



Flood Exploring Risk Management Deep Dive Workshop

Plugging the Gaps: Ensuring Ironclad Compliance with the Flood Disaster Protection Act

December 10, 2025

Registration begins at 8:15am

Business Session 8:30 am – 3:00 pm

Member Fee: \$395 per Member

Lunch on your own: 11:30am-12:30 pm

Non-Member Fee: \$595 per Non-Member

Location: MONTGOMERY MARRIOTT PRATTVILLE HOTEL & CONFERENCE

CENTER AT CAPITOL HILL 2500 Legends Circle, Prattville, AL 36066

Speakers: Molly Stull, Brode Consulting

In the world of Flood Disaster Protection Act (FDPA) compliance, leaks are not an option. With civil money penalties on the line and floods happening nationwide, the stakes are higher than ever. Now more than ever, it's crucial that your institution's policies, procedures, and training aren't just in place, but bulletproof.

This session is your chance to fortify your FDPA compliance program and ensure your institution is fully protected from both regulatory and financial risk. Flood insurance compliance is a persistent challenge, with agency-issued examination exceptions and hefty penalties serving as a stark reminder.

Join us as we break down the essential coverage requirements, walk you through the precise process for calculating minimum flood insurance amounts, and dive deep into the critical timing requirements that you must get right to stay compliant and safeguard your institution. While meeting the FDPA requirements may seem straightforward when dealing with a single structure as collateral, the reality is much more intricate for non-traditional loan scenarios. In this session, we'll dive deep into the complexities of mixed-use properties, condominiums, and other unique structures that challenge traditional flood insurance rules.

By the end of this session, you'll walk away equipped with a toolkit of checklists, tools, and resources to accurately calculate minimum coverage, support decisions, and ensure that the coverage remains adequate throughout the entire life of the loan.

Key Takeaways from This Session:

- **Spot When FDPA Requirements Are Triggered:** Learn how to quickly identify the moments when compliance kicks in.
- **Define "Building" with Precision:** Master the criteria for determining whether a structure qualifies as a "building" under NFIP.
- **Accurately Identify Mixed-Use Properties:** Uncover the nuances of mixed-use properties and how to handle them within the FDPA framework.
- **Unlock the Detached Exemption:** Understand when and how to apply the detached structure exemption to your flood insurance requirements.
- **Calculate Coverage for Complex Structures:** Dive into how to calculate the minimum coverage including unique properties like **duplexes** and **condominiums**.
- **NFIP vs. Private Flood Policies:** Get a clear grasp on the **key differences** between NFIP and private flood insurance policies.

- **Master Force-Placement Timing:** Understand the **critical timing** involved in force-placing flood insurance to stay compliant.
- **Know What to Do When FEMA Maps Change:** Gain clarity on your responsibilities when a **Special Flood Hazard Area (SFHA)** designation changes.
- **Spot FDPA Exceptions in Examiner Reports:** Learn how to **identify and resolve** FDPA exceptions noted in compliance examinations.
- **Maximize Key Resources:** Utilize the **Interagency Flood FAQs** and **Flood Insurance Manual** to ensure you're always in the know.

Who Should Attend?

This dynamic session is designed for **lenders, loan processors, loan servicing personnel, compliance officers, risk officers, auditors** and anyone else involved in the critical process of securing and maintaining flood insurance throughout the life of a loan. Whether you're on the front lines of loan origination, compliance oversight, or servicing, this session will arm you with the tools and knowledge needed to **navigate the complexities of flood insurance** with confidence.

Speaker: Molly Stull, Brode Consulting Services, Inc.



Molly began her banking career on the teller line while working on her undergraduate degree and has continued working in the financial industry ever since. She has experienced the growth of a hometown bank, acquisitions of branches, bank mergers, charter changes, name changes, MoU's (not a favorite), and working in a de novo bank. Throughout these experiences she has gained a wealth of banking knowledge. She has activated business resumption plans, conducted consumer compliance reviews and internal audits, processed wires, filed SAR's, developed bank approved policies and coordinated reviews with external auditors and examiners. Her favorite role has always been to educate banking staff on whatever subject is currently the hot agenda item. She strongly believes that if the staff understands the "why" of a process,

they will be more compelled to follow the procedures. Her wealth of financial experience enables her to relate to the client and perform in depth reviews.

Molly is married to Brad and they have two daughters, Katie & Riley. The family's farm is close to Wooster, OH where they grow corn and soybeans. They also breed and raise purebred hogs and Boer goats. Sporting activities and livestock shows at the county, state and national levels keep them busy.

For more information, contact Elizabeth Bailey, vice president of professional development at (251) 510-3593 or email ebailey@alabama.bank *For information on important policies please visit our website at <https://www.alabama.bank/policies>*