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

Co-chairs:
Steve Samuelson, CFM
Bruce A. Bender, CFM
TODAY’S AGENDA

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

Reducing complexity with compassion and fairness

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

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

Joe Cecil
The Office of the Flood Insurance Advocate

The OFIA advocates for the fair treatment of policyholders and property owners by providing education and guidance on all aspects of the NFIP. The OFIA assists frustrated and confused policyholders and property owners affected the NFIP.

- Provide assistance to individual policyholders and property owners, especially in the most complex of cases
- Identify trends and issues that appear to be impacting a broad range of FIMA’s customers
- Make recommendations to FIMA and FEMA leadership intended to address the issues faced by customers and support programmatic improvements
Case Topics by Representation

- Greater distribution of case topics among inquirers representing communities
The OFIA Annual Report

▪ The OFIA uses its casework to gather information and actionable data for FEMA

▪ The analysis helps identify trends that affect a broad population of policyholders and property owners or have significant financial impact on a subset of the policyholder population

▪ Annual Reports are the primary form of reporting for the OFIA
  • Typically 5 – 7 concerns are identified from inquiries submitted over a year and discussed with FIMA leadership

▪ The Annual Report is published on a calendar year basis and provided to Congress and the general public

Annual Reports are available online at: www.fema.gov/flood-insurance-advocate
Customer themes in 2019

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

1. Improper application of elevation rating using an Elevation Certificate (EC)
2. Loss of rating discounts following a lapse in coverage
3. Confusion regarding Group Flood Insurance
4. Limited refunds after receiving a Letter of Map Amendment, Out as Shown
5. Denial of Increased Cost of Compliance (ICC) funds when permits are issued before substantial damage letters
The 2020 Annual Report will recognize the OFIA’s five-year anniversary, highlight program changes made to the benefit of customers, and discuss relevant topics that currently impact policyholders.

- Five Year Retrospective
- Progress Report (2015-2020)
- Emerging Trends in Insurance and Mitigation
Moving Forward into 2020

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

1. **Risk Rating 2.0**
   The OFIA supports efforts to ensure that rates are equitable and reflect a property owner’s unique risks. The new model aims to be more transparent and reduce the complexity of the NFIP.

2. **Elevation Certificate Requirement for Flood Insurance**
   While Risk Rating 2.0 will alleviate this burden for most property owners, the EC requirements continue to be a source of frustration for many property owners.

3. **Flood Risk Disclosure During Property Transfer**
   A lack of uniform flood risk disclosure laws during a property ownership transfer results in uncovered losses or price shock for new home owners.

4. **Underserved and Socially Vulnerable Populations**
   OFIA is dedicated to reducing disaster suffering among underserved populations.

5. **Affordability**
   Current NFIP policyholders will continue to face rising costs of flood insurance.
The National Flood Insurance Program

2020 Outreach & Marketing Initiatives
What was on Butch’s mind in FY20

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

**Marketing & Outreach and.....**

- Reauthorization
- Risk Rating
- NFIP Reform

**Marketing & Outreach and.....**

- New Comms Contract
- Digital Customer Engagement
- 2020 Hurricanes Fires

---

Federal Emergency Management Agency

13
The FY20 Hurricane Season Campaign launched June 15; reached over 27 million adults

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

New post-disaster video highlights how to begin recovery
Targeted Media Markets

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

Selected target communities are located along the coasts of:
- Virginia
- North Carolina
- South Carolina
- Georgia
- Florida
- Alabama
- Mississippi
- Louisiana
- Texas
Paid Media Tactics & Assets

FY20 Hurricane Season Overview

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

NFIP is using radio ads:
- FM/AM radio
- Spotify and Pandora

You can access the following videos:
- Flood informational videos
- Survivor Stories

To view the videos and other campaign materials go to: Agents.floodsmart.gov/hurricaneseason
This year’s Pacific Hurricane Initiative brings a local flair including PSAs in English and Native Hawaiian.

**Paid Media**
Digital banners and radio

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

**Stakeholder and Infomediary, Industry Engagement Media**
Prior to Landfall

Understanding Flood Loss Avoidance
May 2018

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

What is covered under a Standard Flood Insurance Policy?
National Flood Insurance Program flood policies will cover up to $25,000 in reasonable expenses incurred to protect your insured property, and up to $5,000 to move your insured property away from flood or eminent change of a flood. To be eligible for this benefit, the insured property must be located in a community with:

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

What to do after?
Expenses to protect your property:
- Sandbags (including the sand to fill them)
- Pit to create temporary levees
- Barriers to protect the property
- Plastic sheeting and lumber used in connection with any of these items listed above
- Labor - you may distribute, including your own or a family member’s labor, at the federal minimum wage. Labor charged by a professional may also be reimbursed.

Expenses to move your property to safety:
- Up to $25,000 in reasonable expenses to move your insured property in order to protect it from flood, or to increase its value and marketability.

What do you need to know?
- Personal property that is removed must be placed in a fully enclosed building or otherwise protected from the elements.
- Flood loss avoidance, including a reasonable time frame, is defined as spending the flood insurance policy, must be allowed above ground level or outside of the special flood hazard area.
- Property removal is assessed by your flood policy for 40 consecutive days from the date the notice begins.
- A deductible does not apply to these funds.
- The coverage does not increase the policy limits of the policy.

Post-incident:
You should keep copies of all receipts and a record of the time you spend performing the work. They should be submitted to your insurance agent when you file a claim to be reimbursed.

How to Report a Flood Claim:
To report claims you should do the following:
- Contact your insurance agent or insurance company. Have your policy number available.
- Contact your flood insurance company; or if you do not have their policy number, call 1-866-272-4FEMA. You will need the following information with you when you call:
- The name of your insurance company
- The name of the policy holder
- The policy number
- The claim number
- The zip code of the loss location
- The type of loss
- The date of the loss

Your NFIP flood insurance reimburses up to $1,000
How To File Your Claim

- Plain Language
- Attractive and customer-focused
- Available in multiple formats
- Multiple languages
- Sent to all partners/infomediaries
Rebuilding after a flood can be difficult. We're here to help.

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

Start a claim

Report your loss immediately to your insurance agent or carrier. Be sure to ask them about advance payments. Need help finding your insurance agent or carrier? Call the NFIP at 877-336-2637.

Prepare for your inspection

Work with your adjuster

Document your loss and receive payment

Apply for disaster assistance.

Document damage and start clean up

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

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

Document your flood damage

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

Take photos and videos.

Record serial numbers.

Keep receipts.

Retain all material samples.

Contact repair services.
After A Flood Talking Points (modified this year)

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

Flood Insurance Agent Field Guide

For Agents

Resources for Marketing & Selling Flood Insurance
from the National Flood Insurance Program

Flood Insurance: Make it your business.

Flood can happen anywhere. Homes are the most common and costly natural disaster in the United States, affecting nearly every state. In 2021, that same property owners were hit with 80% of their losses. That’s why the National Flood Insurance Program (NFIP) is dedicated to educating customers and communities about flood risk and providing long-term solutions through flood insurance. As a community partner, we are committed to partnering with agents across the country to provide licensed, effective insurance solutions, protecting property owners from the financial uncertainties posed by flooding.

You can make a difference.

In a moment, flood insurance can turn the financial security that took a lifetime to build into one that you could lose in minutes. Talk to your clients about flood risk. Refer them to these flood insurance options. By making flood insurance part of your offerings, you can make a difference.

Your clients may think they are protected.

Nearly 3 in 4 policy owners believe their homeowners insurance covers damage caused by flooding. As a result, in most cases, it does not. Whether the cause of the damage is the same or different, a NFIP policy can protect you.

Preferred Risk Policy (PRP)

Preferred Risk Policy (PRP) is a way for clients to purchase flood insurance at a lower price. PRPs are approved by the Federal Insurance Administration (FEMA) for properties with a history of flooding that may not be considered insurable under the NFIP. By purchasing a PRP, clients can reduce their insurance costs and increase their flood protection.

Protect your clients, protect yourself.

People need flood insurance to protect their most important investments like homes and businesses. By offering flood insurance to your clients, you help protect them from financial losses, and protect yourself from errors and omissions.

Standard Flood Insurance Policies (SFIPs)

For properties that are included in the standard flood insurance policy or SFIP, you can provide your clients with standard flood insurance. As a result, you can help ensure that your clients are protected from flood damage.
Floods follow fires. Wildfires raise your flood risk for years.

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

FLOOD AFTER FIRE

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

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

Contact your local insurance agent or go online to learn more about flood insurance at FloodSmart.gov.

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

FloodSmart.gov
Regional Activations in FY20

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

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

<table>
<thead>
<tr>
<th>Flood Anniversary</th>
<th>Map Change</th>
<th>Flood Context</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Objective:</strong></td>
<td><strong>Objective:</strong></td>
<td><strong>Objective:</strong></td>
</tr>
<tr>
<td>Drive flood insurance awareness and purchases during the incident period of a previous major flood event through a combination of paid media, earned media, and stakeholder engagement.</td>
<td>Drive awareness of a community’s upcoming map change in your Region through earned media, capacity building, stakeholder engagement and agent outreach.</td>
<td>Drive flood insurance awareness and purchases by capitalizing on a unique flood context in your Region (i.e. snowmelt flooding).</td>
</tr>
</tbody>
</table>
FY 21

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

Suzan Krowel
Lead Insurance Examiner, Underwriting Branch
April 2020 Flood Insurance Manual

Highlights

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

• Streamlined the verification requirements for primary residence status if the property address and mailing address match.

• Updated the methodology FEMA uses to determine the non-residential floodproofing premium discount and updated the list of required documentation.

• Removed the V-Zone Risk Factor Rating Form since FEMA is discontinuing its use for policies effective on or after April 1, 2020.

• Updated the list of Community Rating System eligible communities effective May 1, 2020.

• Clarified that if Community’s CRS class changes or given policy’s eligibility for a CRS discount changes midway through a policy term, any resulting adjustment to the CRS discount applies only at the next policy renewal.

• Updated premium rates for policies written or renewed on or after April 1, 2020.

• Updated the Severe Repetitive Loss premium and Reserve Fund Assessment percentages for policies written or renewed on or after April 1, 2020.

• Acronym List was added at the end of the Manual
April 2020 Premium Rates

• Updated Premium Rates
• Overall Premiums increased from an average of $873 per policy to $972—11.3%

• SRL Premium Increase 10%
• Reserve Fund Assessment Fee went from 15% to 18%

For policies issued on or after April 1, 2020, there will be no changes to:
• ICC Premium
• Deductible Factors
• Federal Policy Fee
• HFIAA Surcharge
• Probation Surcharge
January 1, 2021 Changes

• Updated premium rates for Preferred Risk Policies and Newly Mapped rated policies written or renewed on or after January 1, 2021.

• Updated the Premium multiplier tables for policies rated under the Newly Mapped Procedure

• Preferred Risk Policies (PRPs): Premiums will increased 14.9 percent, with a total amount billed increase of 12.5 percent.

• A99 and AR Zone Policies eligible for the PRP: Premiums increased 14.9 percent, with a total amount billed increase of 12.2 percent.

• Properties Newly Mapped into the SFHA. As a result of increases to the multiplier that will be effective January 1, 2021, premiums for Newly Mapped policies will increase 14.8 percent, with a total amount billed increase of 12.5 percent
The following Link will be in Appendix F

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

Underwriting Branch

Suzan Krowel
Lead Insurance Examiner, Underwriting Branch
Suzan.Krowel@fema.dhs.gov
Risk Rating 2.0

Tony Hake
Pivot/PART Update
Flood Insurance Committee
9/23/2020

Niki Crewes
Agenda

- Pivot update
- Ad hoc data requests
- Privacy Act
- Routine Use Letter’s and ISAA’s
PIVOT UPDATES
Overview

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

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

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

**PART: Pivot Analytics and Reporting Tool**

- Modernize reporting (Dynamic and Statistical)
- Replace Existing Reports on BN/DX
- Disaster Based Reporting
- Program Based Reporting
# Current Report Availability Status

<table>
<thead>
<tr>
<th>Repetitive Loss Data: Property Locator</th>
<th>PRP and Other Discounted Policy Summary by Geography</th>
</tr>
</thead>
<tbody>
<tr>
<td>NFIP Repetitive Loss Update Worksheets AW-501</td>
<td>Rolling History 12 Months: PIF, CIF, PRP</td>
</tr>
<tr>
<td>Loss Statistics by State and Calendar Year</td>
<td>Policy And Loss Statistics by Flood Zone</td>
</tr>
<tr>
<td>Claims Summary Data</td>
<td>Policy and Loss Data by Geography</td>
</tr>
<tr>
<td>Company Policy Counts and Premiums by State</td>
<td>Claims Explorer Dashboard</td>
</tr>
<tr>
<td>Negative Elevation-Rated Policies</td>
<td>Policies Explorer Dashboard</td>
</tr>
<tr>
<td>Closed Claims During Current Month (with ICC Payment)</td>
<td>Company Details Report</td>
</tr>
<tr>
<td>Claims Open by Company Number - More Than 120 Days</td>
<td>State Facts Sheet</td>
</tr>
<tr>
<td>Community File Lookup</td>
<td>Repetitive Loss Mitigation Action and Funding</td>
</tr>
<tr>
<td>1316 Property Declarations and Rescissions</td>
<td>Repetitive Loss Data: State and Community Summary</td>
</tr>
<tr>
<td>CBRS Ineligible Addresses</td>
<td>Company/Policy Lookup - Claims Data</td>
</tr>
<tr>
<td>Address Lookup by State, City, Zip Drilldown</td>
<td>Company/Policy Lookup - Policy Data</td>
</tr>
<tr>
<td>Policy and Claims – Community Details and Drilldown</td>
<td>Address Lookup - Street Level Search</td>
</tr>
<tr>
<td>NFIP Master Report</td>
<td>Insureds Name Search</td>
</tr>
<tr>
<td>Financial Losses by State</td>
<td>Lookup By Address Key</td>
</tr>
<tr>
<td>Community Status Information</td>
<td>Submit for Rate Policy Search</td>
</tr>
<tr>
<td>Policies and Contracts In Force by Geography and Company</td>
<td></td>
</tr>
</tbody>
</table>
PART Reports

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

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

Please state specifically how the data will be used (do not repeat the routine uses). * Provide reason for access...
PART Web Reports

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

To generate a report:
1. Enter any known parameters.
2. Click Run Report to display the results.

These are:
- Company/Policy Claims Lookup
- Policy Search By Street Level
- Company/Policy Lookup-Policy Data
- Insured Name Search
- Submit for Rate
- Repetitive Loss Record/Summary Search
PART Tableau Reports

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

Welcome to PIVOT

Quick Filter

What are you looking for?

Reports

PART Reports

NATIONAL FLOOD INSURANCE PROGRAM
PART Tableau Reports

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

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

Filter your data accordingly

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

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

*Tableau Workbooks are not currently available for download
**Downloadable Data Types**

**Image (.png)**

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

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

Data (.csv)

The Data option downloads the data in a separate browser window.

2 tabs: Summary and Full Data

1. Click on Data from the “Download” pop-up and a separate browser window “View Data” will open with a Summary and Full Data tab.

View the data in the new browser window or click on the “Download all rows as a text file” hyperlink to download as a spreadsheet (.csv).

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>State</th>
<th>Zip Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>TALL TIMBERS</td>
<td>17327 WHITE STONE DR</td>
<td>MD</td>
<td>20602</td>
</tr>
<tr>
<td>TALL TIMBERS</td>
<td>18221 HARRING CREEK RD UNIT 4</td>
<td>MD</td>
<td>20690</td>
</tr>
<tr>
<td>CAFE CHARLES</td>
<td>1723 SAND HILL DR, SAND HILL DRIVE, LOT 26</td>
<td>VA</td>
<td>23310</td>
</tr>
<tr>
<td>CEDAR ISLAND</td>
<td>ACCOMACK COUNTY LOT 4 &amp; 49</td>
<td>VA</td>
<td>23401</td>
</tr>
<tr>
<td>CEDAR ISLAND</td>
<td>5079 MAY, ACCOMACK COUNTY</td>
<td>VA</td>
<td></td>
</tr>
<tr>
<td>CEDAR ISLAND</td>
<td>OCEAN AVENUE, LOT 4E</td>
<td>VA</td>
<td></td>
</tr>
<tr>
<td>HAMPTON</td>
<td>9037 STATE PARK DRIVE</td>
<td>VA</td>
<td></td>
</tr>
<tr>
<td>HAYES</td>
<td>646 SANDY PT TAX MP 33 PRC 252, 10664 HERON POINT RD OFF ST RD</td>
<td>VA</td>
<td>23072</td>
</tr>
<tr>
<td>HEATHSVILLE</td>
<td>3 INGRAM BAY DR</td>
<td>VA</td>
<td>22472</td>
</tr>
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<td>KILMARNOCK</td>
<td>441 AVUS POINT LN</td>
<td>VA</td>
<td>22422</td>
</tr>
<tr>
<td>NACHROWSKO</td>
<td>12118 HERON DR</td>
<td>VA</td>
<td>23405</td>
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<tr>
<td>WHITE STONE</td>
<td>98 SHORELINE DR</td>
<td>VA</td>
<td>22579</td>
</tr>
<tr>
<td>WHITE STONE</td>
<td>98 SHORELINE DR</td>
<td>VA</td>
<td>22570</td>
</tr>
</tbody>
</table>
Downloadable Data Types

Data (.csv) Excel will open
Downloadable Data Types

**Crosstab (.csv)**

The Crosstab option downloads all the data as a spreadsheet.

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

![Opening All_Records_crosstab.csv window](image)
Downloadable Data Types

**Crosstab (.csv)**

Microsoft Excel will open
Downloadable Data Types

PDF(.pdf)

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

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

PDF (.pdf)

Adobe Acrobat will open
Coming Soon

• Future releases will include refinement of the user interface to make data easier to access.
• If you have questions, comments, or suggestions regarding PART reporting, please contact:
  fema-nfippivotsupport@fema.dhs.gov
Ad-hoc data requests

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

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

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


- This system of records allows DHS/FEMA to collect and maintain records and information regarding applicants, policyholders, prospective policyholders, insurance agents, and other individuals associated with NFIP.

- In addition to those disclosures permitted under 5 U.S.C. 552a(b) of the Privacy Act, all or a portion of the records of information contained in this system may be disclosed outside DHS as a routine use pursuant to 5 U.S.C. 552a(b)(3).
**Privacy Act**

**Personally Identifiable Information**

- Personally Identifiable Information (PII) is any information that permits the identity of an individual to be directly or indirectly inferred, including other information that is linked or linkable to an individual.
INFORMATION SHARING ACCESS AGREEMENT (ISAA) & ROUTINE USE LETTER (RUL)
As we transitioned from the NFIP legacy system to Pivot, we shut down broad access to NFIP data through the NFIP system in favor of instituting “least privileged role based access” principles. This enables us to put the policyholder first while balancing the needs of NFIP staff and partners to fulfill their duties.

- Least privileged role based accessed is sharing only the data needed, at a particular point in time, for a specific purpose with only those who need to see it based on their function.
ISAA

- Over the last few years, we have coordinated with DHS Privacy, FEMA Privacy, and FEMA OCC to develop standard data sharing agreements called “Information Sharing Access Agreements” (ISAAs) that can be used for most NFIP data sharing needs at the state and local level.

- The FIMA requires a signed data sharing agreement before distributing NFIP PII to all external parties.

- Currently we have a process for the state NFIP Coordinators, State Hazard Mitigation Officers (SHMOs) and Emergency Managers to access PII specific reports in Pivot.
ISAA

Regular ISAA:

- Sample of paragraph 1 purpose...

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

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

...routine uses O, R, T.

ISAA for Pivot access:

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

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

Chad Berginnis, CFM
September 23, 2020
NFIP Reauthorization

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

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

• Differences between House and Senate bills:
  – House bill doesn’t address debt; Senate bill would use interest payments for mitigation
  – House bill authorizes $500 million for flood mapping; Senate bill remains at $400 million
  – House bill has authorization for CAP-SSSE program and doubles its funding from current levels; Senate bill doesn’t have this

• ASFPM developed/updated Principles and Priorities documents for reform
  – Will likely add statutory relief from Privacy Act to ASFPM Priorities and work towards solving problems with accessing claims information
NFIP Reauthorization

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

**FEDERAL LEGISLATION**

Federal bills of interest to floodplain managers

**Federal - S 4462**
FLOODS Act

**Federal - HR 3702**
Permanent Authorization of CDBG-DR

**Federal - HR 3462**
A bill to amend the Internal Revenue Code of 1986 to provide a credit against tax for disaster mitigation expenditures.

**Federal - S 1958**
A bill to amend the Internal Revenue Code of 1986 to provide a credit against tax for disaster mitigation expenditures.

**Federal - S 1069**
Digital Coast Act

**Federal - HR 2189**
Digital Coast Act

**Federal - HR 1666**
A bill to amend the National Flood Insurance Act of 1968 to allow for the consideration of private flood insurance for the purposes of applying continuous coverage requirements, and
CLOSING AND QUESTIONS