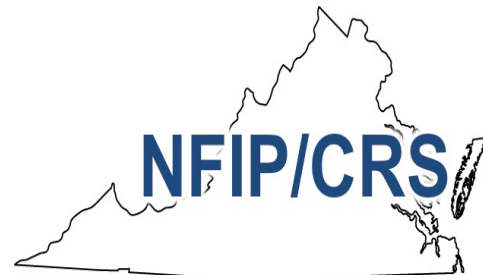


Coastal Virginia CRS Workgroup November 2017 Meeting

COASTAL VIRGINIA COMMUNITY RATING SYSTEM WORKGROUP



WORKING TOGETHER FOR A STRONGER VIRGINIA



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UPDATES/ANNOUNCEMENTS/DISCUSSION TOPICS

WIFI Info

VA Floodplain Managers Update

- DHCD Building in the Flood Zone online class: recommended by Ken Somerset, City of Poquoson
- Join the VFMA, only \$20 membership fee

CRS NOAA Guidance Workshop/Trailing Training?

- Bring your GIS staff to Workgroup day?
- M-C sent NOAA/TNC team January & March dates for potential training

Whitney (VA Beach) Question:

- When filling out the EC, if there are engineered vents, should the numbers in A8 & A9 use the engineered area or actual opening area?

2018 Meeting Dates (all James Room)

Wednesday, January 24th, 10AM-Noon

Wednesday, March 31st, 10AM-Noon

Wednesday, May 30th, 10AM-Noon

Wednesday, July 25th, 10AM-Noon

Wednesday, September 26th, 10AM-Noon

Wednesday, November 28th, 10AM-Noon



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PRESENTATION FROM TYLER ARDRON

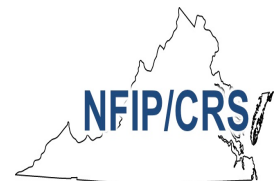
E. Tyler Ardron

Licensed Insurance Broker & Certified Floodplain Manager for Smartvent & Risk Reduction Plus Group. Tyler has practiced sound floodplain management for 5 years now. Working with towns, and the public all across the country to learn about proper mitigation and how it all relates to the National Flood Insurance Program.



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***FEMA Elevation Certificate, the NFIP and
Floodplain Management Perspective***

Who We Are



Tyler Ardron, CFM

Lead Insurance Broker

Smart Vent Products | Risk Reduction Plus Group

tardron@riskreductionplus.com

Of: 877-441-8368 | C: 856-723-3666



Kurt Luecke, CFM

Technical Representative | DE MD DC VA WV

Smart Vent Products

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C: 443-559-1724

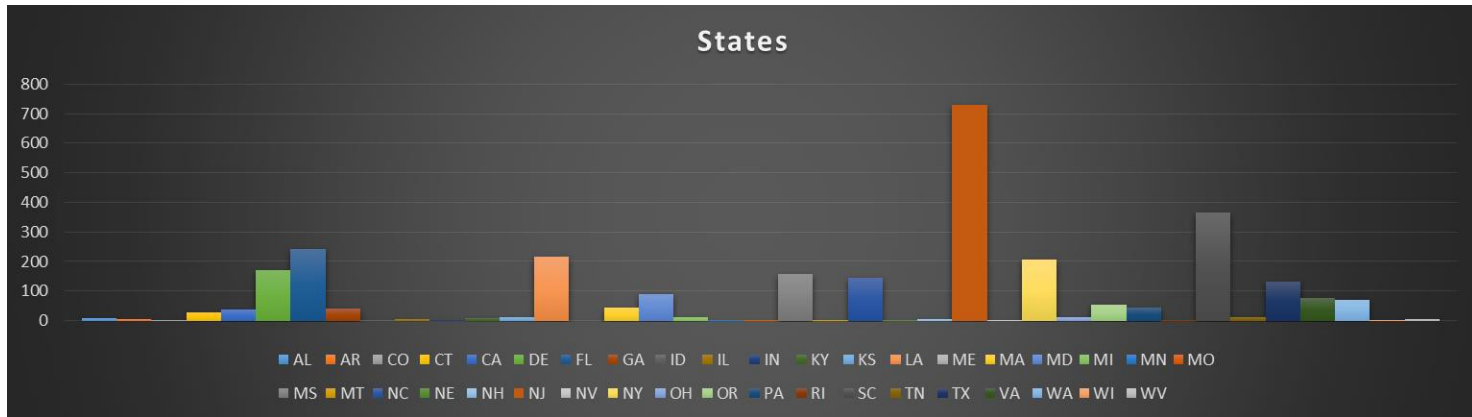


Data is Driving Changes with FEMA and the NFIP





F.R.E. Lifetime Stats



2942 total reviews

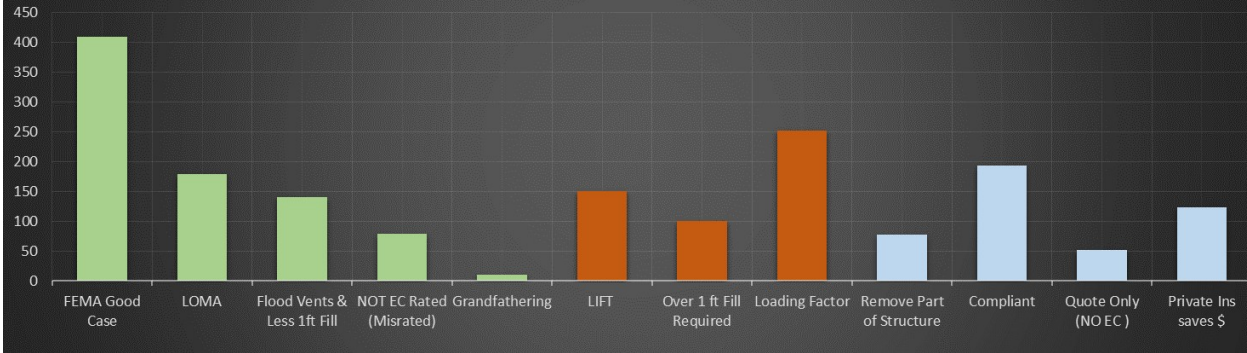
Total Customer Premium Reductions = **\$5,086,910**

34% are cases that we can lower with reasonable mitigation.

The Reasonable Mitigation Cases saved **\$1,842,722.00.**



F.R.E. Statistics



FEMA Good Case	409	30%
LOMA	179	13%
Flood Vents & Less 1ft Fill	140	10%
NOT EC Rated (Misrated)	79	6%
Grandfathering	11	1%
LIFT	151	11%
Over 1 ft Fill Required	100	7%
Loading Factor	252	19%
Remove Part of Structure	78	6%
Compliant	193	14%
Quote Only (NO EC)	52	4%
Private Ins saves \$	123	9%
	1358	100%

1358 Reviews / Total Customer Premium Reductions = \$2,695,493.00

30% of our reviewed cases can pay lower premiums with reasonable mitigation.

The Reasonable Mitigation Cases saved **\$829,339.00** this year.

FEMA Good Case: This is a simple combination of the sections below:

LOMA: Structure is eligible to apply for a LOMA with FEMA and be placed into the X Zone.

Flood Vents: These are structures where the addition of compliant Flood Vents and less than 1' of fill/LAG change, will lower flood premiums.

Not EC Rated: Policy in force does not use the existing Elevation Certificate for rating, which would reflect a lower premium. As well as other misratings.

Grandfather: Structures that are compliant, are eligible for Grandfathering to flood map enforced at time of construction.

Top Errors on Policies (Misratings) :

- Residency status incorrect (Primary/Non-Primary)
- Pre-FIRM structures not rated off EC, when it would be more beneficial to the owner.
- Floor Elevation difference is misrated (compared to BFE)
- Some cases are eligible for LOMA's and still have high policies. Agents don't catch this info.





FLOOD RISK EVALUATOR

FLOOD RISK EVALUATION REPORT
STEPS TO LOWER YOUR FLOOD INSURANCE

CLIENT INFORMATION

NAME: Robert Wagner 4218
ADDRESS: N. Galena Road Peoria
CITY: IL
STATE: ZIP: 61614
PHONE:
EMAIL:

CURRENT PREMIUM \$2,038
CURRENT NFIP RATING -9
AFTER F. R.E. PREMIUM \$511
AFTER F. R.E. NFIP RATING 0

See end of report for formal Risk+ insurance quote.

INSURED BUILDING ADDRESS

ADDRESS: 218 N. Galena Road
CITY: Peoria
STATE: ZIP: IL 61614

ANNUAL SAVINGS

1 YEAR \$1,527 5 YEARS \$7,635
10 YEARS \$15,270 20 YEARS \$30,540

REPORT PREPARED BY

Brendan Kane, Certified Floodplain Manager
CFM#US-13-07255
b.kane@yourfloodrisk.com

75%

F.R.E. STEPS TO LOWER FLOOD INSURANCE

Additional venting is needed for improved compliance

Report requested by: [Name] Insurance renewal: [Applicable] Potential Refund Credit: \$1,527.00

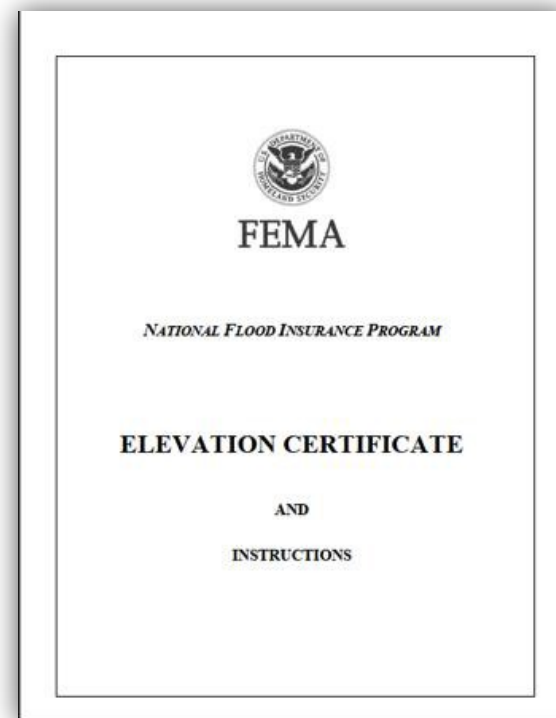


It All Starts Here



Three required components

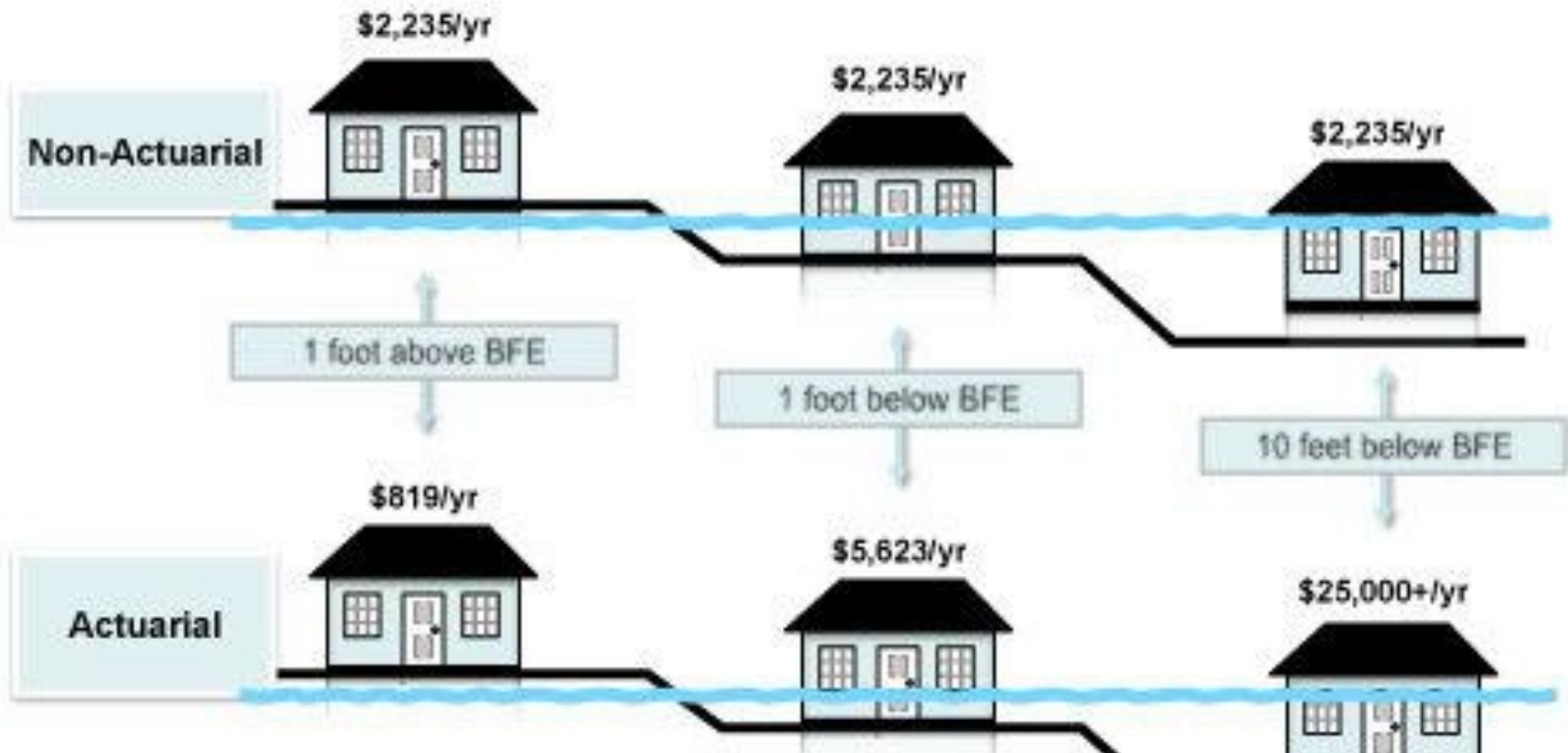
- ✓ Accurate Elevation Certificates
- ✓ Knowledgeable Professionals
- ✓ Owners willingness to modify



Why's the Elevation Certificate Important

The Impact of Loss of Subsidies

Rate comparisons



Why's the Elevation Certificate Important

- HFIAA Act is increasing subsidized premiums 18%-25% a year
- An Elevation Certificate is the only way to see what the actuarial rating is
- Policies will continue to rise until that elevation certificate is submitted to the agent

NFIP – National Flood Insurance Act of 1968

- Managed by FEMA Mitigation Division
- Objective is to protect structures built in floodplains
- Communities must have floodplain ordinances
- Rewarded with Federally backed flood insurance
- High Risk = High Premium



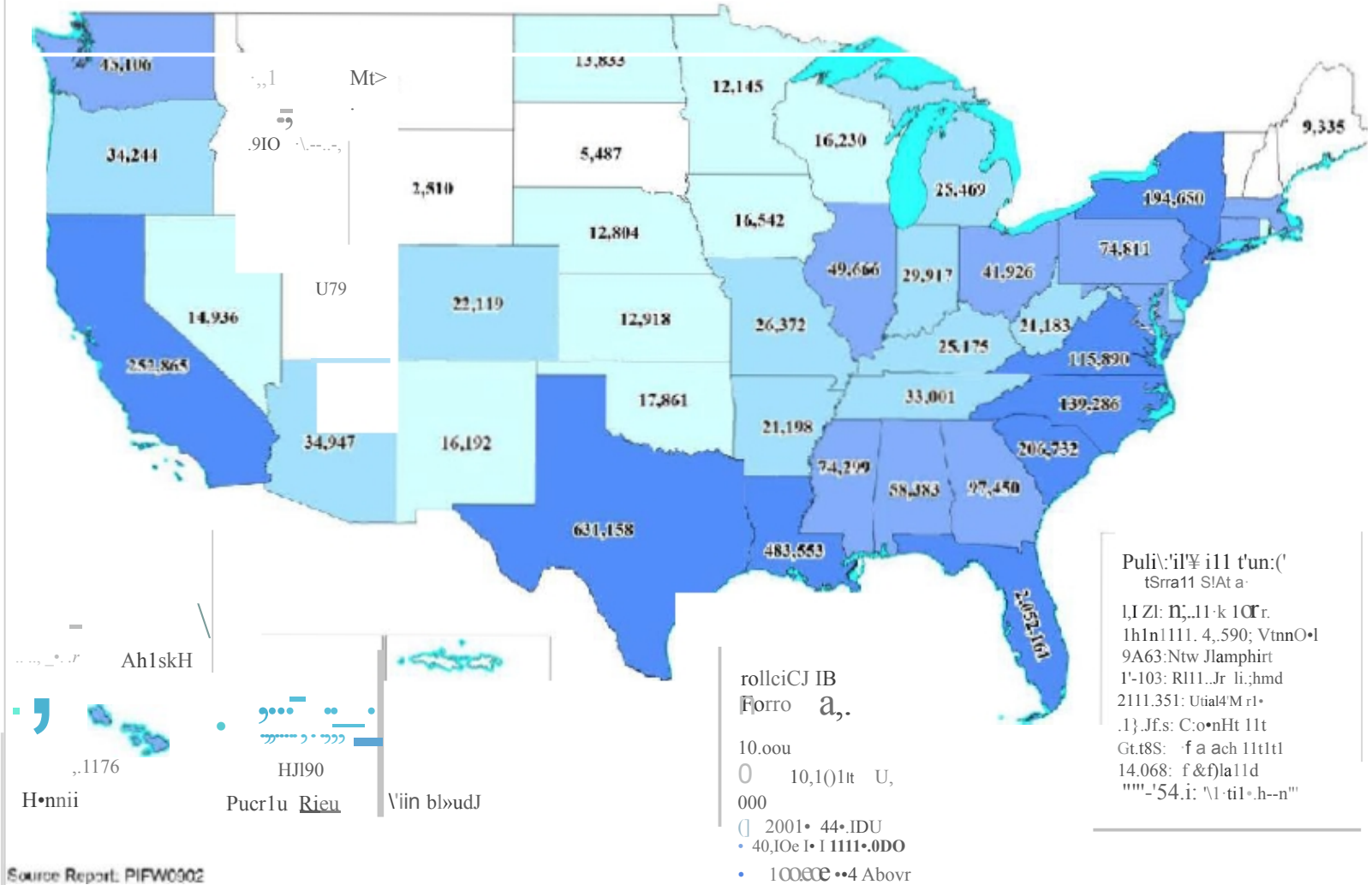
NFIP - The Three-Legged Stool

- The NFIP balances three related program areas:
 - Flood Hazard Identification (mapping).
 - Floodplain Management (regulations such as building codes and zoning).
 - Flood Insurance (provision of low-cost insurance for property owners in participating communities).



National Flood Insurance Program Total Number of Policies in Force

AS OF SEPTEMBER 30, 2013



NFIP Coverage Limits

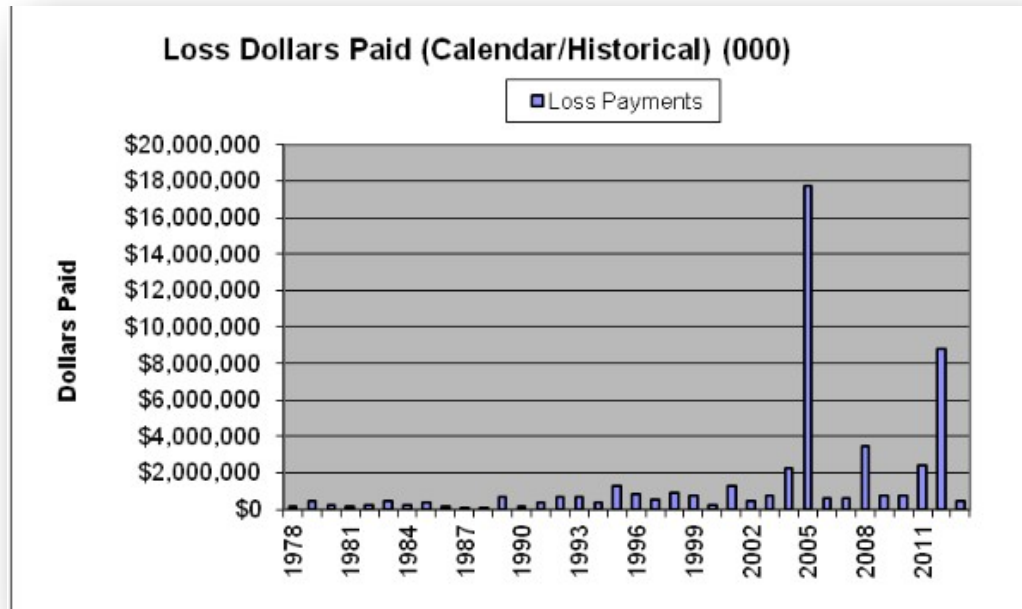
- One to four-Family Structures
 - \$250,000 building
 - \$100,000 contents
- Business structures
 - \$500,000 building
 - \$500,000 contents



Why NFIP Reform

Goal: Become Fiscally Sound Again

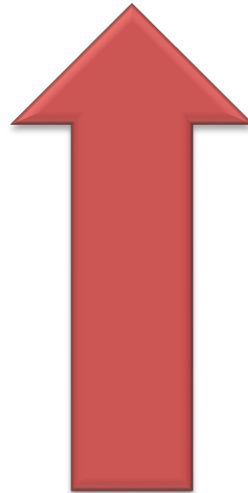
- 2005 (Katrina): Premium generated \$1.9 billion
- 2012 (Sandy): Premium generated \$3.3 billion




July 2012 – Biggert Waters (BW-12)

- Key: Raises rates to reflect true flood risk
- Eliminates artificially low rates for Pre-Firm homes
- 20% of NFIP Policies receive these subsidies

20 - 25%



 **FEMA** Biggert Waters Flood Insurance Reform Act of 2012

Impact of National Flood Insurance Program (NFIP) Changes

Note: This Fact Sheet deals specifically with Sections 205 and 207 of the Act.

In 2012, the U.S. Congress passed the Biggert Waters Flood Insurance Reform Act of 2012 which calls on the Federal Emergency Management Agency (FEMA) and other agencies to make a number of changes to the way the NFIP is run. Some of these changes have already been put in place, and others will be implemented in the coming months. Key provisions of the legislation will require the NFIP to raise rates to reflect true flood risk, make the program more financially stable, and change how Flood Insurance Rate Map (FIRM) updates impact policyholders. The changes will mean premium rate increases for some – but not all – policyholders over time.

Background:

In 1968, Congress created the National Flood Insurance Program (NFIP). Since most homeowners' insurance policies did not cover flood, property owners who experienced a flood often found themselves financially devastated and unable to rebuild. The NFIP was formed to fill that gap and was designed to incorporate community adoption of minimum standards for new construction and development to minimize future risk of flood damage. Pre-existing homes and businesses, however, could remain as they were. Owners of many of these older properties were eligible to obtain insurance at lower, subsidized rates that did not reflect the property's true flood risk.

In addition, as the initial flood risk identified by the NFIP has been updated, many homes and businesses that had been built in compliance with existing standards have received discounted rates in areas where the risk of flood was revised. This "Grandfathering" approach prevented rate increases for existing properties when the flood risk in their area increased.

After 45 years, flood risks continue and the costs and consequences of flooding are increasing dramatically. In 2012, Congress passed legislation to make the NFIP more sustainable and financially sound over the long term.

What this means:

The new law eliminates some artificially low rates and discounts which are no longer sustainable. Most flood insurance rates will now move to reflect full risk, and flood insurance rates will rise on some policies.

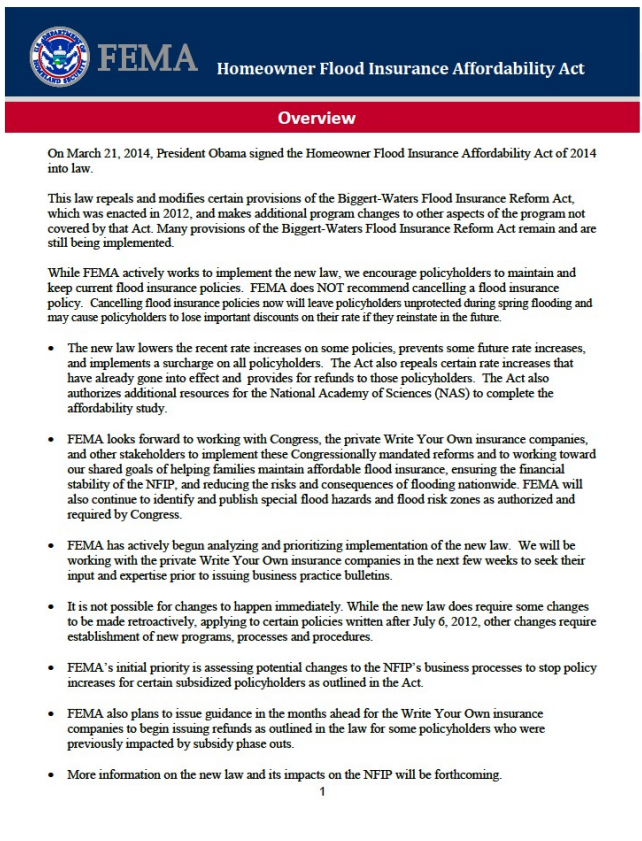
Actions such as buying a property, allowing a policy to lapse, or purchasing a new policy can trigger rate changes. You should talk to your insurance agent about how changes may affect your property and flood insurance policy. There are investments you and your community can make to reduce the impact of rate changes. And FEMA can help communities lower flood risk and flood insurance premiums.

What is Changing Now?

Most rates for most properties will more accurately reflect risk. Subsidized rates for non-primary/secondary residences are being phased out now. Subsidized rates for certain other classes of properties will be eliminated over time, beginning in late 2013. There are several actions which can trigger a rate change, and not everyone will be affected. It's important to know the distinctions and actions to avoid, or to take, to lessen the impacts.

March 2014 Grimm – Waters (GW-14)

Here to Save the day?



The slide features a dark blue header with the FEMA logo and the text 'FEMA Homeowner Flood Insurance Affordability Act'. Below this is a red bar with the word 'Overview' in white. The main content area is white with black text. It starts with a paragraph about the law's signing on March 21, 2014. This is followed by a paragraph explaining that the law repeals and modifies provisions of the Biggert-Waters Flood Insurance Reform Act of 2012. A third paragraph states that FEMA encourages policyholders to maintain their current policies and does not recommend cancelling them. A bulleted list follows, detailing the law's impact on rates, FEMA's collaboration with Congress and private insurers, the timeline for implementation, FEMA's assessment of business processes, and plans for issuing refunds. A small number '1' is at the bottom left.

On March 21, 2014, President Obama signed the Homeowner Flood Insurance Affordability Act of 2014 into law.

This law repeals and modifies certain provisions of the Biggert-Waters Flood Insurance Reform Act, which was enacted in 2012, and makes additional program changes to other aspects of the program not covered by that Act. Many provisions of the Biggert-Waters Flood Insurance Reform Act remain and are still being implemented.

While FEMA actively works to implement the new law, we encourage policyholders to maintain and keep current flood insurance policies. FEMA does NOT recommend cancelling a flood insurance policy. Cancelling flood insurance policies now will leave policyholders unprotected during spring flooding and may cause policyholders to lose important discounts on their rate if they reinstate in the future.

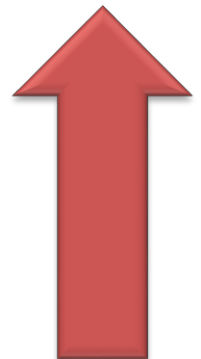
- The new law lowers the recent rate increases on some policies, prevents some future rate increases, and implements a surcharge on all policyholders. The Act also repeals certain rate increases that have already gone into effect and provides for refunds to those policyholders. The Act also authorizes additional resources for the National Academy of Sciences (NAS) to complete the affordability study.
- FEMA looks forward to working with Congress, the private Write Your Own insurance companies, and other stakeholders to implement these Congressionally mandated reforms and to working toward our shared goals of helping families maintain affordable flood insurance, ensuring the financial stability of the NFIP, and reducing the risks and consequences of flooding nationwide. FEMA will also continue to identify and publish special flood hazards and flood risk zones as authorized and required by Congress.
- FEMA has actively begun analyzing and prioritizing implementation of the new law. We will be working with the private Write Your Own insurance companies in the next few weeks 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 require establishment of new programs, processes and procedures.
- FEMA's initial priority is assessing potential changes to the NFIP's business processes to stop policy increases for certain subsidized policyholders as outlined in the Act.
- FEMA also plans to issue guidance in the months ahead for the Write Your Own insurance companies to begin issuing refunds as outlined in the law for some policyholders who were previously impacted by subsidy phase outs.
- More information on the new law and its impacts on the NFIP will be forthcoming.

1

AKA: Homeowner Flood Insurance Affordability Act

Repeals and modifies certain provision of BW-12 but also makes some additions

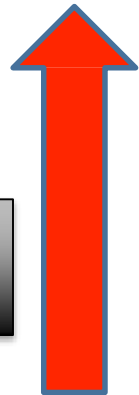
18-25%



FEMA Section 28 Clear Communication of Risk

- Started going out January of 2017
- Policyholders will receive them upon renewal
- The NFIP has identified seven categories to receive information based on their risk and current premium rates.
 - Letter A: Newly Mapped into the Special Flood Hazard Area
 - Letter B: Standard X, not grandfathered
 - Letter C: Standard X, grandfathered
 - Letter D: Pre-FIRM primary
 - Letter E: Pre-FIRM non primary
 - Letter F: PRP
 - Letter G Post Firm Full risk

Estimated subsidizes
policies in NJ: 85,231



What Will Your Flood Risk

Your Discounted Rate Is Being Phased Out. Learn More.

Cost?

Your situation (LETTER A): An updated flood map shows your property is at high risk for flooding. You can expect your discounted rate to increase by approximately 15, not to exceed 18 percent a year. You may eventually need an Elevation Certificate, but having one probably won't be financially beneficial for most policyholders until quite a few years from now. Know your options.



New Program Changes | April 1, 2017

(Handout Included Left Side)

- Average Increase: 6.3%



National Flood Insurance Program (NFIP)
 April 01, 2017 Program Changes: A Summary
 See: FEMA Bulletin W-16071 April 01, 2017 Program Changes

The changes outlined in this summary apply to new business and renewals that will become effective on or after April 01, 2017.

Premium Increases

All premium increases effective April 01, 2017 comply with all the requirements of both Biggert-Waters Flood Insurance Reform Act of 2012 and the Homeowners Flood Insurance Affordability Act of 2014:

- ❑ Premiums will increase from an estimated average of \$827 per policy to \$878 for an average increase of 6.3% (HFIAA surcharge or the Federal Policy Fee are not included)
- ❑ When the HFIAA and Federal Policy Fee are included, the total amount billed the policyholder will increase from \$953 to \$1,005 for an average increase of 5.4%
- ❑ There is NO change to the Deductible Factor, Federal Policy Fee, Reserve Fund Assessment, HFIAA Surcharge, Probation Surcharge or ICC Premiums.

Special Flood Hazard Areas		
Pre-FIRM	Policies rated without an elevation certificate	Combined Premium Increase / Total Increase
Primary Residences	A, AO, AH, A1-A30, AE, A99, AR, V, VE, V1-V30	5% / 5%
Non-Primary Residences	A, AO, AH, A1-A30, AE, A99, AR, V, VE, V1-V30	24% / 21%
Severe Repetitive Loss properties, Substantially Improved properties, and Nonresidential Business	A, AO, AH, A1-A30, AE, A99, AR, V, VE, V1-V30	25% / 23%
Other Nonresidential	A, AO, AH, A1-A30, AE, A99, AR, V, VE, V1-V30	8% / 7%
Other Subsidized Policies		
A99	Receiving PRP Rates (must meet eligibility criteria)	- 64% / -58%
Post-FIRM	Policies rated with an elevation certificate	Combined Premium Increase / Total Increase
All occupancy types	V, V1-30, & VE	7% / 7%
All occupancy types	A1-A30, AE	1% / 1%
All occupancy types	AO, AH, AOB, AHB	Premiums remain unchanged
All occupancy types	Unnumbered A	5% / 4%
Non Special Flood Hazard Areas		
		Combined Premium Increase / Total Increase
Pre-FIRM/Post-FIRM all occupancy types	Preferred Risk Policies (PRP)	Premiums remain unchanged
Pre-FIRM/Post-FIRM all occupancy types	Standard rated B, C, and X	2% / 1%

Pre-Firm/Post-Firm Increases

Special Flood Hazard Areas		
Pre-FIRM	Policies rated without an elevation certificate	Combined Premium Increase / Total Increase
Primary Residences	A, AO, AH, A1-A30, AE, A99, AR, V, VE, V1-V30	5% / 5%
Non-Primary Residences	A, AO, AH, A1-A30, AE, A99, AR, V, VE, V1-V30	24% / 21%
Severe Repetitive Loss properties, Substantially Improved properties, and Nonresidential Business	A, AO, AH, A1-A30, AE, A99, AR, V, VE, V1-V30	25% / 23%
Other Nonresidential	A, AO, AH, A1-A30, AE, A99, AR, V, VE, V1-V30	8% / 7%
Other Subsidized Polices		
A99	Receiving PRP Rates (<i>must meet eligibility criteria</i>)	- 64% / -58%
Post-FIRM	Policies rated with an elevation certificate	Combined Premium Increase / Total Increase
All occupancy types	V, V1-30, & VE	7% / 7%
All occupancy types	A1-A30, AE	1% / 1%
All occupancy types	AO, AH, AOB, AHB	Premiums remain unchanged
All occupancy types	Unnumbered A	5% / 4%

NFIP Reauthorization - Affordability

- Prohibit future rate increases above current law
- Maintain Grandfathering
- Repeal HFIAA Surcharges
- NFIP to redirect the interest that they are paying on its debt
 - Estimated \$400 million

NFIP Reauthorization – Private Market

- Better clarify that private policies meet the mandatory purchase requirements for the housing market
- Require private policies to include the ICC fee
- Limit the availability of private flood policies to properties in NFIP participating communities


Quoting

Eligibility Information

Property Type:	Single Family
Building Use:	Main House
Occupancy:	Primary
Number of Stories in Building:	2
Building Purpose:	100% Residential
Prior Losses	
Any Prior Losses (Property or Flood)?	<input type="radio"/> Yes <input checked="" type="radio"/> No

Addresses

Location Address

Street Address:	695 Mccormick Dr
Address Line 2:	
Zip Code:	08753
City:	Toms River
County:	Ocean
State:	NJ
	
	<input type="button" value="Copy to Mailing Address?"/>

Mailing Address

Address Line 1:	695 Mccormick Dr
Address Line 2:	
Zip Code:	08753
City:	Toms River
State:	NJ

1 731 Sunnybrook Dr ,La Habra, CA 90631

Covered Perils/ Flood, Volcanic Eruption, Earthquake (Earthquake excluded in California, Illinois, Kentucky, Oregon, South Carolina, Tennessee & Washington)

	Limits	Deductible	Premium
Dwelling:	\$196,000	\$2,500	
Other Structures:	\$2,000	\$2,500	
Personal Property:	\$50,000	\$2,500	
Loss of Use:	\$2,000	Included	
Please note, 25% minimum earned premium and policy fee fully earned.			Base Premium: \$ 732.00
			Policy Fee: \$ 150.00
			Surplus Lines Tax: \$ 26.46
			Stamping Fee: \$ 1.76
			Total: \$ 910.22

Premium Payor: Insured

Building Information

Flood Zone: AO
Construction Date: 1948
Building Occupancy: Primary
Number of Stories: 2
Replacement Cost \$200,000
-ir-ll,,o ... ,..nan'

COVERAGE AND RATING

Coverage	Limits	Deductible	NFIP Premium/Fees	Private Premium/Fees	Premium Savings
BLDG	\$250,000.00	\$10,000.00	\$2,096.00	\$1,953.00	\$143.00
CONT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
ICC			\$55.00	\$44.00	\$11.00
Loss of Rent or ALE			\$0.00	\$25.00	(\$25.00)
Replacement Cost/Loss Settlemt			\$0.00	\$0.00	\$0.00
Surplus Lines Tax			\$0.00	\$40.44	(\$40.44)
Fireman's Association Surcharge			\$0.00	\$60.66	(\$60.66)
HFIAA Surcharge			\$25.00	\$0.00	\$25.00
Service Fee			\$50.00	\$0.00	\$50.00
Policy Fee			\$0.00	\$50.00	(\$50.00)
Rsrv Fnd Asmnt			\$323.00	\$0.00	\$323.00
Total Premium w/Fees			\$2,549.00	\$2,173.10	\$375.90

15% difference

Private vs. NFIP

FEATURES	PRIVATE FLOOD	*NFIP/FEMA	COMMENTS
Requires an Elevation Certificate?	NO	Yes, for Post Firm	Currently the NFIP requires an Elevation Certificate which can cost upwards of \$1000
Personal property and improvements in Basement?	YES	No	The Basement is always the first to flood and should be major concern for anyone that has valuable contents in their basement.
Coverage becomes effective 10 days after policy inception for the peril of flood?	YES	No	NFIP requires a 30-day wait after policy inception before flood coverage is in force.
Cover Loss of Use?	YES	No	
Attached Decks Covered?	YES	Yes	Although the NFIP covers attached decks, the maximum area is only 16 sq. ft.(4x4)
Attached Carports Covered?	YES	No	
20-50% Cost Savings?	YES	No	NFIP/FEMA rates go up typically once (sometimes twice) per year
Covers Earthquakes &	YES	No	

Private vs. NFIP

- Maximum Limits NFIP 250,000 Building 100,000 Contents vs. private 1 million Building, 500k Contents and additional living expenses (200k)
- Definition of Flood
 - NFIP: Complex definition requires 2 or more acres or 2 properties to flood.
 - Private: Simple definition that dovetails with the standard homeowner wording
- Materials and Supplies
 - NFIP: Must be in the enclosed building
 - Private: No stipulations
- Fixtures
 - NFIP: Restrictions apply on listed items
 - Private: Covers dwelling, materials, and supplies on or next to the residence
- Personal Property
 - NFIP: Covers inside the building
 - Private: Covered anywhere

Private vs. NFIP contd.

- Special limits for personal property
 - NFIP: 2,500 combined loss limit
 - Private: Broader coverage with separate limits
- Rental value?
 - NFIP: NO
 - Private: YES
- Landscaping:
 - NFIP: NO
 - Private: YES
- Fire department charges covered?
 - NFIP: NO
 - Private: YES

Private misconceptions/common questions

- Will my mortgage accept it?
- Not affordable
- Can they pay my claim?

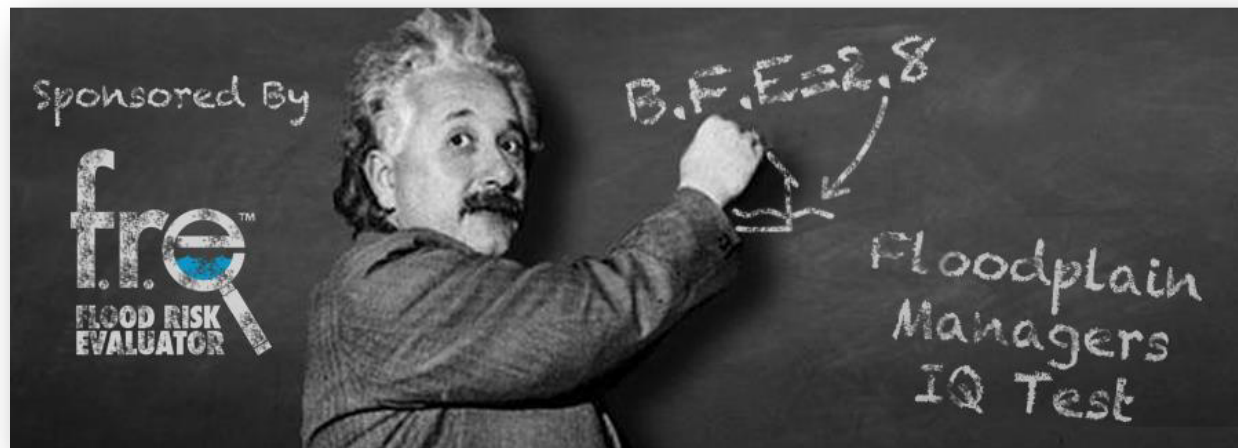
The Flood Insurance Market Parity and Modernization Act

- Passes the House, not Senate yet.
- Allows that flood insurance provided by the private sector shall be accepted and considered similar to the NFIP
- Clarifies FEMA shall consider any period while a policy holder is with private to be considered continuous coverage.

NFIP Reauthorization – Misc. Changes

- Improve flood map technology
 - Estimated that taxpayers save over \$2 for every \$1 spent on flood mapping
- Establish a cap on WYO compensation at no more than 25%
- Increase coverage limits from \$250,000 to \$500,000 for residential structures and \$500,000 to \$1,000,000 for multifamily and commercial structures

Putting Knowledge To Work



Case Studies

House Lifted 4' Above BFE



West side 2/27/14



Northside 2/22/14



North side 2/22/14



West side 2/22/14



Stats

- Lifted Home in 2004
- Primary Residence
- Current BFE 8' (2009) Maps
- Has paid over \$15,000 for NFIP Insurance over 10 years

After Lift Premium



FEMA

National Flood Insurance Program
 U.S. Department of Homeland Security
 P.O. Box 2965
 Shawnee Mission, KS 66201-1365
 (800) 638-6620

Policy Number
SF00740581

FLOOD DWELLING FORM STANDARD POLICY ENDORSEMENT DECLARATION

Named Insured and Mailing Address:
 [Redacted]

Policy Period: 09/10/2013 12:01am to 09/10/2014 12:01am
 Policy Term: One year
EFFECTIVE DATE OF CHANGE: 09/08/2014

Payor: 1st mortgagee
 [Redacted]

Agent Phone: 631-399-9333

RATING DESCRIPTION

Property/Building	Contents Location
-------------------	-------------------

Date of construction or substantial improvement was on 01/01/1950

Coverage Limitations May Apply. See Your Policy for Details.

LOCATION INFORMATION

Community Name: BROOKHAVEN, TOWN OF No: 3653340739H
 Status: Regular CRS Class: Flood Risk/Rated Zone: AE Current Flood Zone: AE Elevation Differ [Redacted] Fathered: N

COVERAGE AND RATING INFORMATION

Coverage Type	Coverage Limit	Deductible	Rate	Deductible Discount	Premium
Building	\$ 175,000	\$ 2,000	00.81/01.37	\$ -134.00	\$ 1,928.00
Contents	\$ 0	\$ 0	00.00/00.00	\$ 0.00	\$ 0.00
					\$ 70.00
					\$ 1,998.00
					\$ 0.00
					\$ 40.00
					\$ [Redacted]

THIS IS NOT A BILL

Policy Changes:

Build Amount of Insurance Changed

Attachments:

FIRST MORTGAGEE
 PHLI Mortgage Corporation ISAOA
 PO Box 5954
 Springfield, OH 45501-5954
 LOAN NUMBER: 0027512086

SECOND MORTGAGEE
 Island Federal Credit Union ISAOA
 PO Box 702255
 Dallas, TX 75370

Issue Date: 08/21/2014

Insured Copy

Not Sub Grade

SECTION B – FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

B1. NFIP Community Name & Community Number TOWN OF BROOKHAVEN 365334		B2. County Name SUFFOLK			B3. State NY
B4. Map/Panel Number 36103C0739	B5. Suffix H	B6. FIRM Index Date	B7. FIRM Panel Effective/ Revised Date 09/25/2009	B8. Flood Zone(s) AE	B9. Base Flood Elevation(s) (Zone AO, use base flood depth)

SECTION C – BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)

C1. Building elevations are based on: Construction Drawings* Building Under Construction* Finished Construction
 *A new Elevation Certificate will be required when construction of the building is complete.

C2. Elevations – Zones A1–A30, AE, AH, A (with BFE), VE, V1–V30, V (with BFE), AR, AR/A, AR/AE, AR/A1–A30, AR/AH, AR/AO. Complete Items C2.a–h below according to the building diagram specified in Item A7. In Puerto Rico only, enter meters.

Benchmark Utilized: TMB 4-35 Vertical Datum: NGVD 1929

Indicate elevation datum used for the elevations in items a) through h) below. NGVD 1929 NAVD 1988 Other/Source: _____
 Datum used for building elevations must be the same as that used for the BFE.

- a) Top of bottom floor (including basement, crawlspace, or enclosure floor) _____
- b) Top of the next higher floor _____
- c) Bottom of the lowest horizontal structural member (V Zones only) _____
- d) Attached garage (top of slab) _____
- e) Lowest elevation of machinery or equipment servicing the building (Describe type of equipment and location in Comments) _____
- f) Lowest adjacent (finished) grade next to building (LAG) _____
- g) Highest adjacent (finished) grade next to building (HAG) _____
- h) Lowest adjacent grade at lowest elevation of deck or stairs, including structural support _____

NA . _____
 NA . _____
 NA . _____
 4 . 5
 3 . 4

Check the measurement used.

feet meters

"f" not larger than "a"

feet meters

feet meters

Elevated with unfinished enclosure;

feet meters

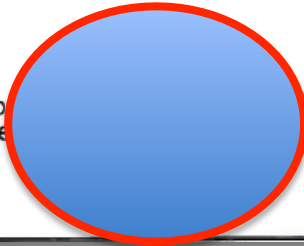
feet meters

“Bingo” Needs Vents

A7. Building Diagram Number 6

A8. For a building with a crawlspace or enclosure(s):

- a) Square footage of crawlspace or enclosure(s)
- b) Number of permanent flood openings in the crawlspace or enclosure(s) within 1.0 foot above adjacent grade
- c) Total net area of flood openings in A8.b
- d) Engineered flood openings? Yes No



A9. For a building with an attached garage:

- a) Square footage of attached garage NA sq ft
- b) Number of permanent flood openings in the attached garage within 1.0 foot above adjacent grade NA
- c) Total net area of flood openings in A9.b NA sq in
- d) Engineered flood openings? Yes No



Retrofitting (6) ICC-ES Certified Engineered Flood Vents
Cost: \$2,500

Result

+4
86%
Reduction

ROI: 1.5 years!

STANDARD FLOOD NON-BINDING QUOTE				
		Wright National Flood Insurance Company A Stock Company PO Box 33003 St. Petersburg, FL, 33733 Office: 800.820.3242 Fax: 800.850.3299		
AGENCY INFORMATION		QUOTE INFORMATION		
Agency Number	734276	Quote Number	31 QT43445697 99	
Agency	RISK REDUCTION PLUS GROUP INC	Application	[Redacted]	
Address	430 ANDBRO DR UNIT 1,	Current Date	09/22/2014	
City, State, Zip	PITMAN, NJ 08071-1251	Effective Date	09/22/2014	
Phone Number	(877) 441-8368			
COMMUNITY INFORMATION				
Program Type	Flood Regular Policies	Zone Determination Number	DRP00000000006465966	
Community	365334 - BROOKHAVEN,TOWN OF	Zone Reference Number	54332521	
Flood Risk/Plated Zone	AE			
BUILDING INFORMATION				
Property Address	[Redacted]	Condominium Coverage	None	
City, State, Zip	[Redacted]	Construction Date	01/01/1985	
Occupancy Type	Single Family	Building Replacement Cost	\$570,000.00	
Building Type	Two Floors	Building Elevated	Building is elevated	
Elevation Certificate	Yes	Elevation Difference	[Redacted]	
Lowest Floor Elevation	11.7 feet	Building Flood Proofed	[Redacted]	
Location of Contents		Enclosure	Enclosure	
Basement	Unfinished			
COVERAGE/PREMIUM INFORMATION				
Coverage	Limits	Deductible	RPH Basic	RPH Additional
Building	\$175,000.00	\$2,000.00	0.24	0.08
Discount/Surcharge				
1 Year Premium				
IMPORTANT NOTES				
THIS IS NOT AN OFFER FOR INSURANCE. THIS QUOTE IS NON-FIRM AND NON-BINDING AND SUBJECT TO REVIEW AND ADJUSTMENT. Please submit the required documentation listed on your application summary for review and approval. If additional information is required to actuarially rate the risk, you will be contacted.				
FLOOD INSURANCE WAIVER OF AGENT'S RESPONSIBILITY				
I understand that, if I decline this protection, my agent and/or his/her agency will be held harmless and not liable in the event I suffer a flood loss. I have been made aware of the following facts:				
1. Homeowners insurance does not cover flood damage.				
2. Federal disaster assistance is most typically an interest-bearing loan.				
3. [Redacted]				
Initials: [Redacted]				
Property Owner Signature: _____ Date: _____				
This quote is issued by Wright National Flood Insurance Company				
The online application process must be completed. Please do not submit this form with your payment.				
20140922095845				

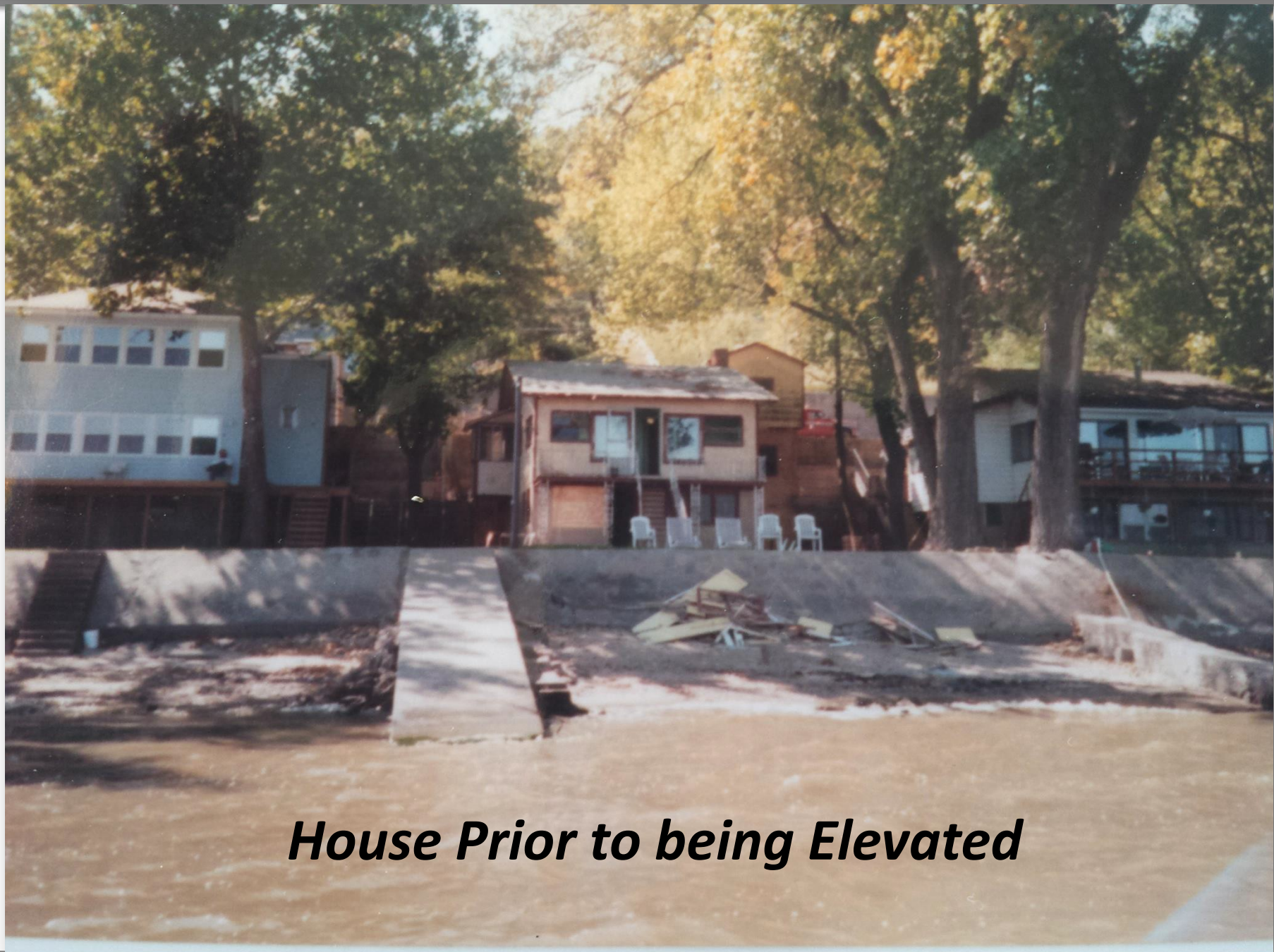
10 Year Total For Coverage \$2,810

Stats

From the Water

- Substantial Improvement 1992 | Elevated
- Diagram 7 Unfinished
- No Flood Vents
- Primary Residence
- Zone A13 | BFE: 460 Firm: 1980
- Elevation of 1st living floor: 460.59 (461 rounded)
- NFIP Premium: \$2,038 (\$177,00 Building Coverage)





House Prior to being Elevated

Being Elevated in 1992











Dec Page | Errors by the Agent

RATING DESCRIPTION

Property/Building

Contents Location

NO FLOOD VENTS!

Date of construction or substantial improvement was

Should read 1992!

Coverage Limitations May Apply. See Your Policy for Details.

LOCATION INFORMATION

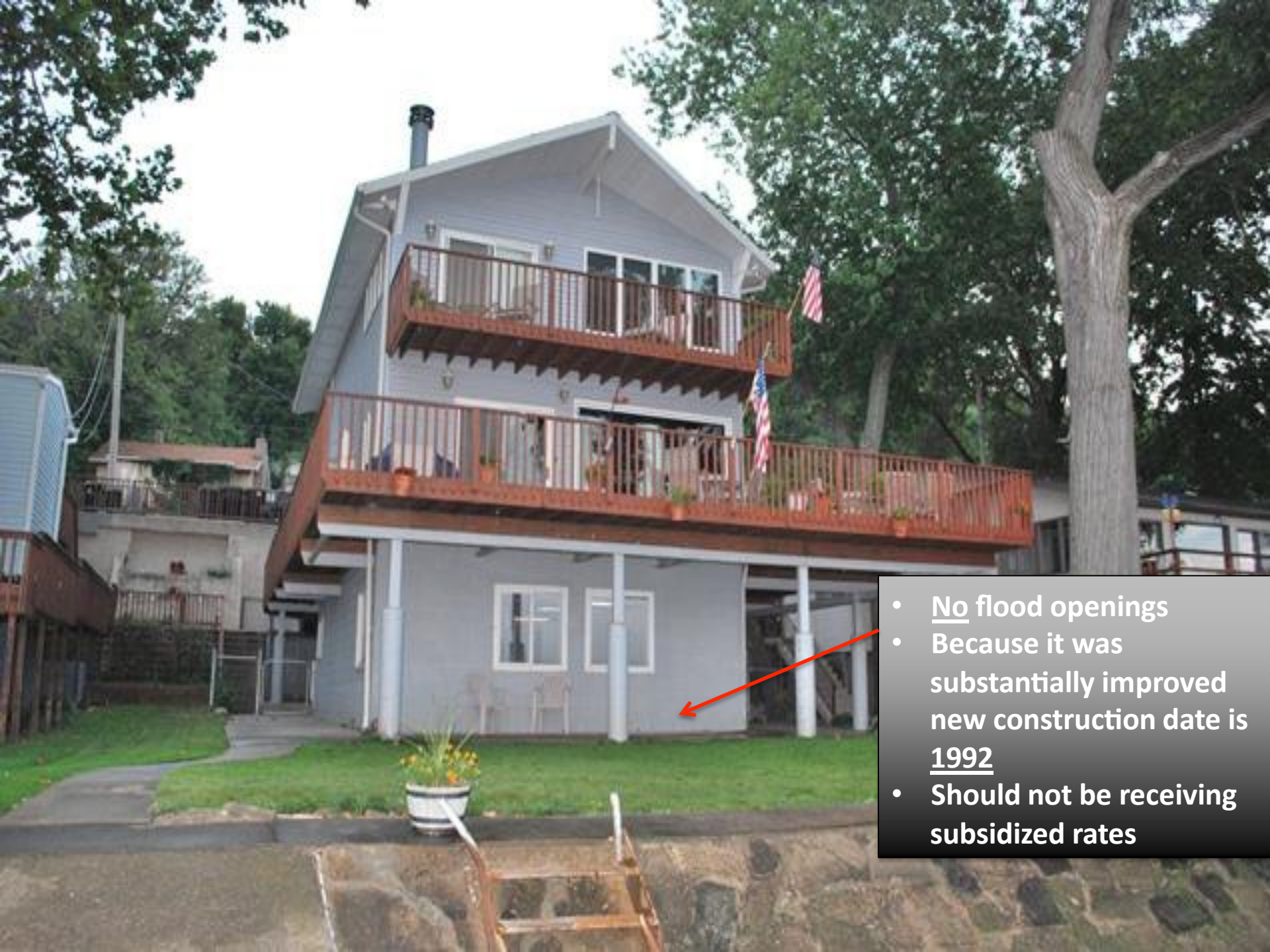
Community Name: PEORIA, CITY OF No: 1705360015B

Status: Regular CRS Class: Flood Risk/Rated Zone: A13 Current Flood Zone: A13 Elevation Difference: 1 Grandfathered: N

COVERAGE AND RATING INFORMATION

Coverage Type	Coverage Limit	Deductible	Rate	Deductible Discount	Premium
Building	\$ 177,000	\$ 1,000	00.57/00.09	\$ 0.00	\$ 447.00
Contents	\$ 0	\$ 0	00.00/00.00	\$ 0.00	\$ 0.00
			ICC PREMIUM		\$ 5.00
			ANNUAL SUBTOTAL		\$ 452.00
			RESERVE FUND ASSESSMENT		\$ 23.00
			FEDERAL POLICY FEE		\$ 44.00
			TOTAL PREMIUM		\$ 519.00
			ENDORSEMENT PREMIUM		

THIS IS NOT A BILL



- No flood openings
- Because it was substantially improved new construction date is 1992
- Should not be receiving subsidized rates

ELEVATION CERTIFICATE

OMB No. 1660-0008
Expires March 31, 2012

Important: Read the instructions on pages 1-9.

SECTION A - PROPERTY INFORMATION

A1. Building Owner's Name **Robert Wagner**

A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.
4218 N Galena Road
City **Peoria** State **IL** ZIP Code **61614**

A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.)
A parcel of land in Sec. 26, T9N, R8E, 4TH PM, described in Doc. NO. 05-28628 in Recorder's Office in Peoria County

A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.) Residential

A5. Latitude/Longitude: Lat. 40°44.315' Long. 89°33.149' Horizontal Datum: NAD 1927 NAD 1983

A6. Attach at least 2 photographs of the building if the Certificate is being used to obtain flood insurance.

A7. Building Diagram Number 7

A8. For a building with a crawlspace or enclosure(s):
a) Square footage of crawlspace or enclosure(s) _____ sq ft
b) No. of permanent flood openings in the crawlspace enclosure(s) within 1.0 foot above adjacent grade _____
c) Total net area of flood openings in A8.b _____ in
d) Engineered flood openings? Yes No

A9. For a building with an attached garage:
a) Square footage of attached garage _____ sq ft
b) No. of permanent flood openings in the attached garage within 1.0 foot above adjacent grade _____
c) Total net area of flood openings in A9.b _____ sq in
d) Engineered flood openings? Yes No

SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

B1. NFIP Community Name & Community Number Peoria 170536		B2. County Name Peoria	B3. State IL		
B4. Map/Panel Number 170536 0015	B5. Suffix B	B6. FIRM Index Date February 1, 1980	B7. FIRM Panel Effective/Revised Date February 1, 1980	B8. Flood Zone(s) A13	B9. Base Flood Elevation(s) (Zone AO, use base flood depth) 460.0

B10. Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered in Item B9.
 FIS Profile FIRM Community Determined Other (Describe) _____

B11. Indicate elevation datum used for BFE in Item B9: NGVD 1929 NAVD 1988 Other (Describe) _____

B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA)? Yes No
Designation Date _____ CBRS OPA

SECTION C - BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)

C1. Building elevations are based on: Construction Drawings* Building Under Construction* Finished Construction
*A new Elevation Certificate will be required when construction of the building is complete.

C2. Elevations - Zones A1-A30, AE, AH, A (with BFE), VE, V1-V30, V (with BFE), AR, AR/A, AR/AE, AR/A1-A30, AR/AH, AR/AO. Complete Items C2.a-h below according to the building diagram specified in Item A7. Use the same datum as the BFE.

Benchmark Utilized GPS/Vertical Datum NGVD1929

Conversion/Comments _____

Check the measurement used.

a) Top of bottom floor (including basement, crawlspace, or enclosure floor) 450.93 feet meters (Puerto Rico only)

b) Top of the next higher floor 460.59 feet meters (Puerto Rico only)

c) Bottom of the lowest horizontal structural member (V Zones only) _____ feet meters (Puerto Rico only)

d) ~~Attached garage~~ (top of slab) AUXILIARY GARAGE STRUCTURE 451.10 feet meters (Puerto Rico only)

e) Lowest elevation of machinery or equipment servicing the building (Describe type of equipment and location in Comments) _____ feet meters (Puerto Rico only)

f) Lowest adjacent (finished) grade next to building (LAG) 450.81 feet meters (Puerto Rico only)

g) Highest adjacent (finished) grade next to building (HAG) _____ feet meters (Puerto Rico only)

h) Lowest adjacent grade at lowest elevation of deck or stairs, including structural support _____ feet meters (Puerto Rico only)

Errors With EC

- Should be a diagram 7
- Should document square footage which is 968 sq.ft
- Result = High Preimum

SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

B1. NFIP Community Name & Community Number Peoria 170536		B2. County Name Peoria		B3. State IL	
B4. Map/Panel Number 170536 0015	B5. Suffix B	B6. FIRM Index Date February 1, 1980	B7. FIRM Panel Effective/Revised Date February 1, 1980	B8. Flood Zone(s) A13	B9. Base Flood Elevation(s) (Zone AO, use <u>highest</u> depth)

B10. Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered in Item B9.
 FIS Profile FIRM Community Determined Other (Describe) _____

B11. Indicate elevation datum used for BFE in Item B9: NGVD 1929 NAVD 1988 Other (Describe) _____

B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA)?
 Designation Date _____ CBRS OPA Yes No

SECTION C - BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)

C1. Building elevations are based on: Construction Drawings* Building Under Construction* Finished Construction
 *A new Elevation Certificate will be required when construction of the building is complete.

C2. Elevations – Zones A1-A30, AE, AH, A (with BFE), VE, V1-V30, V (with BFE), AR, AR/A, AR/AE, AR/A1-A30, AR/AH, AR/AO. Complete Items C2.a-h below according to the building diagram specified in Item A7. Use the same datum as the BFE.
 Benchmark Utilized GPS Vertical Datum NGVD1929
 Conversion/Comments _____

Check the measurement used.

a) Top of bottom floor (including basement, crawlspace, or enclosure floor)	_____	<input checked="" type="checkbox"/> feet	<input type="checkbox"/> meters (Puerto Rico only)
b) Top of the next higher floor	_____	<input checked="" type="checkbox"/> feet	<input type="checkbox"/> meters (Puerto Rico only)
c) Bottom of the lowest horizontal structural member (V Zones only)	_____	<input type="checkbox"/> feet	<input type="checkbox"/> meters (Puerto Rico only)
d) Attached garage (top of slab) AUXILIARY GARAGE STRUCTURE	451.10	<input checked="" type="checkbox"/> feet	<input type="checkbox"/> meters (Puerto Rico only)
e) Lowest elevation of machinery or equipment servicing the building (Describe type of equipment and location in Comments)	_____	<input type="checkbox"/> feet	<input type="checkbox"/> meters (Puerto Rico only)
f) Lowest adjacent (finished) grade next to building (LAG)	450.81	<input checked="" type="checkbox"/> feet	<input type="checkbox"/> meters (Puerto Rico only)
g) Highest adjacent (finished) grade next to building (HAG)	_____	<input type="checkbox"/> feet	<input type="checkbox"/> meters (Puerto Rico only)
h) Lowest adjacent grade at lowest elevation of deck or stairs, including structural support	_____	<input type="checkbox"/> feet	<input type="checkbox"/> meters (Puerto Rico only)

Where is the first floor compared to the BFE? $460.59 - 460 = .59$ Rounded to +1

Without Flood Openings where is the lowest rated floor? $460 - 450.93 = 9.07$ Negative 9

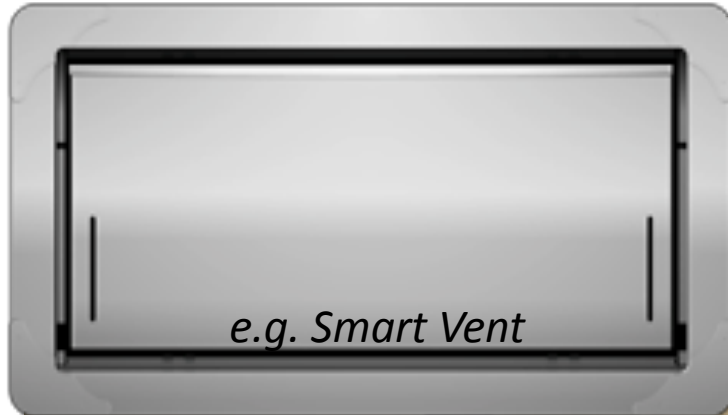


BFE 460'

**NFIP Rates At The Bottom Floor
450.93' (-9) Rating**

**Actuarial Rates would show
the premium to be \$6,000+**

Flood Vents Installed | September 2014



(5) Engineered Openings Needed

Vents are installed in a 16"x8" hole which is the opening left when (1) CMU block is removed from the foundation





- 2 different walls
- Within 12" of adjacent grade

Revised Elevation Certificate

U.S. DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY
National Flood Insurance Program

ELEVATION CERTIFICATE

OMB No. 1660-0008
Expiration Date: July 31, 2015

IMPORTANT: Follow the instructions on pages 1-9.

SECTION A - PROPERTY INFORMATION		FOR INSURANCE COMPANY USE
A1. Building Owner's Name Robert Wagner		Policy Number:
A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 4218 N. Galena Road		Company NAIC Number:
City Peoria	State IL	ZIP Code 61614
A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.) A parcel of land in Section 26, T9N, R8E, 4th PM, described in Doc. No. 05-28628 in the Recorder's Office of Peoria County, IL		
A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.)		
A5. Latitude/Longitude: Lat. 40deg 44min 31.5sec Long. 89deg 33min 14.9sec Horizontal Datum: <input type="checkbox"/> NAD 1927 <input type="checkbox"/> NAD 1983		
A6. Attach at least 2 photographs of the building if the Certificate is being used to obtain flood insurance.		
A7. Building Diagram Number 7		
A8. For a building with a crawlspace or enclosure(s):		
a) Square footage of crawlspace or enclosure(s)	968 sq ft	A9. For a building with an attached garage:
b) Number of permanent flood openings in the crawlspace or enclosure(s) within 1.0 foot above adjacent grade	5	a) Square footage of attached garage
c) Total net area of flood openings in A8.b	1000* sq in	b) Number of permanent flood openings in the attached garage within 1.0 foot above adjacent grade
d) Engineered flood openings?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	c) Total net area of flood openings in A9.b
		d) Engineered flood openings?

SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

B1. NFP Community Name & Community Number Peoria 170536		B2. County Name Peoria	
B4. Map/Panel Number 170536 0015	B5. Suffix B	B6. FIRM Index Date 02/01/1980	B7. FIRM Panel Eff. Revised Date 02/01/1980
B10. Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered: <input type="checkbox"/> AS Profile <input checked="" type="checkbox"/> FIRM <input type="checkbox"/> Community Determined <input type="checkbox"/> Other Source: _____			
B11. Indicate elevation datum used for BFE in Item B9: <input checked="" type="checkbox"/> NGVD 1929 <input type="checkbox"/> NAVD:			
B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwi Designation Date: ____/____/____ <input type="checkbox"/> CBRS <input type="checkbox"/> OPA			

SECTION C - BUILDING ELEVATION INFORMATION

C1. Building elevations are based on: Construction Drawings* Building

*A new Elevation Certificate will be required when construction of the building is com

C2. Elevations - Zones A1-A30, AE, AH, A (with BFE), VE, V1-V30, V (with BFE), AR, AR/A, C2.a-h below according to the building diagram specified in Item A7. In Puerto Rico a Benchmark Utilized: GPS

Vertical Datum
Indicate elevation datum used for the elevations in items a) through h) below. NG Datum used for building elevations must be the same as that used for the BFE.

Check the measurement used.

a) Top of bottom floor (including basement, crawlspace, or enclosure floor)	450 . 93	<input checked="" type="checkbox"/> feet	<input type="checkbox"/> meters
b) Top of the next higher floor	460 . 59	<input checked="" type="checkbox"/> feet	<input type="checkbox"/> meters
c) Bottom of the lowest horizontal structural member (V Zones only)	_____	<input type="checkbox"/> feet	<input type="checkbox"/> meters
d) Attached garage (top of slab)	_____	<input type="checkbox"/> feet	<input type="checkbox"/> meters
e) Lowest elevation of machinery or equipment servicing the building (Describe type of equipment and location in Comments)	_____ 303	<input type="checkbox"/> feet	<input type="checkbox"/> meters
f) Lowest adjacent (finished) grade next to building (LAG)	450 . 38	<input checked="" type="checkbox"/> feet	<input type="checkbox"/> meters
g) Highest adjacent (finished) grade next to building (HAG)	451 . 73	<input checked="" type="checkbox"/> feet	<input type="checkbox"/> meters
h) Lowest adjacent grade at lowest elevation of deck or stairs, including structural support	_____	<input type="checkbox"/> feet	<input type="checkbox"/> meters

SECTION D - SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION

A7. Building Diagram

A8. For a building with a crawlspace or enclosure(s):

- a) Square footage of crawlspace or enclosure(s) _____ sq ft
- b) Number of permanent flood openings in the crawlspace or enclosure(s) within 1.0 foot above adjacent grade _____
- c) Total net area of flood openings in A8.b _____ sq in
- d) Engineered flood openings? Yes No

A9. For a building with an attached garage:

- a) Square footage of attached garage _____ sq ft
- b) Number of permanent flood openings in the attached garage within 1.0 foot above adjacent grade _____
- c) Total net area of flood openings in A9.b _____ sq in
- d) Engineered flood openings? Yes No

SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

Remember this is how the house was being rated before the retrofit



BFE 460'

**NFIP Rates At The Bottom Floor
450.93' (-9) Rating**

**Actuarial Rates would show
the premium to be \$6,000+**

New rating after the installation of vents

Next Higher Floor 460.69 ' With Retrofit (+1) Rating

BFE 460'

Because of these




New Premium

Old Premium: \$2,038

New Premium: \$511
75% Reduction

Retrofit Cost: \$1,200

FLOOD INSURANCE APPLICATION SUMMARY			
		Wright National Flood Insurance Company A Stock Company PO Box 33003 St. Petersburg, FL, 33733 Office: 800.820.3242 Fax: 800.850.3299	
POLICY INFORMATION			
Policy Number	12 1151213419 00	Application Date	12/23/2014
Policy Period	01/20/2015 to 01/20/2016	Premium paid by	Lender
Agency Number	734276	Insured Name	ROBERT WAGNER
Agency	RISK REDUCTION PLUS GROUP INC	Property Address	4218 N GALENA RD
Agency Address	430 ANDRO DR UNIT 1 PITMAN, NJ 08071-1251	Insured's Phone	PEORIA, IL 61614-6647 (309) 231-6732
Agent Phone	(877) 441-8368		
ZONE INFORMATION			
Current Flood Zone	A13	Zone Determination	Yes
Current Community Number	170536	Certificate #	55067072
Current Map Panel I Suffix	0015 B	Determination #	DRP0000000006562825
RATING INFORMATION			
Building Occupancy	Single Family	Community Name	PEORIA, CITY OF
Number of Floors	Three or More Floors	Grandfathered	No
Basement/Enclosure/Crawlspace	Enclosure		
COVERAGE / PREMIUM INFORMATION			
Coverage	Limits	Deductible	Premium
Building	\$177,000.00	\$1,250.00	\$440.00
Contents	\$0.00	\$0.00	\$0.00
PAYMENT INFORMATION			
Payment Method	Check	Annual Subtotal	\$440.00
Name of Check Holder	Lender	Deductible Credit	(\$7.00)
Check #	LENDER	ICC Premium	\$5.00
Check Date	12/23/2014	Community Discount	\$0.00
Check Owner Signature		Reserve Fund Assessment 5%	\$22.00
Amount	\$ 511.00	Federal Policy Service Fee	
		Total Premium	
NOTES			
NO COVERAGE EXISTS UNTIL PAYMENT OF TOTAL PREMIUM IS RECEIVED AND THE WAITING PERIOD HAS EXPIRED.			
Notice: This policy is not subject to cancellation for reasons other than those set forth in the National Flood Insurance Program rules and regulations. In matters involving billing disputes, cancellation is not available other than for billing processing error or fraud.			
REQUIRED DOCUMENTATION CHECKLIST (additional items, not indicated below, may be required)			
• Payment by Check - Elevation Certificate based on Finished Construction - Photographs that are dated and compliant - Current declaration page or renewal bill from NFIP carrier - Engineered Flood Openings Certification specific to property			
Submit this Application Summary with the documents indicated above by using the File Upload option on the website. Items may also be submitted by mailing to the address or faxing to the number indicated at the top of this letter. Faxed photographs are not acceptable per NFIP guidelines regarding photograph clarity. If the payment method is ACH, EFT or Credit Card and no documents are required, then this form and application that follows are for the agency's records.			
LENDER INFORMATION			
WELLS FARGO PO BOX 100615 FLORENCE, SC 29502-0615 Loan Number: 0295544449 Lender Type: First Mortgagee Lender Interest: Building Only Bill To Lender?: Yes			
This policy is issued by Wright National Flood Insurance Company		12 1151213419 00 - 20141223120017 - 511.00	

Happy Residents



That's a refund check

Instant Return on Investment

Three checks in total received

analysis yearly review schedule.

A guide to your escrow questions and answers is available at: wellsfargo.com/escrowquestions

WELLS FARGO HOME MORTGAGE

Wells Fargo Home Mortgage
P.O. Box 10335
Des Moines, IA 50306-0335

WELLS FARGO BANK NA
WELLS FARGO BANK N.A.
ESCROW DISB CLRNG/336
A09 588 029544449
029544449

Check Number
9011314289

17-0001
0910

Mo.	Day	Year
02	18	15

For payment of escrow to mortgagor
****ONE THOUSAND SEVEN HUNDRED NINE AND 79/100 DOLLARS****

Amount
\$***1,709.79**
Void if not cashed within 180 days

Pay to the order of
ROBERT J WAGNER
4218 N GALENA RD
PEORIA IL 61614-6647

Deborah Szdel
Authorized signature

⑈9011314289⑈ ⑆091000019⑆ 5646393479⑈

PAYEE: Wagner, Robert

NOTIFICATION TO: Jason L Garsy
604 W Pearl St
Tremont, IL 61568-0043

COLORED AREA MUST CHANGE IN TONE GRADUALLY AND EVENLY FROM DARK AT TOP TO LIGHTER AT BOTTOM

National Flood Insurance Program
U.S. Department of Homeland Security
P.O. Box 2965
Shawnee Mission, KS 66201-1365

FEMA

PAYABLE AT
FIRST NATIONAL BANK OF OMAHA
OMAHA, NE 68102
(402) 633-3200
TREMONT NATIONAL BANK & TRUST CO.
TREMONT, NE 68025

76-4
1049
0001943676
12/05/2014

Pay to the order of Wagner, Robert

Two Thousand Thirty Eight And 00/100 Dollars

\$2,038.00

[Signature]

⑈1943676⑈ ⑆104900048⑆ 10142492⑈

COLORED AREA MUST CHANGE IN TONE GRADUALLY AND EVENLY FROM DARK AT TOP TO LIGHTER AT BOTTOM

National Flood Insurance Program
U.S. Department of Homeland Security
P.O. Box 2965
Shawnee Mission, KS 66201-1365

FEMA

PAYABLE AT
FIRST NATIONAL BANK OF OMAHA
OMAHA, NE 68102
(402) 633-3200
TREMONT NATIONAL BANK & TRUST CO.
TREMONT, NE 68025

76-4
1049
0001981769
02/06/2015

Pay to the order of Wagner, Robert

One Hundred Eleven And 00/100 Dollars

\$511.00

[Signature]

⑈1981769⑈ ⑆104900048⑆ 10142492⑈

Refund total: \$3,236.79 – Retrofit \$1,200 = \$2,036.79 For Vacation!

Not the End of the Story

June 17th, 2015

“Along with the yearly insurance savings our mortgage payment has drop as well so we really did save a lot of money by installing the Smart Vents. ***If you have not heard the Illinois River is flooding and we are prepared because of YOU. I am attaching a picture of the Smart Vents in action***”.

Rob Wagner



The Wagners were flooded out for 6 weeks. But their home was protected because of their no quit attitude.



Go Time.....



Look at the Debris....
Flood Openings on this wall
were activated from the
inside out . Water flowed
from the north to the south







After the water receded *Still Standing*

Thank you!

- Thank you for your time.
- This concludes the class
Phone: 877-441-8368
- Send EC's to: ec@yourfloodrisk.com for a FRE report and QA
- check





Questions

THANKS!

Mary-Carson Stiff

Chair, Coastal VA CRS Workgroup
Director of Policy, Wetlands Watch
mc.stiff@wetlandswatch.org



WETLANDS
WATCH

WWW.WETLANDSWATCH.ORG

