

FEMA Insurance Webinars

Flood insurance is more than a policy—it's a critical tool for protecting families, businesses, and communities from the devastating impacts of flooding.

FEMA has announced a new series of trainings around different insurance topics: **2025 Flood Insurance Webinar Series: "From Risk to Resilience: Mastering Flood Insurance Together."** This year-long series is designed to empower insurance agents, floodplain managers, and community leaders with the knowledge and tools to navigate the National Flood Insurance Program (NFIP).

Don't miss this opportunity to deepen your expertise and strengthen your role in disaster resilience.

You can register for one or all of the trainings at this link:

[REGISTER HERE](#)

Dec 19, 2024 | 12:30 PM CT: Why Flood Insurance Matters: Overcoming misconceptions about flood risk.

Jan 16, 2025 | 12:30 PM CT: Demystifying NFIP Flood Insurance Quotes: Quick start guides, Factors that affect a quote, Learn how to integrate flood insurance quotes into your daily practice.

Jan 23, 2025 | 9:30 AM CT: Special Session: Increased Cost of Compliance: Leveraging the SFIP to Build Resilient Communities: *(Format: 1-hour webinar with optional Q&A session to follow)* Using ICC as cost share for FEMA mitigation programs; Best practices for local officials.

Feb 20, 2025 | 12:30 PM CT: Eligibility and Coverage Essentials: Understand who can purchase NFIP flood insurance and what policies cover. Address unique scenarios, including renters and non-SFHA properties.

Mar 20, 2025 | 12:30 PM CT: Increased Cost of Compliance (ICC): Helping Clients Rebuild Smarter: Discover how ICC coverage supports smarter rebuilding and compliance.

Apr 17, 2025 | 12:30 PM CT: Mapping Made Simple: Understand how to use FEMA's Mapping Service Center, FMIX, and elevation certificates.

Apr 24, 2025 | 9:30 AM CT: Special Session: Introduction to Flood Insurance Through the National Flood Insurance Program
(Format: 1-hour webinar with optional Q&A session to follow) Overview of NFIP and its three pillars.

May 15, 2025 | 12:30 PM CT: Navigating Claims and Supporting Disaster Survivors: Walk through the NFIP claims process and certain disaster assistance letters, Differentiate flood insurance from disaster assistance.

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Jun 19, 2025 | 12:30 PM CT: Elevating Flood Insurance Conversations: Best practices for integrating flood insurance into routine discussions; Overcoming affordability concerns and client objections.

Jun 26, 2025 | 9:30 AM CT: Special Session: Increased Cost of Compliance: Leveraging the SFIP to Build Resilient Communities

(Format: 1-hour webinar with optional Q&A session to follow)

Jul 17, 2025 | 12:30 PM CT: Marketing Flood Insurance Effectively: Strategies for promoting flood insurance to homeowners, renters, and businesses; Discover ways to use NFIP's free marketing materials to increase engagement.

Aug 21, 2025 | 12:30 PM CT: Building Resilient Communities Through Flood Insurance: Collaborate with floodplain managers to strengthen disaster resilience; Engage underserved communities to expand flood insurance adoption.

Sep 18, 2025 | 12:30 PM CT: Writing Policies for Unique Clients: Basics of writing policies for basements, manufactured homes, small businesses, and RCBAPs. A foundational session for new agents.

Oct 16, 2025 | 12:30 PM CT: Understanding the Claims Process: A look at NFIP claims from filing to resolution. How to assist clients during the process and handle appeals.

Oct 23, 2025 | 9:30 AM CT: Special Session: Introduction to Flood Insurance Through the National Flood Insurance Program

(Format: 1-hour webinar with optional Q&A session to follow)

Nov 20, 2025 | 12:30 PM CT: Flood Insurance for a Changing World: Examine evolving flood risks and the growing need for flood insurance. Prepare clients for future risks and encourage long-term resilience.

The IDNR webinar series will begin again in February, 2025. A special email will be sent with dates and topics.

State and Local Officials Scholarships to Attend the IAFSM 2025 Conference

The Illinois Association for Floodplain and Stormwater Management has announced the opening availability of scholarships for the 2025 IAFSM Annual Conference. The conference is a wonderful way to share experiences and ideas with other floodplain management professionals and allows CFMs to get CEC credits. The scholarship includes registration fees. IAFSM may cover lodging based on the distance traveled to attend the event. This year the conference will be held at the Tinley Park Convention Center in Tinley Park, Illinois. IAFSM has a block of rooms available at a special rate yet to be determined.

Requirements-

1. Priority given to first-time conference attendees.
2. IAFSM members only. (You must register as a member before you are considered eligible for the scholarship. Annual Membership Fee is \$25.00)
3. You must be a state, county, or local government official.

Details-

- IAFSM will pay registration fees. One night of hotel fees for those traveling over 150 miles will also be included.
- Transportation, hotels (unless you are traveling over 150 miles), and per diem must be paid by the scholarship recipient.

- Scholarship recipients are expected to attend conference sessions.
- Scholarship recipients must be willing to volunteer if requested.
- Requests should be on official state, county, or city letterhead.
- Request deadline is January 10, 2025.

There are a limited number of scholarships available. Please send a letter detailing your interest in receiving this scholarship, your official position, along with any applicable information that you feel might provide you with priority consideration to:

Diane Bouckaert, Education Chair;
 Manhard Consulting
dbouckaert@manhard.com

For questions: (630)925-1055

Full details of the IAFSM 2025 Conference are located at <https://www.illinoisfloods.org/>

FEMA Federal Flood Risk Management Standard (FFRMS) Policy

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Federal Emergency Management Agency's (FEMA) Federal Flood Risk Management Standard (FFRMS) rules became effective Sept. 9, 2024.

What are the Federal Flood Risk Management Standard (FFRMS)? At first glance, the FFRMS appears to be an elevation standard, but it is actually a **resilience standard** and amends longstanding floodplain management Executive Order 11988.

- Nature-based solutions are required to be considered as part of the eight-step floodplain review process.
- Flood risk minimization should also be considered to mitigate future flood damage, including locating a project outside of the FFRMS floodplain, structure elevation, or dry floodproofing when appropriate.
- The FFRMS requires designs for new construction and repair of substantially damaged buildings/facilities to be based on Climate-Informed Science, the 0.2% annual chance flood elevation, or 2-3 feet of freeboard.

When do FEMA FFRMS rules apply? FEMA FFRMS policy applies to federally funded actions or projects - for both buildings and facilities - involving new construction, repair of substantial damage, and substantial improvement actions that are located in the FFRMS floodplain. The FEMA programs included in the FFRMS are Public Assistance, Individual Assistance (direct housing activities only), and Hazard Mitigation Assistance. FFRMS policies apply to federally declared disasters and FEMA grants with Notice of Funding Opportunities (NOFOs) on or after Sept. 9, 2024.

Where do FEMA FFRMS rules apply? Within the FFRMS floodplain.

What is the FFRMS floodplain? The FFRMS floodplain includes the Special Flood Hazard Area, plus the horizontal extension of the floodplain based, on either a three-foot freeboard or 0.2% annual chance flood elevation, whichever is higher (for critical facilities) or a two-foot freeboard or 0.2% annual chance flood elevation, whichever is lower (for non-critical facilities).

What does this mean for buildings?

Critical actions buildings: The lowest floor elevation, or floodproofing where applicable, must be **three feet** above the Base Flood Elevation (the "100-year" flood elevation) or above the 0.2% annual chance elevation (the "500-year") flood elevation), whichever is **higher**.

Non-critical actions buildings: The lowest floor elevation, or floodproofing where applicable, must be **two** feet above the Base Flood Elevation (the "100-year" flood elevation) or above the 0.2% annual chance elevation (the "500-year") flood elevation, whichever is **lower**.

What are critical actions? An activity or action for which even a slight risk of flooding is too great. Examples include structures that store highly volatile, flammable, explosive, toxic or water reactive materials; hospitals and nursing homes, and housing for the elderly; emergency operation centers or data storage centers; power generating plants and other principal points of utility lines.

What does this mean for repair/replacement of culverts? The FFRMS applies to "facilities," which includes culverts and culvert crossings. If work to repair a culvert or culvert crossing costs more than 50% of the cost of replacing the culvert or culvert crossing, it is "substantially damaged." When replacing a substantially damaged culvert or culvert crossing, the requirements include:

- Considering natural features and nature-based solutions.
- Designing the replacement "to adapt to, withstand and rapidly recover from a flood event."

Note: For culverts that were damaged due to being undersized, or improperly sized, this means that to the extent practicable and in accordance with applicable grant program requirements, projects located within a FFRMS floodplain must be designed to ensure resilience against flooding up to the flood elevation of the FFRMS floodplain.

Who should you contact if you have FFRMS questions? Each FEMA Region has a FFRMS Specialist in the Floodplain Management and Insurance Branch. Please email FEMA Region 5 FFRMS Specialist [Brian Killen](#) with you questions or training requests.

FEMA FFRMS Resources

[FEMA Federal Flood Risk Management Standards \(FFRMS\) webpage](#)

[FEMA FFRMS Final Rule – Federal Register](#)

[FEMA FFRMS Final Policy](#)

More about the Federal Flood Risk Management Standards (FFRMS)

[Federal Flood Risk Management Standard webpage](#) - includes a video (9 minutes) on FFRMS basics, information about the new Federal Flood Support Tool, history of the Executive Orders requiring federal agency funded project to meet the FFRMS and many other reports and job aids.

[Federal Floodplain Support Tool](#)- used to identify FFRMS floodplains using the freeboard approach or the Climate-Informed Science Approach (CISA). The CISA is focused on sea level rise data, so CISA data is not currently available in Minnesota. The tool is out of Beta and version 1 of the tool has been released. However, the 0.2% floodplain data is still being loaded. We hope this will happen by the end of the year. Results from the tool should not be relied on for project design or engineering, and federal actions should take into consideration best available information as part of the FFRMS floodplain determination process.

Statewide Contact for Floodplain Management Questions

If you have questions please direct them to Erin Conley, State Floodplain Manager, Erin.C.Conley@illinois.gov. The Northeastern Illinois Floodplain Manager position is currently vacant.