

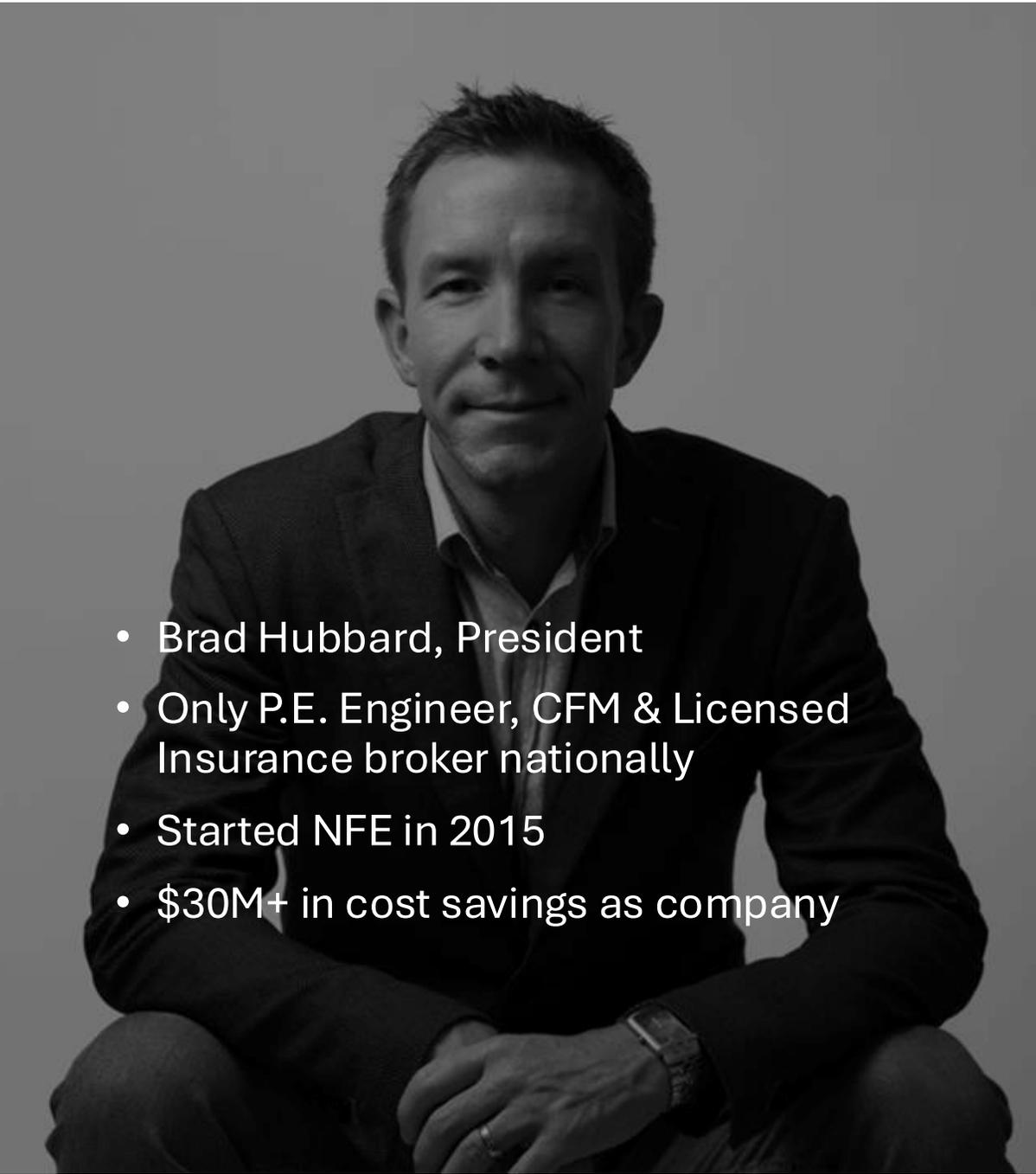
Flood Zones: How Developers Avoid Delays, Cut Insurance Costs & Increase Property Value

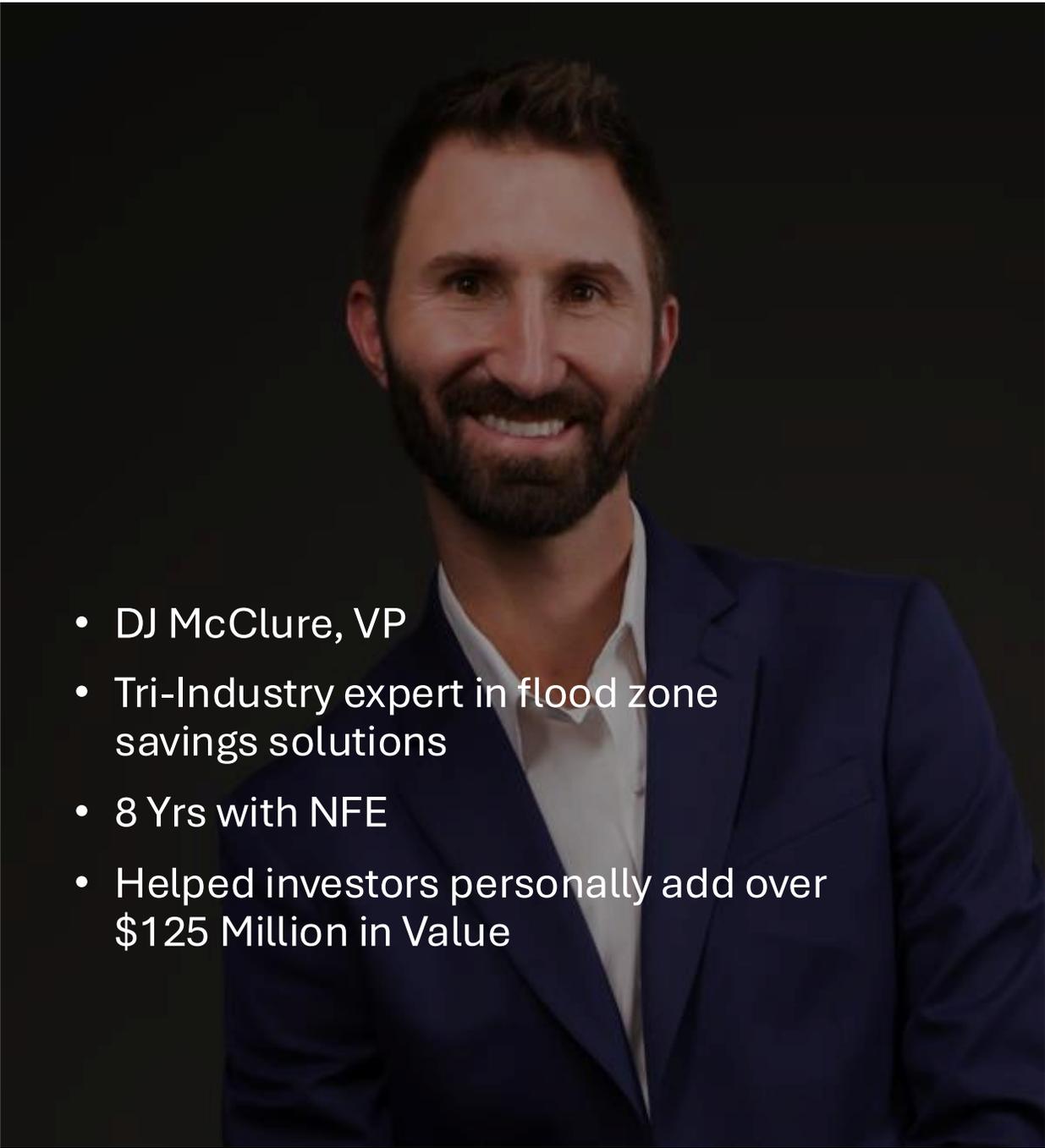
Brad Hubbard, P.E. – President

DJ McClure – VP Business Development



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- 
- A black and white portrait of Brad Hubbard, a man with short hair, wearing a dark suit jacket over a light-colored shirt. He is sitting and looking directly at the camera with a neutral expression.
- Brad Hubbard, President
 - Only P.E. Engineer, CFM & Licensed Insurance broker nationally
 - Started NFE in 2015
 - \$30M+ in cost savings as company

- 
- A color portrait of DJ McClure, a man with a beard and short hair, wearing a dark blue suit jacket over a white shirt. He is smiling and looking directly at the camera.
- DJ McClure, VP
 - Tri-Industry expert in flood zone savings solutions
 - 8 Yrs with NFE
 - Helped investors personally add over \$125 Million in Value

Agenda:

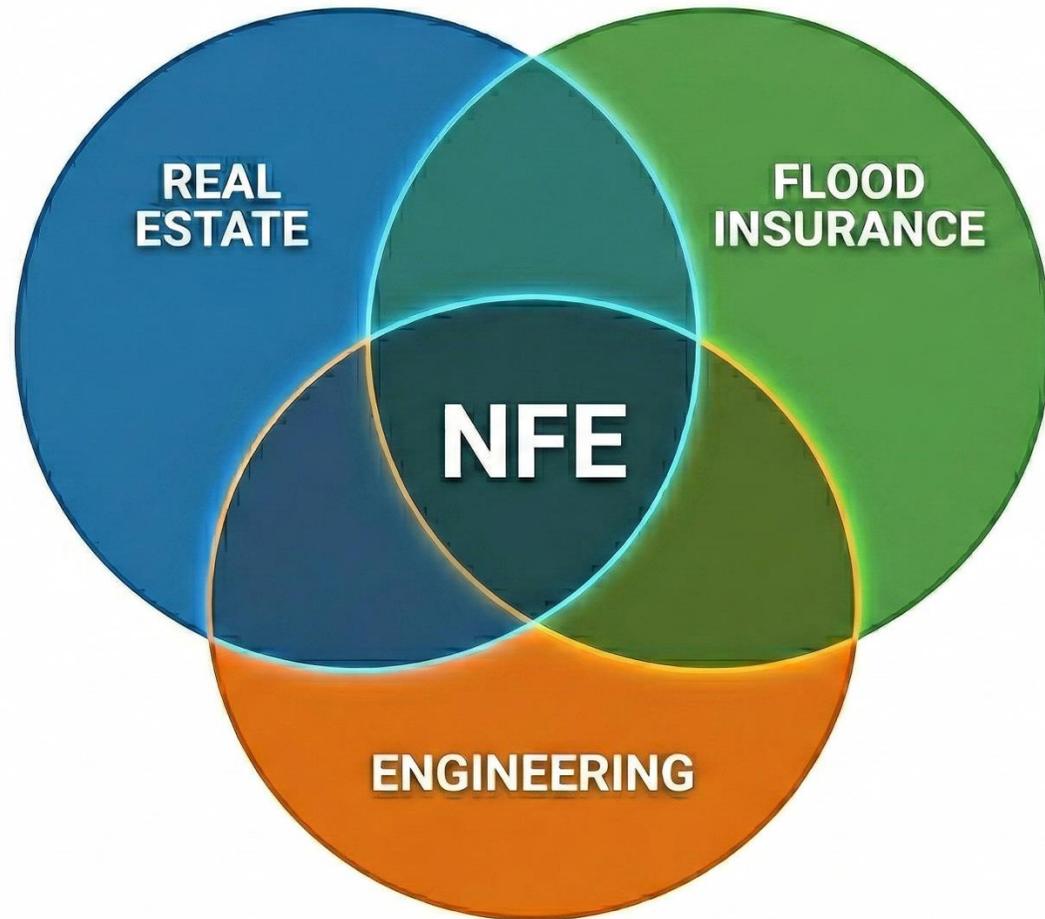
- Discuss common problems caused by the flood zones
- Regulatory awareness – what's changing & why
- Strategy over liability – New mindset for flood zone properties
- Importance of tri-industry review of project
- Practical pathways to help improve / reduce flood zone requirements that will increase the value of your property
- Case Studies
- Q&A



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Who is National Flood Experts?

3 Industries – 1 Focus

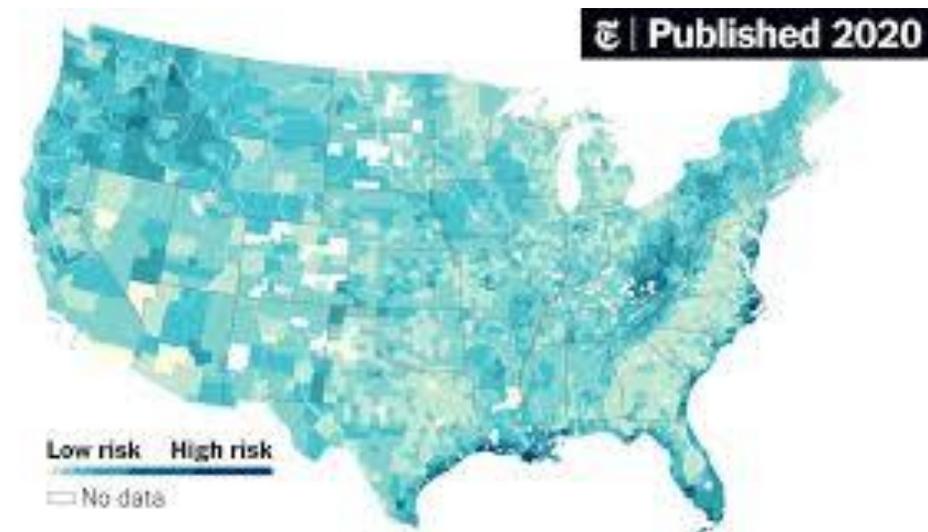


\$30M+ cost savings confirmed
\$500M+ in value created for clients
3500+ successful projects
Nationwide engineering ability



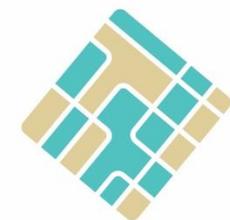
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Why are flood zones such a problem?



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What is the typical mindset to a flood zone?



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Why are we running into more flood zones?

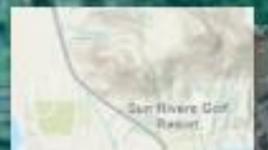
28059C0344G
eff. 1/16/2009

Zone AE
(EL 13)

28059C0432G
eff. 3/16/2009

Zone AE
(EL 14)

Zone AE
(EL 15)



New Requirements

44 CFR §65.3 (plain English):

- If changes (grading, bridges/culverts, channel work, etc.) affect flood elevations, communities must submit technical data to FEMA — typically within 6 months after the information becomes available.
- Developments over 5 acres or over 50 lots can be subject to this requirement



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Flood Zone Projects - Demystified

MT1

vs.

MT2

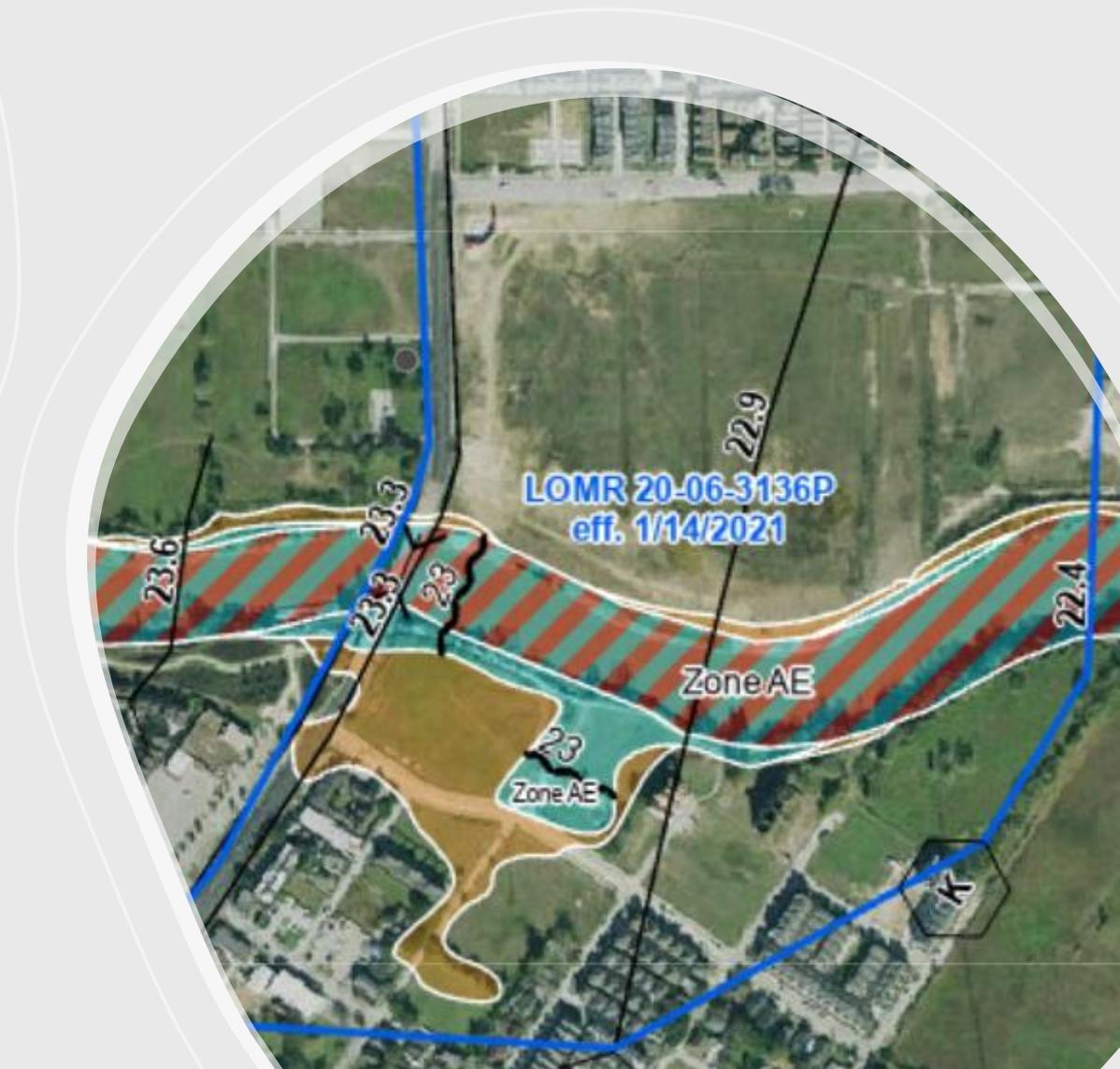
- CLOMR-F / LOMR-F / LOMA
- Exclusion to current flood map study
- Flood map remains same; buildings or M&B area reclassified to X-Zone
- Recognized immediately by lenders/ municipalities

- CLOMR / LOMR
- Updates current flood model for defined area
- Redraws flood lines/ changes BFEs
- New flood map publish date must take effect before recognized (by lenders)



LOMA

LOMR



Benefits of Each:

LOMA

- Removes lender requirements for flood insurance
- Much faster process – 1-8wks
- Also removes permitting constraints
- Transfers forward

LOMR

- Formalizes modeling impacts
- Documented flood study evidence of design
- Potentially remove flood insurance requirements
- Close out project CO requirements
- Remove more 100yr area

Traditional vs New Way of thinking

- Typical engineer's focus =
 - Design to Permitting requirements
 - Handle requirements as they come
 - Total project involvement/
divided focus

- New Way of thinking =
 - “Engineer out of the problem”
 - Sole focus to turn flood zone liability into a value creation opportunity



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2 Engineer Model:

National Flood Experts (NFE)

- Flood screening & strategy
- H&H modeling for FEMA end-use
- CLOMR/LOMR / MT-2 package prep
- LOMA / LOMR-F for insurance removal
- Coordinate with floodplain manager + FEMA

Your civil engineer

- Site layout, grading, utilities, and roadway design
- SWPPP and construction permitting (as applicable)
- Local drainage plan set + coordination with agencies
- Construction administration
- Keep project moving while NFE handles FEMA-facing items



Case Study 1: New Modeling Requ.

Case Study 2



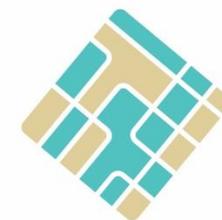
- Agency Refinance (post construction)
- Design to permitting
- Flood zone future requirements not accounted for
- Brought to NFE – Post Const. Flood zone could not be removed
- \$200,000 annual flood premium



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Let's talk Real Estate!

- Have a current or past project worth a review?
- No Cost Desktop reviews to assess what solutions could be a fit for your project or property



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Be a Beta Tester – Flood Zone IQ

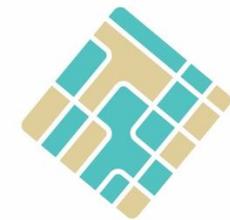
- NEW Due Diligence product in design
- Be one of the first to have the opportunity to provide essential feedback and insights into the product



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Q&A



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Making NFE Part of the Team!



Have a project you'd like reviewed?

DJ@nationalfloodexperts.com

813-540-3493

Documents needed for Review:

- Site Plans
- Proposed Grading Plans / Civil set

Visit our website to view case studies, testimonials and more:

www.NationalFloodExperts.com