constantly reviewing the matrix to determine where additional credits can be obtained and how best to incorporate new CRS activities that maximize the use of the City's time and resources.



Orange Beach—Know Your Line dedication ceremony (September 2013)

"As part of [the outreach] strategy, Orange Beach was chosen as one of only six communities in the Nation to participate in a pilot High Water Mark program...FEMA and seven other federal agencies developed the "Know Your Line: Be Flood Aware" initiative to improve the public's awareness of flood risk and encourage them to take action to reduce it."

New Law - Homeowner Flood Insurance Affordability Act of 2014

President Obama signed the Homeowner Flood Insurance Affordability Act of 2014 (HFIAA-14) into law on March 21, 2014. This law amended the Biggert-Waters Flood Insurance Reform Act of 2012 (BW-12) and modified certain aspects of the law. Primary changes in the act concern adjusting premium rate increases for certain subsidized policyholders, issuing

refunds to certain policyholders, applying a new annual surcharge, restoring grandfathering, certifying the mapping program, and creating a flood insurance advocate to ensure fair treatment of all National Flood Insurance Program (NFIP) policyholders.

FEMA has actively begun analyzing and prioritizing implementation of the new law. They are

working with the private Write Your Own (WYO) insurance companies to seek their input and expertise prior to issuing business practice bulletins. It is not possible for changes to happen immediately. While the new law does require some changes to be made retroactively, applying to certain policies written after July 6, 2012, other changes

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Welcome to Search by Address

<https://msc.fema.gov/portal/search>

The revisions to the MSC's "Search by Address" feature has greatly simplified the way you locate your property and the corresponding flood map. To find your flood map, enter your address. The map will zoom in and show the boundaries of the flood map for the chosen location. After locating the flood map, you can view it or download it. You can also view/download any LOMCs for the flood map.

"Birmingham's flood mitigation programs have been instrumental in securing and maintaining a Class 6 designation...Since the 1980s, the City has acquired and removed over 1,200 structures from the 100-Year Floodplain. These properties are being used for park and other open-space uses, and now serve as either community amenities or areas reserved for flooding and pollutant load removal."



ASFPM—Seattle. Enjoying a little dinner under the airplanes June 3. The networking event was held at Boeing's Museum of Flight.

ASFPM Resources

2014 & 2015 Conference Information— Click [here](#) for 2014 program & [here](#) for Atlanta conference information.

ASFPM Webinars — Click [here](#) for upcoming training online.

News & View Newsletters — Click [here](#).

FEMA's New MSC

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feedback you receive from your own partners and stakeholders across the country.

For further details of the changes coming with the new MSC, please see the [project information flyer](#). If you have any questions about this project, please contact the CDS Outreach Team at outreach@riskmapcds.com.

An Alabama Perspective...Birmingham's CRS Efforts Pay Off

- by Denise Bell; Birmingham's Floodplain Administrator; AAFM District 2 Director

The City of Birmingham has been a participating community in the National Flood Insurance Program (NFIP) for over three decades, and approximately 20 years in the Community Rating System (CRS) Program. As a result of undertaking additional efforts that exceed the minimum requirements of the NFIP, both current and past flood policy holders have received substantial flood insurance premium savings since December 1993.

Currently, the City of Birmingham is a Class 6 community within the CRS Program. That means Birmingham residents receive the tangible savings of 20% on their annual flood insurance premiums. The discount is equivalent to \$306 in savings per policy per year, or \$254,604 in total annual premium savings for all current

Birmingham flood insurance policy holders.

The additional CRS creditable efforts that the City undertakes include implementing an aggressive public information program, performing free property protection and map determinations, and implementing flood mitigation programs including property buyouts and drainage system maintenance efforts.

Birmingham's flood mitigation programs have been instrumental in securing and maintaining a Class 6 designation resulting in our 20% community discount. Since the 1980s, the City has acquired and removed over 1,200 structures from the 100-Year Floodplain. These properties are being used for park and other open-space uses, and now serve as either

community amenities or areas reserved for flooding and pollutant load removal. Those properties are also deed restricted and are part of the City's Public Works Department monthly maintenance schedule.

The City's drainage system has a maintenance program where the City's Public Works crew cleans and clears its drainage system of debris several times per year. Also, in the imminent threat of weather, the Public Works crew will check major drainage ways to ensure they are clear of debris if time permits. Furthermore, residents are encouraged via brochures, public announcements and stencils to not dump or throw anything into lakes, streams, rivers, or ditches, and to report any dumping or debris to the City's 311 Call Center.

An ASFPM Conference to Remember...

The 38th annual ASFPM national conference, called "Making Room for Floods and Fish," was held in Seattle, WA on June 1 - 6, 2014. It was attended by 1,272 people, representing 49 states, DC, and Puerto Rico, as well as 21 international representatives from six foreign nations. The technical and plenary sessions featured 174 speakers and there were 68 exhibitor booths.

The three evening networking events at the Washington State Convention Center, Boeing's Museum of Flight and EMP Museum, and more than 10 "tours" were packed to the gills with attendees. The number of people Tweeting the hashtag #ASFPM2014 totaled nearly 100. It was a good mix of learning about flood loss mitigation, water resource management, NFIP, levees,

dams, barriers, education and outreach, riverine and coastal modeling, and floodplain mapping, as well as networking and having fun. Next year's conference will be in Atlanta on May 31 - June 5.

In this year's elections, our very own Leslie Durham was elected Secretary for ASFPM. Leslie is the Chief of the Floodplain Management Unit of Alabama's Office of Water Resources. Leslie has also served as co-chair of ASFPM's National Policy Committee on Mapping and Engineering Standards. She is also the AAFM Secretary and has been Chief of the Floodplain Management Unit since 2004 and has been with OWR since 1995. Please join us in congratulating Leslie on her new position.

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New Law - HFIAA of 2014

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require establishment of new programs, processes, and procedures.

The first change occurring is stopping the charging of full-risk rates for all pre-FIRM properties per Section 3 of HFIAA-14 which includes primary residences and businesses. Effective May 1, 2014, policies on pre-FIRM buildings that are newly purchased or newly writ-

ten or lapses will be written using the appropriate October 2013 pre-FIRM subsidized rate table (when more favorable). Details of this implementation can be found in [WYO Bulletin W-14016](#).

Note that the passage of HFIAA-14 does NOT affect the 25% annual increase that secondary homes, non-residential buildings, Severe Repetitive Loss properties of 1-4 families, and buildings where cumulative

flood insurance claim payments meet or exceed fair market value. Those will still occur. An unrelated change put in place before the passage of HFIAA-14 was reducing the time in which a building is lived from less-than-80% to less-than-50% to be a non-primary residence. This becomes effective June 1, 2014.

For additional information on the HFIAA revisions, go to the links provided below.

1. A fact sheet about the Homeowner Flood Insurance Affordability Act of 2014.
<http://www.fema.gov/media-library/assets/documents/93074>
2. FEMA's guidance explaining how the program is focused on implementing recent legislation by adjusting premium increases, issuing new rates and map updates, supporting mitigation and ensuring special advocacy to connect policyholders with the information needed to better understand the program.
<http://www.fema.gov/national-flood-insurance-program/flood-insurance-reform>
3. A fact sheet from the National Association of Insurance Commissioners providing clarification and discussion from the insurance industry's perspective.
http://www.naic.org/documents/topic_nfip_overview_homeowner_flood_insurance_affordability_act_2014.pdf
4. Fact sheets on HFIAA from Selective Insurance.
https://www.selectiveflood.com/WebApplications/EDS/SelectiveFlood_PublicSite/Home.aspx

April 2014 Severe Weather Storms Disaster Response Update

FEMA announced on May 2 that federal disaster aid had been made available to the State of Alabama and ordered federal aid to supplement state and local recovery efforts in the area affected by severe storms, tornadoes, straight-line winds and flooding on April 28, 2014 and continuing [through May 5].

Nine counties were approved for Individual Assistance meaning the federal government provides money and services to people in the declared disaster area. That includes financial assistance for temporary housing, residential structural repairs, replacement of destroyed homes, and in some cases housing construction. The counties included were: Baldwin, Blount, DeKalb, Etowah, Jefferson, Lee, Limestone, Mobile, and Tuscaloosa.

Along the Alabama Gulf Coast, major county roads were reported flooded and several rivers overflowed after some areas got between 22 and 26 inches of rain in 24 hours. Gulf Shores, Alabama unofficially received nearly 21 inches of rain in 24 hours. Waters of the Intracoastal Waterway rose, reaching the canal road linking the town with neighboring Orange Beach. In addition,

an estimated EF-1 tornado was confirmed in the Kimberly community, north of Birmingham, and a possible tornado struck near Tuscaloosa on the night of Monday April 28. Reports indicate that Limestone County saw a tornado that left EF-3 damage, as confirmed by a NWS survey team (with winds as high as 165 mph).

At least 240 homes were reported damaged or destroyed by the tornadoes and strong storms that swept through Alabama. The greatest reported concentration of destruction was the Smith Institute community of Etowah County, where between 100 and 150 homes were damaged or destroyed. Another 90 homes were hit in Blount County. As of April 30 the state reported more than 33,000 homes and businesses without electrical service, down from a peak of more than 97,000. Three people were reported killed in Alabama during the storms.

Federal aid provided to Alabama residents affected by the April 28 through May 5 severe storms, tornadoes, straight-line winds and flooding has reached more than \$43.6 million. FEMA's assistance has included:

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ALABAMA DISASTER RECOVERY ASSISTANCE

The following numbers, compiled July 25, provide a snapshot of the Alabama/FEMA disaster recovery to-date for the April 28 - May 5, 2014 storms:

Funds approved:

- \$20.8 million for Housing Assistance grants to help with recovery rental expenses and home repair costs.
- \$4.2 million for Other Needs Assistance to cover essential disaster-related needs, such as medical expenses and lost personal possessions.
- \$16 million approved by the U.S. Small Business Administration for low-interest loans to eligible homeowners, renters and businesses.
- \$6.8 million for Public Assistance programs to help the state and local governments with the costs of recovery. Of that amount:
 - ✓ \$1.9 million has been allocated for debris removal.
 - ✓ \$575,000 will go toward storm response.
 - ✓ \$4.1 million has been obligated for infrastructure

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April 2014 Storms



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- 16,113 damaged homes and properties have been inspected (99 percent of requests).



- 9 counties designated for Individual Assistance. 7,282 applications have been approved (as of 8/6/14).



- 21 counties designated for Public Assistance.

- FEMA's mitigation outreach program at nine Home Depot and Lowe's home improvement stores provided 1,600 shoppers with information on rebuilding/repairing homes in a safer and resilient manner. Thank you letters are being presented to participating stores.



July 15 was the deadline in Alabama to register with FEMA for federal assistance and to return an application for physical damage to the SBA. For more information, news releases, and updates about the disaster and the type of assistance available, go to:

<http://www.fema.gov/disaster/4176#tabs-2>

<http://www.fema.gov/news-release/2014/05/02/federal-aid-programs-state-alabama-disaster-recovery>

HISTORIC RAINFALL EVENT IN BALDWIN AND MOBILE COUNTIES (1)

A historic rainfall event developed ahead of a slow moving cold front on April 29, 2014 (Tuesday) evening over portions of coastal Alabama and the western Florida Panhandle. The cold front was associated with a very powerful low pressure system in the Plains. The widespread flooding produced sinkholes (some very large and deep), cut roads in half and necessitated human water rescues (one confirmed fatal-

ity). Parts of I-10 were closed. The Fish River at Silver Hill (Baldwin County Alabama) peaked at a record high level of 23.18 feet (previous historical record was 22.78 feet on July 20, 1997). Many folks throughout the area compared this event to the extreme flooding impacts caused by Hurricane Danny (1997).

The extremely high rainfall totals were contributed to by two predominant rounds of storms. The first, with rainfall of 3-8", occurred Monday night April 28 and into the early morning hours of Tuesday when significant flash flooding occurred over coastal Alabama and the western Florida Panhandle. The second and more significant event occurred during the evening hours of Tuesday April 29 over Mobile and Baldwin Counties in Alabama and the western most three counties of the northwest Florida Panhandle into early morning hours April 30 (Wednesday). In that round, some 10-15" fell in a very short time period (estimated 9 hours preliminarily) and caused disastrous flooding throughout southern Baldwin County of Alabama and Escambia, Santa Rosa and Okaloosa counties of the western Florida Panhandle.

Also of note, the official NWS reporting sites at Mobile Regional Airport and Pensacola Regional Airport received some record rainfall amounts for April 29. The Mobile site had 11.24" during the calendar day which was their 3rd greatest rainfall for a calendar day total on record (rainfall data going back to 1871). The Pensacola site recorded an estimated 15.55" which was their greatest rainfall for a calendar day total on record (rainfall data going back to 1879). The NOAA HDSC Precipitation Frequency map shows this to be a 1 in 200-year to 1 in 500-year hourly amount. The 24-hour amount is between a 1 in 50 and 1 in 100-year event. The Mobile 24-hour total was about a 1 in 25-year event.

The rainfall totals for the previous 30 days prior to the occurrence of this event were 200-600% of normal according to 30-year PRISM Data.

Reference:

(1) Report: North Central Gulf Coast Historic Flash Flood Event – 29-30 April 2014 | National Weather Service's Mobile/Pensacola Weather Forecast Office

UPCOMING TRAINING

NFIP FLOOD INSURANCE WEBINARS

<http://www.h2opartnersusa.com/nfip-training/agent-training/>

Two-Part Basic Agent Flood Insurance

PART ONE: August 20 - 2:00-4:00 CDT
Aug. 27 - 10am-12:00 CDT
Sept. 3 - 2:00-4:00 CDT
Sept. 9 - 10am-12:00 CDT
Sept. 17 - 10am-12:00 CDT
Sept. 23 - 2:00-4:00 CDT

PART TWO: August 21 - 2:00-4:00 CDT
Aug. 28 - 10am-12:00 CDT
Sept. 4 - 2:00-4:00 CDT
Sept. 10 - 10am-12:00 CDT
Sept. 18 - 10am-12:00 CDT
Sept. 24 - 2:00-4:00 CDT

FEMA Map Changes

August 21 - 10am-12:00 CDT
September 9 - 2:00-4:00 CDT
September 24 - 10am-12:00 CDT

NFIP FLOOD INSURANCE TRAINING WEBINARS

While these webinars are targeted for the insurance agents, they provide very useful information for local floodplain administrators too. Each month the National Flood Insurance Program conducts free web training on a number of flood

insurance topics important to agents. Here's a brief description of the upcoming webinars.

Basic Agent Webinar

This course addresses basic flood insurance issues as well as some more advanced compo-

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nents. At the conclusion of both sessions, attendees with little or no prior NFIP experience will understand how to build a flood insurance policy from the ground up. More experienced attendees will develop an even better understanding of:

- A Standard Flood Insurance Policy's major coverage areas
- FEMA's Elevation Certificate
- Increased Cost of Compliance coverage
- Grandfather rating rules
- PRP Eligibility Extension

- Reform Act Legislation
- And much more!

Attendees must complete both sessions in order to cover all topics required by the Flood Insurance Reform Act (FIRA) of 2004.

FEMA Map Changes Webinar

FEMA Mapping Changes provides a practical look at how map changes can affect your policyholders in their roles as insureds and borrowers. Find out how to ease the transition to new flood maps. Learn how mapping changes affect insurance rates, premiums and the mandatory purchase of flood insurance.

UPCOMING TRAINING (cont'd)

ASFPM WEBINARS

Click [here](#) for webinar schedule.

- Implementation and Impacts of the 2012 & 2014 Flood Insurance Reform Legislation
August 22–12:30-1:30 CDT
(\$30 - ASFPM Member, 1 Core CEC)
- Finding that Base Flood Elevation (BFE)! Tools and Techniques for Determining BFES
October 10–1:00-2:30 CDT
(\$40 - ASFPM Member, 1 Core CEC)

Summary of Alabama's CTP Flood Study Projects

Watershed/ County Study	Communities	Status	Next Milestone
Upper Alabama FY10	<u>Unincorporated Areas:</u> Autauga County, Bibb County, Elmore County, Lowndes County, Montgomery County, Chilton County, Crenshaw County, Dallas County, <u>Cities:</u> Clanton, City of Jemison, City of Millbrook, City of Montgomery, City of Prattville, City of Selma, City of Valley Grande, <u>Towns:</u> Pike Road, Thorsby, White Hall, Mosses, Autaugaville, Benton, Billingsley, Coosada, Deatsville, Elmore, Fort Deposit, Gordonville, Hayneville, Lowndesboro, Maplesville	<ul style="list-style-type: none"> • Autauga, Dallas, Elmore, Lowndes Effective date on 09/03/2014 • Montgomery County LFD issued July 7, 2014 	<ul style="list-style-type: none"> • Montgomery County effective 01/07/2015
Houston County (Chipola, Upper Chattahoochee, and Lower Chattahoochee) FY10	<u>Unincorporated Areas:</u> Houston County <u>Cities:</u> Ashford, City of Columbia, City of Dothan, Unincorporated Area <u>Towns:</u> Avon, Cottonwood, Cowarts, Gordon, Kinsey, Madrid, Rehobeth, Taylor, Webb	<ul style="list-style-type: none"> • Effective date on 09/03/2014 	<ul style="list-style-type: none"> • N/A
Middle Coosa FY11	<u>Unincorporated Areas:</u> Blount County, Calhoun County, Cherokee County, Clay County, Cleburne County, DeKalb County, Etowah County, Jefferson County, Shelby County, St. Clair County, Talladega County <u>Cities:</u> Alexandria-Webster Chapel, Anniston, Attalla, Childersburg, Fort Payne, Gadsden, Glencoe, Hoover, Jacksonville, Leeds, Lincoln, Oxford, Pell City, Piedmont, Pine Ridge, Rainbow City, Rainsville, Southside, Talladega, Trussville, Weaver, Saks <u>Towns:</u> Argo, Ashville, Collinsville, Crossville, Hammondville, Harpersville, Hobson City, Hokes Bluff, Margaret, Mentone, Moody, Odenville, Ohatchee, Ragland, Reece City, Ridgeville, Riverside, Springville, Steele, Valley Head, Vincent, Waldo, West End-Cobb	<ul style="list-style-type: none"> • Preliminary date on 08/29/2014 	<ul style="list-style-type: none"> • N/A
Upper Chattahoochee FY11	<u>Unincorporated Areas:</u> Coffee County, Dale County, Geneva County, Henry County, Houston County <u>Cities:</u> Enterprise, Daleville, Fort Rucker, Midland City, Napier Field, Ozark, Geneva, Hartford, Samson, Slocomb, Abbeville, Headland, Dothan <u>Towns:</u> Bakerhill, Blue Springs, Clayton, Clio, Louisville, New Brockton, Ariton, Clayhatchee, Grimes, Newton, Pinckard, Coffee Springs, Malvern, Eunola, New-	<ul style="list-style-type: none"> • Tentative Preliminary date on 09/26/2014 	<ul style="list-style-type: none"> • N/A
Wheeler Lake FY11	<u>Unincorporated Areas:</u> Cullman County, Jackson County, Lauderdale County, Lawrence County, Limestone County, Madison County, Marshall County, Morgan County, Franklin County (TN), Giles County (TN), Lincoln County (TN) <u>Cities:</u> Arab, Ardmore, Athens, Decatur, Hartselle, Huntsville, Madison, Meridianville, Moulton, Owens Cross Roads <u>Towns:</u> Anderson, Eva, Falkville, Grant, Gurley, Hillsboro, Hytop, Lexington, Moores Mill, Mooresville, New Hope, New Market, Paint Rock, Pleasant Groves, Priceville, Redstone Arsenal, Rogersville, Skyline, Somerville, South Vinemont, Triana, Trinity, Union Grove, Woodville	<ul style="list-style-type: none"> • All Survey and Approximate hydrology is complete. 	<ul style="list-style-type: none"> • N/A

Watershed/ County Study	Communities	Status	Next Milestone
Locust Fork FY11	<p><u>Unincorporated Areas:</u> Blount County, Etowah County, Jefferson County, Marshall County, St Clair County, Walker County</p> <p><u>Cities:</u> Oneonta, Boaz, Adamsville, Birmingham, Center Point, Clay, Ful-tondale, Gardendale, Graysville, Irondale, Pinson, Pleasant Grove, Tar-rant, Trussville, Warrior, Albertville, Boaz</p> <p><u>Towns:</u> Allgood, Blountsville, Cleveland, County Line, Hayden, Highland Lake, Locust Fork, Nectar, Rosa, Snead, Susan Moore, Sardis City, Walnut Grove, Mountainboro, Altoona, Brookside, Cardiff, Kimberly, Maytown, Morris, Mulga, Sumiton, Sylvan Springs, Trafford, West Jefferson, Doug-las, Springville, Sumiton</p>	<ul style="list-style-type: none"> Discovery Complete 	<ul style="list-style-type: none"> N/A
Cahaba FY11	<p><u>Unincorporated Areas:</u> Bibb County, Chilton County, Dallas County, Jefferson County, Perry County, St Clair County, Shelby County, Tusca-loosa County</p> <p><u>Cities:</u> Bessemer, Birmingham, Clay, Homewood, Hoover, Hoover, Iron-dale, Leeds, Mountain Brook, Trussville, Vestavia Hills, Marion, Leeds, Trussville, Alabaster, Birmingham, Calera, Chelsea, Helena, Hoover, Leeds, Montevallo, Pelham, Vestavia Hills</p> <p><u>Towns:</u> Brent, Centreville, Vance, West Blocton, Woodstock, Jemison, Selma, Valley Grande, Argo, Helena, Lake View, Margaret, Moody, Oden-ville, Springville, Indian Springs Village, Wilton, Vance, Woodstock</p>	<ul style="list-style-type: none"> Discovery Complete 	<ul style="list-style-type: none"> N/A
Upper Black Warrior FY11	<p><u>Unincorporated Areas:</u> Bibb County, Fayette County Unincorporated, Jefferson County, Tuscaloosa County</p> <p><u>Cities:</u> Bessemer, Birmingham, Brighton, Fairfield, Homewood, Huey-town, Lipscomb, Midfield, Pleasant Grove, Northport, Tuscaloosa</p> <p><u>Towns:</u> Woodstock, Berry, Maytown, North Johns, Sylvan Springs, Brook-wood, Coaling, Lake View, Vance, Woodstock</p>	<ul style="list-style-type: none"> Discovery Complete 	<ul style="list-style-type: none"> N/A
Guntersville FY11	TBD	<ul style="list-style-type: none"> Discovery Funded 	<ul style="list-style-type: none"> N/A
Mobile FY09	<p><u>Unincorporated Areas:</u> Mobile County</p> <p><u>Cities:</u> Satsuma, Prichard, Creola, Chickasaw, Citronelle, Saraland, Bayou La Batre, Mobile</p> <p><u>Towns:</u> Mount Vernon, Dauphin Island</p>	<ul style="list-style-type: none"> Final Surge Modeling approved by FEMA in January 2014 Storm Surge Analysis Update Outreach Meet-ing with Communities Planned October 2014 	<ul style="list-style-type: none"> Tentative Pre-liminary issu-ance planned for Summer 2015 (River and Coastal studies)
Baldwin FY08 & FY09	<p><u>Unincorporated Areas:</u> Baldwin County</p> <p><u>Cities:</u> Bay Minette, Daphne, Fairhope, Foley, Gulf Shores, Orange Beach, Robertsdale, Spanish Fort</p> <p><u>Towns:</u> Loxley, Elberta, Silverhill, Summerdale</p>	<ul style="list-style-type: none"> Final Surge Modeling approved by FEMA in January 2014 Storm Surge Analysis Update Outreach Meet-ing with Communities held May 21, 2014 	<ul style="list-style-type: none"> Tentative Pre-liminary issu-ance planned for early Spring 2015 (River and Coastal studies)
Madison FY08	<p><u>Unincorporated Areas:</u> Madison County</p> <p><u>Cities:</u> New Hope, Huntsville, Madison</p> <p><u>Towns:</u> Gurley, Owens Cross Roads, Triana</p>	<ul style="list-style-type: none"> Effective date on Octo-ber 2, 2014 	<ul style="list-style-type: none"> N/A
Limestone PMR FY08	<p><u>Unincorporated Areas:</u> Limestone County</p> <p><u>City:</u> Athens</p> <p><u>Town:</u> Mooresville</p>	<ul style="list-style-type: none"> Effective date on Octo-ber 2, 2014 	<ul style="list-style-type: none"> N/A
Walker FY08	<p><u>Unincorporated Areas:</u> Walker County</p> <p><u>Cities:</u> Carbon Hill, Cordova, Dora, Jasper,</p> <p><u>Towns:</u> Kansas, Nauvoo, Oakman, Parrish, Sipsey, Sumiton</p>	<ul style="list-style-type: none"> Effective date on Octo-ber 2, 2014 	<ul style="list-style-type: none"> N/A