



FACTSHEET

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NFIP/CRS Corner

Important Points on Construction Certificates Review Changes for 2021

“Construction Certificates” is now the general term to include all floodplain-related certificates that are required to assist proper insurance ratings and compliance determinations. These include: Elevation Certificates, Non-Residential Floodproofing Certificates, Basement Floodproofing Certificates, V Zone Certificates, and Engineered Opening Certificates. All these forms are required for CRS purposes depending on the type of building and the manner in which it meets NFIP compliance (Elevation Certificates and both Floodproofing Certificates), placement of the building (V Zone certificates), and what kind of flood opening was used for enclosures below the base flood elevation (Engineered Opening Certificates). When the term “construction certificates” comes up, remember—Elevation Certificates and all other certificates that are required to go with them. See 2021 Addendum, page A-17 for a more detailed explanation of required certificates.

Construction Certificates will now be submitted at the recertification date each year, not with the cycle verification if it takes place after January 1, 2021. This means providing your permit lists and certificates outside of your cycle verification from now on. If you are recertifying in a given year, the construction certificates are part of your recertification. If you are not recertifying in a given year, you will be asked to at least submit your permit list and construction certificates at your recertification date (this is known as an “Annual CC Review”). The reporting dates for the construction certificates will be identified in the notification email you receive 45 days ahead of the recertification date. **Please pay close attention to that email.**

All construction certificate reviews are required to meet 90% correctness, whether it's with the annual recertification or whether it's part of an Annual CC Review.

Communities will be given two chances to achieve 90%. If 90% is not achieved after two reviews by ISO, the community will be recommended to FEMA as a Class 10 (removed from the program). Be sure to review your construction certificates immediately when receiving them from surveyors, engineers, or architects so corrections can be done immediately. They are much easier at this time to correct than months later after you've already granted a Certificate of Occupancy or final permit approval.

Taken from NFIP/CRS Update February /March 2021



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NFIP/CRS Corner

CFM Exam Set to Go Digital

By Louie Greenwell, GISP, CFM, ASFPM Certification & Training Manager (taken from The Insider May 2021)

Over the past year, it has been very difficult to find opportunities to take the CFM® exam due to all the COVID-related restrictions. In 2020, exam offerings were cut in half and the number of examinees was roughly one-third of a normal year. While social distancing and limitations on public gatherings are being lifted across the country, many employers are still easing back into pre-pandemic travel rules. Exam offerings for the second half of 2021 are slowly increasing, but a new option is right around the (CFM) corner.

ASFPM has set a target date of June 1, 2021 to release the digital CFM exam at Scantron testing centers across the country. The Certification Board of Regents (CBOR) began this digital transformation nearly two years ago in the summer of 2019. While there are still several details to be addressed, here are the current plans:

- Digital exam offering for ASFPM exam candidates at test centers released on June 1, 2021.
- Digital virtual online proctored exams and offerings at chapter events to be phased in summer/fall of 2021.
- Digital exams for accredited chapter candidates to follow pending solving registration logistics.
- Paper exams at chapter events to continue as currently scheduled.

This is a historic milestone for the CFM program and is necessary to protect the security and integrity of the CFM exam while also providing flexibility and resiliency to the certification program. This is just one of several modernization initiatives identified in CBOR's five-year strategic plan, including streamlining and adding data analytics capability to the registration process as well as further integration of continuing education credits (CECs) within ASFPM's training programs.

As more information is available, updates and announcements will be shared through the association's website, newsletters, and on social media. For questions regarding the exam or becoming a CFM, email cfmhelp@floods.org.



Be on the Look Out

Your CC-213 Recertification and Required Documentation is Due to ISO By: August 1st

You will receive your packets by June 15th.

REMINDER—Construction Certificates will now be submitted at the recertification date each year, not with the cycle verification. This means providing your permit lists and certificates outside of your cycle verification from now on. If you are recertifying in a given year, the construction certificates are part of your recertification. If you are not recertifying in a given year, you will be asked to at least submit your permit list and construction certificates at your recertification date (this is known as an “Annual CC Review”). The reporting dates for the construction certificates will be identified in the notification email you receive 45 days ahead of the recertification date. **Please pay close attention to that email.** All construction certificate reviews are required to meet 90% correctness, whether it's with the annual recertification or whether it's part of an Annual CC Review.

Resources to Promote Flood Insurance (taken from NFIP/CRS Update February/March 2021)

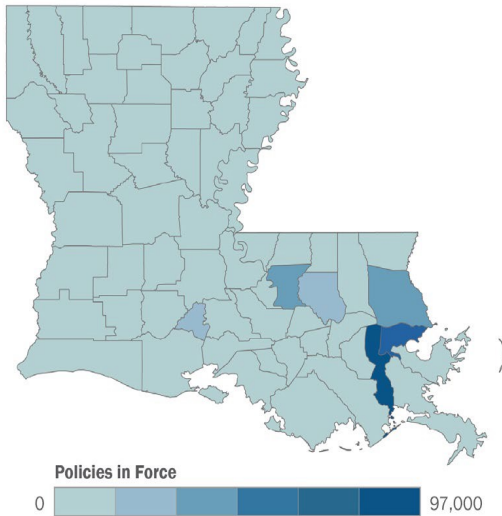
In keeping with FEMA's goal of doubling flood insurance nationwide by the year 2022, the CRS is encouraging participating communities to strengthen their outreach efforts in helping residents understand how flood insurance can help protect them from economic losses and recover more quickly. The FloodSmart website (www.floodsmart.gov) and its Agents page (<https://agents.floodsmart.gov/>) have an array of materials targeted toward consumers and insurance specialists. NFIP Claims Handbook (FEMA F-687) (https://www.fema.gov/sites/default/files/2020-05/FINAL_ClaimsHandbook_10252017.pdf) guides policyholders in filing claims for flood damage. There are free materials available from FEMA's media library (<https://www.fema.gov/multimedia-library>).

Louisiana – Risk Rating 2.0

With the implementation of Risk Rating 2.0, FEMA delivers rates that more accurately reflect flood risk and ensure the National Flood Insurance Program will be here for this generation and generations to come.

National Flood Insurance Program in Louisiana

NFIP Policies in Force by Parish in Louisiana



A significant part of FEMA’s NFIP Transformation is Risk Rating 2.0, which will fundamentally change the way FEMA prices insurance and determines an individual property’s flood risk.

Risk Rating 2.0 is equity in action. With Risk Rating 2.0, individuals will no longer pay more than their share in flood insurance premiums based on the value of their homes. Roughly two-thirds of policyholders with older pre-FIRM homes will see a premium decrease.

FEMA will reduce disaster-related suffering and disaster-related costs in Louisiana through insurance and the mitigation of flood risks by leveraging advances in industry best practices, technology, and flood risk modeling.

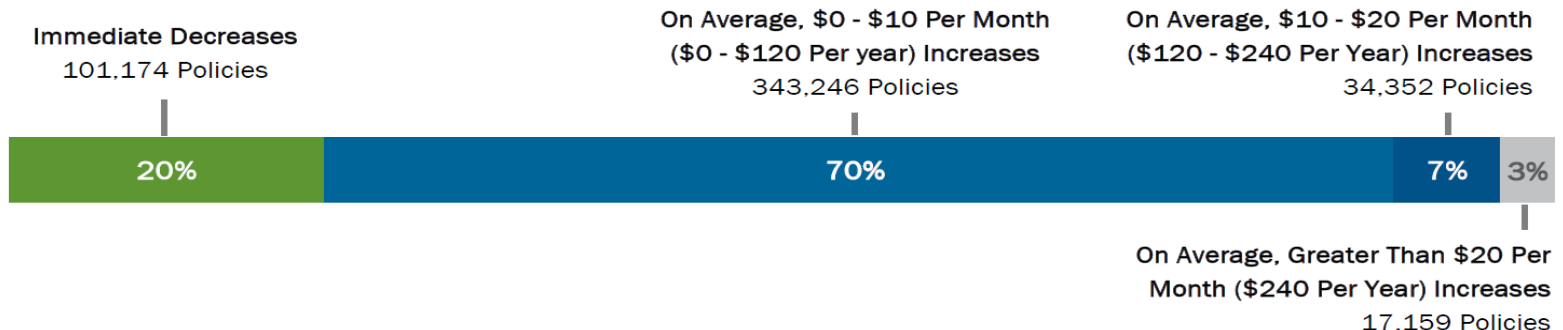
FEMA’s core mission and programs continue to emphasize purchasing flood insurance and pursuing mitigation options to achieve resiliency. While there are many policies in force in Louisiana, there are still opportunities to increase participation in the program to improve resilience, as shown in the table below.

Under the current methodology, all NFIP policyholders have been subject to premium increases every year. Risk Rating 2.0, from a premium increase perspective, does not deviate significantly from the current methodology except annual increases will eventually stop under Risk Rating 2.0 once the full-risk rate is realized. Premium increases will also be subject to the 18% per year cap set by Congress for most policies.

97% of current policyholders’ premiums will either decrease or increase by \$20 or less per month under Risk Rating 2.0

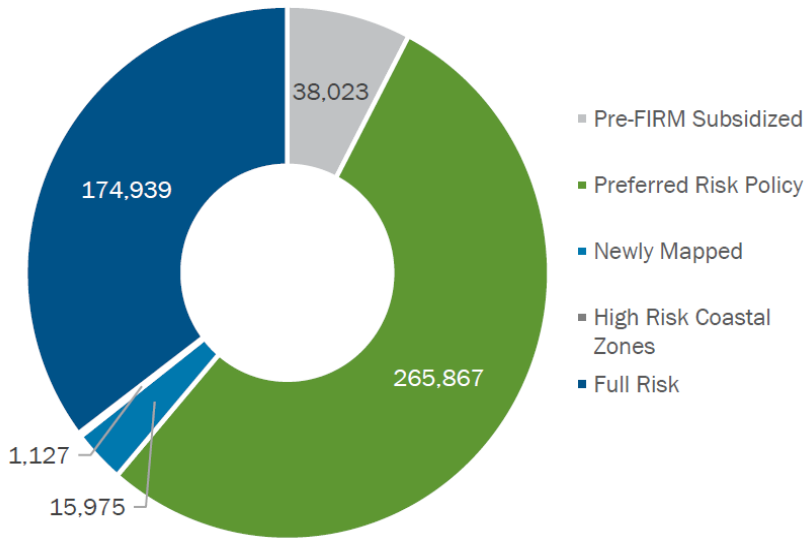
NFIP Policies in Force in LA	Properties in LA Not Covered by NFIP Policy	Average NFIP Claim Payout in LA in the Past 10 Years	Average Individual Assistance Claim Payout in LA in the Past 10 Years
495,900	1.2 million	\$56,400	\$6,900

Risk Rating 2.0 in Louisiana



What can you do? Mitigate to Reduce Rates in Louisiana

NFIP Policies in Force in LA by Rate Class



The chart to the left identifies policyholders in Louisiana who may need the most help to reduce flood insurance rates. They will be paying their true flood risk rate under Risk Rating 2.0, and by implementing mitigation measures while on a glidepath to their full risk rate, they can help reduce their costs.

The state plays a key role in leading those mitigation efforts through coordination and collaboration with communities. States, local communities, tribes, territories, and individuals should prioritize mitigation projects, mitigation planning, and the adoption or strengthening of building codes and zoning regulations to improve resilience and reduce flood insurance rates.

Participate in the Community Rating System (CRS)

Communities will continue to earn National Flood Insurance Program rate discounts of 5% 45% based on the Community Rating System classification. The discount will be uniformly applied to all policies throughout the participating community, regardless of whether the structure is in the Special Flood Hazard Area (SFHA).

Currently, policyholders in CRS communities save an average of \$162, or 15%, per year on their flood insurance policy. To date, there are 24,500 communities that participate in the Community Rating System.

As of Oct. 1, 2020, 46 communities in Louisiana participate in the Community Rating System. To view the list of participating communities and their current class rating, visit www.fema.gov/community-rating-system.

Apply for Hazard Mitigation Assistance Grants

Hazard Mitigation Assistance (HMA) grants are available for pre-disaster and post-disaster mitigation projects. As of October 1, 2021 for new policyholders and April 1, 2022 for existing policyholders, projects involving installing flood openings per 44 CFR 60.3 criteria, elevating structures, and elevating machinery and equipment above the first floor (i.e. hot water heaters) may reduce rates both inside and outside SFHAs. For detailed information, refer to the "Risk Rating 2.0 Equity in Action" fact sheet.

HMA Program	Program Information
Flood Mitigation Assistance (FMA)	<ul style="list-style-type: none"> Pre-Disaster grant program Obligations of \$1.4 billion from 2004 to 2021 More information: https://www.fema.gov/grants/mitigation/floods
Building Resilient Infrastructure and Communities (BRIC)	<ul style="list-style-type: none"> Pre-disaster grant program Obligations of \$1.2 billion from 2020 to 2021 More information: https://www.fema.gov/grants/mitigation/building-resilient-infrastructure-communities
Hazard mitigation Assistance Grant Program (HMGP) and HMGP Post Fire	<ul style="list-style-type: none"> Post-disaster grant program Obligations of \$15.3 billion from 1990 to 2021 More information https://www.fema.gov/grants/mitigation/hazard-mitigation and https://www.fema.gov/grants/mitigation/post-fire

Louisiana – Risk Rating 2.0 (Continued)

Take Action to Reduce Flood Risk

States, tribes, territories, local communities, and individuals can all take mitigation actions to reduce their flood risk and potentially reduce their flood insurance premiums.

STATES/TRIBES/TERRITORIES

- Promote/expedite pre-disaster HMA grant applications for FMA and BRIC.
- Prioritize, plan for, and take advantage of HMGP funding after a disaster occurs.
- Offer tax credits for flood mitigation.
- Establish and maintain a revolving loan fund for flood risk reduction projects.
- Promote higher regulatory standards for development.

LOCAL COMMUNITIES

- Participate in the Community Rating System.
- Apply for Hazard Mitigation Assistance grants through the state.
- Adopt and enforce building codes and zoning regulations.

PROPERTY OWNERS

- Buy flood insurance.
- Prioritize mitigation grants for owners of Severe Repetitive Loss and Repetitive Loss properties
- Install flood openings or elevate the home, and elevate all machinery and equipment to a higher floor such as hot water heaters.
- After a flood, NFIP policyholders in the SFHA should consider using Increased Cost of Compliance (ICC) coverage to access up to \$30,000 to help cover the cost of elevating, relocating, or demolishing substantially damaged structures.
 - For a structure to qualify as being substantially damaged, the total cost of repairs must be 50% or more of the structure's pre-flood market value. Non-residential buildings may choose floodproofing as an option in addition to elevation, relocation, or demolition.
- Severe Repetitive Loss and Repetitive Loss homeowners should contact their local floodplain manager and State Hazard Mitigation Officer to learn how up to 100% of mitigation project costs may be covered

Additional Information

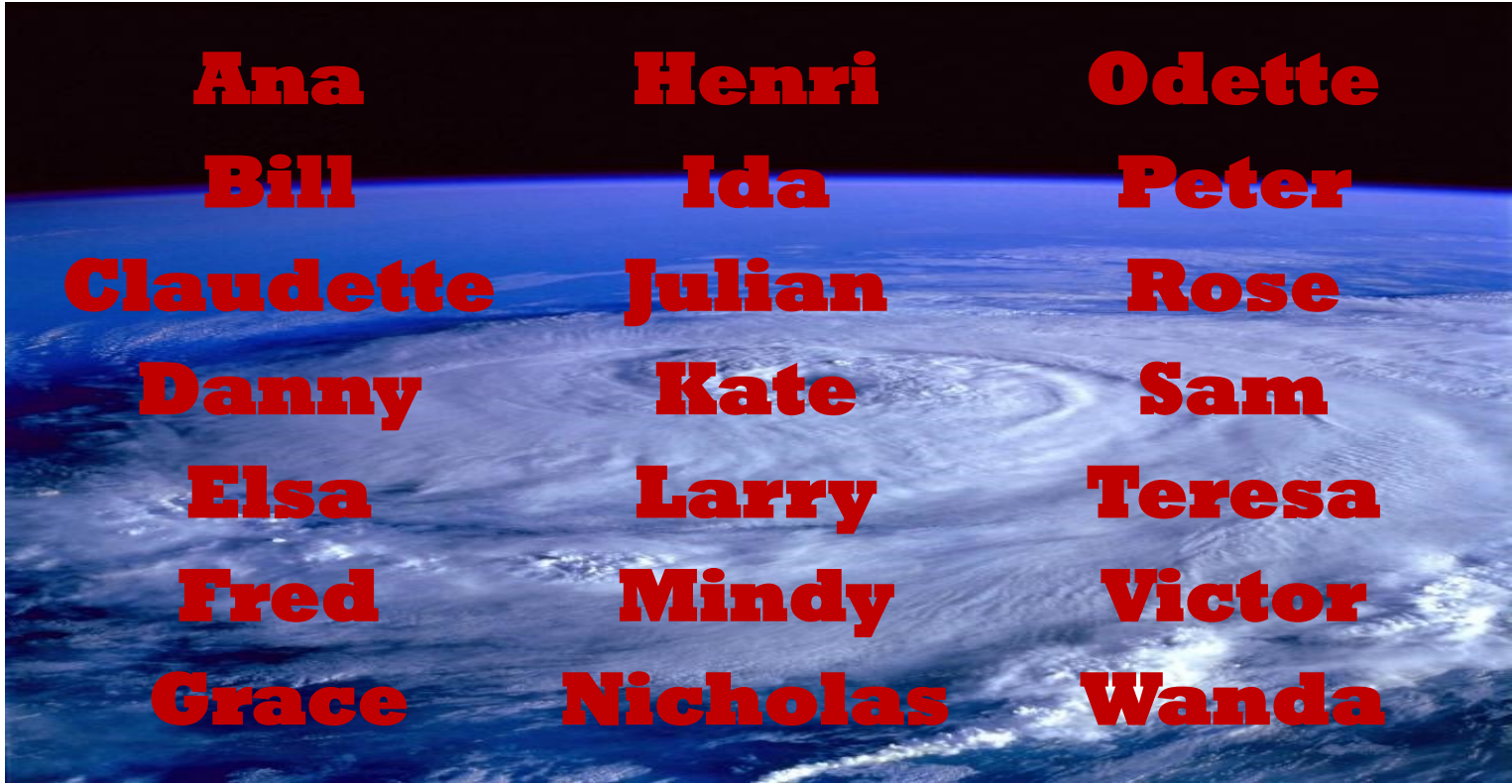
For more information on ICC and substantial damage, visit:

- <https://www.fema.gov/floodplain-management/financial-help/increased-cost-compliance>; and
- <https://www.fema.gov/press-release/20201016/fact-sheet-substantial-damage-what-does-it-mean>.



PDF can be found https://www.fema.gov/sites/default/files/documents/fema_louisiana-state-profile_03-2021.pdf

2021 Hurricane Names



HAPPY
BIRTHDAY
AMERICA!!

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

*Sincerely,
Cindy, Pam, Susan, &
Jeanette*



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 – Jeanette Clark

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 79

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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