



FACTSHEET

Dec 2018

Issued quarterly by the Louisiana Dept. of Transportation & Development Floodplain Management Section

Volume 18 Number 4

Staff Contacts:

Patrick J. Landry, P.E.
Chief, Public Works & Water
Resources Division

Cindy O'Neal, CFM
Manager and Editor-in-Chief

Susan Veillon, CFM
Pam Lightfoot, CFM, Editor
Jenn Rachal, CFM
Flood Insurance Program
Coordinators
[225] 379-3005

The LOUISIANA FLOODPLAIN
MANAGEMENT *FACTSHEET* is
published through assistance
provided by FEMA under the
Community Assistance Program
State Support Services Element
of the National Flood Insurance
Program (NFIP). The contents
do not necessarily reflect the
views and policies of the
Federal Government.



May I Have Your Attention, PLEASE!!

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It is a requirement under the Federal Register Notice through which the funds for the Restore Homeowner Assistance Program and all other US Department of Housing and Urban Development Disaster Recovery Community Development Block Grant (CDBG-DR) funded programs resulting from the Great Floods of 2016 for all new construction, repair of substantial damage or substantial improvements of damaged structures to be elevated with the lowest floor, including the basement, **at least two feet above the 1 percent annual floodplain elevation.** For more information see: *Docket No. FR-5989-N-01* or contact the Office of Community Development at 225-219-9600. ≡ ≡ ≡



The 4-1-1 on 310

EDITOR'S NOTE: This column explores issues related to a community's successful implementation of CRS Activity 310 (Elevation Certificates).

Part 1. Permit Lists at Cycle Time

Since the 2013 CRS Coordinator's Manual became effective, Activity 310 (Elevation Certificates), element EC, requires communities to submit a list of all permits issued for new buildings and substantial improvements in the Special Flood Hazard Area (SFHA) since the last cycle verification visit. This list must be submitted two months before the verification visit. The Coordinator's Manual also requires the community to submit the "Finished Construction" Elevation Certificates that go along with the Permit List. Once you submit your Permit List, your ISO/CRS Specialist will look through the list and tell you which Elevation Certificates to send.

Maintaining Elevation Certificates on all new buildings and substantial improvement constructed in the SFHA has always been a Class 9 prerequisite for the CRS program. What to maintain and how to maintain the Elevation Certificates, and other certificates, have always been explained in Activity 310 of the Coordinator's Manual. Simply put, a community must provide the Permit List and the requested Elevation Certificates in order to stay in the CRS program. Many communities have found that the Permit List for CRS purposes is not necessarily the same list they keep for themselves—this has caused some difficulty in submitting the correct information. To help everyone understand exactly what should be submitted and how the Permit List should be formatted, we have created a template, available on the 300s page of the [CRS Resources website](#).

CRS Activity 310 Elevation Certificate Permit List										
Permit #	Permit Issued Date	Address	Bldg Type (Res, Non-Res, Addition, Accessory, etc.)	New Bldg or SI/SD	FIRM Zone	Permit Final	Finished Const. EC?	Floodproofing Certificate Required?	V Zone Design Certificate Required?	Comments

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NFIP/CRS Corner (cont...)



The 411 on 310 (cont.)

Using the template is not required, because we realize you may have your own permitting software, but it is a great guide to all the information that needs to be on your Permit List for CRS purposes. If you can incorporate this information into your permit tracking, we strongly recommend it. The column headings in the template are the only items needed by the CRS for your Permit List.

Things to Remember about your Permit List

- (1) The Permit List must be submitted two months before your verification visit.
- (2) The Permit List should only include permits issued for new construction or substantial improvement of buildings within your Special Flood Hazard Area (SFHA). Do not include fences, fill, cell towers, pools, electrical/plumbing service, etc., or permits for buildings outside your SFHA.
- (3) The list needs to include, at minimum:
 - Address of each building;
 - Type of building (e.g., residential, commercial, house, etc.);
 - FIRM zone;
 - Whether it's a new building or substantial improvement;
 - Date of the permit; and
 - Whether the permit is final or not.
- (4) The Permit List should cover the time period from the date of its creation back to the date of your most recent verification visit.
- (5) Do not send your Elevation Certificates with the Permit List. Wait for your ISO/CRS Specialist to tell you which Elevation Certificates to send in. [see Part 2, below]

We have also created the two-page “310 Permit List Template Instructions,” which explains the template and how to submit your Permit List and Elevation Certificates. It is found right next to the Permit List template on the 300s page of the [CRS Resources website](#). Please take the time to read through this two-page document as it will answer many of your questions for what type of SFHA development we are looking for, what Elevation Certificates we will be looking for, required attachments, and how to submit both electronically and via hard copy. If you should still have any questions, please contact your ISO/CRS Specialist.

Part 2. Submitting Elevation Certificates at Cycle Time

As noted above, to remain in the CRS program, a community must provide a Permit List and the required Elevation Certificates at the time of its cycle verification. To meet this requirement, at least 90% of the Elevation Certificates submitted must be correct. The centralized review process has improved the way the CRS program receives, reviews, and stores

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NFIP/CRS Corner (cont...)



The 411 on 310 (cont.)

Elevation Certificates. However, it has also necessitated that communities get better at submitting their Elevation Certificates.

The helpful guide, “310 Permit List Template Instructions,” found at the 300s page of the [CRS Resources website](#), is suggested reading for all communities. In the meantime, here are some tips on how to submit your Elevation Certificates most effectively to ensure you meet all CRS requirements, achieve the highest score you can for element EC, and make sure the buildings on your Elevation Certificates are not viewed as possibly non-compliant during the review.

- (1) Once your ISO/CRS Specialist specifies which Elevation Certificates will be needed, based on your Permit List, be ready to submit them immediately. Usually, all your Elevation Certificates will be required, but if you have more than 70 Elevation Certificates for reporting period, we will request a random sample of 70. ***But note that this means you need to have all of them prepared for submittal anyway.***
- (2) Make sure the Elevation Certificates you are sending are for “finished construction” and that you have reviewed them to ensure that they are complete and correct.
- (3) Elevation Certificates can be hard copy or digital, but digital is preferred.
- (4) To submit digital copies, please follow these guidelines:
 - ◆ If you are scanning hard copy Elevation Certificates, please scan at the “grayscale” setting, 300 dpi resolution.
 - ◆ Save them as PDFs. Keep a copy in your files.
 - ◆ You can group all Elevation Certificates into one large PDF or send them in separate files if there are not that many of them. If you’re creating one large PDF, place them in the same order as the addresses on your Permit List. If you are not sending one large PDF, then name the individual Elevation Certificate files by address.
 - ◆ Send all Elevation Certificates at one time, not in small batches over time, unless otherwise directed by your ISO/CRS Specialist.
 - ◆ Be sure to include anything that needs to be attached to each Elevation Certificate:
 - ◇ Memo of Correction,
 - ◇ Flood Opening Engineering Certification,
 - ◇ V-Zone Certificate,
 - ◇ Non-Residential Floodproofing Certificate, and/or
 - ◇ Basement Floodproofing Certificate.
 - ◆ Be sure to include **all** the pages of the Elevation Certificate form. There should be at least two pages for the 2012 Elevation Certificate forms and either three or four pages for the 2015 form (depending on which 2015 form is used).
- (5) If you are submitting hard copies, please send all your Elevation Certificates at one time, unless your ISO/CRS Specialist tells you otherwise.

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NFIP/CRS Corner (cont...)



The 411 on 310 (cont.)

(6) Only submit the Elevation Certificates that your ISO/CRS Specialist asks for, as previously noted.

Part 3. Permit Lists & Elevation Certificates at Recertification

One last reminder: at recertification time, submit the Permit Lists and Elevation Certificates at the same time, along with the rest of your recertification documentation. The Elevation Certificates are part of the recertification. At recertification time, you will hear from the CRS Resource Specialist (instead of your ISO/CRS Specialist) informing you of the specific requirements. ≡ ≡ ≡

(Taken from the April/May 2018 Issue of the NFIP/CRS UPDATE)

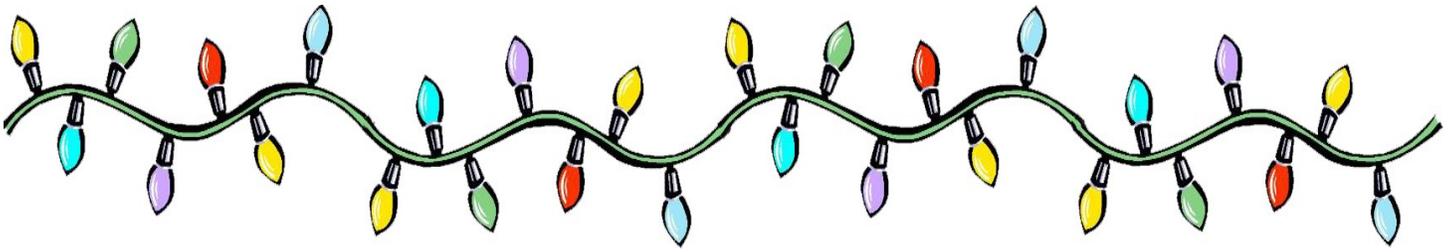


Elevation Certificate Expiration Update

The current version of the FEMA Elevation Certificate expired November 30, 2018. However, we have received direction from FEMA that the current version should be used until further notice. FEMA is in the process of preparing an official bulletin conveying this information. The Flood Insurance Committee will send out a notification when the official bulletin is released. ≡ ≡ ≡

(Taken from ASFPM'S The Insider Newsletter, November 2018 Edition)





AN INTERESTING READ...

NOAA Updates Texas Rainfall Frequency Values **Data is used in infrastructure design and flood risk management**

A NOAA analysis released today finds significantly higher rainfall frequency values in parts of Texas, redefining the amount of rainfall it takes to qualify as a 100-year or 1000-year event.

The study, published as NOAA Atlas 14, Volume 11 Precipitation-Frequency Atlas of the United States, Texas, found increased values in parts of Texas, including larger cities such as Austin and Houston, that will result in changes to the rainfall amounts that define 100-year events, which are those that on average occur every 100 years or have a one percent chance of happening in any given year. In Austin, for example, 100-year rainfall amounts for 24 hours increased as much as three inches up to 13 inches. 100-year estimates around Houston increased from 13 inches to 18 inches and values previously classified as 100-year events are now much more frequent 25-year events.

NOAA Atlas 14 rainfall values are used for infrastructure design and planning activities under federal, state, and local regulations. They also help delineate flood risks, manage development in floodplains for FEMA's National Flood Insurance Program, and are used to monitor precipitation observations and forecasts that can indicate flooding threats by NOAA's National Weather Service.

"NOAA's new rainfall frequency values for Texas will help state and local authorities better understand their flood risk and more accurately plan and design infrastructure to minimize the threat of flooding," said Thomas Graziano, Ph.D., director, NOAA Office of Water Prediction.

Current standards used for infrastructure design and floodplain regulations will likely be revised based on the new values. Officials in locations that have seen significant increases are already assessing the potential impacts of adopting the new estimates based on NOAA's preliminary data shared during the study's peer-review process over the past year.

The updated values will supersede those currently available for Texas from the 1960s and 1970s. The new values are more accurate than estimates developed 40 to 50 years ago due to decades of additional rainfall data, an increase in the amount of available data, both in the number of stations and their record lengths, and improved methods used in the analysis.

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AN INTERESTING READ... (CONT.)



NOAA Updates Texas Rainfall Frequency Values (cont.)

NOAA's Atlas 14 is a peer-reviewed publication that serves as the official government source of precipitation frequency values for the U.S. The new values can be viewed online or downloaded from [NOAA's Hydrometeorological Design Studies Center webpage](https://hdsc.nws.noaa.gov/hdsc/pfds/pfds_maps.html) and cartographic maps at https://hdsc.nws.noaa.gov/hdsc/pfds/pfds_maps.html.

Funding for NOAA Atlas 14 Volume 11 was provided by key stakeholders, including the U.S. Army Corps of Engineers-Fort Worth District, Texas Department of Transportation, Brazos River Authority, Harris County Flood Control District, City of Austin and City of Fort Worth. ≡ ≡ ≡

(Media Contact—Maureen O'Leary: 301-427-9000)

(Article from National Oceanic & Atmospheric Administration (NOAA) U.S. Department of Commerce's website.)



ASFPM Flood Insurance Committee Co-chairs Bruce Bender and Steve Samuelson Share *NFIP Oct. 1 Program Changes*

FEMA implemented some minor updates to the NFIP Oct. 1. Two notable changes are:

- ◆ Re-establishing the ability to cancel an NFIP policy when a policyholder has a non-NFIP policy. This allows for an insured to switch to a private flood insurance policy if their agent provides cheaper coverage (and it is acceptable to the lender). While an entire article can (and has been) written on the pros and cons of private flood insurance, this is a “buyer be aware” situation as cheaper is not always better!
- ◆ Extending Eligibility for Newly Mapped Rating Procedure. Previously, properties newly identified to be in an SFHA were eligible for the “newly mapped” rating procedure if the applicant obtained coverage that is effective within 12 months of the map revision date. Effective Oct. 1, 2018, FEMA expanded the eligibility to be either within 12

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NFIP Oct. 1 Program Changes (cont.)

months of the map revision date or within 45 days of initial lender notification if the notification occurred within 24 months of the map revision date. Bottom line: the property owner should be encouraged to purchase a Preferred Risk Policy BEFORE the new maps take effect because the risk is higher, even though the maps aren't effective.

Another notable change occurred Oct. 1, 2018. In the past, FEMA limited the ability for companies that wrote the NFIP flood policies on FEMA's behalf (known as Write Your Own companies, or WYOs) to also write private flood insurance policies. This limitation was removed in the latest version of the annual arrangement that each WYO signs with FEMA. While that opens up the opportunity for more companies to potentially join the private flood market, it has not been holding back the market's growth—the residential private flood insurance market has gone from about 10 companies just six years ago to nearly 60...and growing.

FEMA also released an Oct. 1 [Bulletin](#) announcing the planned changes to the NFIP that will be implemented April 1, 2019 (and Preferred Risk Policies changes Jan. 1, 2020). Highlights include:

- ◆ An 8.2% premium increase (on average), resulting in an average premium of \$1,115. Post-FIRM Zone "A" rates will see increases of 0-3%.
 - ◇ PRPs will increase 5% Jan. 1, 2020 and the Newly Mapped procedure multiplier will be 15%, as in the past. The estimated average per policy will be over \$1,000 for the first time.
- ◆ A Severe Repetitive Loss premium for all policies covering properties with an SRL designation is being introduced. The SRL premium will be 5% for all SRL policies.
- ◆ FEMA is updating Primary Residence Determination Guidance to allow a 2-4 family building to be a primary residence for the purposes of assessing the HFIAA surcharge.

While FEMA is planning to remove the Coastal Barrier Resources System boundaries and Otherwise Protected Areas from the FIRMs as of Nov. 6, 2018, this update does not address how wording may be revised in the NFIP Flood Insurance Manual. This Bulletin is focused only on changes directly affecting rating. ≡ ≡ ≡

(Taken from ASFPM's News & Views October 2018 Edition)



SAVE THE DATES



May 19—23, 2019



**ASFPM's 43rd Annual
National Conference
Cleveland, Ohio**

Please visit www.asfpmconference.org for more information



LFMA's 36th Annual State Conference

Kenner, Louisiana

April 3—5, 2019

For more information please visit www.lfma.org





NEWS FROM FEMA YOU CAN USE

FEMA Releases Updated FEMA 213, “Answers to Questions about Substantially Improved/Substantially Damaged Buildings (2018)”

A joint effort by the Building Science Branch and Floodplain Management Division, an updated FEMA 213 significantly expands the number of questions answered in the 1991 version of the publication. The enforcement of the SI/SD requirements can be a major concern for local officials, especially after their communities experience widespread damage from floods or other disasters. The questions and answers in the revised FEMA 213 are intended to guide floodplain administrators, building officials, building inspectors, zoning administrators, citizen planning boards, and elected and other local officials who have roles in enforcing floodplain management and building codes. It is also helpful for architects, engineers, contractors, building owners and others.

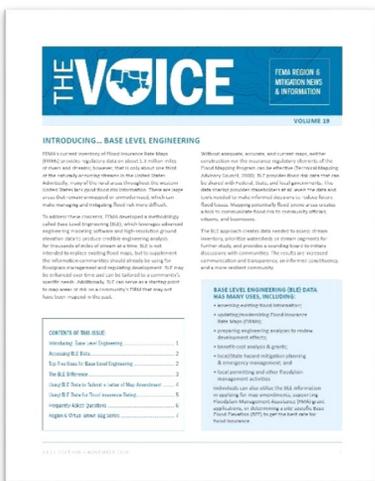
FEMA 213 provides short answers to many questions and concerns, while encouraging local officials and others to refer to more complete guidance in FEMA P-758, “Substantial Improvement/Substantial Damage Desk Reference.” Each question includes a text box referring readers to specific sections in the SI/SD Desk Reference.

FEMA 213 is available [here](#) on [FEMA’s Floodplain Management Publications](#) webpage. ASFPM Committee co-chairs will be reviewing this to see if there are areas of concern.

(Taken from ASFPM’s News & Views Newsletter, October 2018 Edition)

The Voice – Introducing... Base Level Engineering

FEMA Region 6 has just released the latest issue of our newsletter, *The Voice*, and it is available on our website at [http://riskmap6.com/documents/resource/The%20Voice%20\(V19\)%20-%20BLE%20Newsletter%20-%20Fall%202018.pdf](http://riskmap6.com/documents/resource/The%20Voice%20(V19)%20-%20BLE%20Newsletter%20-%20Fall%202018.pdf). You can sign up on RiskMAP6.com to receive future issues of *The Voice* newsletter upon publication release, by entering you email address in the box to the right of Subscribe, and click the Sign-Up button.



The Fall 2018 issue includes articles, information, and links related to Base Level Engineering (BLE). Articles explaining BLE, how to access it, and the top five uses for BLE, such as using BLE data for flood insurance rating and using BLE data to submit a Letter of Map Amendment, are included.

Local officials looking for ways to easily and effectively share and communicate flood risk information with their community are encouraged to browse the Information for Local Officials section of the Resources and Related Links tab on www.RiskMAP6.com.

The Voice has been in publication since 2009 and previous issues are available at www.RiskMAP6.com.

(Published by FEMA Region 6)



LOUISIANA DEPARTMENT OF
TRANSPORTATION & DEVELOPMENT

Our goal is flood loss reduction . . .

If you or someone you know would like to receive future copies of this newsletter please contact our office:

LA DOTD
Floodplain Management Section
1201 Capitol Access Road
Baton Rouge, LA 70802

PHONE: 225-379-3005
FAX: 225-379-3002
E-MAIL: pam.lightfoot@la.gov
WEBSITE: <http://floods.dotd.la.gov>



Cindy, Pam, Susan, and Jenn

would like to wish you all a



*Merry Christmas
and a
Happy New Year*

