

## Flood Insurance - What's the Big Deal?

(Dept. 54)

Please type or print legibly.

Copy this form for additional participants.

Name

Nickname for Badge

Bank/Firm

Address

City/State/Zip

Phone

Emergency Phone # (In case of bad weather, etc.)

Email

### Fees

\$325 IBA Member  \$195 Additional Member

Participation in IBA programs is limited to members, associate members and non-members from an eligible membership category at applicable member or non-member rates. Surcharge of 100% for non-members.

### Payment Information

Total payable to the IBA Foundation, Inc.

Check Enclosed  VISA  MasterCard  AMEX

Card Number Exp. Date Zip Code

Cardholder Name CVV Code

Return this form to:

IBA Foundation Inc.

8425 Woodfield Crossing Blvd,  
Suite 155E, Indianapolis, IN 46240  
317-387-9380

**Image Use Policy:** Registration in IBA events constitutes an agreement to the IBA's use and distribution of the attendee's image or voice. For more details: [indiana.bank/policy](http://indiana.bank/policy)

## Fees

The following fees include the program, training materials, continental breakfast, lunch and refreshments:

### IBA Members

\$325 First Attendee

\$195 Additional Attendee

Surcharge of 100% for non-members.

Participation in IBA programs is limited to members, associate members and non-members from an eligible membership category at applicable member or non-member rates.

## Special Accommodations

The IBA is committed to providing the best education in the best facility possible. To that end, we strive to accommodate any special needs bankers may have while attending our programs. If you need special accommodations or have dietary restrictions, please let us know.

## Confirmation / Cancellation

The IBA will send confirmations as requested for its programs. If you have questions, contact AyZha Hazelwood at 317-387-9380 or via email at [ahazelwood@indiana.bank](mailto:ahazelwood@indiana.bank).

Within three or more business days prior to the day of an educational program, no cancellation charge will be assessed. Within two days prior, 50% of the fee is assessed. Refunds are not provided for cancellations or absences on the day of the program. Substitutions are welcome at any time.



## Flood Insurance - What's the Big Deal?

Breaking it Down and  
Getting it Right

Wednesday, April 17, 2024

IBA Center for Professional Development  
8425 Woodfield Crossing Blvd, Suite 155E  
Indianapolis, IN 46240



**INDIANA  
BANKERS  
ASSOCIATION**

Register online: [indiana.bank](http://indiana.bank)

## Program Overview

Flood insurance rules have changed continuously over the past few years. On July 6, 2012, Congress passed the Biggert Waters Flood Insurance Reform Act (Biggert-Waters). On March 23, 2014, Congress passed the Homeowner Flood Insurance Affordability Act (Affordability Act). Final rules implementing the two laws have been published and implemented in recent years.

In May 2022, the agencies issued revised Q&As regarding federal flood insurance law and implemented regulations that were effective immediately. The agencies issued record numbers of flood violations! Each year's fines are larger than the year before. In September and November of 2023, the FEMA NFIP policies almost lapsed.

Institutions continue to struggle with getting things right. Join us in breaking down the broad range of technical flood insurance topics, including the escrow of flood insurance premiums, the detached structure exemption to the flood insurance purchase requirement, force placement procedures and private flood insurance. Additionally, we will discuss what to do if government flood policies do not exist. Participants receive a detailed manual that serves as a handbook long after the program is completed.

## Who Should Attend?

The program is designed for loan operations management, lenders, risk managers, compliance officers, loan servicing personnel, auditors, and others with responsibilities related to obtaining flood insurance at origination and maintaining flood insurance throughout the life of a loan.

## Topics

- Determining the Applicability of Flood Insurance Requirements for Certain Loans;
- Exemptions from the Mandatory Flood Insurance Purchase Requirements;
- Private Flood Insurance – Mandatory Acceptance;
- Private Flood Insurance – Discretionary Acceptance;
- Private Flood Insurance – General Compliance;
- Standard Flood Hazard Determination Form (SFHDF);
- Flood Insurance Determination Fees;
- Flood Zone Discrepancies;
- Notice of Special Flood Hazards and Availability of Federal Disaster Relief;
- Determining the Appropriate Amount of Flood Insurance Required;
- Flood Insurance Requirements for Construction Loans;
- Flood Insurance Requirements for Residential Condominiums and Co-Ops;
- Flood Insurance Requirements for Home Equity Loans, Lines of Credit, Subordinate Liens, and Other Security Interests in Collateral Located in an SFHA;
- Requirement to Escrow Flood Insurance Premiums and Fees – General;
- Requirement to Escrow Flood Insurance Premiums and Fees – Escrow Small Lender Exception;
- Requirement to Escrow Flood Insurance Premiums and Fees – Escrow Loan Exceptions;
- Force Placement of Flood Insurance;
- Flood Insurance Requirements in the Event of the Sale or Transfer of a Designated Loan and/ or its Servicing Rights;
- How to handle Flood insurance requirements without Government NFIP and Mandatory Civil Money Penalties.

## Location

This course will be held on Wednesday, April 17, 2024, at the IBA Center for Professional Development, 8425 Woodfield Crossing, Suite 155E, Indianapolis, IN 46240. Directions, maps and a list of local hotels are available online at [indiana.bank](http://indiana.bank) or by calling the IBA office at 317-387-9380. Dress is business casual.

## Meet Your Presenter

**Kimberly Boatwright** is EVP and Director of Risk and Compliance at Compliance Resource, LLC and has more than a two decades of experience working in the financial services industry. Ms. Boatwright is a well-regarded financial industry risk and compliance professional with a strong background in program development and implementation.

She is a thoughtful leader who specializes in Fair Lending, Anti-Money Laundering, OFAC and consumer compliance.

## Agenda

8:30 a.m.	Registration & Continental Breakfast
9:00 a.m.	Program Begins
Noon	Lunch
1:00 p.m.	Program Resumes
4:00 p.m.	Program Adjourns

