



# Flood Insurance and FEMA Elevation Certificates

Friday, September 22, 2017

Clark University MetroWest Campus

333 Turnpike Road (Route 9), Southborough, MA (off I-495, Exit 23A)

8:00 - 8:30 AM Registration; 8:30 AM - 4:30 PM Seminar

FEMA Elevation Certificates (EC) are critical for the National Flood Insurance Program (NFIP) in many ways. They ensure compliance with local floodplain ordinances and help determine whether a building is in a flood zone. Most importantly for homeowners, Elevation Certificates have implications on flood insurance rating as each of its sections can and will affect insurance premiums.

This seminar will provide detailed training on completing a FEMA Elevation Certificate accurately and in its entirety to allow full compliance with any end user that requires submission of an Elevation Certificate for flood insurance. With this in mind, the seminar instructors will:

- Provide a background on the NFIP
- Present an overview of flood insurance and rating
- Review the FEMA Elevation Certificate and provide guidance on implementation and use (flood insurance and other applications)
- Provide a comprehensive overview of the EC to understand how filling it out correctly is critical for insurance
- Cover EC requirements for surveying, building types, foundation flood openings, and certification
- Review the Community Rating System (CRS) requirements for an EC and those portions that can differ from other programs
- Examine the EC building diagrams and real-world examples
- Take a look at the new requirements. "A picture is worth a thousand words"
- Review Massachusetts requirements for signing, sealing, and certifying the EC
- Discuss the role of the surveyor in a changing NFIP
- Provide a legislative update

Seminar attendees are expected to learn:

- How to complete a FEMA EC in order to satisfy the requirements of the flood program and others
- The data needs for each individual EC section and its implication on flood insurance rating
- How the EC is used for permit compliance, CRS compliance and insurance rating
- How to avoid liability and certificate invalidation

## Speakers

### **Lisa A. Sharrard (Jones), CFM, ANFI, CPM**

Lisa Sharrard opened Choice Flood Insurance LLC in 2016 after years of working with flood insurance policyholders in her role as owner of Carolina Flood Solutions LLC (DBA U.S. Flood Solutions LLC). She has been a licensed Property and Casualty (P&C) producer since 2013 focused solely on flood insurance. Her direct experience in all facets of the National Flood Insurance Program (NFIP), combined with her intuitional knowledge, provides a competitive edge while serving her clients. Prior to entering the insurance consulting arena fulltime in June 2013, Lisa worked as a senior professional, training underwriters and customer service representatives on the NFIP supporting the FEMA Direct (Flood Insurance) Contract. Lisa's career spans 30 years, serving as the South Carolina NFIP coordinator for the SC Department of Natural Resources (SCDNR), project manager for the State's Community Assistance (CAP-SSSE), Flood Mitigation Assistance (FMA) and for FEMA's Risk MAP (Mapping, Assessment & Planning), Grant Programs working in both SC and Assistance NFIP Coordinator in NC. Lisa served as chair of the Association of State Floodplain Managers (ASFPM) from 1999-2001 and served on FEMA's Community Rating System (CRS) Task Force (2002-2009).

Lisa is a Certified Public Manager (CPM) and possesses dual flood certifications as both a Certified Floodplain Manager (CFM) and an Associate in National Flood Insurance (ANFI). She currently serves as a member of Certification Board of Regents for the CFM Credential. Lisa is building a thriving book of business, promoting both Private, and NFIP options, and is a licensed P&C agent in SC, FL, GA, KY, LA, MA, NC, NJ, RI, TN, and TX.

### **Joseph (Joe) M. Rossi, ANFI, CFM**

Joe Rossi is a private consultant with U.S. Flood Solutions, LLC and an insurance agent with Choice Flood Insurance, LLC. Joe started his career in 2010, as a volunteer member and subsequent chair of the Marshfield Seawall Committee

until the committee dissolved and reconstituted itself as Marshfield Citizens Coastal Coalition (MCCC) in 2012. Joe's passion for flood insurance grew out of the reform of the National Flood Insurance Program in 2012. That year, Joe opened Flood Insurance Services of America (FISA), a consulting firm specializing in helping clients reduce premiums as well as the challenges they face with flood compliance and mitigation, until it was acquired by U.S. Floods Solutions LLC this year. Joe is a licensed property and casualty agent with Choice Flood Insurance based out of South Carolina. In 2017, he was named to the Board of Directors of the National Flood Determination Association (NFDA). Joe graduated from Wentworth Institute of Technology with a bachelor's degree in architecture. Joe is both a Certified Floodplain Manager (CFM) and also Associate in National Flood Insurance (ANFI).

## Registration Information

**Registration fees are \$200/person for MALSCE members and \$250/person for non-members.** See form for details. Registration fee includes a continental breakfast, two snack breaks, lunch and all seminar handouts. Registration is processed on a first-come, first-served basis.

**Registration deadline: Tuesday, September 19, 2017.** No refunds will be given after this date. No-shows will be billed. Seminar registrations will be accepted via fax, mail or online. Fax your registration to 617/227-6783. Mail your registration form and check (payable to "MALSCE") to: MALSCE, The Engineering Center, One Walnut Street, Boston, MA 02108-3616. Use Visa, MasterCard or American Express to register online at [http://bit.ly/MALSCE\\_FloodInsurance](http://bit.ly/MALSCE_FloodInsurance). To register online for this seminar at the MALSCE member rate, login using your MALSCE assigned username and password. If you do not know your member login information or if you need help registering call 617/227-5551.

## Continuing Education

This seminar is worth 6.5 professional development hours (subject to state-specific exclusions; seek clarification from appropriate state authorities). All seminar participants will receive a certificate documenting attendance at the end of the seminar. Please complete the registration form with your legal name, address, and other contact information so that you will be properly identified on the certificate.

## Tax Information

Expenses incurred for education undertaken to maintain and improve professional skills (including travel, meals and lodging) may be tax-deductible.

## Location

**Clark University MetroWest Campus, 333 Turnpike Road (Route 9), Southborough, MA (off I-495, Exit 23A)**

### Registration Form

### Flood Insurance and FEMA Elevation Certificates

Friday, September 22, 2017, Clark University MetroWest Campus

#### Registrant Information

Name: \_\_\_\_\_  
Company (if applicable): \_\_\_\_\_  
Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_  
Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ Email: \_\_\_\_\_  
Dietary Restrictions: \_\_\_\_\_

#### Registration Fees

\$200 MALSCE Member\*

\* Members of, CALS, MSLS, NHLA, NYSAPLS, RISPLS and VSLS can attend for the member rate. Please check the appropriate box below:

CALS  MSLS  NHLA  NYSAPLS  RIPLS  VSLS

\$250 Non MALSCE Member

#### Total Amount Enclosed

\$ \_\_\_\_\_

Make checks payable to "MALSCE" and mail with completed form to: MALSCE, The Engineering Center, One Walnut Street, Boston, MA 02108-3616

Or Pay with (Check one):  Visa  Master Card  American Express

Card Name: \_\_\_\_\_  
Card Number: \_\_\_\_\_ Expiration Date: \_\_\_\_\_  
Billing Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Signature: \_\_\_\_\_

- Registration is processed on a first-come, first-served basis. Registration deadline is Tuesday, September 19, 2017
- No refunds will be given after this date. No-shows will be billed.
- This program is worth 6.5 professional development contact hours (subject to state approval, New York excluded).
- Questions? Call 617/227-5551