FLOOD MITIGATION
Hampton Roads

MICHAEL VERNON
Director of Business Development
FLOOD MITIGATION HAMPTON ROADS

BUSINESS MODEL

• FLOOD MITIGATION DESIGN AND CONSULTATION
• FLOOD AND STORM RELATED PRODUCTS
• CLASS A CONTRACTOR
• DOCUMENT PROCESSING AND BUREAUCRACY NAVIGATION
### MITIGATION RESULTS

<table>
<thead>
<tr>
<th>PREMIUMS</th>
<th>COP</th>
<th>PREMIUMS AFTER</th>
</tr>
</thead>
<tbody>
<tr>
<td>$4,600</td>
<td>$5,500</td>
<td>$600</td>
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<tr>
<td>$2,900</td>
<td>$15,000</td>
<td>$392</td>
</tr>
<tr>
<td>$2,700</td>
<td>$3,200</td>
<td>$733</td>
</tr>
<tr>
<td>$1,800</td>
<td>$2,300</td>
<td>$282</td>
</tr>
</tbody>
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NATIONAL FLOOD INSURANCE PROGRAM OVERVIEW

MITIGATION IS NOT EASY

- POORLY TRAINED INDUSTRY PROFESSIONALS
- CONFLICTS BETWEEN BUILDING CODE AND FEMA CODE
- CODE UNDERSTANDING AND INTERPRETATION
- THE LEWIS AND CLARK FACTOR
- FINANCIAL RESOURCES
- POOR PUBLIC AWARENESS
- CHANGING PLATFORM
GROUND ZERO

- Flood zones, abandon homes, sad stories
- Anger, confusion, helplessness
- Depressed home values, reduced tax basis
- Washed away, demolished or mitigated
- Real estate industry frustration
  - Agents
  - Bankers
  - Property and casualty
  - Appraisers
NATIONAL FLOOD INSURANCE PROGRAM OVERVIEW

.GOV, .EDU, .ORG

- PREDICTABILITY
- FINANCIAL OPTIONS
- CODE PRECEDENCE
- INDUSTRY WIDE INTREPRETATIONS
- CONSUMER PROTECTIONS
- MAKE THE PROCESS OF MITIGATION EASIER
- TRAINING
- AWARENESS
FLOOD MITIGATION
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