



H. Joseph Coughlin Jr.

Senior Advisor

Joe Coughlin is an expert in the National Flood Insurance Program and for many years was NFIP's principle liaison to the real estate, mortgage lending, insurance and condominium industries.

Joe's more than 37 years of federal experience includes policymaking and implementation responsibility at the Federal Emergency Management Agency (FEMA) and with the NFIP. Several of the FEMA's main products and procedures were the result of his direct or contributing vision and leadership. These include the Mortgage Portfolio Protection Program, the Residential Condominium Building Association Policy, the Preferred Risk Policy, and FEMA's HAZUS risk assessment GIS-based tool.

In recent years, Joe has been heavily involved with levee issues resulting from FEMA changing its NFIP maps to deaccredit previously accredited levee systems and their impact on many entities. He has also been promoting the potential use of private equity funding for levees as an alternative for the more traditional public sources of such funding.

Education

B.S. in Business Administration,
Northeastern University
Co-majors in finance & insurance

Major practice areas

Flood risk management

Contact

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Other Experience

- Co-designer of FEMA's Mandatory Purchase of Flood Insurance Guidelines, which remains the federal government's most authoritative source on statutory flood insurance requirements
- Manager of a federal/industry team that redesigned the federal government's flood insurance coverage manual under the NFIP
- Helped write FEMA's Mortgage Portfolio Protection Policy, the last resort for lenders in dealing with non-cooperative mortgagors on flood insurance coverage issues