



# FACTSHEET

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## NFIP/CRS Corner

# 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).*

## Additional Certificates may be Needed

### Engineered Flood Opening Certificates

When the surveyor, engineer, or architect who prepares, signs, and seals the Elevation Certificate for a structure marks "Yes" for item A8.d or A9.d on the form, he or she is saying that the openings were engineered and have a specific rated size of opening that should be used when rating a flood insurance policy for that structure. In these cases, the community must submit documentation on those flood openings for CRS purposes, namely either the Individual Engineered Flood Openings Certification or an Evaluation Report issued by the International Code of Council Evaluation Service (ICC ES). This applies to all communities that have been fully verified (via a cycle visit or new application visit) under either the 2013 CRS Coordinator's Manual or the 2017 Coordinator's Manual.

For rating purposes, the insurance agent needs to know the "engineered" size of the openings, and local officials need to know the rated size of openings to determine National Flood Insurance Program (NFIP) compliance. For CRS purposes, if the certification does not accompany an Elevation Certificate that requires one, it will be considered an error on that Elevation Certificate.

### V Zone Design Certificates

If a structure lies in the coastal high hazard areas (Zones V, VE, and V1-V30) and an Elevation Certificate is prepared for it, the community must provide documentation showing that a design professional has certified that the design meets V-Zone requirements. If no design certification is submitted, it will be considered an error for CRS purposes.

*(Continued on next page)*

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# NFIP/CRS Corner (cont...)



## Non-Residential Floodproofing Certificates

Non-residential structures can be floodproofed below the base flood elevation and still be in compliance with NFIP regulations. In order to document this properly, a Non-Residential Floodproofing Certificate needs to be submitted for that structure, in lieu of the Elevation Certificate. For CRS purposes, we will only be looking at the floodproofing certificate as part of your Activity 310 Elevation Certificate review. If an Elevation Certificate is submitted for the structure instead, and we do not receive the Non-Residential Floodproofing Certificate, it will be considered an error. For more details about each of these requirements, please see pages 310-3 and 310-4 of the 2017 CRS Coordinator’s Manual. ≡ ≡ ≡

*(Taken from the August/September 2017 Issue of the NFIP/CRS UPDATE)*

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## Some Tips for your Progress Report for Activity 510 (Floodplain Management Planning)

If your community receives CRS credit for a Floodplain Management Plan under Activity 510, you must submit a progress report every year with your recertification (or at cycle time) in order to retain that credit. Many communities struggle with what is important in generating that report.

Progress reports do not have to be best-selling novels. What does the CRS really need to know from your progress report? The requirements are found in your *CRS Coordinator’s Manual*, in Section 512.a, on page 510-29. First, tell us the basics. What is the name of the plan for which you are receiving credit? Yes, we have that on file, but what if you have a new or updated plan? This is your opportunity to tell us, so we can review and score or rescore it for you. What is the date of adoption? Where can a copy of the plan be reviewed? This is the basic information we need so we can make sure the plan we score and have on file matches the plan your community is currently implementing.

Next, the progress report asks for a few details on the status of your plan’s implementation. This is where you will need the help of the department responsible for implementing the plan. The progress report will need to describe how the report was prepared. This means stating who prepared the report (you, another staff member, the planning committee?), how was the report submitted to your governing body (formal meeting, in house memo?), and how the public can obtain a copy of the report (in your office, on a website, in the library?).

Now for the really important part. Your progress report must describe the status of the implementation of the action items listed in your plan. Most communities use a table format to show this in their progress reports. They simply take the project list from the plan and add a column for implementation. In the new column they tell us whether the project is finished, in progress, not yet started, or perhaps deferred to a later date—whatever applies to that action item. Some communities fear that they will lose credit points if nothing was accomplished in the previous year, but that’s not the case. You are not penalized points for not implementing your action items. The report is just that—a report of what you did or didn’t do for each action item.

Finally, wrap up your report with a brief paragraph describing why any objectives or action items were not reached or may be behind schedule. Some possible reasons are lack of funding, staff shortages, changes in community priorities, or maybe even a disaster. Whatever the case may be, just provide a short description.

Some communities also are uncertain about what format to use for their progress report. You can rest easy there—the CRS has a template you can fill out. You are not required to use the CRS template, but it may make it easier for you. You can find the template on the [500 Series page of the CRS Resources website](#). ≡ ≡ ≡

*(Taken from the October/November 2018 Issue of the NFIP/CRS UPDATE)*



# ZERO NET FILL POLICY – REASONS, BENEFITS, & RESONSES

Path—After the historic floods of 2016, in Louisiana, there was a palpable desire to improve drainage and the regulations associated with developments. This desire was from elected officials but mainly from our constituents. While only about 5% of our community flooded, nearly everyone was impacted by knowing someone who flooded. Schools sent athletic teams to clean out homes, churches provided meals for flood victims, all the good neighborly responses occurred.

Lafayette’s code had just changed a year prior and tightened drainage regulations, but few developments had occurred with the new regulations in place. Regardless, Public Works (PW) was asked to do more. So, the CFM’s brainstormed on what we could regulate that would actually make a difference to our community. Given our topography and hydrology, our flooding is primarily backwater flooding. Our floodplain accounts for approximately 30% of our parish by area. Our main outfall flows upstream at least 3x a year due to rain, tide, and wind. Our channels are well below any significant rain event level. Several only have a 2-year capacity. So, limiting discharge has some impact, but channel capacity is easily exceeded. Our flooding is volumetrically based. The water needs a place to go. It cannot get to the Gulf of Mexico that efficiently. There is only 4’ of fall in the 40 mile trek to the gulf. Additionally, we know new rainfall data had been evaluated by NOAA and our 100-year event would go from 12.6”/24 hr. to 14.4”/24 hr. This again is a volume issue. If we cannot improve capacity that much, we have to hold onto the volume we have to prevent worsening conditions for our community; not just actual flooding, but insurance levels as well.

Zero net fill emerged as the logical answer to the issues facing Lafayette. It preserves our floodplain volume. It is a calculation that homeowners can understand and complete themselves. It does not require an engineer (this keeps costs down for the community). It is easily explained to elected officials, regulators, citizens and developers. Basically, whatever you fill, you cut from the floodplain. The cut area does need to be able to drain eventually, just as the natural floodplain did before the development.

The policy of zero net fill was passed by our Planning Commission then adopted by our Council in October 2017. Several of the municipalities near us have adopted variations of the concept as well. They saw how well received it has been. Since the policy is not extremely technical, it is easy to explain and concerned citizens can reduce their apprehension that the land next to them will flood them.

Policy - Any development that fills or modifies a designated Special Flood Hazard Area must mitigate that development activity volumetrically.

The volume of any proposed fill material or modification below the base flood elevation and above natural grade shall be calculated and documented. Mitigation activities shall restore that volume to achieve an effective “zero net fill” of the pre-development storage capacity of the Special Flood

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## ZERO NET FILL POLICY – REASONS, BENEFITS, & RESONSES (cont...)

Hazard Area. The development shall accept stormwater during a 100-year (one percent 1%) storm event, both from on-site and off-site, such that post-development conditions provide storage volume equal to the pre-development storage volume, as measured in acre-feet. If the stormwater retention/detention facility is used as a storage mitigation area, the storage volume shall be calculated as the volume above the static water surface elevation of the facility.

Lafayette adopted 1' freeboard in 2009. I am not sure the path to that decision, but it is the single most effective decision Lafayette has made to protect its citizens from flooding. Since 2009 Lafayette Parish has had 2 major rainfalls - March 2012 in the Carencro area and August 2016 parish wide. Unfortunately, our FIRMs were preliminary for both of these events, but the majority of the data was acceptable. If homes were built to the BFE indicated on our new maps (which were available during the events and Lafayette made it a policy to regulate to the more stringent elevation), very few homes would have flooded.

The 2012 event was unprecedented - 17" of rain in 9 hours. Many homes in Zone X were affected by this event. With the high water marks collected in areas near designated flood zones, those along Bayou Carencro, the Vermilion River, Coulee Ile des Cannes and Coulee Mine would not have flooded if the structure were built with 1' freeboard. Beau Bassin Coulee did exceed the freeboard elevation, but would not have exceeded a 2' freeboard.

In the 2016 event our major outfall, the Vermilion River, surpassed the 1% chance water surface elevation by up to 3' in some places. However, north of the Coulee Mine confluence the water surface elevations were at or less than 1% values. The only areas that exceeded 1' above BFE were the Vermilion River from Coulee Mine south to Vermilion Parish, Coulee Ile des Cannes from Ridge Road south and 2 spots on Cypress Bayou at Hwy 90 and Anselm Coulee at Hwy 92. All other areas, where I have data, would not have flooded if the homes were built with 1' freeboard. Full disclosure, I was not able to get high water marks in Carencro, Youngsville, and Broussard. It rained a few days after the event and the survey crews were not able to get there before the marks were washed away.

Since several of the homes impacted by these events were not located within a designated flood zone, and FEMA nationally has about 20% of all claims from X zones; it does raise the issue of requiring elevations in X zones. Some governments require 1' above the roadway as a start. LFMA's unofficial motto is "Elevation is the Salvation from Inundation". ≡ ≡ ≡

(Written by Jessica S. Cornay, Lafayette Consolidated Government)



# Louisiana Floodplain Management Association (LFMA)

## Disaster Response Team (DRT)

### Assisting Communities When the Waters Rise

With Spring flooding in full swing and the 2019 Atlantic Hurricane Season having just begun, the LFMA DRT wants to remind local Floodplain Administrators that they are here to assist during flood events that may arise.

The LFMA DRT is a volunteer group of flood professionals that help affected jurisdictions before and after a flood event. The team can assist requesting communities with the following services:

- ◆ **Pre-flood event planning:** blue sky days or impending flood events
- ◆ **Flood damage reconnaissance:** aerial imagery using a drone and street-level windshield assessments
- ◆ **Flood recovery education to property owners**
- ◆ **Substantial Damage Estimate screenings and assessments:** capabilities now reimbursable through FEMA Public Assistance funding, following the Disaster Recovery Reform Act of 2018, Sect. 1206 amendment



#### What can a local Floodplain Administrator do to help the DRT serve them better?

1. Print out the most **up-to-date map** of your **jurisdictional boundaries**. This map will be used by the DRT to perform windshield assessments of each street to ascertain preliminary damage levels. Adding a flood map layer, indicating the Special Flood Hazard Area (SFHA), will help determine where Substantial Damage Estimates need to be performed. Indicating flood prone X Zone areas on the map is also needed so the team can collect high-water mark data and provide flood recovery education to the property owner.
2. **Pre-load tax assessor data into the Substantial Damage Estimate (SDE) 3.0 tool, for properties located in the SFHA.** This will require you to first locate all properties that fall into this category, then work with your Tax Assessor to obtain the following information about the properties:
  - a. Address
  - b. Owner's name
  - c. Structure Type: Residential or Non-Residential
  - d. Structure age
  - e. Structure dimensions/square footage
  - f. Number of stories
  - g. Structure Attributes: foundation type, wall framing, etc.
  - h. Tax parcel number (PIN)



It is important to note that some tax assessor data may be out of date, so be sure to check it for accuracy before use. If the data is usable for your needs, it should be entered into a spreadsheet so it can easily be imported into the SDE 3.0 program. If the data is not usable, this may be a good prompt for your tax assessor to update or digitize their records for the local code and regulatory practitioners who need it during post-disaster events.

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## Louisiana Floodplain Management Association (LFMA) Disaster Response Team (DRT) Assisting Communities When the Waters Rise (cont...)

3. Visit the link below to access SDE training videos provided by FEMA Region VI. These training modules are excellent tools to get caught up to speed on SDE assessment protocol, using the SDE 3.0 software, and understanding and using the assessment results. <http://bit.ly/FEMASDETraining> Future SDE field assessment workshops are currently being scheduled throughout the state to supplement these training modules.
4. Inform your community leaders that you wish to utilize the DRT, preferably during blue sky days. This includes the Mayor, Parish EOC, and law enforcement. If a deployment is ever needed in your community, this will help other local officials and residents understand that DRT volunteers were deputized by the FPA/community to assist with post-disaster response tasks. Disaster events are very stressful on everyone involved and clear communication can make all the difference.

For more information on the LFMA DRT and post-disaster response and SDE trainings, please reach out the Shandy Heil, LFMA DRT Coordinator at [disasterresponse@lfma.org](mailto:disasterresponse@lfma.org). ≡ ≡ ≡

(Submitted by Shandy Heil, LFMA/DRT Coordinator)



## Updates to the NFIP Technical Bulletins

The NFIP Technical Bulletins (TBs) are changing to modernize and streamline their content and presentation, incorporate relevant information from the latest I-Codes and ASCE Standards, provide updated guidance and best practices observed from post-disaster assessments, and address known issues identified by a wide range of stakeholders. These changes are intended to improve the TBs' usability, credibility and content while presenting them in a streamlined format.

The updates will provide state and local officials, design professionals, builders, insurance agents, and home owners clear and concise information in a modern format.

The updated outline for the Technical Bulletins is:

- **Section 1** introduces the subject and purpose;
- **Section 2** references and provides information related to the applicable NFIP Regulations;
- **Section 3** presents and compares applicable codes and standards with NFIP Regulations;
- **Section 4** provides information on NFIP flood insurance rates;
- **Following Sections** contain guidance, best practices, and other subject-specific content;
- **References & Resources** lists references and other useful subject-specific resources.

Visit FEMA's Technical Bulletin website at <https://www.fema.gov/nfip-technical-bulletins> to access them. ≡ ≡ ≡

(Taken from ASFPM's News & Views April 2019 Edition)

# DOTD Certificate of Appreciation



Stephanie Weeks, Lafayette Parish & City



Michelle Gonzales, Ronan

They were presented the "Certificate of Appreciation" at the 36th Annual LFMA Conference. This certificate, presented by the Louisiana Department of Transportation & Development, is given to a person with outstanding qualities in the field of floodplain management. We thank them for their dedication and service to the citizens of their community and Louisiana.



Congratulations to Cindy O'Neal for being honored with the Rod Emmer Award, presented by the LFMA.

## LFMA 2019 Workshops

LFMA will be hosting two (2) half-day workshops. The summer workshop will be on **July 19, 2019** in Scott, Louisiana. The fall workshop will be in **October 2019** in Monroe, LA. For more information and registration, when available, please go to [www.lfma.org](http://www.lfma.org).

# 2019 Hurricane Names

Andrea

Barry

Chantal

Dorian

Erin

Fernand

Gabrielle

Humberto

Imelda

Jerry

Karen

Lorenzo

Melissa

Nestor

Olga

Pablo

Rebekah

Sebastien

Tanya

Van

Wendy

*The State NFIP Office wants  
to wish everyone a safe and  
happy holiday!*

*Sincerely,*

*Cindy, Pam, Susan, & Jenn*

***HAPPY  
BIRTHDAY  
AMERICA!!***



FLOODPLAIN MANAGEMENT



As the State Coordination Office between the DHS/FEMA Regional Office and the communities of Louisiana that belong to the National Flood Insurance Program [NFIP], it is our job to provide any guidance or assistance needed to our Louisiana communities in order to assure the NFIP regulations are carried out and violations prevented. In order to better serve you, please take a moment to tell us how we're doing and how we could improve. Thank you,

Cindy O'Neal, CFM – Pam Lightfoot, CFM – Susan Veillon, CFM – Jenn Rachal, CFM

CUSTOMER SERVICE SURVEY

Have you had contact with our office within the last 6 months? YES  NO

if yes, please check one: Email  Phone  Meeting

(please circle a number)

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Staff was friendly and courteous	5	4	3	2	1
I was treated with respect	5	4	3	2	1
Staff was knowledgeable	5	4	3	2	1
My questions & concerns were addressed in a timely manner	5	4	3	2	1
The staff provided me with useful information	5	4	3	2	1
I had an overall positive experience dealing with the staff of Floodplain Management	5	4	3	2	1

How could we improve our services?

PLEASE MAIL completed survey to:

LADOTD Floodplain Management - Section 64

P.O. Box 94245

Baton Rouge, LA 70804





Our goal is flood loss reduction . . .

LOUISIANA DEPARTMENT OF  
TRANSPORTATION & DEVELOPMENT

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

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