Good afternoon, good morning and welcome to the DHS Headquarters and FEMA Private Sector Partners Flood Awareness Conference Call. The time is now 1:08 and will begin the teleconference. Thanks for your patience as we wanted to ensure the majority of folks would join before we started. The agenda for today - today’s call is as follows: we’ll start with opening comments from Mr. Douglas Smith, Assistant Secretary from the DHS Private Sector Office, we’ll then receive a critical infrastructure update from Mr. Chris Keene, Deputy Ops Manager of the DHS National Infrastructure Coordinating Center, from there we’ll turn it over to Mr. Dan Stoneking, Director of the FEMA Private Sector Division for introductory comments, and he’ll turn it over to Mr. David Javier from the FEMA Mitigation Directorate for the FEMA Flood Awareness briefing and then we’ll move to Q & A Discussion. The call is scheduled for 45 minutes so we ask that all comments and questions be concise in the interest of maximizing our allotted time and the operator will limit each person to one question. A transcript as has been mentioned will be made available following the call. I will now turn the call over to Mr. Douglas Smith, our Assistant Secretary for the Private Sector Office. Mr. Smith.

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<th>SPEAKER</th>
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<td>Juan Figueroa</td>
<td>Good afternoon, good morning and welcome to the DHS Headquarters and FEMA Private Sector Partners Flood Awareness Conference Call. The time is now 1:08 and will begin the teleconference. Thanks for your patience as we wanted to ensure the majority of folks would join before we started. The agenda for today - today’s call is as follows: we’ll start with opening comments from Mr. Douglas Smith, Assistant Secretary from the DHS Private Sector Office, we’ll then receive a critical infrastructure update from Mr. Chris Keene, Deputy Ops Manager of the DHS National Infrastructure Coordinating Center, from there we’ll turn it over to Mr. Dan Stoneking, Director of the FEMA Private Sector Division for introductory comments, and he’ll turn it over to Mr. David Javier from the FEMA Mitigation Directorate for the FEMA Flood Awareness briefing and then we’ll move to Q &amp; A Discussion. The call is scheduled for 45 minutes so we ask that all comments and questions be concise in the interest of maximizing our allotted time and the operator will limit each person to one question. A transcript as has been mentioned will be made available following the call. I will now turn the call over to Mr. Douglas Smith, our Assistant Secretary for the Private Sector Office. Mr. Smith.</td>
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| Douglas Smith    | Great, and thank you so much. Uh, on behalf of Secretary Napolitano, thank you all so much for - for taking the time out of your day to join us. These calls are, as you know, of critical importance to us. Uh, we
view our new 1 DHS commitment to sharing timely and relevant information to you. As one of our top priorities. All you need to do is turn on the – the news, you know, last night, today, and to see the - once again the – the flood season is upon us and it is – and it is rising quickly. Uh, pardon the pun. Uh, I mean, even here in Washington, D.C., where uh, typically we don’t have to worry about it – it’s – it’s of real concern. The - the Secretary has asked all of us as 1DHS, all of our 22 components to come together as one and work together with you in the private sector and to answer your needs, to move quickly, we have consolidated how... we get information out...how you apply for grants. Uh, I want to emphasize though, that, you know, this is a works in progress and we want to make it better. Uh, we welcome your feedback. We want your input. Uh, this is...I can’t stress strongly enough just what is the Secretary’s highest commitments that we provide better customer service to the private sector, to all of you who are out there on the front lines dealing with the issues every single day. Huh, and to that end, I’d just like to throw out just a couple of quick things and I want to turn it over right to the meat of it – that number one is, you feel free to email us. Email us at uh, Dan Stoneking is going to join us, you can email me directly. We want to hear from you. We can only make this process better if we get your feedback and – and how we can move forward on that. And most importantly is just to be a little patient that it’s an evolving process. Uh, under the leadership of Craig Fugate at FEMA, we have turned the corner and are doing some pretty amazing things here at the department. Um, but one of the key reasons that we’ve been able to do that is through the involvement and commitment from all of you on this call and from all of your partners in the field. It’s your expertise that we count on to help us get to this. So with that...uh, let’s get into the meat of it. You don’t need to hear more from me and I’d like to introduce Chris Keen who is the Deputy Operations Manager at the National Infrastructure Coordination Center who is going to give you a little bit of a deep dive on where we stand on the current situation. Thank you so much.

Chris Keen

Thank you sir. Uh, once again this is uh, the Infras - the Office of Infrastructure Protection. I’m going to give you a quick uh, critical infrastructure update. Right now currently within uh, IP, which is Infrastructure Protection, we’re supporting FEMA Headquarters and FEMA National Response Coordination Center with assessments of critical infrastructure key resources in common flood areas. We’re also currently involved in planning sessions with FEMA NRCC which is the National Response Coordination Center and the United States Army Corp of Engineers. We’re also providing geospatial products which include geospatial maps and overlays of the hundred year flood zones and potential flood areas. We’re also creating infrastructures assessments of [unintelligible] which includes consequence analysis.
products and we’re also creating an infrastructure of concern list in…uh, flood areas. We also support our state, local and private sector critical infrastructure key resource owners and operators. We have our Protective Security Advisers, PSAs, supporting state EOCs and they’re also currently, uh, closely monitoring state and local situations. PSAs also conduct outreach to our private sector partners throughout potentially impacted flood areas and we also create IP products which we make available on the Homeland Security Information Network, is in Critical Sectors Portal for our private sector partners. And that’s a quick update right now on the goings on within the Office of Infrastructure Protection and our Critical Infrastructure Update, Sir.

Daniel Stoneking

Thank you Chris. This is Dan Stoneking and I just want to take one minute to introduce myself and to thank you. I am the new Director of Private Sector here at FEMA. I’ve been in the position for just less than two months and when Administrator Fugate who came before me came, he changed our Mission Statement to add the words, “working together as a Nation” and we do not take that responsibility role lightly. We value you as partners, and whatever we don’t get accomplished on this call or future calls, uh, seven days a week, 24 hours a day, my email is Daniel.stoneking@dhs.gov and you can reach us through our website at FEMA.gov/privatesector, we value your time so we’ll, we’ll try to keep things tight and only make calls when think are necessary. Today is one of those times. We see the – the flood challenges that are facing us is very serious business and we see you as critical members of the solution on – on the ground floor to protect our country, to protect our citizens and to protect property and so with that, I will turn it over and introduce with - great pride our primary speaker, Mr. David Javier from FEMA Mitigation Directorate. David.

David Javier

Thank you Dan and thanks to everyone for being on this call today. On behalf of Ed Connor the acting Administrator of the Federal Insurance Administration, I’d like to thank all of you for taking the time to participate in this call and tell you that FEMA and the National Flood Insurance Program recognizes the critical role that all of you play in ensuring the safety and sustainability of our communities. We know that no community is fully prepared for or can fully recover from a disaster unless all its members, both the public and private sectors have the information they need to make the critical decisions associated with personal, professional and community preparedness. That’s why conversations like this and many others taking place this week are so important. This week during National Flood Safety Awareness Week, federal, state and local governments are reaching out to citizens across the country to deliver the message that we all need to be prepared for floods. Of course, the very first step in protecting your home and business is knowing your risk. So
here’s what we’re up against; flooding is the most common, costly and deadly natural disaster in the United States. On average we lose more American lives to flooding events than any other national disaster. Floods and flash floods happen in all 50 states and last year almost half of all declared disasters in the United States involved flooding. The bottom line is, flooding is our country’s apex disaster. The average building or home in a high flood risk area has a 26% chance of being damaged by a flood during the course of a 30 year mortgage. On the other hand, it only has a 9% chance of catching fire and yet fewer home owners have flood insurance than have fire insurance. Even homeowners located in low to moderate risk areas should be concerned about flooding because nearly 25% of all claims filed with the National Flood Insurance Program come from outside of the high flood risk area. And this year because of an unusually wet and snowy winter, NOAA’s anticipating particularly harsh Springs or harsh Spring floods for much of the country. In fact, just this past weekend, we saw flooding in the Mid-Atlantic and Northeast and unfortunately, some families have already experienced the tragic loss of a loved one because of flooding. We may be able to influence the weather, but we know we can’t control it. Disasters are going to happen. But, what we can control, in fact, what we have complete control over is our resolve to be prepared for and mitigate the risk associated with disasters. Before I go any further, let me make a distinction between two important words I just used, preparedness and mitigation. Although both are critical to the long term well being of communities, and the protection of our families and homes, they’re not quite the same. Within FEMA we have a directorate that focuses on disaster preparedness and another that focuses on hazard mitigation. Our protection and national preparedness directorate oversees the coordination and development of the capabilities and tools necessary to prepare for national - natural disasters. On the other hand, our federal insurance and mitigation directorate works with states and local governments to develop, fund and implement long term solutions for reducing the risks associated with those natural disasters. It’s probably easiest to think of it this way, stocking your storm shelter with water and blankets before a storm is preparedness. Now, having built that storm shelter last year, that was a mitigation activity. And with this distinction in mind, it may make more sense when I say that we need to both prepare for and mitigate the risk associated with flooding. Of course, taking any action no matter how small, requires an investment of time and resources. And some might argue that this investment and preparing for or taking steps to mitigate potential threat might not be the best use of those resources. Especially during these challenging economic times. To that I would say, mitigation works. Now, mitigation works is not just a catch phrase we use in our directorate. It’s a statement of fact. Last year
alone this nation saved about 2.5 billion dollars in losses prevented and although that number may not seem as large as it did last year, it still represents a significant savings to the American taxpayers. Over and over again, we’ve been able to show that the savings to our national treasury is not only undeniable, it’s quantifiable. Research has shown that for every one dollar invested in mitigation activities prior to a disaster, four dollars are saved in the cost of recovery following the disaster. But certainly the most important thing is, is that mitigation and preparedness helps to decrease the level of personal pain and suffering that accompanies every disaster. It also helps to increase the public’s level of confidence in both public and private sector leadership. So now we talked a little bit about what we’re up against and we’ve introduced the opposing team, let’s talk about our team. The Department of Homeland Security, FEMA, NOAA, the National Weather Service, the US Geological Survey, the Corp of Engineers, and a multitude of state emergency management agencies, private sector partners and volunteer organizations, are all working together to develop the tools, strategies and communication networks needed to protect our national community from spring floods. One of the players on our team is the National Flood Insurance Program. For those of you who are not familiar with NFIP it’s a program that was established by Congress back in 1968 to address the nation’s need for flood insurance and the devastating consequences of flooding.

Daniel Stoneking: I’m going to interrupt for a second, this is Dan Stoneking, we’re having a fire alarm but we’re going to drive on if – if you can hear us safety here first but we’re confirming that this is a test of the system. If you can hear us we’re going to drive on. Go ahead David.

David Javier: Okay, as I was saying, the NFIP alright, has very specific goals in mind. The program goals are the same now as they were some 40 years ago. Protect communities from potential flood damage through flood plain management and provide people with affordable flood insurance. And while we’re talking about it, it’s important to remember two very important things about the NFIP. One, is that the federal government is the only insurer offering affordable flood insurance to the nation, and two, there’s a critical difference between flood insurance and disaster assistance. Many property owners mistakenly believe that federal disaster assistance will always be available following a flood. But when it comes...

Daniel Stoneking: We have to evacuate? Ladies and gentlemen, this is Dan Stoneking, we apologize, this is an actual evacuation uh, which only reinforces what we do for uh, business so we will have to leave the building, uh, I’ll turn it over to DHS to complete the call. We will provide the remainder of these remarks uh, via the internet. Look for another [unintelligible] another call. Appreciate your understanding.

Douglas Smith: How about that? We’re all prepared now, um, so moderate, Hi, this is
Secretary Smith. Why don’t you...uh since we had to cut it a little short, we’re happy to open up the calls now and to the best of our ability field questions with the caveat that when uh, we – we may have to get back to whoever is asking the question with a more detailed answer when our experts from FEMA can rejoin us.

Operator

Thank you. At this time we will begin the question and answer session. To ask a question, please press 81 on your touchtone phone. Please un-mute your phone and record your first and last name when prompted. To withdraw the question press *2. You will be announced by your name and please state your company also. Once again, please press *1. One moment please. Once again, please press *1 to ask a question. Currently no questions have populated.

Douglas Smith

I’ll take that, that I’m dodging a bullet from no one asking me a question I can’t answer uh, so, for those of you still on the call once again I apologize it got cut a little short. Uh, that being said, we will continue to push out in real-time basis updates that we can provide as often as possible. I also encourage you all if you’ve not already subscribed to the list serve private.sector@dhs.gov please do that and make sure you are on the distribution list. Um, and we’ll continue to work closely with you. DHS has a tremendous amount of resources that you, the federal tax-payer pay for so get your money’s worth. Call us. We want to be of assistance. We want to help. With that I apologize for the untimely fire alarm down at FEMA headquarters. I’m convinced Dan did that on purpose so uh, to put me in the hot seat but once again, thank you for all who are joining us and please don’t hesitate to call or email us with any questions what-so-ever. Thank you so much.

Operator

Excuse me sir? A question did cue now,

Douglas Smith

Oh great. Go ahead.

Operator

Mr. Bob Connors your line is open, please state your company also.

Bob Connors

[Unintelligible] Company.

Douglas Smith

Go ahead.

Operator

Go ahead with your question.

Bob Connors

Thank you. Hi sir, how are you doing?

Douglas Smith

Great! Thank you for your understanding our huh, on our disaster preparedness calling challenge.

Bob Connors

Actually the last time I was at headquarters I was uh, uh last month it went off too so hopefully it’s nothing, it’s nothing major down there. Um, just a quick question, uh, and I hope it isn’t one of the stupid ones, uh it’s my understanding that I think the – the flood insurance um, only applies if you’re in a flood zone. Uh, and a lot of people, especially up in Massachusetts with this recent storm uh, a lot of people that are impacted by the floods can’t get that kind of insurance and they’re battling flooded basements. Some of them...their houses are ruined. Uh, is...is that the case where you can’t this flood insurance if you’re – you’re unless you’re in a flood zone and are
there any other options for people to be able to get some kind of insurance coverage for this ‘cause from what I understand, home owner’s is giving people a hard time as well.

[gdj edit - You do not have to live in a flood zone to purchase flood insurance from the National Flood Insurance Program, however, your community must participate in the NFIP. Most people who live in NFIP participating communities, including business owners, renters and condo unit owners, are eligible to purchase federally-backed flood insurance. A residential building can be insured up to $250,000 and its contents up to $100,000. Renters can cover belongings up to $500,000 and contents up to $500,000. Residents who live in high-risk areas (referred to as Special Flood Hazard Areas [SFHAs]) are required to purchase flood insurance if they have a mortgage from a federally regulated lender. They also must carry the insurance for the life of the mortgage. Residents with a mortgage on a building outside high-risk areas can also purchase flood insurance and may be eligible for Preferred Risk Policies which may reduce the cost of their flood insurance premiums.]

Douglas Smith

Alright, this is a great question and I will be totally upfront and say I do not know the answer. Uh, that being said, uh, if you could shoot me an email uh, we will get you an answer quickly and I’ll also make sure that it is on the FEMA Q & A section on the website, that it’s updated to have it. That’s a great question and – and one that I’m sort of looking at my staff, ‘cause I curious to know the answer so we’ll...I’ll email you directly if you email us and I’ll also make sure it’s posted on – on the frequently asked questions on the FEMA website. And I gather by your question that you’re up in the Boston area and I hope you’re not too wet.

Operator

Mr. Robert Bryant your line is open. Please state your company.

Robert Bryant

Schneider National Carriers.

Operator

Go ahead.

Robert Bryant

I have a question concerning are there going to be any local meetings around the country as we have offices nationwide that we might want to send local representatives to? To find out what’s going on in their particular areas.

Douglas Smith

As it relates to the – the flood issue?

Operator

I just closed his line I do apologize.

Douglas Smith

Uh, okay, I guess you can’t talk to me about...yeah, the short answer is yes. Uh, we are doing a lot of regional meetings I know that for example...

Daniel Stoneking

Dan Stoneking calling back into the call. Are we still on?

Douglas Smith

We are Dan, thank you for coming on because we’re fielding questions.

Daniel Stoneking

Yeah, so I have Mr. Javier with me trying to get away from the fire alarm. So as not make this too obnoxious. I think that in the real world we have emergencies and we respond. This is probably as good a
setting to continue the dialogue if you all would like to continue.

| Douglas Smith | Okay Dan, let me...I’ll answer this one and I’ll recap the one before so perhaps you know the answer to it. Uh... |
| Daniel Stoneking | Go ahead. Uh, the Administrator is actually going to be out and uh... [unintelligible] I’m sorry, am I still connected? |
| Douglas Smith | Uh, yeah. Can you hear me now? |
| Daniel Stoneking | I can hear you now. Yep. |
| Douglas Smith | So the question that was asked from a gentleman from [unintelligible] out of Boston, |
| Daniel Stoneking | Connors? Yeah. |
| Douglas Smith | For example, living in the Boston area where there is a lot of flooding...was no [unintelligible]. |
| Daniel Stoneking | I’m afraid you are cutting in and out. |
| Douglas Smith | I think it is maybe on your end. [Unintelligible] Okay, Operator, let’s keep moving. |
| Operator | Our next question comes from Kate Lofenberg please state your company. |
| Kate Lofenberg | Hi. I’m from the Association of State Flood Claim Managers, and I was just...before we got, huh...FEMA back on the line, I was just going to respond to Bob’s question, that - what insurance is available in participating communities whether someone is in the flood zone or not. Or, as long as the community participates in the National Flood Insurance Program, any community member can apply for flood insurance, whether they are required to carry it or not. |
| Douglas Smith | Well I’m very grateful you’re on the call. Thank you for thank. |
| Carrie Seifert | Woods Peacock Insurance Consultant. |
| Operator | The next question comes from Miss Carrie Seifert. Please state your company name please. |
| Carrie Seifert | Um, I received a pre-email to this me – to this conference call – there was – there was a few websites listed. Do any of those websites give the actual flood plain in elevation? Of zip codes? |
| Douglas Smith | I do not know the answer to that, uh, I’m not sure, I think we lost FEMA again due to the noise. Um...but that’s – that’s a great question. I’m – I’m kind of curious about it... |
| David Javier | I know the answer to and I can’t reach him. Hello! |
| Douglas Smith | ...there? |
| David Javier | Hi. This is David Javier am I on the line with everyone? |
| Douglas Smith | Yeah, yeah. You have the answer to that? |
| David Javier | Yeah, I sure do. You know, one of the websites...I don’t think we had it listed on the invitation that everyone received in preparation for this call. But we have a really great website that takes care of that it’s the FEMA Map Service Center website and it’s www.msc.fema.gov. Now, if you go to the Map Service Center website, there’s a couple things you can do. You can download a complete Flood Insurance Rate Map for your area or, you can also buy one, and this is all down |
by zip code, you can also download a small what we call a FIRMette. It’s just a small size Flood Insurance Rate Map just for your specific community. So, once again, that’s the Map Service Center website. Does that answer the caller’s question?

Operator I can open her line, one moment please. Carrie, your line is open again.

Carrie Seifert Okay, do – do those websites – does that website have the actual flood plain elevation on it?

David Javier Yes, it does. If you download the complete Flood Insurance Map for the area.

Carrie Seifert Okay, thank you.

David Javier You’re welcome.

Operator We have another question, Mr. Pete Spranigan. Please state your company name.

Pete Spranigan T-Mobile.

Operator Go ahead with your question.

Pete Spranigan My question is, does Stay Dry and Flood Smart overlay for Googlers, are they going to fast track some of those maps getting loaded up on um, this tool? I’m using it extensively over the last couple of months to identify flood zones and a lot of the information is missing from the tool. It’s not uploaded yet.

[gdj edit -FEMA is hard at work updating and making available National Flood Hazard Layer (NFHL) Data files for use with several different map viewing platforms including Google Earth. For updated maps and detailed instructions for using the NFHL files (.kmz file format), visit: https://hazards.fema.gov/femaportal/wps/portal/NFHLWMSkmzdownload]

David Javier Okay, unfortunately I can’t answer that question uh, at the moment, um, and I don’t have access to uh, some of our resources yet that might permit me to do that. But we are writing down these questions and we’re going to get them posted to our website and uh, sent out as a part of the transcripts from this call.

Operator Once again, if you’d like to ask a question on the phone, please press *1. One moment please. Sir, no questions have populated. Oh! One question just came up. Nicholas Pot – Pottam? Your line is open. Please state your company.

Nicholas Pottam I’m with eh, Department of Agriculture Emergency Management Office, I just have...can you please repeat that list er, uh...address again? I apologize it’s a very simple question.

Douglas Smith Sector list sir?

Nicholas Pottam Yes sir, yeah, sector list, sir.

Douglas Smith Private.sector@dhs.gov

Nicholas Pottam Thank you very much.

Operator Mr. Rick Santoro, your line is open. Please state your company.
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<th>Rick Santoro</th>
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<td>Operator</td>
<td>Go ahead with your com – question.</td>
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<td>Rick Santoro</td>
<td>Are we going to reach – at this point should we – is it possible that this call gets rescheduled or could we assume that we’ll be notified when we could pick [unintelligible] have a call on a later date?</td>
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<td>Daniel Stoneking</td>
<td>This is Dan Stoneking. We can certainly reschedule another call of course there – there are costs in your time of everyone’s call associated with that. So, we’re still on the line, happy to take questions now and – and then we can reassess based on the feedback we get afterwards for another call. Do you have a question?</td>
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<td>Operator</td>
<td>Just one moment let me [unintelligible] his line, sorry. Mr. Santoro, your line is back open.</td>
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<td>Rick Santoro</td>
<td>Was there supposed to be some type of platform that we were being introduced [unintelligible]? The purpose of the call was delivered to us private sector as dhs.gov, was that all that we were going to handle today?</td>
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<td>Daniel Stoneking</td>
<td>Well as [unintelligible] Mr. Javier has [unintelligible] his introduction, about the NFIP?</td>
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<td>Rick Santoro</td>
<td>Yeah. Please go on.</td>
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<td>Daniel Stoneking</td>
<td>Yeah, and...and so I’m going to turn it back over to Mr. Javier for a minute to sort of finish some of his comments he didn’t get to [unintelligible] and then we’ll uh, we’ll extend the time to reopen up for questions. Mr. Javier?</td>
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<td>David Javier</td>
<td>Thanks a lot Dan. I think before the fire began, I was in the process of explaining to everyone, a critical difference between flood insurance and disaster assistance. I think it’s real important that I go back over that. Um, you know many property owners think that uh...federal disaster assistance is always going to be available following a flood. Uh, but even if it comes...it’s going to come in the form of a loan that has to be repaid with interest and it’s only available when a Federal Disaster Declaration has been made. Right? And it’s important to know, Federal Disaster Declarations are issued in less than 50% of our nation’s flooding events. In contrast, flood insurance guarantees that policy holders receive a claim check for the amount of their covered loses which of course helps them recover faster than those without flood insurance. In a word; disaster assistance is not guaranteed, flood insurance claim payments are entitlement that you invested. But keep in mind that flood insurance coverage through the NFIP is only available to residents of communities that participate in the NFIP. This brings us to the NFIP today and – and our current threat of spring flooding. Today the NFIP is insuring over a trillion dollars in assets and working with about 27 thousand 500 communities to manage their flood risk. Each year the NFIP engages in a comprehensive outreach and awareness campaign that combines the knowledge and skills and abilities of FEMA, NOAA, the National Weather Service and many other federal, state, tribal, and local private sector partners</td>
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to engage the public in flood risk and preparedness before spring flood season begins. That’s what this call is all about. Now, the public phase of that campaign or, FEMA’s part of that campaign, is Flood Smart. That’s www.floodsmart.gov. The Flood Smart website is one of the best examples of a web-based information delivery system we’ve ever produced and it’s maintained by a great team of professionals dedicated to making our national community a safer place. This is just some of the things that the NFIP and the Flood Smart Team are doing this year. In coordination with NOAA’s National Weather Service and the National Climate Data Center, we’ve developed deploy the brand new web-based interactive US Flood History Map just for Flood Safety Awareness Week. This easy to use feature on the Flood Smart website allows visitors to click on any area of the country and then view by state and county the flood risk history of that specific area. So, it’s a terrific tool. Remember what I said about knowing your risk? Well, this is just one simple tool that we’ve developed to help you do that. The NFIP is also developing and disseminating a bunch of press releases at the national, state, regional and local level and of course, we’re working with the FEMA Private Sector Office to deliver key flood mitigation messages and use opportunities just like this to reach out to a more diverse audience. The NFIP is also reviewing and updating all of its seasonal and hurricane related flood – flooding web-based resources and reference materials and you can find all these materials on the floodsmart.gov website. I’d also like to mention that across the country we’ve seen some excellent examples of outreach initiatives by state and local governments as well. A great example of this comes out of the state of Idaho where Governor Butch Otter proclaimed this week to be Idaho Flood Safety Awareness Week and encouraged all state residents to prepare their homes and communities for possible flooding events. But as I said before, the NFIP is only one of the many members of the Flood Safety Awareness Team. NAA and the National Weather Service have done an outstanding job of outreach this year. Their www.weather.gov website has a terrific flood safety section packed with great information. And then there’s the DHS Ready Campaign. For over seven years now, they’ve been delivering essential preparedness to our nation. The ready.gov website now has a lot of great information designed specifically for the business community. Okay, so I’ve spent a lot of time talking about what the federal agencies and programs are doing, let’s talk a little bit about what you can do. And as we talk about these things, I’d like you to keep in mind that we’re hoping we can reach an even larger audience by asking key members like you to share this information with your employees and other members of your business community. As I said before, the whole process of preparing for and mitigating the risk of floods starts off with knowing your risk. So, we’re encouraging all of you to visit
the NOAA and FEMA Flood Smart-Flood Safety websites where you can research the flood history of your area. You can also visit FEMA’s Map Service Center and this was in response to one of the questions that was asked earlier, uh, that Map Service Center has an excellent Flood Insurance Rate Map feature for people to – to get information on their own about their own risk in their areas. While you’re at the floodsmart.gov website, find out what kind of impact a flood can have on you, your family and your business and then take a look at what your personal investment might be by reviewing Flood Insurance Premium Rates. It’s really simple. All you have to do is type in an address and it will come back with probable Flood Insurance Premiums and Rates for your area and not only that, it’s going to give you the name and phone number of insurance agents in your area that can help you. I want you to analyze your flood risk and the next thing you do - you need to do is take some steps to reduce or mitigate that risk. Talk to your insurance agent about flood insurance. If your community isn’t enrolled in the National Flood Insurance Program, talk to other business and community leaders about the benefits of enrolment. Visit the ready.gov website to get great information on both personal preparedness and ideas for making your business more resilient to disaster. Follow the Ready Campaign’s simple guidance uh, getting a kit, making a plan and being informed. All of you should have received two fact sheets as attachments to Monday’s email invitation. Most of the information on these fact sheets is pretty self explanatory so I’m not going to go into detail. The first fact sheet; What to Know, What to Do, talks about simple things you can do before, during and after a flood that may help reduce the impact of flood on you and your family. The second fact sheet provides a pretty good listing of the different causes of flooding. The real message here in the second fact sheet though, is that everyone is at risk of flooding. Now, I’d like to finish up this afternoon by asking you to once again take a look at all the websites that are listed on your conference call invitation sheet, and share the information with your employees and members of your community and encourage them to know their risk and take steps to prepare for potential flooding this Spring. And please, whatever websites you visit, give us feedback on the information we’re providing on those set – on those sites and any ways you think we can improve them. With that I thank you very much for your time and attention.

Daniel Stoneking

And uh, this is Dan Stoneking and I just want to follow up by also thanking you and to stress a few key points. David’s provided you links both uh, before this call in the invitation and on the call, he’s provided you resources uh, he’s provided information and you have an opportunity to help leverage all that and be part of the solution. I don’t see this call as the end of a discussion; I see it as the beginning of a discussion whether we had a fire alarm or not, the beginning of a
discussion. So you have my email address at Daniel.stoneking@dhs.gov and we will answer any and all questions so that we can help empower you to be part of the solution. And with that Operator, we do have time for some more questions. So we’ll take them now.

**Operator**  
Thank you. Mr. Robert Marvin please state your company name and then ask your question.

**Robert Marvin**  
R.J. Marvin and Associates. One thing I was wanting to point out was that you already talked about that Map Service Center was uh, uh...MSC.FEMA.gov, I – I’m from the Minnesota-North Dakota area, I –I grew up I –I was born in Grand Forks – I went to school in Fargo – I guess I was looking to see what FEMA is doing for – for that are in the Red River that is flooding right now.

**David Javier**  
Hi, this is David Javier. And the first thing I’d like to say is, Go Bison. Having gone to school at North Dakota State University, I have a real stake in what’s going on up in that part of the country. You know, our regional offices in that area are working with local leadership to take the steps necessary now to do a thorough evaluation of what the threat is right now, what it looks like it’s going to become this Sunday which of course is the date that looks like the Red is going to crest in that particular area. So really, it’s our regional, FEMA regional staff in that area that uh, that is the tip of the spear in this effort in that part of the country. As far as specifics for that area, I’d be happy to get that information to you following this call. [gdj edit – FEMA Administrator Craig Fugate will be visiting the Fargo Moorehead area on March 22nd to talk with local leaders and survey the area’s response to the rising waters. The NFIP has received only a few flood claims thus far from the area and these are being handled by local claims adjusters. Should the need arise, the NFIP is prepared to conduct local and regional briefings and training sessions for insurance claims adjusters and establish information booths at local and regional venues.]

**Daniel Stoneking**  
And this is Dan Stoneking, I’d only add that, in addition to that you – you mentioned Grand Forks – you mentioned Fargo and – and in those two cities I’m sure from that area you recognize the difference that David was talking about before between preparedness and mitigation so, the real answer isn’t what we’re doing now but what FEMA’s been doing for the last 15 years or more in those cities and it’s a real testimony to those that have done mitigation efforts, how much more prepared and resilient they – they are and will be throughout this flood season and the next. Aside from that as David said, he’ll follow up with more specifics. Operator, we’ll take the next question.

**Operator**  
Once again, to ask a question you may press *1. And currently no questions have cued up. Uh...

**Daniel Stoneking**  
Okay, if there are no other questions...like we said, we will provide
the transcripts, and we will take more questions by email if they come later but I wanted to see if Mr. Douglas Smith had any uh, thoughts before we close the call.

Operator
Sir, one question did cue up again. Cheryl Kitts, your line is open. Please state your question and your company.

Cheryl Kitts
Hi, good afternoon everyone. This is Cheryl Kitts from Bank of America. And my question is, is there still a thirty day waiting period uh, for the flood insurance to take effect and if there is, is there any talk of reducing that thirty day waiting period?

David Javier
Hi, this is David Javier and yes. In fact, the thirty day waiting period is still in effect, I don’t know of any conversations they are conducting recently um, uh, you know, with the goal of reducing that time period. I can double check though and provide that information with the transcript of the call. [gdj edit – confirmed with NFIP staff that the only exception to the 30 waiting period is if the flood insurance policy is purchased at the time of a mortgage closing, then there is no waiting period.]

Operator
And currently no questions.

David Javier
Operator, the gentleman from uh, Trump Organization, did he hang up or is he still there? I think he had a question and then we got cut off. I don’t.

Operator
Um...I’m not sure...do you remember what his name was?

Daniel Stoneking
Mr. Santoro [unintelligible] is the one.

Operator
Mr. Santoro? One moment please, I’ll try to find his line. He did disconnect.

Douglas Smith
Okay then I would just close with this uh, three quick points; once again uh, sorry, I will apologize for the disjointed nature of our fire alarm systems going off. Luckily we’ve put all of our training and resources into the field and not so much into making our buildings better. Um, we – we stand ready to assist. Uh, you know, there are – incidents happen quickly uh, and we are striving to tighten our systems, getting our information out as fast as we possibly can uh, under the leadership of the secretary, more importantly as it relates to this topic. Uh, Mr. Fugate we are 110% committed to uh, getting out there, being ahead of the curve in helping to answer your questions. We have spent a tremendous amount of time and [unintelligible] this call and a lot of it was sort of a brain dump. Uh, but we have spent a lot of time in – in building our outward facing resources through our websites and there is huge amounts of information there and on – on all of them they’re all opportunities – click here for more information – uh, but once again I will say and – and this is just a good feeding house where we can sort your inquiries and send them throughout the Department but, private.sector@dhs.gov uh even if you’re not here on this call – not from a private sector, email that and you have our commitment that we will sort your call and get you an answer quickly. So with that I just want to thank you so much and I will turn it back
over to Dan Stoneking for some closing remarks.

| Dan Stoneking | And thank you very much and I would just close by saying – and I recently got back from Haiti and did some of these calls that has just as many troubles with the line. But the way the line worked today isn’t the issue. The issue is what we can do working together to make our country, our citizens, your companies and your employees more ready and more prepared to respond to and recover from the flood season. And in that vein I encourage your counsel, your best ideas and your hard questions so that we can get better as a team moving forward. And we’ll continue these calls into the hurricane season and in preparation and response to every disaster yet to come. By getting the right people on the call, and the right discussions and uh – uh I challenge all of you to help be part of that solution and make sure that we do it the – the best way possible. With that just thank you very much for your time. We value it; we value you and thank you and have a good day. And Operator, that completes the call |
| Operator | Thank you. |

END OF RECORDING