

YAVAPAI COUNTY FLOOD CONTROL DISTRICT STAKEHOLDER WORKSHOP

March 30th & 31st, 2015

Floods Happen In Yavapai County

September 1983

Northwest
Prescott Area:

- Willow Creek
- Bottleneck Wash
- Granite Creek



Over 14 Inches of Rain in One Day

ROBERT B. HARDY
Assistant City Engineer,
Prescott, Arizona

LATE on the evening of September 22, 1983, an especially strong impulse of unstable, moisture-laden air moved northward toward central Arizona. As this air mass encountered the Bradshaw Mountains, which surround Prescott, orographic thunderstorms developed along the mountain ridges and intensified as they progressed. An especially severe line of thunderstorms drifted near the north and northwest portions of the city, and by 1 a.m. on September 23rd, severe thunderstorms began to lash the area with vicious lightning, heavy rains, and hail. In the next six hours, between 4.5 and 7.5 inches of rain and nearly 10 inches of hail had fallen.

As this particular storm cell slowly moved northward, a series of additional impulses proceeded across the region, producing more severe thunderstorms. When the storm systems had finally passed through the area on early Saturday, September 24th, as much as 14.52 inches of rain had fallen in the watershed northwest of Prescott. Figure 1 shows the distribution of precipitation for the storm event. It is fortunate for the city that the central core of the thunderstorm was located away from the more urbanized areas. Ironically, the following week, almost to the exact hour,

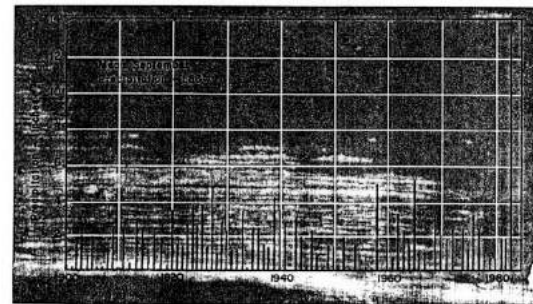
additional thunderstorms struck the Prescott area. While these precipitation totals were not as great as those of the previous week, they nevertheless hampered repair work of homes and public improvements.

Because of the steep topography and close proximity to the summer "monsoon" moisture flows from Mexico, the Prescott area is subjected to numerous intense thunderstorms from mid-July to mid-September. Indeed, nearly one-half of the annual precipitation of 19.63 inches falls on Prescott during this two-month period. Although September nor-

mally is characterized by a decrease in number and size of thunderstorms, 1983 produced record rains totaling 13.38 inches. Figure 2 shows September precipitation in Prescott since 1900.

This particular storm created very high flows in both Bottleneck Wash and Willow Creek, which resulted in considerable damage. Early in the storm, the main water transmission lines serving the Prescott area from wells located north in Chino Valley were damaged by the flood waters and most residents were suddenly without a domestic water supply.

■ FIGURE 2. September precipitation in Prescott, Arizona, from 1900 to present.



Floods Happen In Yavapai County

Oak Creek - 1993



WATER RACES over the top of Indian Gardens bridge Friday morning as stranded residents watch from across swollen Oak Creek. The Sedona area was hit with heavy flooding last week as more than two inches of rain fell over a four-day period. The bridge sustained slight damage as boulders, trees and

logs were carried downstream by the water's force. The bridge was re-opened later that day after floodwaters started to recede. Forecasters expect more rain this week with showers beginning Wednesday and ending Thursday afternoon.

Photo by Bill Dosham



Floods Happen In Yavapai County

Verde River - 1993



VERDE RIVER AT BRIDGEPORT - OASIS ARABIAN HORSE RANCH



Floods Happen In Yavapai County

Agua Fria River
Black Canyon City
1993

Flooding & Severe
Bank Erosion



AGUA FRIA RIVER - BLACK CANYON CITY



Floods Happen In Yavapai County

Oak Creek at Red Rock Crossing, Dec. 2004



Floods Happen In Yavapai County

Verde River - January 2005



Floods Happen In Yavapai County

Clarkdale – Bitter Creek erosion – 2006



Floods Happen In Yavapai County

Sedona, Oak Creek @ Tlaquepaque Sept. 2009



Floods Happen In Yavapai County

Black Canyon Creek – August 2014



Yavapai County Flood Control District

- YCFCD first adopted its Flood Damage Prevention Ordinance in 1981
- Responsible for:
 - Floodplain Management / Development Review under the Nat'l Flood Insurance Program and adopted Ordinance
 - Provide information and guidance for activity and development within flood hazard areas
 - Keep flood hazard mapping resources modern so they accurately represent areas at high risk
 - Providing real-time weather data and pertinent storm water runoff information
 - Regulate and review storm water runoff from a quality and quantity standpoint



Yavapai County Flood Control District

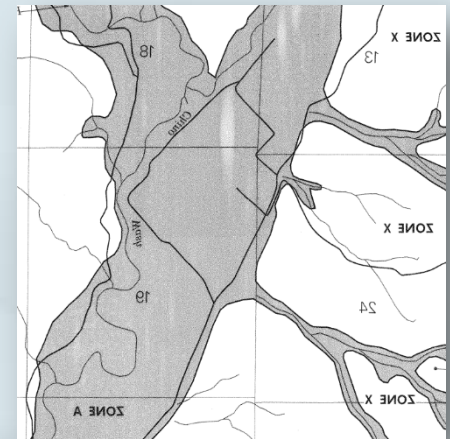
- Joined National Flood Insurance Program in 1985
 - Agree to map the flood hazards and manage the floodplain to FEMA's minimum standard
 - In return, citizens have access to federal flood insurance and disaster assistance for floods
- Joined the Community Rating System in 1991; receive credits for going beyond the minimum standards; now a Class 6
 - Benefits:
 - Policyholders in high-risk areas receive 20% discount
 - County's flood risk is reduced and community is more resilient



YCFCD Mapping Program

FEMA Cooperating Technical Partner

- First FIRM – August 19, 1985
- Updating FEMA's original maps
 - Old data (up to 30 years old)
 - Old technology
 - Lots of development
- New maps
 - Digital; updated flooding and rainfall data; latest mapping-related technology



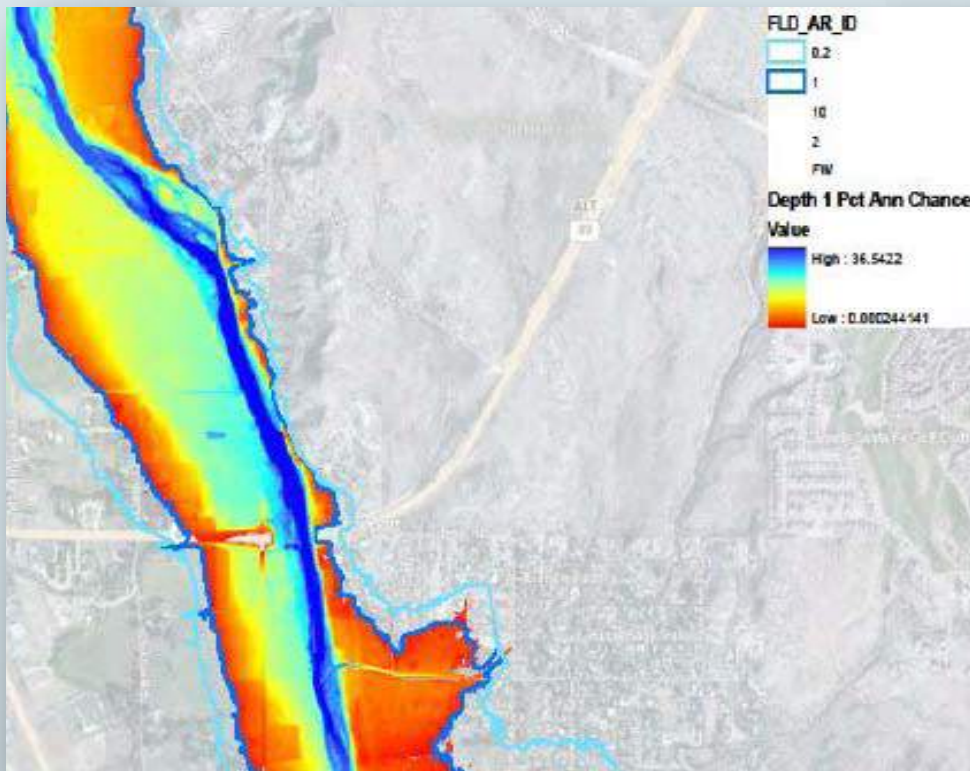
Benefits of Improved Mapping

- Knowing the current flood risk....
 - Community officials use updated codes to help ensure safer building and a more *resilient* community
 - Improve emergency planning and response
 - Realty, Insurance and Lending professionals are better able to inform clients around buying/selling and flood insurance requirements and options
 - Residents and business owners make more informed decisions to protect their assets
- *YCFCD is here to provide info and expertise*



New Tools To Better Communicate Risk

DEPTH GRIDS



CHANGES SINCE LAST FIRM



Results of new or restudy mapping

- For properties newly identified to be in a FEMA, high-risk flood hazard area
 - Insurance and building implications
- Changes in Base Flood Elevation may occur
 - Insurance and building implications
- Properties that are newly identified as moderate- or low risk (coming OUT of the mapped hazard)
 - Risk is only reduced, *not removed*
- Properties with no change – but time to review your risk!



Recent Mapping Projects

- Agua Fria River / Black Canyon Creek / Squaw Creek in Black Canyon City
- New maps became effective on October 16th, 2014

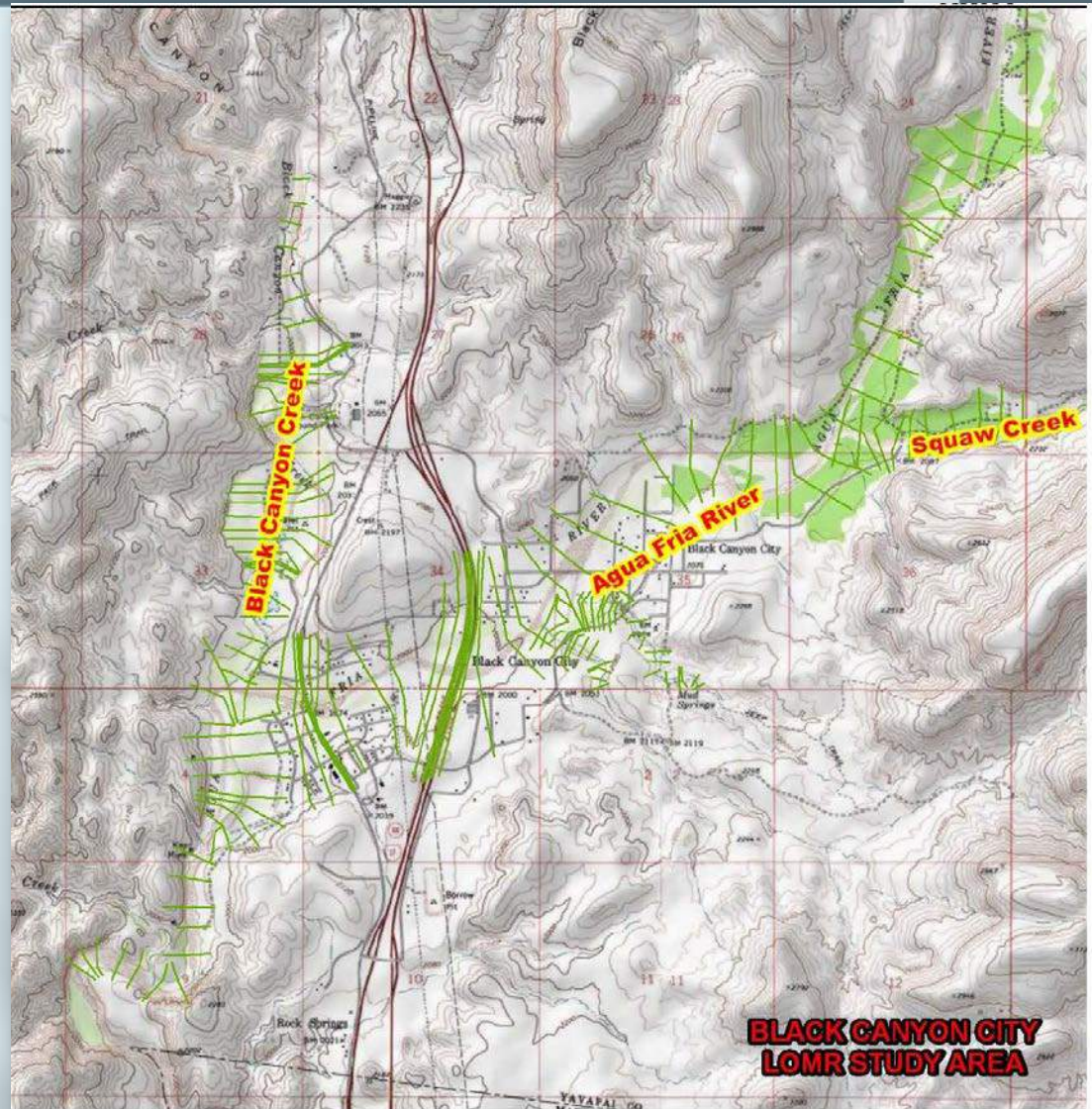
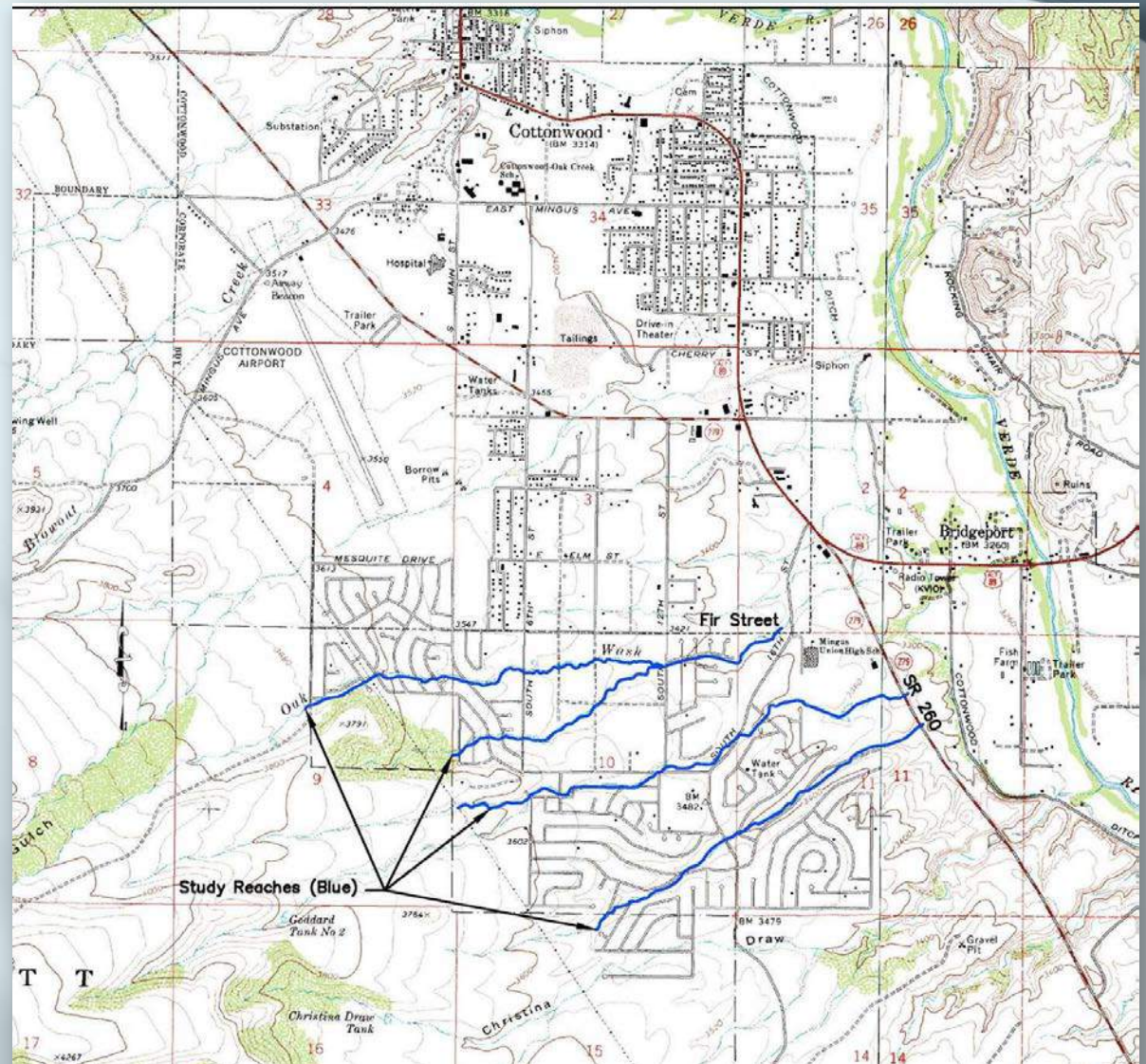


Figure 1.2: Location Map



Recent Mapping Projects

- Verde Village flood hazard area restudy (south of Cottonwood)
- New maps became effective on February 9th, 2015

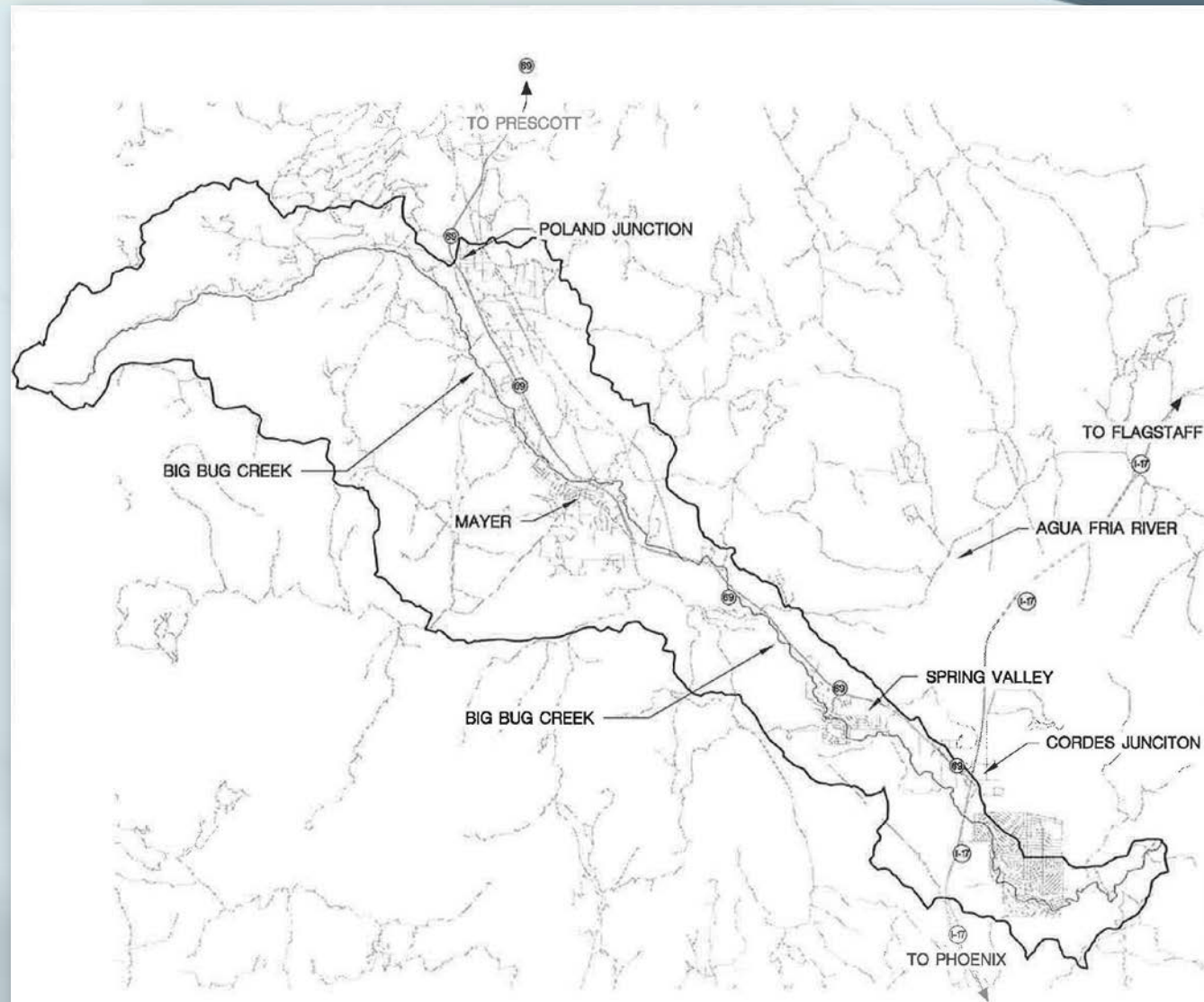


Recent Mapping Projects

- **Big Bug Creek**

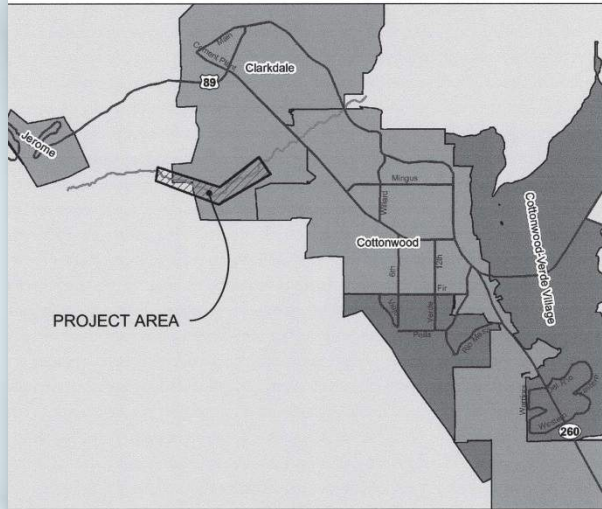
Poland Junction, Mayer, Spring Valley, Cordes Lakes areas

- New maps became effective on March 2nd, 2015



Recent Mapping Projects

EXHIBIT 5-1: MESCAL GULCH FLOODPLAIN DELINEATION STUDY



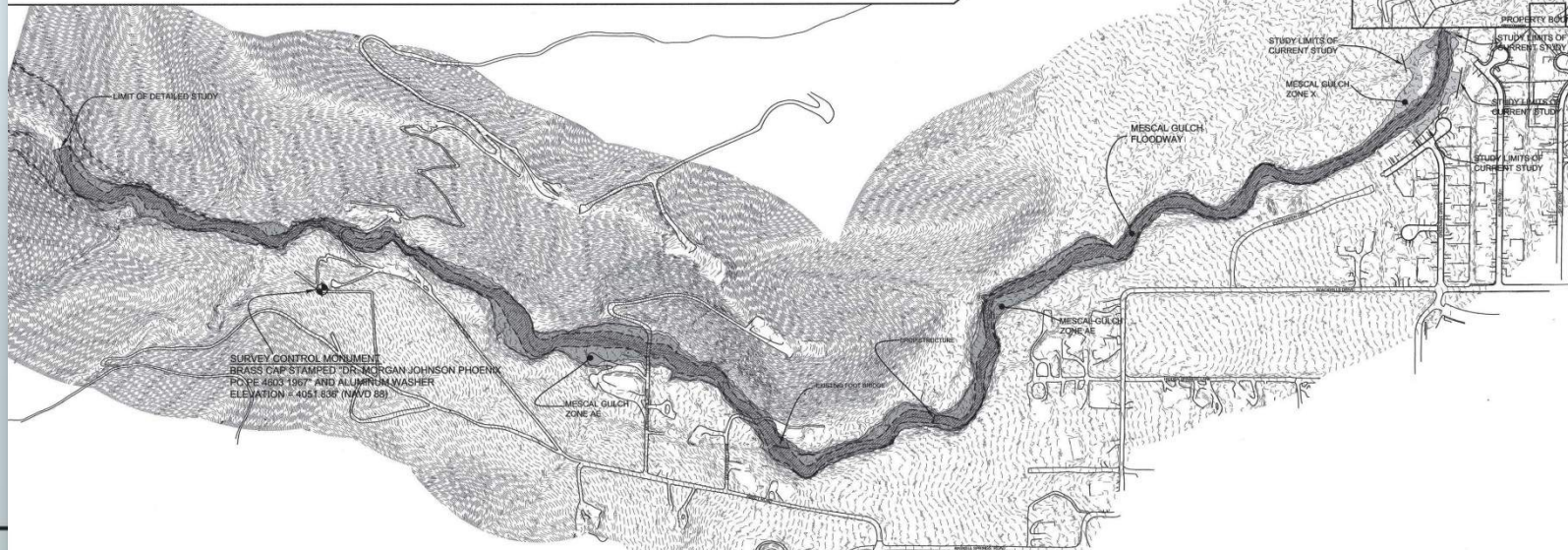
VICINITY MAP:
NO SCALE



- Mescal Gulch - Clarkdale
- New maps to become effective on May 14th, 2015

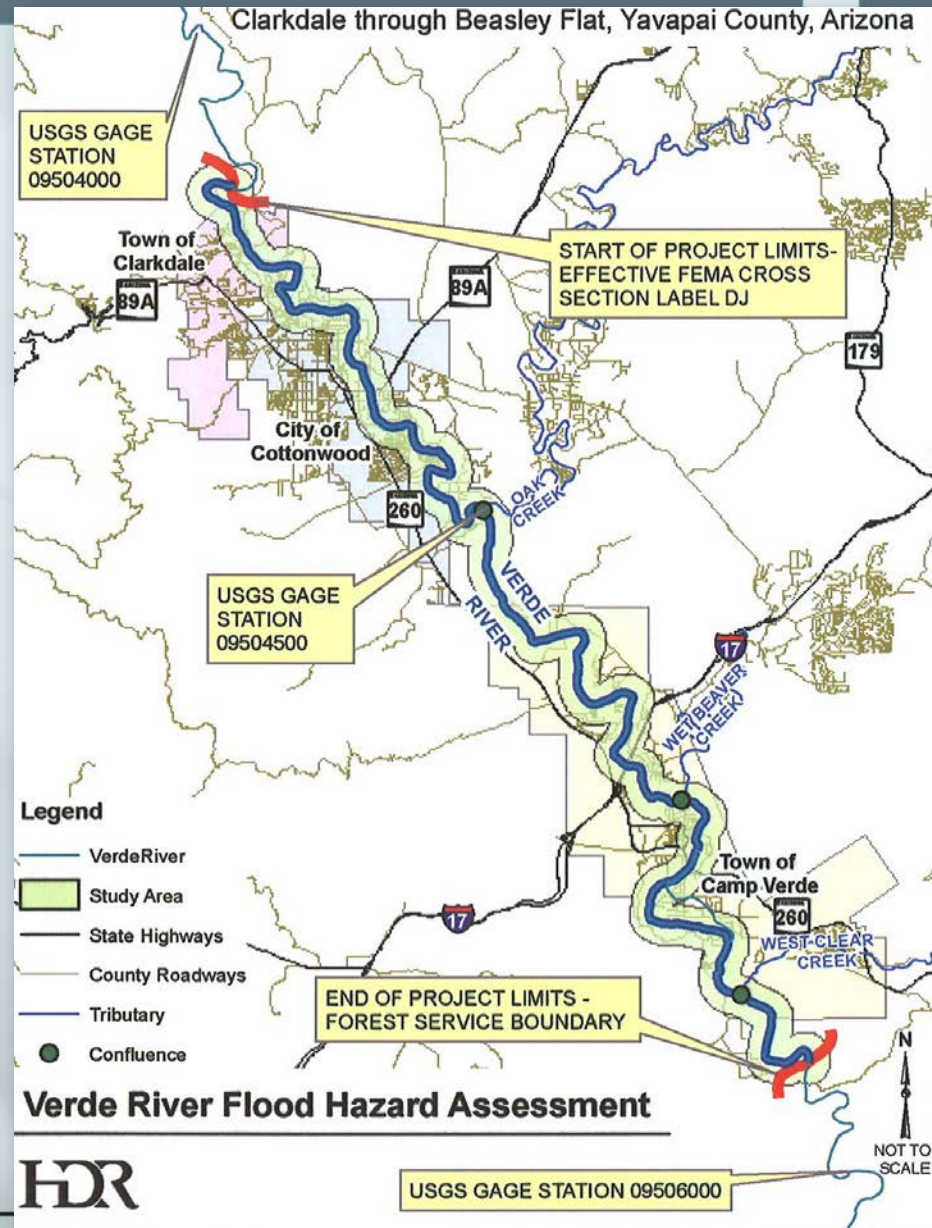
SHEET INDEX

| SHEET | TITLE |
|-------|------------------------------|
| 1 | COVER SHEET |
| 2 | MESCAL GULCH FLOODPLAIN MAP |
| 3 | MESCAL GULCH FLOODPLAIN MAP |
| 4 | MESCAL GULCH FLOOD PLAIN MAP |



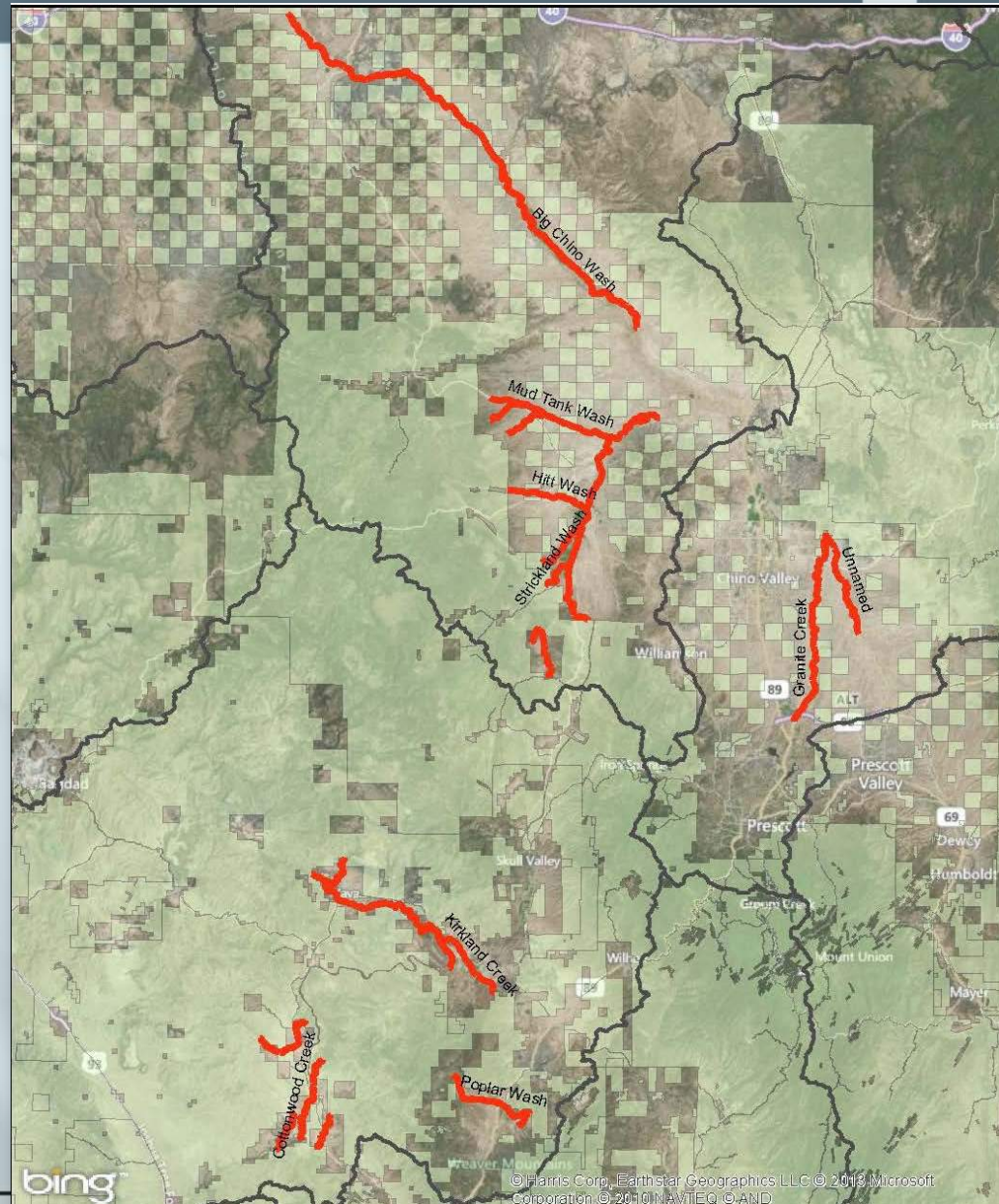
Recent Mapping Projects

- Verde River Restudy
Clarkdale, Cottonwood, Camp Verde areas
- Project has been ongoing for a few years; mapping is complete, but awaiting FEMA publication
- YCFCD has been using as best available information for regulatory purposes since 2014
- ***Tentative*** publication / effective in Fall 2015



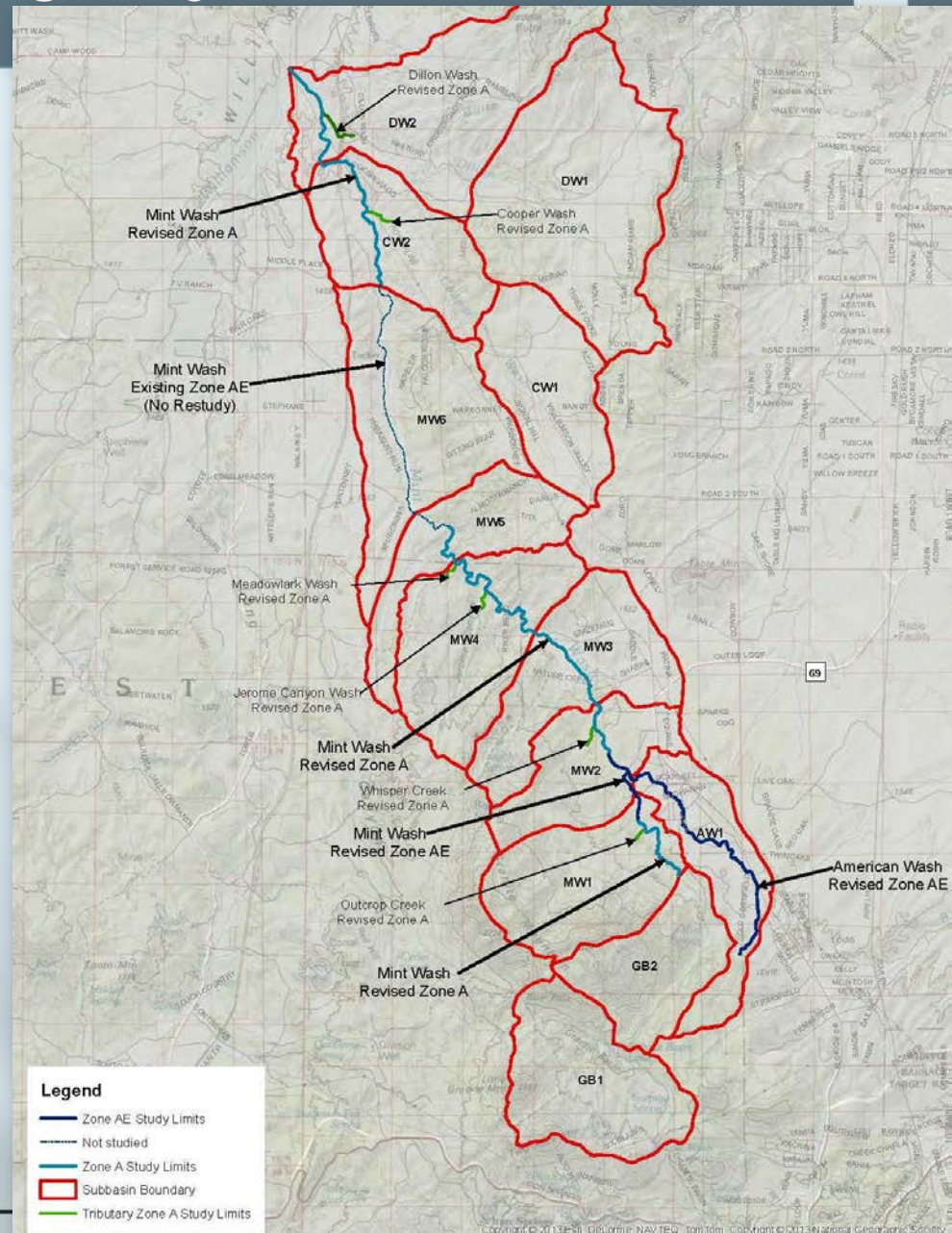
Upcoming Mapping Projects

- **In Process:**
Western Yavapai County 'Zone A' Restudy
 - Big Chino Wash
 - Kirkland area
 - North Williamson Valley area
 - Granite Creek near Chino Valley
- Submitted to FEMA in Fall 2014



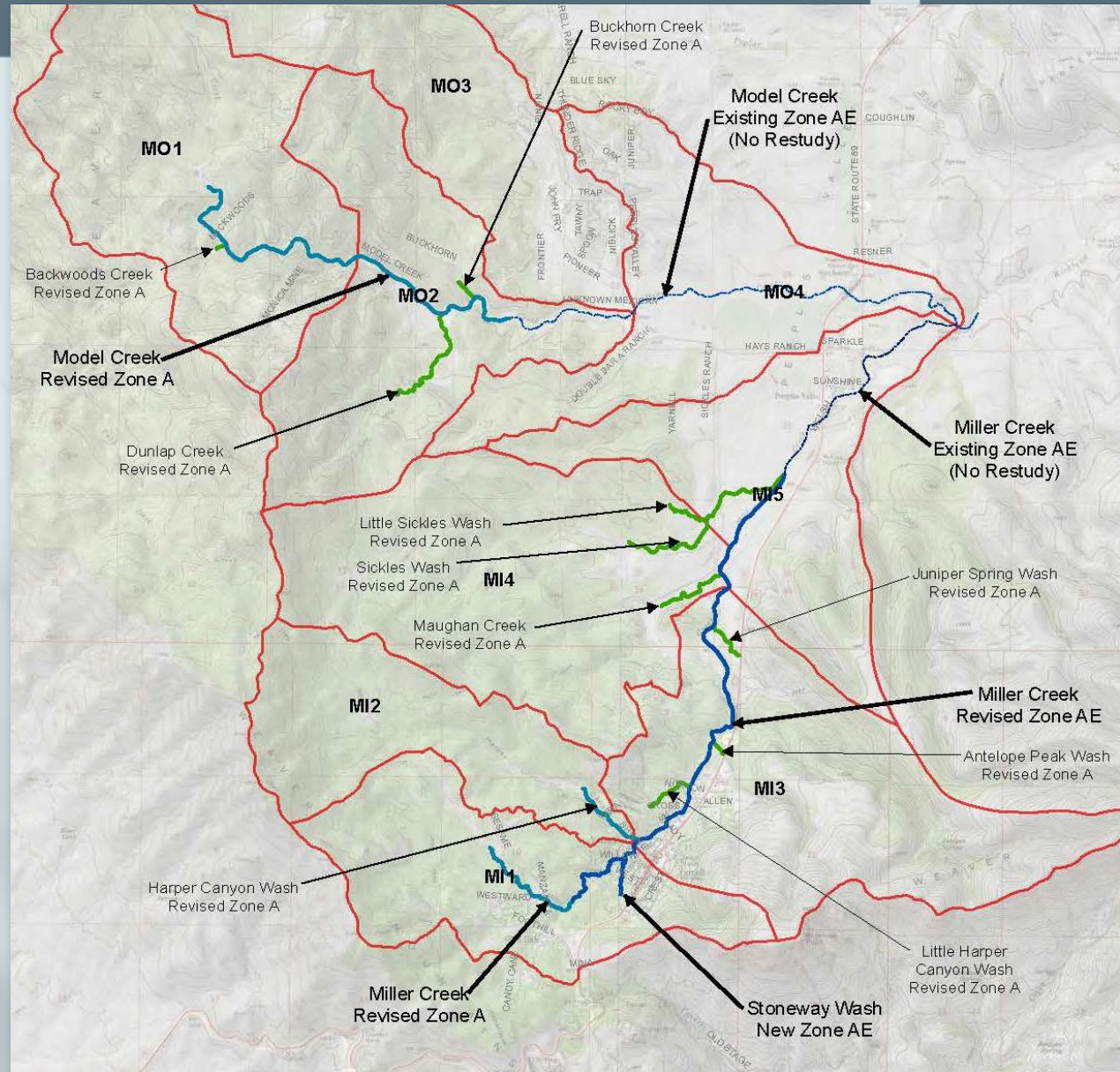
Upcoming Mapping Projects

- **In Process:**
Post-Doce Fire
Area Restudy
(Williamson
Valley)
 - Mint Wash
 - American Wash
- Submitted to
FEMA in Fall
2014



Upcoming Mapping Projects

- **In Process:**
Post-Yarnell
Hill Fire Area
Restudy
(Yarnell &
Peeples Valley)
 - Miller Creek
 - Model Creek
 - Tributaries
- Submitted to
FEMA in Fall
2014



YCFCD - Reduction of Flood Risk

- Education and Public Outreach
 - Flood Status Reports / Literature / Guidance
 - On-Site meetings
 - Town Hall meetings with elected Supervisors
 - Presentations to schools / classrooms
- Regulatory Practices
 - Elevation of Structures
 - Resilient Construction
- Structural Drainage & Flood Mitigation Projects
 - Bank Stabilization Project in Peeples Valley
 - Scour-prevention floor underneath Beaver Creek Bridge
 - Storm Drains / Roadway Drainage Improvements



Impacts of Map Changes -Building-



Effects of Map Changes on Building

- If you are going to build (or substantially improve) on a property where:
 - the BFE has increased, or
 - is newly mapped into a Zone A on the **preliminary flood maps**, you will have to build to codes based on these new changes.
- YCFCD is currently using preliminary data for Verde River flood hazard area regulation



Impacts of Map Changes

-Flood Insurance-



Effective Dates - Waiting Periods

- 30-day
- 1-day
- 0 day



Flood Zones

- Moderate- and Low-Risk
 - B, C, X, Shaded X
 - Over 35% of Arizona flood claims occur here
- High-Risk
 - AE, A#, A, AO, AH
 - Flood insurance required by most lenders
 - 26% chance of flooding in 30 years
- Undetermined Risk
 - Zone D



Preferred Risk vs. Standard Rates

- Preferred Risk Policy Rates
 - Must be in Zone B, C, or X at time of application AND *each subsequent renewal**
 - Fixed premiums; fixed limits
 - Limited loss history
- Standard Rates
 - Rate Tables provided in Flood Insurance Manual
 - Risks not eligible for Preferred Risk Policy
 - Flexible limits

*NOTE:

Effective April 1, 2015:

Newly mapped into high-risk get PRP rates for 12 months after a new map becomes effective.

Rates then increase up to 18% annually.

One-time application to all properties newly mapped in since October 2008 – by April 2016.



Effects of Map Changes on Insurance

1. Properties newly *move into a high-risk zone* (A) from a moderate- or low-risk zone (B, C, X)
2. Properties *move into a moderate- or low-risk zone* (B, C, X) from a high-risk zone (A)
3. There is a *change in Base Flood Elevation* (BFE)
4. There is *no change*....but are they fully insured?



Newly Mapped into High-Risk

High-Risk (Zone A, AO, AE, AH)



Moderate- or Low-Risk (Zone B, C, X)

- *Federal Mandatory Purchase Requirement*
- Increased Risk = Increased Flood Insurance Costs
- FEMA provides cost-saving option:
 - Lower-cost preferred risk rates *available for 12 months after effective date.*
- **DON'T WAIT!** Buy PRP now as risk is higher than previously identified



Increase in Base Flood Elevation

Higher BFE (Zone AE)



Lower BFE (Zone AE)

- Federal Mandatory Purchase Requirement
- Increased Risk = Increased Flood Insurance Costs
- FEMA provides cost-saving option:
 - Eligible properties can *grandfather the lower BFE* for future rating



Mapped Out of High-Risk Area

High-Risk (A, AE, AO, AH)



Moderate (shaded X)- or Low-Risk (X)

- No longer the Federal Mandatory Purchase Requirement
- Risk is **reduced**, **NOT REMOVED**
 - ***Nearly 25% of all flood claims occur in mod-low risk areas***
- Convert policy to lower-cost Preferred Risk Policy (PRP)
- **KEEP YOUR HOME AND CONTENTS PROTECTED – THERE IS STILL A RISK**



Conversion

Procedure:

- Ensure property is eligible for PRP (e.g. losses, zone)
- Chose proper PRP building limit (note: contents are included)
- Rewrite existing SFIP as a PRP, using last renewal date before map change

Results:

- ▶ No gaps in coverage (no 30-day wait)
- ▶ A refund to the policyholder (“*Stay covered and get money back*”)
- ▶ Strengthened customer loyalty for the agent
- ▶ Agent keeps commission *on old and new policy*



Effects of Map Changes on Insurance: Change in BFE or Zone

- 1) Zone stays the same, BFE increases – Grandfather
- 2) Zone stays the same, BFE decreases – Rerate policy
- 3) Zone changes from X/B/C to A – PRP rates 1st year (Newly Mapped rating option)
- 4) Zone Changes from A to X - Conversion



Effects of Map Changes on Insurance: No Change in BFE or Zone

- Still at risk; know the level of risk
 - If currently has flood insurance:
 - Is it at current replacement cost?
 - Are the contents fully covered?
 - If not currently covered for flood:
 - Do they qualify for a PRP?
 - If they don't want coverage, have them decline in writing to the agent!



Reform Legislation Impact on Flood Insurance



Biggert-Waters 2012 (BW-12)

- Enacted July 6, 2012
- Reauthorized the NFIP for five years through September 30, 2017
- Required changes to all major components of the NFIP
- Provided for financial stability
- Ensured rates more accurately reflect the risk

H.R. 4348—512

TITLE II—FLOOD INSURANCE

Subtitle A—Flood Insurance Reform and Modernization

SEC. 100201. SHORT TITLE.

This subtitle may be cited as the “Biggert-Waters Flood Insurance Reform Act of 2012”.

SEC. 100202. DEFINITIONS.

(a) IN GENERAL.—In this subtitle, the following definitions shall apply:

(1) 100-YEAR FLOODPLAIN.—The term “100-year floodplain” means that area which is subject to inundation from a flood having a 1-percent chance of being equaled or exceeded in any given year.

(2) 500-YEAR FLOODPLAIN.—The term “500-year floodplain” means that area which is subject to inundation from a flood having a 0.2-percent chance of being equaled or exceeded in any given year.

(3) ADMINISTRATOR.—The term “Administrator” means the Administrator of the Federal Emergency Management Agency.

(4) NATIONAL FLOOD INSURANCE PROGRAM.—The term “National Flood Insurance Program” means the program established under the National Flood Insurance Act of 1968 (42 U.S.C. 4011 et seq.).

(5) WRITE YOUR OWN.—The term “Write Your Own” means the cooperative undertaking between the insurance industry and the Federal Insurance Administration which allows participating property and casualty insurance companies to write and service standard flood insurance policies.

(b) COMMON TERMINOLOGY.—Except as otherwise provided in this subtitle, any terms used in this subtitle shall have the meaning given to such terms under section 1370 of the National Flood Insurance Act of 1968 (42 U.S.C. 4121).

SEC. 100203. EXTENSION OF NATIONAL FLOOD INSURANCE PROGRAM.

(a) FINANCING.—Section 1309(a) of the National Flood Insurance Act of 1968 (42 U.S.C. 4016(a)) is amended by striking “July 31, 2012” and inserting “September 30, 2017”.

(b) PROGRAM EXPIRATION.—Section 1319 of the National Flood Insurance Act of 1968 (42 U.S.C. 4026) is amended by striking “July 31, 2012” and inserting “September 30, 2017”.



- Enacted March 21, 2014
- Repealed and modified certain BW-12 provisions
- Focused on affordability
- Continued on a path of financial stability, though slower
- Created new subsidies

113TH CONGRESS
2D SESSION

H. R. 3370

AN ACT

To delay the implementation of certain provisions of the Biggert-Waters Flood Insurance Reform Act of 2012, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

1 SECTION 1. SHORT TITLE AND TABLE OF CONTENTS.

2 (a) SHORT TITLE.—This Act may be cited as the
3 “Homeowner Flood Insurance Affordability Act of 2014”.

4 (b) TABLE OF CONTENTS.—The table of contents for
5 this Act is as follows:

Sec. 1. Short title and table of contents.
Sec. 2. Definitions.
Sec. 3. Repeal of certain rate increases.
Sec. 4. Restoration of grandfathered rates.
Sec. 5. Requirements regarding annual rate increases.
Sec. 6. Clarification of rates for properties newly mapped into areas with special flood hazards.
Sec. 7. Premiums and reports.
Sec. 8. Annual premium surcharge.
Sec. 9. Draft affordability framework.
Sec. 10. Risk transfer.
Sec. 11. Monthly installment payment for premiums.
Sec. 12. Optional high-deductible policies for residential properties.
Sec. 13. Exclusion of detached structures from mandatory purchase requirement.
Sec. 14. Accounting for flood mitigation activities in estimates of premium rates.
Sec. 15. Home improvement fairness.
Sec. 16. Affordability study and report.

*Homeowner Flood Insurance Affordability Act of 2014 (HFIAA)



REFORM LEGISLATIONS

IMPACTS ON INSURANCE



BW-12 Related Definitions

Non-primary residence:

*A building that will be lived in for less than 50%*of the policy year by the policyholder.*

Pre-FIRM Building:

Built before the community's first Flood Insurance Rate Map became effective and not been substantially damaged or improved

Subsidized Rates:

*Rates for pre-FIRM buildings that are in Zone D or in Zones A** and V that are not rated with an elevation certificate.****

Full-risk Rates (FRR):

Rates for buildings that are elevation-rated and reflect the true flood risk.

* This changed from 80% to 50% on June 1, 2014

**Except certain zones like A99 & AR **Except certain zones like unnumbered V



Determining Full-Risk Rate

- Obtain an Elevation Certificate (EC)
- Ask their insurance agent to rate using EC
- Estimate when (e.g., 25%) Phase-in = Full-Risk Premium

Example 1*: LFE-BFE = -3' Full-Risk Premium = \$7,922



Example 2*: LFE-BFE = 0' Full-Risk Premium = \$1,722

RATE USING FULL-RISK RATES!

*Pre-FIRM Zone AE, Slab, **Secondary Home**, \$200K/\$80K (Building/Contents); Oct 2013;
excludes HFIAA Surcharge



Pre-FIRM Homes in Zone A, D, V

- **Primary Residences**
 - Rates increase up to 18% a year;
 - April 1, 2015 – average increase is 14%
 - Policy & rate can be transferred at sale
- **Non-Primary (Secondary) Residences**
 - Increasing at 25% a year until full-risk rated
 - Policy & rate can be transferred at sale



Pre-FIRM Buildings in Zone A, D, V

- **Repetitively Flooded Buildings**
 - Receive 25% annual increase till Full-risk rated
- **Businesses**
 - Non-residential received 25% increase to FRR
 - October 1, 2014: reduced to 18%
 - Once Businesses can be separated, they will be on 25% rate path



Surcharges – Start April 1, 2015

Annual surcharges to be applied:

- \$25 for primary residences
- \$250 for all other buildings
- Included on **ALL** policies until **ALL** pre-FIRM subsidies are eliminated
- Surcharge revenue goes into the NFIP Reserve Fund
- Surcharges are *not* subject to premium increase caps



Surcharge Impact

RENEWAL EXAMPLES*

Post-FIRM Secondary Home-Zone AE+1

\$855 – premium
\$ 68 – 8% rate increase (example)
+\$250 – surcharge
\$1,173 – **37% increase**

Pre-FIRM Secondary Home-Zone AE

\$2,968 – premium
\$ 752 – 25% phase-in
+\$ 250 – surcharge
\$3,960 – 33% increase (**~\$1,000**)

Secondary Home-Zone X

\$390 – premium
- \$ 10 – 2.5% rate decrease
+\$250 – surcharge
\$630 – **62% increase**

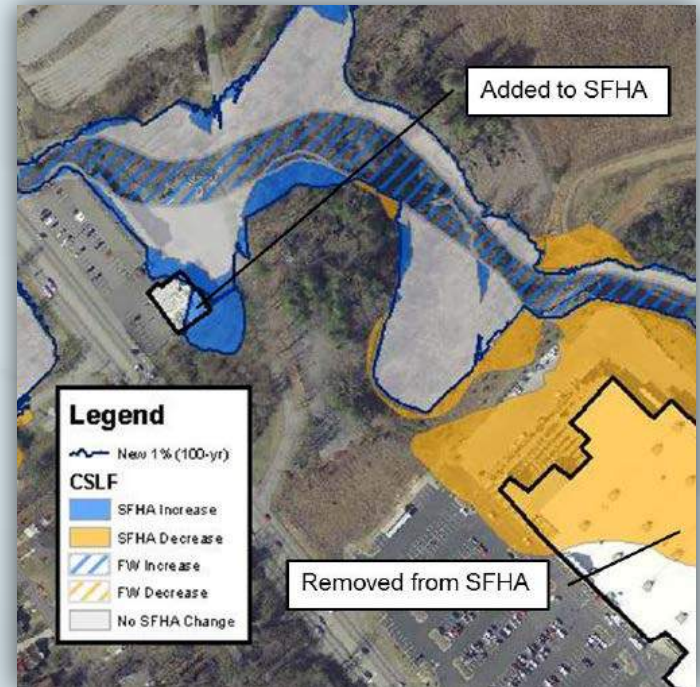
***\$200K/\$80K Bldg/Contents**



Impacts on Map Changes-Starts April 1, 2015

HFIAA Section 6: Properties Newly Mapped into SFHA

- Repealed BW-12 “full-risk rate in 5 years” rate increase
- First 12 months after map change, will be eligible for PRP rates*
- Renewal premiums can’t increase more than 18%
- Grandfathering is still in place



*includes higher Federal Policy Fee (\$45) and Reserve Fund Assessment (15%)



Other April 2015 Changes

- **New \$10K Deductible for Home & Contents**
- **Reserve Assessments**
 - Increased from 5% to 15% for most policies, including Newly Mapped Properties getting PRP rates
 - PRP reserve assessment increased from 0% to 10%
 - Are part of rate cap, so many rates see little increase
- **Federal Policy Fee**
 - PRP stays at \$22
 - Newly Mapped Properties get \$45
 - All others at \$45



RESOURCES



Where To Go For More Information

- **For General Information:**

Yavapai County Flood Control District

www.YCFlood.com

Prescott – 928-771-3197

Cottonwood – 928-639-8151

Monday – Thursday; 7:00am-5:30pm

- **Technical Questions about the Flood Maps**

FEMA Map Information eXchange (FMIX): <http://msc.fema.gov>

800-FEMA-MAP (336-2627) FEMAMapSpecialist@riskmapcds.com

- **FEMA Flood Mapping Program:**

www.fema.gov/national-flood-insurance-program-flood-hazard-mapping

- **Letter of Map Amendment (LOMA)**

www.fema.gov/letter-map-amendment-letter-map-revision-based-fill-process

- **Reform Legislation Implementation**

www.fema.gov/Flood-Insurance-Reform

- **NFIP Bulletins and Insurance Manual**

www.NFIPiService.com/



FloodSmart for Consumer & Stakeholders

The screenshot displays the FloodSmart.gov website. At the top, it says 'Call toll free: 1-888-379-9531 or have us call you' and includes a search bar. The main header features the FloodSmart.gov logo and the text 'The official site of the NFIP'. Below this, a navigation menu lists categories like HOME, FLOODING & FLOOD RISKS, ABOUT THE NATIONAL FLOOD INSURANCE PROGRAM, RESIDENTIAL COVERAGE, COMMERCIAL COVERAGE, PREPARATION & RECOVERY, and RESOURCES. The 'Community Resources' section is highlighted, showing a photo of people interacting. Below the photo, there's a 'GET STARTED' button and a 'HELP OTHERS GET FLOODSMART' section. The 'LATEST NEWS' section mentions the National Flood Insurance Program's reauthorization. A red banner at the bottom left states: 'There is a 30-day waiting period on new flood insurance policies.' The right side of the page features a 'GET STARTED' section with four steps to partner with FloodSmart, a photo of a community meeting, and a section titled 'HOW ARE YOU MAKING YOUR COMMUNITY FLOODSMART?' with a call to action to email them.

Call toll free: 1-888-379-9531 or have us call you

Search FloodSmart.gov

FloodSmart.gov
The official site of the NFIP

HOME
FLOODING & FLOOD RISKS
ABOUT THE NATIONAL FLOOD INSURANCE PROGRAM
RESIDENTIAL COVERAGE
COMMERCIAL COVERAGE
PREPARATION & RECOVERY
RESOURCES

RESOURCES
> Agent Site
> Agent Locator
> Community Resources
> File Your Claim
> Frequently Asked Questions
> Glossary
> Flood Facts
> Media Resources
> Toolkits
> Email Updates

LATEST NEWS
The National Flood Insurance Program has been reauthorized until May 31, 2012. [See the latest news](#) on FEMA.gov.
Find out more about the Preferred Risk Policy Eligibility Extension. [Learn More](#)

There is a 30-day waiting period on new flood insurance policies.

There is a 30-day waiting period on new flood insurance policies.

GET STARTED
FLOODING & YOUR COMMUNITY
TOOLS & RESOURCES

HELP OTHERS GET FLOODSMART
You can help Americans reduce the devastating effects of flooding. Encourage others to get FloodSmart by knowing their flood risk and how they can help keep their home, businesses, and finances secure.
Being FloodSmart can make the difference in helping Americans rebuild their lives after a flood.

GET STARTED
Here are four easy ways to partner with FloodSmart:

1. Encourage others to understand their flood risk and talk with an agent or [find one](#) at FloodSmart.gov.
2. Showcase your FloodSmarts—add FloodSmart [tools and resources](#) to your website.
3. Identify ways to make your community aware of [flood risks in your area](#).
4. Share your success stories with us at [info@floodsmart.com](#).

The FloodSmart campaign, a marketing and education initiative from the National Flood Insurance Program, encourages individuals and business owners to better understand their flood risk and connects them to flood insurance specialists to explore their flood insurance options.

HOW ARE YOU MAKING YOUR COMMUNITY FLOODSMART?
We are always looking to hear from individuals, communities, and organizations. Tell us what you are doing to prepare your community for flooding so that we can share your story with others.

EMAIL US

- Find an agent
- Learn about risk of flooding and flood insurance
- Provide tools & resources to stakeholders to explain flood risk and flood insurance

www.FloodSmart.gov/Partners

FloodSmart for Agents

Agents.FloodSmart.gov



existing agents
[Log In](#)

new users
[Register Here](#)

Recently, you may have heard about a new internet security weakness, known as **Heartbleed**, which is impacting some websites. There is no indication that Heartbleed has been used against agents.floodsmart.gov or that any personal information has ever been at risk. However, we are resetting current passwords out of an abundance of caution to ensure the protection of your information. Use the [Forgot Password](#) feature to reset your password.

[FloodSmart Agent Offerings](#)

[Selling Flood Insurance](#)

[Marketing Flood Insurance](#)

[Managing Policies](#)

[Resource Library](#)

Marketing and Selling Flood Insurance

A step-by-step action plan focused on your success.

[Learn More](#)



Protect Your Clients

Why Sell Flood Insurance?

Selling flood insurance builds (and protects) your business—and is smart for you and your customers.



Get Free Leads

Become a FloodSmart Agent

Register online to get free qualified leads and access to marketing and advertising tools to help you sell.



Stay Informed

News You Can Use

Get up to speed on program changes and available FloodSmart resources such as testimonial videos, fact sheets, brochures, and more in the [Resource](#)

- Free Leads Program
- Interactive Tools to download to help communicate flood risk
- Advertising and marketing templates



FloodSmart's Cost of Flooding Tool

The Cost Of Flooding

Embed This

6 inch flood



[FIND AN AGENT](#)

| | | |
|--|--------------------------------|-------|
|  | Stereo - etc. | \$150 |
|  | Washer/Dryer | \$150 |
|  | Accent Furniture & Accessories | \$450 |
|  | Loss of Personal Items | \$650 |

Total Losses

\$39,150

2,000 Square Foot Home

[See 1,000 Square Feet](#)

Estimates are for illustrative purposes only and should not be used to estimate any actual flood loss. A flood certified insurance adjuster making a room-by-room item-by-item, detailed estimate of covered flood damage is the only estimating method approved by and acceptable to the National Flood Insurance Program. These estimated costs are based on an average U.S. home of 1,000 and 2,000 square feet, built on a slab and with typical household items. Costs vary from State to State and home to home.





QUESTIONS?

