



FACTSHEET

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SECRETARY

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Federal Flood Risk Management Standard

The Federal Flood Risk Management Standard is a flood standard that aims to build a more resilient future. As stated in Section 1 of Executive Order 13690, "It is the policy of the United States to improve the resilience of communities and federal assets against the impacts of flooding. These impacts are anticipated to increase over time due to the effects of climate change and other threats. Losses caused by flooding affect the environment, our economic prosperity, and public health and safety, each of which affects our national security."

Understanding FEMA's Final Rule and Policy

On July 11, 2024, FEMA published a [Final Rule in the Federal Register](#) and [an updated policy](#) that revises regulations to fully implement the Federal Flood Risk Management Standard (FFRMS).

[Review the Rule and Policy FAQ](#)

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The FFRMS was established to encourage federal agencies to consider and manage current and future flood risks in order to build a more resilient nation. The standard was revoked but then reinstated through Executive Order 14030, Climate-Related Financial Risk, clarifying that the FFRMS as well as the guidelines for floodplain management under Executive Order 11988 should remain in effect.

It requires agencies to prepare for and protect federally funded buildings and projects from flood risks. More specifically, it requires agencies to determine specific federal building or project dimensions - that is, how high and how wide and how expansive a building or project should be - in order to manage and mitigate any current or potential flood risks.

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Federal Flood Risk Management Standard (cont'd)



The FFRMS gives flexibility and requires agencies to select one of the three approaches for establishing **the flood elevation** (“how high”) and corresponding **flood hazard area** (“how wide”) used for project siting, design and construction:

- **Climate Informed Science Approach (CISA):** The elevation and flood hazard area that result from using the best-available, actionable hydrologic and hydraulic data and methods that integrate current and future changes in flooding based on climate science;
- **Freeboard Value Approach (FVA):** The elevation and flood hazard area that result from adding an additional 2 feet to the base flood elevation for non-critical actions and by adding an additional 3 feet to the base flood elevation for critical actions; or
- **500-year floodplain:** The area subject to flooding by the 0.2% -annual-chance flood.

FEMA's Federal Flood Risk Management Standard Final Rule and Policy

On July 11, FEMA published a Final Rule and Policy to implement the [Federal Flood Risk Management Standard](#), which addresses increased flood risk. This rule is designed to make communities more resilient and help reduce the damage caused by both current and future flooding. The Final Rule and FEMA policy will be effective on Sept. 9, 2024.

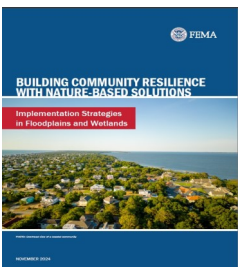
[FEMA’s FFRMS Final Rule](#)

[FEMA Policy 206-24-005](#)

Fact Sheets

Read the set of fact sheets below for more information on FEMA’s FFRMS Policy and how it applies to grants funded by the Grant Programs Directorate, Hazard Mitigation Assistance, Individual Assistance, and Public Assistance programs.

- * [FEMA FFRMS Policy](#)
- * [Grant Programs Directorate](#)
- * [Hazard Mitigation Assistance](#)
- * [Individual Assistance](#)
- * [Public Assistance](#)



Implementation Strategies in Floodplains and Wetlands

Building Community Resilience with Nature-Based Solutions: Implementation Strategies in Floodplains and Wetlands focuses on nature-based solutions for use in floodplains and wetlands and how to incorporate them into recovery and mitigation projects through the FFRMS.

(Taken from FEMA.gov (FFRMS))



Federal Flood Risk Management Standard (cont.)



This animated video explains FEMA’s Federal Flood Risk Management Standard (FFRMS) Policy using a waterfront community to show how resilience measures can be used to protect against current and future flood risk and ensure projects last as long as intended.

Enjoy the video!



Getting to know Base Level Engineering: Mitigation Planning

What is Base Level Engineering (BLE)? BLE is large scale engineering assessments resulting in engineering modeling and flood datasets. BLE is NOT a FIRM, but data/modeling that can support future FIRM updates and many other uses relative to flood mitigation.



What is Hazard Mitigation Planning? Hazard mitigation planning reduces loss of life and property by minimizing the impact of disasters. It begins with state, tribal and local governments identifying natural disaster risks and vulnerabilities that are common in their area. After identifying these risks, they develop long-term strategies for protecting people and property from similar events. Mitigation plans are key to breaking the cycle of disaster damage and reconstruction.

How can BLE be incorporated into hazard mitigation planning? BLE can assist in identifying flood hazard location, flood depth for extent, assessing vulnerable assets and estimating impacts. BLE can also provide data that may be used in coordination with available FIRM information to support local development decision making including flood mitigation activities the community can undertake.

To learn more visit:

[FEMA's Estimated Base Flood Elevation \(BFE\) Viewer](#)

[Hazard Mitigation Planning | FEMA.gov](#)

[Interagency Flood Risk Management: InFRM](#)

...and stay tuned for future BLE Trainings.

(Taken from the FPM Newsletter/Blog -December 2024)



FEMA NEWS

NFIP Monthly Payment Plan Rolling Out

The National Flood Insurance Program will soon give policyholders the option of making monthly payments on their flood insurance premiums. Traditionally, these premiums were paid solely on an annual basis, but FEMA is in the process of allowing NFIP policyholders the choice to pay their flood insurance premiums via monthly installments. As announced in the [Federal Register](#), this rule becomes effective Dec. 31, 2024. See the FAQ on the installment plan [here](#).

2025 Hazard Mitigation Partners Workshop

FEMA is now accepting abstracts for the **2025 Hazard Mitigation Partners Workshop**, to be held in Rosemont, Illinois, April 22-24, 2025. This year's theme is Stronger Tomorrow, Together and topics will focus on building mitigation champions, driving community resiliency, providing technical assistance for grant programs, and supporting overall mitigation

[Visit FEMA's Call for Abstracts page](#) for submission details and guidelines. The deadline Jan. 15, 2025.

(Taken from the ASFPM News & Views, FEMA News, December 15, 2024)

ANNOUNCEMENTS

- In September, FEMA released updated National Flood Insurance Program (NFIP) Summary of Coverage brochures. These short documents break down flood insurance policies and explain the declarations page, coverage details, exclusions and the claims process. Changes include resizing for ease of use, updating the design, and reviewing or updating content for accuracy. Download English and Spanish copies using the links below:
 - ⇒ NFIP Summary of Coverage Brochure: [English](#) | [Spanish](#)
 - ⇒ NFIP Summary of Coverage Commercial Property Brochure: [English](#) | [Spanish](#)
 - ⇒ NFIP Summary of Coverage Residential Condominium Buildings Brochure: [English](#) | [Spanish](#)
- In support of implementation of the Federal Flood Risk Management Standard (FFRMS), FEMA has published two new documents to FEMA.gov: [Federal Flood Risk Management Standard and Federal Agencies fact sheet](#) and [Government Entity Responsibilities for State, Local, Tribal, and Territorial \(SLTT\) Governments fact sheet](#). Both items provide useful information and links to additional resources for FFRMS implementation.
- Reminder: Floodplain Management [training videos](#) are available on FEMA.gov! These helpful videos cover topics such as the Compliance Audit Program, Higher Standards, Increased Cost of Compliance, Freeboard, and Disaster Recovery Reform Act (DRRA) 1206.

(Taken from State NFIP Coordinator Monthly Digest - September 2024)

'A Win for Flood Resilience': HUD Rolls Out New Flood Standard



In a huge victory for flood mitigation advocates and communities across the country, the U.S. Department of Housing and Urban Development (HUD) has taken a major step in addressing future flood risk and ensuring the safety of HUD-assisted residents and federal investments.

In its final rule for Federal Flood Risk Management Standard (FFRMS) [published in the Federal Register](#) on April 23, HUD is requiring any new or rebuilt HUD-funded homes to be elevated 2 feet above the local flood level and enlarges the flood zones where the elevation requirement applies.

ASFPM Executive Director Chad Berginnis praised the new rule and said he expects that states, counties and municipalities will work to adopt stronger elevation requirements to match HUD's new standard.

"This rule is a win for the country and a win for flood resilience," Berginnis told E&E News. "We have got to change the trajectory of losses in the country, and it's only by having higher standards that we're going to get there."

The rule also establishes a preference for (but does not yet require) use of a Climate Informed Science Approach (CISA) to determine the floodplain of concern for HUD-funded projects, when possible. The floodplain identified using CISA provides the elevation and flood hazard area that results from using a climate-informed science approach based on best-available, actionable hydrologic and hydraulic data.

"In updating flood risk standards, HUD is providing communities the flexibility to calculate their true risk. People of modest means are more likely to live in a flood-prone place and have a longer time recovering when disaster strikes," said Marion McFadden, HUD's Principal Deputy Assistant Secretary for Community Planning and Development. "This rule will ensure HUD supported properties have the best chance of being undisturbed when flooding occurs. It is the responsibility of the federal government to ensure that taxpayer investments are built to withstand foreseeable risk – and has the added benefit of reducing the cost of flood insurance for property owners."

HUD estimates approximately 10% of new Federal Housing Administration (FHA) single-family homes constructed each year are within the 100-year floodplain, and many of those homes are already located in areas where state or local standards are higher than HUD's previous standard. The updated standard reduces FHA homeowners' exposure to losses caused by flooding, reduces insurance costs, and most importantly protects the risk to life faced in areas of greater flood risk.

"After many years in the making, this is the best possible standard that HUD could have issued," said Shana Udvardy, senior climate resilience policy analyst at the Union of Concerned Scientists. "For decades, the federal government has been relying on a standard based on the past climate. This rule will change that business-as-usual practice, which wasted taxpayer dollars, put people in harm's way, and allowed for the limited affordable public housing stock to be flooded, in some cases again and again. This puts an end to that foolhardy cycle."

Flooding is the most common and costly weather-related disaster in the United States costing taxpayers billions of dollars a year in economic losses, health impacts, and funding to recover damages and rebuild or repair property. In 2023, the Congressional Budget Office (CBO) estimated that the expected annual flood damages in 2020 to homes with federally backed mortgages were \$9.4 billion and projected to increase to \$12.8 billion annually by 2050. The impact on individual and multifamily homeowners is estimated to be equally staggering, with just 1 inch of

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'A Win for Flood Resilience': HUD Rolls Out New Flood Standard (cont'd)



floodwater resulting in losses ranging from \$10,000 to \$27,000 depending on the size of the home. When the elevation and floodproofing standards required by the rule are applied, HUD estimates the total combined benefits for each year of construction will result in approximately \$56.4 million to \$324.3 million in savings over the lifetime of the properties (40 years). These savings are a result of cost reductions due to decreased flood insurance premiums, reduced flood damage to buildings, cost avoided for homeowners and tenants, reduced expenses associated with relocation or temporary housing, and loss of income due to flooding events.

Some industry groups, including the National Association of Home Builders and the Mortgage Bankers Association, raised concerns about the new elevation standard when HUD proposed it in 2023. The NAHB issued a statement that they are “disappointed” in the final rule.

New Flood Standard Revisions

The final FFRMS rule includes the following revisions to the proposed rule based on public and interagency comments received, including [comments ASFPM submitted last June](#):

- **Climate Informed Science Approach (CISA)** - HUD revised the rule to indicate that the Department’s adoption and intent to require use of any federal tool to implement CISA will include an additional, subsequent publication of a Federal Register notice explaining the intent to do so and soliciting public comment. Grantees can, however, use a federal tool on a voluntary basis prior to publication of the Federal Register notice. The rule was also revised to more clearly allow local CISA tools and resources on a voluntary basis, if local data is available, actionable, and meets certain criteria as defined in the rule.
- **Substantial Improvement Elevation Requirements** - HUD removed the substantial improvement trigger for elevation from Part 200 to alleviate concerns that the low-funding threshold could frequently trigger “substantial improvement” in particular communities. HUD wanted to avoid limiting homeowner eligibility for rehabilitation mortgage insurance programs to address necessary improvements such as roof repair in areas with lower home values. Part 200 continues to require a two-foot elevation for those newly constructed homes within the 100-year floodplain as was proposed in the draft rule. The FFRMS elevation requirements continue to apply to substantial improvement and new construction under all HUD programs subject to Part 55.
- **Manufactured Housing Elevation** - HUD revised the Part 55 section of the rule to include manufactured housing in the definitions of substantial improvement and new construction to explicitly identify new siting of manufactured housing units as subject to elevation requirements when Part 55 compliance is required. Note: The Part 200 section of the rule does not apply to manufactured housing except to implement installation requirements at 24 CFR part 3285.
- **On Site Floodways** - HUD revised the rule to expand the incidental floodway provision to allow rehabilitation of existing structures located in the floodplain when there is also a floodway on the property/parcel. This revised provision expands eligible activities to include rehabilitation within the footprint of an existing structure but maintains the longstanding requirement of obtaining a permanent covenant to preserve all floodplain areas from future development and new construction on the parcel.

HUD has created a webpage with [additional guidance/FAQ](#) on the new rule that we encourage ASFPM members to review.

(Taken from ASFPM’s *The Insider*, May 2024)



NFIP/ CRS Corner

Coastal Barrier Resources Act (CBRA) Areas & CRS Credit

A little-known federal program with similar objectives as the Community Rating System could help floodplain managers accrue more CRS credits and improve floodplain management. The Coastal Barrier Resources Act (CBRA) shares complementary goals with the CRS. Enacted in 1982, CBRA has three goals:

- Discourage flood- and hazard-prone development along the nation's coasts in order to save lives and reduce property damage.
- Conserve habitat for wildlife, including fish and shellfish, and the economies that depend on them.
- Save federal tax dollars by prohibiting most federal expenditures on areas included in the CBRA system.

By all measures, CBRA is doing its job. According to the Journal of Coastal Research, CBRA has saved the U.S. Treasury [\\$9.5 billion in avoided federal expenditures](#), and is on track to save billions more. CBRA has [reduced development density in about 85 percent of the areas included in the CBRA system](#), reducing people's exposure to dangerous acts of nature. CBRA areas also help reduce damage from floods in nearby, non-CBRA zones because CBRA's undeveloped coastal lands and wetlands buffer waves, absorb storm impacts, and help protect upland communities. At the same time, [CBRA areas provide much-needed habitat](#) for a wide variety of wildlife, including threatened and endangered species. Roughly 3.5 million acres of undeveloped barrier islands, beaches, spits, and nearby wetlands and estuarine areas are included in the CBRA system along the Atlantic, Gulf of Mexico, Great Lakes, Puerto Rico, and U.S. Virgin Islands.

CBRA doesn't prohibit development, it simply removes tax dollars from underwriting it. CBRA's unique approach has led to consistent bipartisan support. In 1982, [President Ronald Reagan praised CBRA](#), saying it "enhances both wise natural resource conservation and fiscal responsibility." In 2000, [President Bill Clinton hailed CBRA](#), noting that "by limiting federal subsidies, CBRA discourages development, keeping lives out of harm's way, protecting fish and wildlife habitat, and reducing wasteful expenditures of taxpayer dollars." And in 2018, [President Donald Trump signed a bill into law](#) that added more than 18,000 acres to the CBRA System.



CBRA complements CRS's objectives and could be leveraged by local governments to achieve credit in several CRS Activities, including four in particular:

- Activity 420: Preserving open space and protecting natural floodplain functions.
- Activity 430: Regulating development in the floodplain.
- Activity 510: Developing a floodplain management plan.
- Activity 520: Acquiring and relocating buildings

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NFIP/CRS Corner (cont...)

Activity 420: Preserving open space and protecting natural floodplain functions.

Communities with CBRA units have an opportunity to leverage the benefits from those units within the CRS. For example, under Activity 420, communities could purchase CBRA lands from willing buyers and maintain them as open space. Typically, purchasing coastal property is very expensive, but owners of property in the CBRA may be more willing to sell because the property does not benefit from certain federal subsidies associated with development.

Many CBRA properties have been purchased for conservation purposes, including in states experiencing high coastal development pressure. For example, in [2019 North Carolina purchased 35 acres](#) of undeveloped oceanfront property that a developer had wanted to subdivide into 23 lots. The purchased land was added to a coastal reserve that provides important habitat for shorebirds. In January 2024, South Carolina and partner organizations [purchased 219 acres on Waties Island](#), which provides critical habitat for loggerhead turtles and shorebirds. Acreage from the purchased area was added to a heritage preserve to expand its benefits, while the bulk of the purchase will become a new state park. And in [2021, Alabama purchased more than 800 acres](#) of coastal habitat to support and protect bird populations. All of these purchased properties were in the CBRA system.

Along with acquiring CBRA properties, local governments could pass regulations that mirror CBRA restrictions, such as prohibiting local government expenditures in areas included in CBRA as a counterpart to CBRA's prohibition on federal expenditures. This would further reduce incentives to develop the property. Local governments could also enact low-density zoning requirements in CBRA areas. The CRS defines "low-density" development as a lot that is at least five acres in size. CBRA also requires that areas within it be at least five acres in size, which would automatically qualify a CBRA unit for low-density zoning under the CRS.

Activities 430, 450 and 510: Regulating and planning for development.

CBRA areas are often beaches, dunes, islands, and nearshore areas that are prone to erosion. **Activity 430** provides credits for developing coastal erosion management regulations and dune and beach regulations that prohibit construction within mapped areas. Restricting development in CBRA areas could qualify for credit under this activity.

Activity 510 provides credit for floodplain management plans, habitat species assessment, and natural floodplain functions plans that address the natural resources of floodplains and recommend ways to protect them. This can include floodplain areas that protect, conserve and restore habitat, provide open space corridors or connected networks of wetlands, or provide other ecological attributes. Many CBRA areas are wetlands that are important habitat to endangered species, while beaches and dunes in CBRA support a wide variety of birds, sea turtles, and other species. It would be useful to target CBRA areas for protection as part of the floodplain management plan.

CBRA and the CRS share similar goals. Communities with CBRA areas should examine ways that CBRA's benefits could be leveraged within the CRS to enhance floodplain management and accrue additional CRS points.

(Taken from the NFIP/CRS Newsletter, August/Sept. 2024)



FEMA WEBINARS



FEMA Region 6, Risk MAP Webinars FY25 – 1st Quarter Virtual Brown Bag



Register for these free webinars with [Eventbrite](#) . Feel free to share this information and the registration link ([FEMA Region 6 Virtual Brown Bag \(VBB\) Tickets, Multiple Dates | Eventbrite](#)) with other interested stakeholders.

Please note that one Continuing Education Credit hour will be available for Certified Floodplain Managers. 0.1 Credit Hour is also available for Professional Engineers.

- ◇ **January 28, 2025** – Matt Lepinski Enhancing BLE through integrated Transportation and Stormwater Infrastructure (TSI) planning
- ◇ **February 25, 2025** – Flood after Fire Lessons Learned: A case study with Shawn Penman and associates
- ◇ **March 25, 2025** – Ethan Guyer and The NFHL and the Flood Hazard and Risk Data Viewer





2025 ASFPM Conference

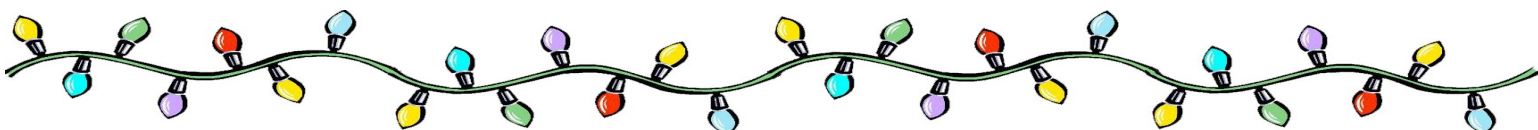


May 18-22, 2025



New Orleans, Louisiana

[For more info: View 2025 ASFPM Conference](#)





Our goal is flood loss reduction . . .

LOUISIANA DEPARTMENT OF
TRANSPORTATION & DEVELOPMENT

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Merry Christmas
and
Happy New Year

From: Susan, Pam, Tatanisha, Angela & Grant