



# FACTSHEET

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SECRETARY

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## Mandeville, Louisiana: A City that Stays Afloat by Promoting Elevations

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### Challenge

Flooding is the number one disaster affecting Americans today, and nowhere is that felt more prominently than in Louisiana. Located on the Gulf of Mexico, Louisiana residents contend with frequent tropical storms and hurricanes. Flooding is a constant concern and worry. The floodwaters invade homes and businesses, overwhelming large and small communities alike.

Flood-weary Louisiana residents feel the effects of flood inundations for months, if not years. The destructive force of flooding demands that parishes seek long-term solutions to combat this ongoing issue.

### Solution

The City of Mandeville, located in St. Tammany Parish, decided to commit to helping residents escape troublesome flood waters. Finally tiring of the constant issue of a repeated damage-repair cycle, city officials decided to act by adopting higher regulatory standards for the elevation of homes and businesses. Elevated homes and businesses allow water to pass underneath, helping to reduce flood risk and property damage in addition to saving lives.

Mandeville sits on the north shore of Lake Pontchartrain, across from the City of New Orleans. This small, vibrant community, rich in history and culture, has a population of 13,000. Colloquially known as “Mandeville on the Lake,” the city provides waterfront living that residents love and the city takes pride in.

“A true awakening took place after Hurricane Katrina, the big super storm,” said Lauren Brinkman, City Planner and Floodplain Manager for Mandeville. During Katrina, the city suffered traumatic losses, including substantial damage to historical homes and businesses. The decision to endorse elevations from a regulatory standpoint was a priority. To encourage homeowners to elevate, the city adopted a 10-year cumulative substantial improvement ordinance.

Mandeville’s successful 10-year cumulative substantial damage or substantial improvement ordinance requires homeowners to elevate homes with this determination. A substantially damaged home is when the cost of restoring the structure is equal to or exceeds 50% of the market value of the structure before the damage occurred.

Accompanying the cumulative damage ordinance is a freeboard ordinance, which requires that all new construction build 2-feet above the Base Flood Elevation (BFE) noted on the city’s flood maps.

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# Mandeville, Louisiana: A City that Stays Afloat by Promoting Elevations (cont.)



FEMA defines the BFE as the computed elevation to which the flood is anticipated to rise during the base flood. The base flood is also referred to as the 1% annual chance flood or 100-year flood.

On Aug. 29, 2021, Hurricane Ida's 8.5-foot storm surge caused extensive flooding. The city's new standards and elevated buildings fared better than un-mitigated structures.

Louisette Scott is a retired Planner and Floodplain Manager for Mandeville. Scott worked with the city for 35 years and is familiar with Mandeville's goal to keep residents safe. "The city's higher regulatory standards are far-reaching," said Scott. "Not only do they help the city achieve its goals of being a more resilient community, but also protect our historic resources."

## Mitigation and Tales of Resilience

Success stories tell the tale of the effectiveness of the city's efforts. The home of Lucinda Beacham, built in 1891, escaped the floodwaters of Hurricane Ida due to her elevation project.

The home has a history of flooding. It flooded during Hurricanes Katrina in 2005, Gustav in 2008, and Isaac in 2012. Beacham raised the structure in the spring of 2019, soon after purchasing it in September 2018.

The 8-foot elevation project took nine months to complete. "Flood waters from Hurricane Ida were higher than what we had seen with previous storms," said Beacham. "The water remained for three days before draining back into the lake. Even though the home has a long history of flooding, because of the elevation, it escaped the storm waters and the devastating losses that always follows such an event. I am so grateful this old cottage, that is listed as contributing to Mandeville's history, is protected now. I now have a peace of mind we will be okay whenever there are weather forecasts of storms and potential flooding. Without the elevation, everything underneath would have been ruined and approximately 8-12 inches of water would have entered my home.

Beacham's elevation project, administered by the State of Louisiana, totaled \$125,000. FEMA's Hazard Mitigation Grant Program (HMGP) funded \$90,000 of the cost. Beacham paid the balance of \$35,000.

HMGP funding is available after presidentially declared disasters. Applicants seeking HMGP grants must go through local officials to apply. HMGP provides funds to state, local, tribal, and territorial governments so they can reduce or mitigate future disaster losses in communities. HMGP funds a variety of mitigation projects, such as acquisition of real property, retrofitting structures to minimize damage from high winds and the elevations of structures to prevent flooding.

An additional bonus Beacham received by elevating was a \$3,000 reduction in her yearly flood insurance premiums through the National Flood Insurance Program (NFIP).

## Substantially Damage Determinations

The home of Mary Williams, raised in 2019, also escaped Ida's floodwaters due to its 10-foot elevation. The Williams' home, considered a substantially-damaged property, flooded during Hurricanes Andrew in 1992, Lili in 2002, Bill in 2002, Katrina in 2005, and Isaac in 2012. But after Ida, Williams returned home to find her home still high and dry. "Without the elevation, my home would have received approximately 3.5 feet of water," said Williams.

When an insured property meets the criteria of being severely or repetitively damaged, FEMA's Flood Mitigation Assistance Program may fund both the federal and non-federal cost share. FEMA's Flood Mitigation Assistance Program funded 100% of Williams' elevation project.

An added benefit of elevation is that it lowers the flood insurance rate in communities. Williams's premium for the year decreased significantly.

Both Beacham and Williams, like many residents in Mandeville, faced a dilemma: elevate or risk continuous flooding and paying high insurance premiums. They chose to elevate, and with the city's guidance, their completed projects serve as examples of what mitigation can do. Since implementing these standards in 2011, over 300 elevated homes now exist due to the efforts of Mandeville city officials.

"The effectiveness of elevations is evident in the claim history and that tells the story," Brinkman said. "When Ida hit this year, we could only document 59 flooded buildings compared to 750 NFIP claims after Katrina in 2005."

- Katrina (2005) - 750 NFIP claims for \$25 million - and a two-year recovery (at least)
- Isaac (2012) - 250 claims for \$7.5 million and around a year recovery
- Ida (2021) - 59 flooded buildings - no data yet on NFIP claims. After Ida, most of the community businesses were back in business the same week, except for historic buildings not yet flood mitigated.

*(continued on next page)*

# Mandeville, Louisiana: A City that Stays Afloat by Promoting Elevations (cont.)



## Key Takeaways

- Hazard Mitigation has grants to fund projects before and after a disaster  
[Hazard Mitigation Grant Program](#)  
[Building Resilient Infrastructure and Communities](#)
- [Flood Mitigation Assistance](#) is a competitive grant program that provides funding to states, local communities, federally recognized tribes and territories. Funds can be used for projects that reduce or eliminate the risk of repetitive flood damage to buildings insured by the National Flood Insurance Program
- [Severe Repetitive Loss](#) Definition on FEMA.gov
- Homeowner's Guide to Retrofitting: Section 5 - [Elevating Your House](#)
- FEMA's website [Strong Building Code Protects Louisiana Town](#)

*(Taken from FEMA.gov April 17 2023)*

## Hurricane Preparation Tips

- Have an adequate supply of prescription medicines and any necessary infant supplies on hand.
- If you use medical equipment at home that requires electricity, make sure you charge the battery.
- If you or someone you know uses life-support equipment that requires electricity to operate, charge the battery, identify a location with emergency power capabilities and make plans to go there during a prolonged outage.
- If you are in an area subject to an evacuation order, heed the order and move to a safe location.
- Develop an evacuation plan in case it's needed. Communicate the plan to your family. Include pets or livestock in your plan.
- Fuel your vehicles as a loss of power could affect gas stations.
- Assemble an emergency storm kit (battery-powered radio, flashlight, first-aid kit, battery-powered or wind-up clock, extra batteries, special needs items, insulated cooler, and a list of important and emergency phone numbers).
- Have a telephone with a cord or an extra charged cellphone to use as a back-up (cordless telephones won't work during an outage).
- Keep at least a three-day supply of non-perishable food and bottled water and have a hand-operated can opener available.
- Have supplies for your propane or charcoal grill; be sure to grill outdoors in well-ventilated areas for safety.
- Secure outdoor items; safely store lawn furniture, decorations, toys, garbage cans and other items that can be brought indoors.
- Protect your electronic equipment: unplug sensitive electronics or plug computers and other sensitive equipment into surge suppressors. Consider an uninterruptible power supply, such as a generator.



# Substantial Damage Quick Guide

When structures inside the Special Flood Hazard Area (SFHA) are damaged, National Flood Insurance Program (NFIP) participating communities have a responsibility to assess impacts before repairs can be made, no matter the cause of damage. If the cost to repair is 50% or more of the market value, the structure is considered Substantially Damaged and must be brought into compliance with current local floodplain management standards. Rebuilding to current standards decreases peril to life and property and prevents future disaster suffering.

This Quick Guide is an overview of the considerations for evaluating structures for potential Substantial Damage (SD) or Substantial Improvement (SI) in the SFHA. Community officials are responsible for making SI/SD determinations before structures are repaired or improved as part of administration of local floodplain management regulations.



## What is Substantial Damage?

If the repairs needed to bring a structure to its pre-damage condition will equal or exceed 50% of the market value of the structure (not including the value of the land), the structure is considered to be Substantially Damaged. Likewise, if the proposed work to improve a structure will cost 50% or more of the value, the structure is considered to be Substantially Improved and must be brought into compliance with current local floodplain management standards. If the community has adopted a stricter standard, such as 45% of the market value or adding repairs over a certain period of time, the community's standard would apply.

Communities should decide in advance of an event how they will handle significant impacts to structures and develop and document procedures to respond. Consistency is important and makes it easier to defend SD determinations when all applicants are treated the same, especially when many buildings have been damaged.

[Open a full-sized version of this graphic.](#)



## Costs to Include When Estimating Repairs and Improvements



A variety of factors must be included in the Cost of Repair calculations. Here are some examples:

- Materials and labor cost (including donated or discounted materials and owner- or volunteer-completed labor)
- Structural elements
- Demolition and debris disposal
- Contractor overhead or profit
- Utility and service equipment
- Elevation or floodproofing
- Site preparations
- Costs associated with complying with regulations or code requirements
- Interior and exterior finishes

(Continued on next page)

# Substantial Damage Quick Guide (cont...)



## Determining Market Value

For purposes of making SD determinations, local officials need to determine the market value of the structure. The NFIP regulations do not define “market value,” but generally, market value refers to the price an asset would bring on the open market. The term may be defined by state statutes that pertain to zoning, property taxation or real estate transactions. It is important to note two basic NFIP requirements:

- Market value must always be based on the condition of the structure before the improvement is undertaken or before the damage occurred.
- Only the market value of the structure is pertinent. The value of the land and site improvements (landscaping, driveway, detached accessory structures, etc.) and the value of the use and occupancy (business income) are not included. Any value associated with the location of the property should be attributed to the land, not the building.

Many communities estimate “market value” using either the assessed value developed for property tax assessment purposes, adjusted to approximate market value, or estimates of a structure’s actual cash value, including depreciation.



## Roles in Substantial Damage

Officials in NFIP-participating communities are responsible for regulating all development in SFHAs by issuing permits and enforcing local floodplain requirements, including SD, for the repairs of damaged buildings. After an event, they must:

- Determine where the damage occurred within the community and if the damaged structures are in an SFHA.
- Determine what to use for “market value” and cost to repair CONSISTENTLY; uniformly applying regulations will protect against liability and promote equitable administration.
- Determine if repairing plus improving the damaged structure equals or exceeds 50% of the structure’s pre-damage value.
- Require permits for floodplain development.

Following a disaster event, the floodplain manager should act quickly to move forward with the SI/SD process listed in the graphic below. Technical assistance may be available from FEMA and/or the state NFIP office. When there is a Presidentially Declared Disaster, communities may be reimbursed for these activities through FEMA Public Assistance. (For more information please see DRRRA 1206 Resources below.)

State and federal officials do not make NFIP SD determinations. Local officials make these determinations based on their land use authority and locally adopted regulations.

## Resources

- [FEMA P-758 Substantial Damage Desk Reference](#)
- [Substantial Damage Estimator Tool](#)
- [FEMA Public Assistance Reimbursement for Eligible Building Code and Floodplain Management Activities](#)
- [Public Assistance Companion Guide for DRRRA 1206](#)



(Taken from FEMA.gov May 23, 2023)

# Cost of Flood Insurance for Single-Family Homes under Risk Rating 2.0

The [National Flood Insurance Program \(NFIP\)](#) uses Risk Rating 2.0, a new method for calculating flood insurance rates based on a unique combination of rating variables for each property to reflect its flood risk.

These examples show the cost of flood insurance for single-family homes under Risk Rating 2.0, using data from single-family policies renewed before Sept. 30, 2022. These exhibits will be updated and revised once all policyholders have renewed their policies under Risk Rating 2.0.



[Learn more about the switch](#) from the legacy rating method to Risk Rating 2.0.

## View the Data

### Example 1: Policies by Price Range

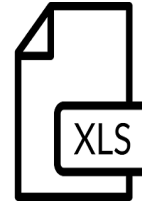
Example 1 groups single-family insurance policies by price range, showing the number and percentage of policies in each range.

This example shows:

- Average replacement cost in each price range
- Percentage of policyholders facing different kinds of flood perils

All insurance costs shown in this exhibit are annual risk-based costs. They are not necessarily the current costs policyholders are paying today.

Some policyholders are on a “glide path” toward their full risk-based cost. For more information on risk-based versus current costs, please see the [terms and concepts below](#).



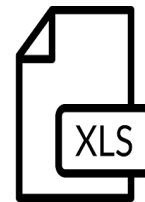
[Download the data for Example 1](#)

### Example 2, 3 and 4: Policies by State, Zip Code and Parish Level

Examples 2, 3 and 4 show summaries at the state, zip code, and parish levels.

These tables show:

- Number of single-family policies in each area
- Average risk-based cost of insurance
- Average current cost of insurance
- Percentage of policies affected by specific flood perils



[Download the data for Examples 2, 3 and 4](#)



# Cost of Flood Insurance for Single-Family Homes under Risk Rating 2.0 (cont...)

## How to Read These Examples

### Terms and Concepts

**Range of Cost of Insurance:** Price ranges for insurance premiums. This is based on total risk-based costs per year. See below for risk-based versus current costs.

**Policies in Force (PIF):** Number of insurance policies. These exhibits only show policies for single-family homes, where each household has its own policy. The data does not include multi-family and non-residential policies because these have different coverage amounts and values than typical single-family homes.

**PIF Distribution:** In Exhibit 1, the PIF distribution is the percentage of policies within each price range. For example, 40% of policies nationwide fall into the \$0-1,000 range, while 31% cost between \$1,000 and \$2,000 per year.

**Average RCV (Replacement Cost Value):** The estimated cost of replacing the building and any insured contents after a disaster. This calculation is based on a number of factors such as the building's square footage and zip code. In the national data, homes with flood insurance costs that are less than \$1,000 per year have an average RCV of \$494,090.

**Risk-Based Cost of Insurance:** This is what policyholders would pay if they were paying their full actuarial rate as evaluated under the rates implemented Oct. 1, 2021 (Risk Rating 2.0). This rate is based on the expected costs of losses and programmatic expenses, without subsidies. Many policyholders pay less than their full rate. These full-rate estimates will be updated periodically as risks change.

**Current Cost of Insurance:** This is what policyholders are paying today. A third of single-family home policyholders are already paying a risk-based premium, while others are paying lower premiums that are discounted by law. When a policyholder's current premium is below their risk-based premium, their premium will increase towards the full rate. This increase is called a "glide path." By law, rates cannot increase by more than 18% per year for most policyholders.

Under the old 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 old methodology except annual increases will eventually stop under Risk Rating 2.0 once the full-risk rate is realized.

**Percentage of Policies with Exposure to Various Flood Perils:** The percentage of policies exposed to each type of flood peril. In Exhibit 1, this is the percentage of policies within each price range that are exposed to each type of peril. In Exhibits 2-4, this is the percentage of policies in each geographic area exposed to each type of peril.

## How Premiums are Calculated Under Risk Rating 2.0

Risk Rating 2.0 is a new way of setting flood insurance premiums. The previous methodology set rates based on geographic zones and elevation. **Risk Rating 2.0 uses the best available flood risk data to set premiums based on each property's individual risk.**

It looks at factors including:

- Likelihood of different types of flood perils (flash flooding, floods caused by waves or high-water levels, coastal erosion, and more)
- Characteristics of the building (foundation type, first floor elevation, etc.)
- Elevation and distance from flooding sources (coasts, rivers, lakes)
- Replacement cost value of the building (cost to rebuild after a disaster)
- Ways a building is adapted to withstand floods, such as flood vents
- Levee performance

Risk is dynamic. When it changes, premiums can change. Decisions that communities make about development and infrastructure can increase or reduce the flood risk throughout a community.

# Cost of Flood Insurance for Single-Family Homes under Risk Rating 2.0 (cont...)

## Why Flood Insurance is Getting More Expensive on Average

Flood insurance exists to help support people after natural disasters. The [National Flood Insurance Program](#) must calculate rates according to the actual costs of the insurance policy and expected future losses. The new rating methodology is part of an ongoing process to bring rates in line with risks. That process started in 2012 with the [Biggert-Waters Act](#).

FEMA recognizes and shares concerns about the cost of flood insurance and how higher premiums can affect communities. Premiums include operating costs and other related costs. FEMA aims to align these costs as premiums increase, which would translate to a lower, risk-based cost of insurance.

*(Taken from FEMA.gov April 19, 2023)*

## What's Happening Around the State...

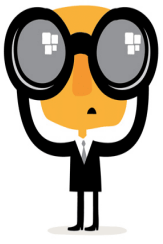


LFMA presented the 2023 Outstanding Community Award to East Baton Rouge City-Parish today for their work conducted on their Stormwater Master Plan and updated Drainage Ordinance that will protect structures from future flooding.



The State Coordinating Office of the National Flood Insurance Program would like to introduce and welcome **Angela Gil** to our team.





# Be on the Look Out

**Your Annual 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.

## CRS Webinars & Videos

### Webinars:

June 20	Introduction to the CRS
June 21	Developing a PPI and an Insurance Coverage Improvement Plan

The CRS Webinar Series provides both live and on-demand training to communities that are not yet participating in the Community Rating System, local government staff who are new to the CRS, and those with experience in the program. The Series includes basic introductory sessions and more advanced topics, most averaging about an hour in length. These webinars help communities understand and meet their CRS requirements. Many will be recorded, so they can be accessed later. Registration is free but required, as space is limited. [Click here](#) and type “CRS” in the search field to view webinars that are now open for registration. Some courses provide continuing education credits for certified floodplain managers (CFMs). All webinars begin at **12 pm Central time**.

For more on the CRS webinars, go to the Training tab of the [CRS Resources website](#). If you have questions about or suggestions for the CRS Webinar Series, contact [Becca.Croft@atkinsglobal.com](mailto:Becca.Croft@atkinsglobal.com).

### Videos:

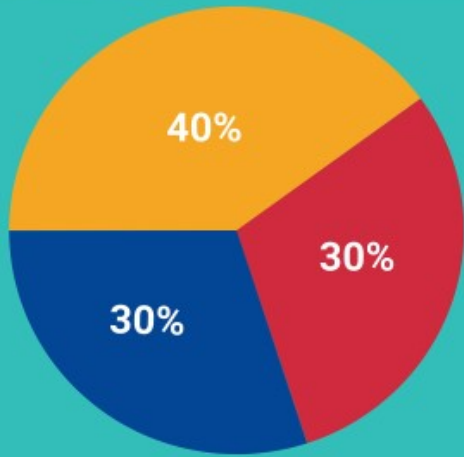
In addition to the webinars listed above, training videos, such as CRS Overview, Preparing for a CRS Verification Visit, Preparing a CRS Annual Recertification, and CRS Elevation Certificate Training Series are available for your viewing at your leisure. Go to [crsresources.org/training/](https://crsresources.org/training/) to access these videos.

If you would like to have a webinar on the FEMA Elevation Certificate, or a particular CRS activity, contact your ISO/CRS Specialist.

*(Taken from [crsresources.org/training/](https://crsresources.org/training/))*



# 2023 Atlantic Hurricane Season Outlook



■ Above normal   
 ■ Near normal   
 ■ Below normal

Season probability

Named storms  
12 - 17

Hurricanes  
5 - 9

Major hurricanes  
1 - 4

Be prepared: Visit [hurricanes.gov](https://hurricanes.gov) and follow @NWS and @NHC\_Atlantic on Twitter.

May 2023



# 2023 Atlantic Tropical Cyclone Names

Arlene  
 Bret  
 Cindy  
 Don  
 Emily  
 Franklin  
 Gert

Harold  
 Idalia  
 Jose  
 Katia  
 Lee  
 Margot  
 Nigel

Ophelia  
 Philippe  
 Rina  
 Sean  
 Tammy  
 Vince  
 Whitney

Names provided by the World Meteorological Organization

Be prepared: Visit [hurricanes.gov](https://hurricanes.gov) and follow @NWS and @NHC\_Atlantic on Twitter.

May 2023



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, Susan Veillon, CFM — Pam Lightfoot, CFM — Tatanisha White — Angela Gil.

**Customer Satisfaction 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?

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PLEASE MAIL completed survey to:

LADOTD Floodplain Management - Section 79  
 P.O. Box 94245  
 Baton Rouge, LA 70804

OR EMAIL to: [pam.lightfoot@la.gov](mailto:pam.lightfoot@la.gov)



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:

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

PHONE: 225-379-3005  
FAX: 225-379-3002  
E-MAIL: [tatanisha.white@la.gov](mailto:tatanisha.white@la.gov)  
WEBSITE: <http://floods.dotd.la.gov>



From: Susan, Pam, Tatanisha &  
Angela

