



FEMA Region 6 Mitigation News and Information September 2015 Volume 12

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The Voice is a publication of FEMA Region 6
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Be Smart. Take Part. Prepare.

America's PrepareAthon! is a grassroots campaign for action to increase community preparedness and resilience. Join others around the country to practice your preparedness! Look for events near you on September 30!

September is National Preparedness Month. Ready.gov asks everyone to make a plan with your community, your family, and for your pets. Plan how to stay safe and communicate during the disasters that can affect your community.



Ready.gov makes it easy to help you plan and promote preparedness and spread the word year round!

Need inspiration? Not sure where to start? Communities can find loads of resources including public service announcements, social media ideas, digital engagement toolkits, and lots of great graphics at www.ready.gov.

New NFIP Hotline Launched: 1-800-621-3362

FEMA recognizes that flood insurance can be complicated and policyholders may have questions that cannot be quickly or easily answered by their insurance agent. Additionally, individuals may have questions about changes they see in their policy and need direction or answers. Researching the answers online may be difficult or time consuming and sometimes the agents themselves have a challenging issues in need of a response.

On June 11, 2015, FEMA launched a new **NFIP Hotline** to better serve policyholders, insurance agents and real estate professionals who have questions about the NFIP or flood insurance. Policyholders and agents with questions about a flood policy can call **1-800-621-3362**, then press "2" for NFIP assistance. The NFIP Hotline is operational Monday through Friday from 8 a.m. to 6 p.m. (CDT). Additionally, those who prefer can download a fillable NFIP Request for support form at: <http://www.fema.gov/media-library/assets/documents/106934> and e-mail it to FEMA-NFIP-Support@fema.dhs.gov.

The NFIP Hotline utilizes the same 1-800-621-3362 number for FEMA Disaster Assistance, but callers do not have to be in a declared disaster area to ask questions about flood insurance. Calls that come into the NFIP Hotline are evenly comprised of all our stakeholders (agents, lenders, policyholders, real estate professionals, and other FEMA call centers). NFIP Hotline staff are able to answer everything from basic inquiries to more complicated flood insurance questions. Analysis of the first few months of operation for the Hotline found these to be the most common questions:

- 1) Why did my rates increase so much? (25%)
- 2) How do I understand my elevation certificate? (15%)
- 3) How do I prove my structure is my primary residence? (15%)
- 4) What is the Homeowners' Flood Insurance Affordability Act or HFIAA and how does it affect me? (12%)
- 5) What is a Letter of Map Amendment and how do I get one? (10%)
- 6) My lender's flood zone determination is different from my agents. How do I fix it? (10%)
- 7) How do I assign my flood policy to a new buyer? (5%)
- 8) How high should I elevate to get the best insurance rate? (2%)
- 9) Other questions (6%)

When calling, policyholders should have the following information available:

- Contact information (name, telephone number or email address, if applicable)
- Policy number
- Name of flood insurance carrier
- The nature of the request

NFIP Hotline staff are available to answer inquiries and offer technical assistance. Callers who need policy-specific information or have a more complex case may be assisted by a team of researchers that will make contact with the Write Your Own (WYO) companies and Direct Servicing Agent (DSA) to resolve the case.

FEMA encourages you to look to the NFIP Hotline when you have Flood Insurance questions.

FloodSmart's Webinar Series

By FloodSmart

FloodSmart, the marketing and education campaign of the National Flood Insurance Program, now offers regularly scheduled webinars. Since our partners are busy and juggle many priorities, these webinars bring FloodSmart straight to their desktops so they can stay up-to-date on our resources.



Stakeholder Webinars

The Communicating Flood Risk webinar offers an overview of FloodSmart and available tools and resources. It also discusses the importance of communicating flood risk and consequences to members of the community.

The Community Outreach in the Digital Age webinar uses real-world examples of how social media can be used throughout the year, not just in times of emergencies. Attendees are given tips on using social media to promote an understanding of flood risk and insurance.

Stakeholders can learn more about these webinars and register at FloodSmart.gov.

Agent Webinars

The Basic FloodSmart Overview webinar introduces FloodSmart's integrated marketing campaign, demonstrates how the campaign drives consumer interest in flood insurance, and reviews helpful tools and resources.

The Building a Marketing Plan webinar provides information on how to effectively market to existing and potential clients. It covers the essentials of building a marketing plan and available tools and resources to promote an agency and flood insurance.

The Communicating Map Changes webinar provides agents with an overview of the map change process and provides talking points, tips, and resources to help discuss changing risks and flood insurance options with clients.

Agents can learn more about these webinars and register at Agents.FloodSmart.gov.

As professionals who work closely with the community on flood issues, your opinions matter. FloodSmart is interested in ideas for future FloodSmart webinars. Share your suggestions with FloodSmart at webinars@nfipfloodsmart.com.

Please note: These webinars are not eligible for Continuing Education credit. Additionally, agent webinars do not qualify for the required 2 hours of flood insurance training for the Agent Referral Program.

New Links and Resources for Flood Survivors

<http://www.fema.gov/arkansas-disaster-mitigation>—Repairing and rebuilding information for Arkansas residents impacted by disaster

<http://www.fema.gov/oklahoma-disaster-mitigation>—Important information for residents and communities impacted by the May 2015 Storms in Oklahoma

<http://www.fema.gov/texas-disaster-mitigation>—Mitigation information and resources for residents and communities recovering from the May/June 2015 Flooding in Texas

<http://www.riskmap6.com/Resources.aspx>—PPT—*After a Flood: Claims* was developed for use in TX and OK as a webinar; look under the Insure Your Risk Section

<http://www.riskmap6.com/Community.aspx?sid=5>—From the State of TX page, find the links to Advisory Base Flood Elevation Maps and related resources for areas of Hays, Caldwell and Guadalupe County, TX

Mitigation Best Practice Stories— A Good Read

Take a moment to look through FEMA's Best Practice Stories at <http://www.fema.gov/best-practice-stories>. A collection of over a dozen examples of actions taken by people to mitigate against disasters in Texas were added to the **Best Practice Stories** page this summer. Many are stories of actions taken after previous disasters that lead to more resilient properties this summer. Look in the *New Stories* section for these examples of mitigation successes!

"Mitigation is Action! All the knowledge, all the planning, all the experience only matter when put into action.

Thousands of families are making their homes stronger and safer using building techniques that are resistant to floods, earthquakes, hurricanes, and other natural hazards. That's Mitigation in action. That's mitigation at work."

(From Mitigation Works on FEMA.gov)