

# System Release Notes: Biggert–Waters October 2013 NFIP Changes

**Release Date: Saturday, June 29, 2013**

## 1. Additional information was added to declarations pages.

Several fields were added to the declarations pages: Policy Type, Principal/Primary residence field, Elevated Building, Additions/Extensions, and Reserve Fund Assessment.

- The header section includes the Policy Type

**Standard Policy**

Type: Revised Declaration      For payment start  
 Policy Period: 10/01/2013 To 10/01/2014      These Declarations  
 Form: Dwelling      as of: 10/21/20

- Property Info includes – Principal/Primary Residence, Elevated Building, Additions/Extensions

<b>Property Info</b>	<p><b>Principal/Primary Residence:</b> Y  <b>Premium Payor:</b> Insured  <b>Flood Risk/Rated Zone:</b> AE      <b>Current Zone:</b>  <b>Community Number:</b> 38 5364 0010 F  <b>Community Name:</b> FARGO, CITY OF  <b>Grandfathered:</b> No  <b>Pre-Firm Construction:</b>  <b>Program Type:</b> Regular</p>	<p><b>Building Description:</b>          Single Family          Three or More Floors  <b>Elevated With Enclosure</b>          Detached Guest House          Building Has No Add/Ext  <b>Elevated Building:</b> Y  <b>No Addition(s) and Extension(s)</b>  <b>Replacement Cost:</b> \$350,000  <b>Number of Units:</b> 1</p>
----------------------	--	---

- Coverage and Rating section includes the Reserve Fund Assessment, this is calculated on affected policies with effective date 10/001/2013 and later

<b>Coverage &amp; Rating</b>	Type	Coverage	Rates	Deduct	Discount	Sub Total	Premium Calculation		
	Building	350,000	.340 / .000	2,000	22-	374.00	Premium Subtotal:	445.00	
	Contents	100,000	.380 / .120	2,000	14-	171.00	ICC Premium:	4.00	
	Contents Location	Enclosure and Above						CFR Discount:	67.00
							<b>Reserve Fund Assmt:</b>	19.00	
							Federal Policy Fee:	44.00	
							Prohibition Surcharges:	.00	
							Endorsement Amount:	.00	
							<b>Total Premium Paid:</b>	426.00	

**2. Standard Pre-FIRM policies in certain SFHA zones effective 07/06/2013 or later will require an elevation certificate and photos upon renewal.**

- A memo will be placed on the policy: "Policy effective after 07/05/2012 and renewal date after 09/30/2013 requires EC and dated photos".
- An automated letter will be sent out to the insured, agent and mortgagee notifying them of additional documentation needed.
- Policy will require underwriting before being issued.

**3. Standard Pre-FIRM policies in certain SFHA zones effective 07/06/2013 or later with a lapse in coverage will require an elevation certificate and photos upon renewal.**

- A memo will be placed on the policy: "Lapse in coverage for renewal date on or after 10/01/2013 app/EC/photos now required."
- An automated letter will be sent out to the insured, agent and mortgagee notifying them of additional documentation needed.
- Policy will require underwriting before being issued.

**4. The Standard, Standard Error, Provisional, Provisional Error and Submit for Rate applications print form include additional fields to support the October 2013 requirements.**

- New fields include:
  - Property Purchase Date, Building Purpose, Percentage of Residential Use, Business Property, Additions/Extensions, Policy Number for Additions/Extensions (or Policy number for Main building), Severe Repetitive Loss, Rental Property, Tenant Indicator, Tenant Building Coverage, Reserve Fund Assessment, Enclosure Type

**5. MPPP application print form includes a new field to capture the Reserve Fund Assessment.**

**6. PRP and PRP Extension application print forms include new fields to support the October 2013 requirements.**

- New fields include:
  - Property Purchase Date, Severe Repetitive Loss, Building Purpose, Percentage of Building Use, Business Property, Policy Number for Additions/Extensions (or Policy number for Main building), Additions/Extensions, Building over Water, Rental Property, Tenant Indicator, Tenant Building Coverage, Reserve Fund Assessment, Enclosure Type

# Flood Processing Website User Interface Changes

## 1. Applicant Property Section

- “Building Description” has been moved to ‘Building’ section
- “Principal Residence” has been moved to ‘Building’ section

## 2. Policy Section

The screenshot shows a form titled "Policy: SFIP - Effective Date: 6-13-2013". The form contains the following fields:

- Policy Type: Standard (dropdown menu)
- Waiting Period: Standard - 30 Day Wait (dropdown menu)
- Effective Date: 6-13-2013 (calendar icon)
- Property purchased on or after 7/6/2012?: Yes (dropdown menu)
- Property Purchase Date: 05-15-2013 (calendar icon)
- Agent Sign Date: 5-14-2013 (calendar icon)

- Added new field “Property purchased 07/06/2012?” with Yes/No options
  - If “No”, no further action is needed
  - If “Yes”, user is asked to enter “Property Purchase Date”
- “Waiting Period” options have been revised
  - “Lender Required – 30 Day Wait (Non-SFHA)” has been renamed “Lender Required – 30 day Wait”
  - “Lender Required – No Wait (SFHA)” will remain an option for any policy with effective date 09/30/2013 or earlier. This option will not be available as of 10/01/2013
- On screen messages appear when the Waiting Period does not meet the requirements of the Effective Date
  - If the policy type is MPPP, then the “Waiting Period” value will be set to “Lender Required – 30 Day Wait”

**Notice: Waiting Periods of 'Lender Required - No Wait (SFHA)' are no longer valid for policies with an effective date of 10/1/2013 or greater.**

**The Waiting Period field has automatically been set to 'Lender Required - 30 Day Wait'.**

- For all other policy types, if the “Waiting Period” is set to “Lender Required – No Wait (SFHA)” and the policy effective date is 10/01/2013 or greater:

Notice: Waiting Periods of 'Lender Required - No Wait (SFHA)' are no longer valid for policies with an effective date of 10/1/2013 or greater.

The Waiting Period field has been reset and you will need to re-select its proper value.

### 3. Construction Section

- For PRP policy types, the field “Is the Building Over Water?” is now required and is located in the construction section.

The screenshot shows a web-based form with a blue header and footer. The main content area is white. At the top, there are two blue tabs: "Mortgagee(s):" and "Construction:". Below the "Construction:" tab, there are several fields:

- "Date of Construction Source:" with a dropdown menu showing "- Select One -".
- "Date of Construction:" with a date input field and a calendar icon, with "mm-dd-yyyy" below it.
- "Is the Building in the Course of Construction?" with a dropdown menu showing "No".
- "Is the Building Walled and Roofed?" with a dropdown menu showing "No".
- "Is the Building Over Water?" with a dropdown menu showing "Not over Water". This field is highlighted with a red border, and its dropdown menu is open, showing three options: "Not over Water", "Partially over Water", and "Fully/Entirely over Water".
- "Is the Building Located on Federal Land?" with a dropdown menu showing "- Select One -".

At the bottom, there is a blue footer with the text "Building: Single Family - One" and an upward-pointing arrow.

## 4. Building Section

Building: Single Family - One Floor - One Floor

Occupancy: Single Family

Number of Units: 1

Building Use: Main House/Building

Building Purpose: Mixed Use

Percentage of Residential Use: 100 %

Business Property: Yes

Additions and Extensions Coverage: Coverage does not include addition(s) or extension(s)

Policy Number for Addition or Extension:

Foundation: Elevated With Enclosure

Number of Floors: One Floor

Attached Garage: No

Condo Form of Ownership: No

Condo Description: Not a Condo

Building Description:

Severe Repetitive Loss Property: No

Principal/Primary Residency: Yes

Rental Property: No

Is Insured a Tenant: No

Is Tenant Requesting Building Coverage: No

Machinery or Equipment servicing the building located below the elevated floor: Yes

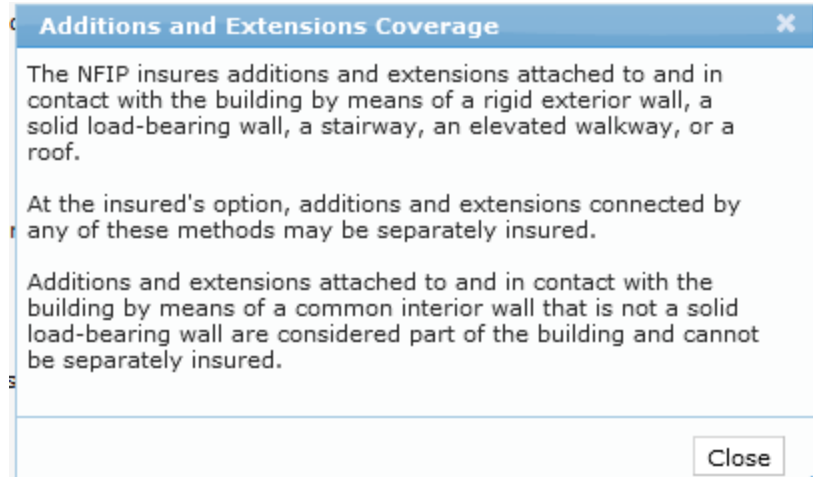
Furnace  Heat Pump  Air Conditioner

Elevator Equipment  Hot Water Heater  Oil Tank

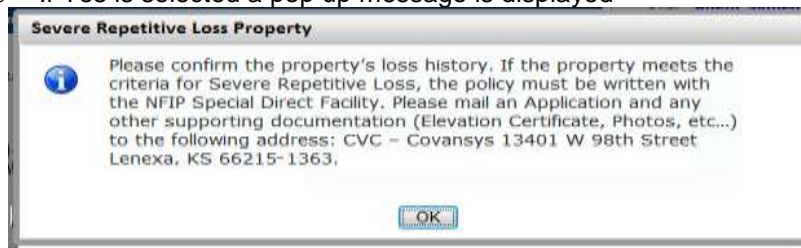
Cistern  Freezer  Washer and Dryer

Other equipment servicing the building

- “Principal/Primary Residence” moved and renamed from Applicant and Property section
- Added “Building Purpose” with options 100% Residential, 100% Non-Residential or Mixed use
  - If ‘Mixed Use’ selected, user must enter “Percent of Residential Use”
- Added “Business Property” with Yes/No options
  - This field will default to “No” if ‘100% Residential’ is selected for “Building Purpose”
  - Added help text (?) to “Business Property” field
- Added “Additions and Extension” with options
  - Building does not have addition(s) or extensions(s) - if this option is selected no further action
  - Coverage is for main building and addition(s) or extensions(s) - if this option is selected no further action
  - Coverage does not include addition(s) or extensions(s) – if this option is selected, the user must enter policy number associated with Addition/Extension
  - Coverage is for addition(s) or extensions(s) only – if this option is selected, the user must enter policy number associated with the main building
  - System will auto fill the “Building Description” field with the selected value
  - Help Text for “Additions and Extensions Coverage”

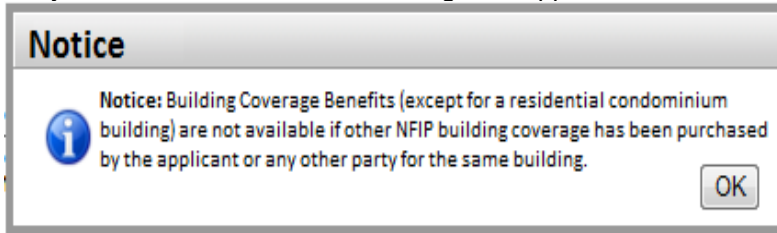


- "Building Description" – moved from Applicant and Property section
- Added "Severe Repetitive Loss Property" with No/Yes options
  - No will be listed first
  - If Yes is selected a pop up message is displayed



- If "Severe Repetitive Loss Property" is No, upon save and calculate the system will confirm the address against the Ineligible property list, if the address is found to be a match a pop-up will be displayed and a warning validation will appear.
- Added "Rental Property" with Yes/No options
  - If Yes is selected an additional field is required "Is Insured a Tenant?"
- Added "Is Insured a Tenant?" with Yes/No options
  - Required if "Rental Property" = yes
  - If Yes, then an additional field is required "Is Tenant Requesting Building Coverage?"

- Added “Is Tenant Requesting Building Coverage?” with Yes/No options
  - Required if “Is Insured a Tenant?” = yes
  - If yes, then an informational message will appear



- The system will auto memo when the above notice is confirmed: “User <username> acknowledged Building Coverage Benefits for tenant’s notice.”

## 5. Enclosure Section

- Added “What percentage of the area below the elevated floor is enclosed” to the Enclosure section
  - Displays only if “Foundation” = Elevated with Enclosure or Walkout Basement/Enclosure or Above Grade Crawlspace.
  - Options include: 100% Fully Enclosed or Partially Enclosed

 A screenshot of a software form titled "Enclosure". The form contains several fields:
 

- "Lowest floor elevated by:" with a dropdown menu showing "- Select One -".
- "Enclosure Area Material:" with a dropdown menu showing "- Select One -".
- "Is the enclosed area used for any purpose other than building access (stairwells, elevators, etc.), parking, or storage?" with a dropdown menu showing "No".
- "Is the enclosed space finished (having more than 20 linear feet of finished wall, panelling, etc) ?" with a dropdown menu showing "No".
- "Total area of enclosure:" with a text input field containing "0" and the label "in sq feet" above it.
- "What percentage of the area below the elevated floor is enclosed?" with a dropdown menu showing "Partially Enclosed".

## 6. Coverage and Premium Section

- Added “Reserve Fund Assessment” in the Premium Detail section